

## KEY INFORMATION DOCUMENT

### Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

### Product

#### LO Funds (CH) - Short-Term Money Market (USD), UD

Fund management company: Lombard Odier Asset Management (Switzerland) SA part of Lombard Odier Group.

ISIN: CH0111012966

Website of the fund management company: [www.loim.com](http://www.loim.com)

Call +41 22 709 9333 or write to [loim-client-servicing@lombardodier.com](mailto:loim-client-servicing@lombardodier.com) for more information.

This sub-fund is authorised in Switzerland and regulated by the Swiss Financial Market Supervisory Authority (FINMA).

Lombard Odier Asset Management (Switzerland) SA is authorized by the Swiss Financial Market Supervisory Authority (FINMA) to operate as a fund management company.

Date of revision and production: 10 January, 2025.

### What is this product?

#### Type

This product LO Funds (CH) is a Swiss umbrella fund in contractual form of the category "Other funds for traditional investments".

#### Term

The sub-fund has no maturity date. The fund management company is entitled to terminate the sub-fund unilaterally under the circumstances provided for in the constitutive documents of the Fund. A liquidation of the Fund will cause the automatic termination of the sub-fund.

#### Objectives

The sub-fund's aim is to generate regular returns. Its primary objectives are preserving the value of its assets and maintaining its capacity to buy or sell assets at any time.

It primarily invests in bank deposits, money market instruments, and other short-term debt securities issued by governments, companies, or other entities.

The fund manager selects investments for the Sub-fund on the basis of two main criteria:

- the rating of the issuer of an asset, with a preference for high quality issuers;
- the maturity of an issuance, with a preference for assets approaching their maturity.

The sub-fund is a product that favours environmental or social characteristics or a combination of these. The fund manager follows a combination of sustainable investment approaches in order to analyse the sustainability profile of the sub-fund (including exclusions, restrictions, sustainability-oriented pre-screenings and ratings of companies, and qualitative and quantitative analyses).

This sub-fund may not be appropriate for investors who plan to withdraw their money within 3 months.

#### Benchmark

A proxy benchmark has been identified for performance comparison: SOFR Compounded Index.

#### Intended retail investor

The sub-fund is intended to eligible investors who have sufficient experience or have obtained professional advice to assess the risk of investing, have a long-term investment horizon and have sufficient resources to be able to bear any losses (which may equal to the total amount invested) that may result from an investment in the sub-fund.

#### Additional information

You can find information about the Fund and its sub-funds online at [www.loim.com](http://www.loim.com). This includes information on how to buy or sell shares or switch between the Fund's various sub-funds. The prospectus and fund contract, the annual and semi-annual reports for the Fund can be obtained free of charge from the website [www.loim.com](http://www.loim.com) and from the fund management company's registered office, at 6, avenue des Morgines, 1213 Petit-Lancy, Switzerland.

The net asset value per share is calculated daily and is available at [www.loim.com](http://www.loim.com) and at the registered office of the fund management company at 6, avenue des Morgines, 1213 Petit-Lancy, Switzerland.

The value of the underlying shares in the sub-fund is determined by the value of the securities in which the sub-fund is directly invested.

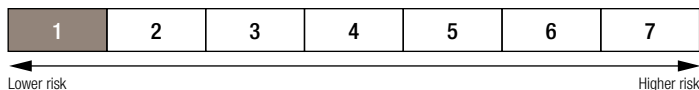
Distribution policy: distribution (November).

Dealing frequency: you may redeem shares in this sub-fund on demand on a daily basis.

The depositary is CACEIS Bank, Montrouge, succursale de Nyon / Suisse.

## What are the risks and what could I get in return?

### RISK AND REWARD PROFILE



 **The summary risk indicator assumes you keep the product for 3 months.**

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.

We have classified this product as 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact our capacity to pay you.

The following risks may be materially relevant but may not always be adequately captured by the summary risk indicator and may cause additional loss: Credit risk, Operational risk and risks related to asset safekeeping and Financial, economic, regulatory and political risks.

### PERFORMANCE SCENARIOS

The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. Markets could develop very differently in the future. The unfavourable, moderate and favourable scenarios shown are illustrations using the worst, average and best performance of the product over the last 10 years. These types of scenario occurred for an investment between 30.11.2014 and 30.11.2024. The stress scenario shows what you might get back in extreme market circumstances.

Recommended holding period: 3 months

Example investment USD 50'000'000

| Scenarios                    |  | If you cash in after 1 year |
|------------------------------|--|-----------------------------|
| <b>Minimum</b>               | <b>There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                             |
| <b>Stress scenario</b>       | <b>What you might get back after costs</b>   | <b>USD 49'700'000</b>       |
|                              | Average return each year   | -0.64%                      |
| <b>Unfavourable scenario</b> | <b>What you might get back after costs</b>   | <b>USD 50'000'000</b>       |
|                              | Average return each year   | 0.05%                       |
| <b>Moderate scenario</b>     | <b>What you might get back after costs</b>   | <b>USD 50'700'000</b>       |
|                              | Average return each year   | 1.35%                       |
| <b>Favourable scenario</b>   | <b>What you might get back after costs</b>   | <b>USD 52'800'000</b>       |
|                              | Average return each year   | 5.64%                       |

## What happens if Lombard Odier Asset Management (Switzerland) SA is unable to pay out?

The Fund's ability to pay out would not be affected by the insolvency of the fund management company. You may however face a financial loss should the Depositary default on its obligations. Such default risk is limited as the Depositary is required by law and regulation to segregate its own assets from the assets of the Fund. There is no compensation or guarantee scheme in place which may offset, all or any of, these potential losses.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### COSTS OVER TIME

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- the product performs as shown in the moderate scenario
- USD 50'000'000 is invested

| Investment USD 50'000'000  | If you cash in after 1 year |
|----------------------------|-----------------------------|
| <b>Total costs</b>         | USD 300'278                 |
| <b>Annual cost impact*</b> | 0.60%                       |

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 1.95% before costs and 1.35% after costs. Part of the costs can be paid to the distributor who distributes the product for the services they provide. They will inform you of the amount.

The table below shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and what the different cost categories mean.

### COMPOSITION OF COSTS

| One-off costs upon entry or exit                                   |   | If you exit after 1 year |
|--|---|--------------------------|
| <b>Entry costs</b>   | We do not charge an entry fee.  | USD 0                    |
| <b>Exit costs</b>  | We do not charge an exit fee for this product, but the person selling you the product may do so.  | USD 0                    |
| Ongoing costs taken each year                                      |   |                          |
| <b>Management fees and other administrative or operating costs</b> | 0.21% of the value of your investment per year. This is an estimate of all the management and operational costs (other than transaction costs).   | USD 106'944              |
| <b>Transaction costs</b>   | 0.39% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. Additional fees linked to investment into underlying funds may also be charged. | USD 193'334              |
| Incidental costs   |   |                          |
| <b>Performance fees</b>  | There is no performance fee for this product.   | USD 0                    |

## How long should I hold it and can I take money out early?

### Minimum recommended holding period: 3 months

This is the period we recommend you to hold your investment based on the risk and the expected return of the product.

Details of dealing frequency can be found under the section "What is this product?". You can redeem your investment in accordance with the fund's prospectus rules.

Please note that the expected return is not guaranteed.

## How can I complain?

If you have any complaints about the product, the conduct of the offeror or the person advising you about it, or selling the product, you can visit [www.loim.com](http://www.loim.com), call +41 22 793 06 87, send your complaint by e-mail to [loim.compliance.switzerland@lombardodier.com](mailto:loim.compliance.switzerland@lombardodier.com) or send your complaint by mail to Compliance Department, Lombard Odier Asset Management (Switzerland) SA, 6, avenue des Morgines, 1213 Petit-Lancy, Switzerland.

## Other relevant information

The updated key information document and other product information are available online at [www.loim.com](http://www.loim.com). Past performance historical data can be found for the latest 10 years at [www.loim.com](http://www.loim.com).