

# LO Selection – The Balanced (USD) M

## Fact Sheet (marketing document)

Asset Allocation • Multi-Asset

31 January 2021

### FUND FACTS

Domicile/Legal structure	Luxembourg/SICAV
Legal Status	UCITS
Fund inception date	1 October 2015
Currency of Fund	USD
Currency of share class	USD
Fund manager	C. Caillault, P. Bésanger
Net assets (all classes)	USD 89.23 million
Liquidity (sub./red.)	Daily, 15:00
Min. investment	USD 3'000
Management fee	1.40%
Distribution fee	0.00%
FROC	0.225%
TER max (30 September 2020)	1.96%

### RISK AND REWARD PROFILE

1	2	3	4	5	6	7
Low						High

### CODES

ISIN	LU1282734174
Bloomberg	LBALUPA LX
NAV	USD 134.32

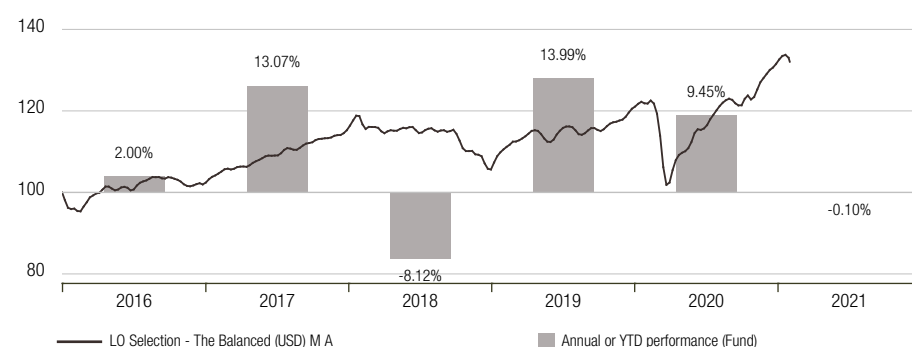
### RATINGS

Morningstar Rating	★★★★★
--------------------	-------

### HIGHLIGHTS

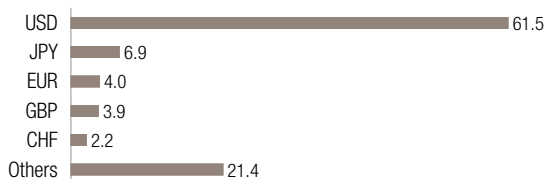
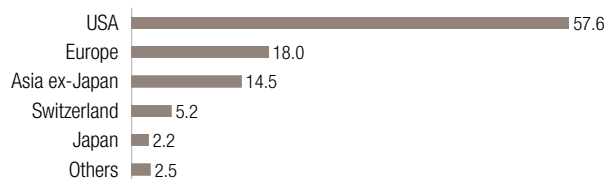
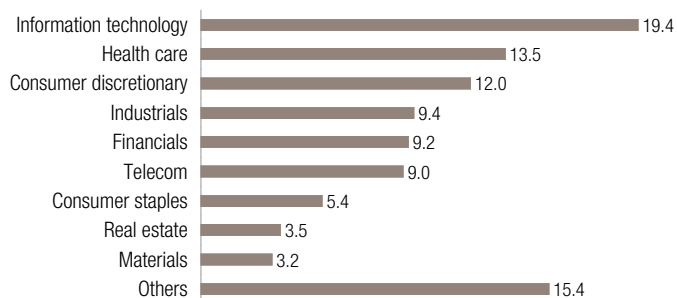
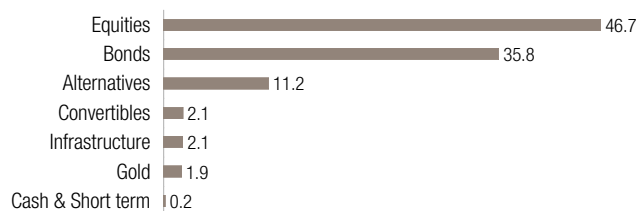
LO Selection - The Balanced (USD) is an actively managed balanced portfolio in USD. It offers a transparent, taxefficient and cost effective solution to get access to the Private Banking Investment Strategy. The fund can invest globally across all major asset classes in individual securities from our high-conviction research lists as well as the best available funds, whether managed by Lombard Odier or by other investment managers selected by our External Fund selection team. It aims to generate positive returns of 4% p.a above cash over a full business cycle while limiting the shortfall. The fund is well diversified both in term of asset class and instruments whose allocation is determined by the Investment Committee. Risk management is an integral part of the investment process and portfolio construction, performed by fund managers at a portfolio-level, alongside independent teams who manage investment risks and monitor operational risks.

### NET PERFORMANCE AND ANNUAL PERFORMANCE IN USD Dec 31, 2015 - Jan 31, 2021



NET PERFORMANCE IN USD	Cumulative Fund	Annualized Fund
YTD	-0.10%	-
1 month	-0.10%	-
3 months	9.33%	-
1 year	9.51%	-
3 years	11.02%	3.53%
5 years	36.31%	6.36%
Total return (since 01.10.2015)	34.32%	5.67%

STATISTICS 31.01.2016 - 31.01.2021	Fund	Fund
Annualised volatility	8.72%	Number of positions
Sharpe ratio	0.56	366
Max. drawdown	-13.61%	

**CURRENCIES (IN %)****COUNTRIES IN THE EQUITY SEGMENT (IN %)****INDUSTRIES IN THE EQUITY SEGMENT (IN %)****ASSETS (IN %)****INCREASED (ASSET)****MONTHLY RETURNS  
IN %**

	2016	2017	2018	2019	2020	2021
Fund	Fund	Fund	Fund	Fund	Fund	Fund
January	-3.1	2.2	3.1	4.8	-0.2	-0.1
February	-0.3	1.3	-2.5	1.4	-3.8	
March	3.9	0.8	-1.0	0.8	-10.1	
April	1.0	0.6	0.1	1.6	5.9	
May	-0.1	1.2	0.4	-3.1	2.7	
June	-0.3	0.5	-0.9	3.4	2.0	
July	2.0	1.7	1.3	0.2	4.0	
August	0.4	0.3	-0.0	-0.9	2.8	
September	0.5	0.9	-0.2	0.4	-1.8	
October	-1.1	1.0	-5.0	1.4	-0.6	
November	-1.2	0.9	0.2	0.9	6.0	
December	0.5	0.9	-3.7	2.4	3.3	
Year	2.0	13.1	-8.1	14.0	9.4	-0.1

**PARTICULAR RISKS**

The following risks may be materially relevant but may not always be adequately captured by the synthetic risk indicator and may cause additional loss:

- Credit risk: A significant level of investment in debt securities or risky securities implies that the risk of, or actual, default may have a material impact on performance. The likelihood of this depends on the credit-worthiness of the issuers.
- Operational risk and risks related to asset safekeeping: In specific circumstances, there may be a material risk of loss resulting from human error, inadequate or failed internal

systems, processes or controls, or from external events.

- Active management risk: Active management relies on anticipating various market developments and/or security selection. There is a risk at any given time that the fund may not be invested in the highest-performing markets or securities. The fund's net asset value may also decline.

For more details about risk, see appendix B "Risk Factors Annex" of the prospectus.

**DISCLAIMER**

This document has been prepared by Lombard Odier Funds (Europe) S.A. and is issued by Lombard Odier Asset Management (Europe) Limited, a private limited company incorporated in England and Wales with registered number 07099556, having its registered office at Queensberry House, 3 Old Burlington Street, London, United Kingdom, W1S 3AB, Lombard Odier Investment Managers ("LOIM") is a trade name.

The fund mentioned in this document (hereinafter the "Fund") is a Luxembourg investment company with variable capital (SICAV). The Fund is authorised and regulated by the Luxembourg Supervisory Authority of the Financial Sector (CSSF) as a UCITS within the meaning of EU Directive 2009/65/EC, as amended. The management company of the Fund is Lombard Odier Funds (Europe) S.A. (hereinafter the "Management Company"), a Luxembourg based public limited company (SA), having its registered office at 291, route d'Arlon, L-1150 Luxembourg, authorized and regulated by the CSSF as a Management Company within the meaning of EU Directive 2009/65/EC, as amended. The Fund is only registered for public offering in certain jurisdictions. This document is not a recommendation to subscribe to and does not constitute an offer to sell or a solicitation or an offer to buy the Fund's shares nor shall there be any sale of the Fund's shares in any jurisdiction in which such offer, solicitation or sale would be unlawful. Consequently, the offering of the Fund's shares may be restricted in certain jurisdictions. Prospective investors must inform themselves of, and observe, such restrictions, including legal, tax, foreign exchange or other restrictions in their relevant jurisdictions. Neither this document nor any part of it shall form the basis of, or be relied on in connection with, any contract to purchase or subscription for the Fund's shares. Any such acquisition may only be made on the basis of the official documents of the Fund each in their final form. The articles of association, the prospectus, the Key Investor Information Document, the subscription form and the most recent annual and semi-annual reports are the only official offering documents of the Fund's shares (the "Offering Documents"). They are available on <http://www.loim.com> or can be requested free of charge, and in hardcopy at the registered office of the Fund or of the Management Company, from the distributors of the Fund or from the local representatives as mentioned below.

**Spain.** Supervisory Authority: Comisión Nacional del Mercado de Valores (CNMV). Representative: Allfunds Bank S.A. C/Nuria, 57 Madrid.

An investment in the Fund is not suitable for all investors. Making an investment in a Fund is speculative. There can be no assurance that the Fund's investment objective will be achieved or that there will be a return on capital. Past or estimated performance is not necessarily indicative of future results and no assurance can be made that profits will be achieved or that substantial losses will not be incurred. Where the fund is denominated in a currency other than an investor's base currency, changes in the rate of exchange may have an adverse effect on price and income. All performance figures reflect the reinvestment of interest and dividends and do not take account the commissions and costs incurred on the issue and redemption of shares/units; performance figures are estimated and unaudited. Net performance shows the performance net of fees and expenses for the relevant fund/share class over the reference period. This document does not contain personalized recommendations or advice and is not intended to substitute any professional advice on investment in financial products. Before making an investment in the Fund, an investor should read the entire Offering Documents, and in particular the risk factors pertaining to an investment in the Fund, consider carefully the suitability of such investment to his/her particular circumstances and, where necessary, obtain independent professional advice in respect of risks, as well as any legal, regulatory, credit, tax, and accounting consequences. This document is the property of LOIM and is addressed to its recipient exclusively for their personal use. It may not be reproduced (in whole or in part), transmitted, modified, or used for any other purpose without the prior written permission of LOIM. It is not intended for distribution, publication, or use in any jurisdiction where

such distribution, publication, or use would be unlawful. This document contains the opinions of LOIM, as at the date of issue. The information and analysis contained herein are based on sources believed to be reliable. However, LOIM does not guarantee the timeliness, accuracy, or completeness of the information contained in this document, nor does it accept any liability for any loss or damage resulting from its use. All information and opinions as well as the prices indicated may change without notice. The contents of this document are intended for persons who are sophisticated investment professionals and who are either authorised or regulated to operate in the financial markets or persons who have been vetted by LOIM as having the expertise, experience and knowledge of the investment matters set out in this document and in respect of whom LOIM has received an assurance that they are capable of making their own investment decisions and understanding the risks involved in making investments of the type included in this document or other persons that LOIM has expressly confirmed as being appropriate recipients of this document. If you are not a person falling within the above categories you are kindly asked to either return this document to LOIM or to destroy it and are expressly warned that you must not rely upon its contents or have regard to any of the matters set out in this document in relation to investment matters and must not transmit this document to any other person. Neither this document nor any copy thereof may be sent, taken into, or distributed in the United States of America, any of its territories or possessions or areas subject to its jurisdiction, or to or for the benefit of a United States Person. For this purpose, the term "United States Person" shall mean any citizen, national or resident of the United States of America, partnership organized or existing in any state, territory or possession of the United States of America, a corporation organized under the laws of the United States or of any state, territory or possession thereof, or any estate or trust that is subject to United States Federal income tax regardless of the source of its income.

Source of the figures: Unless otherwise stated, figures are prepared by LOIM.

**Disclaimer related to Morningstar Ratings and Categories:** © 2019 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

**Important information on target performance/risk:** Target performance/risk represents a portfolio construction goal. It does not represent past performance/risk and may not be representative of actual future performance/risk.

**Important information on portfolio composition:** The portfolio information provided in this document is for illustrative purposes only and does not purport to be recommendation of an investment in, or a comprehensive statement of all of the factors or considerations which may be relevant to an investment in, the referenced securities. They illustrate the investment process undertaken by the manager in respect of a certain type of investment, but may not be representative of the Fund's past or future portfolio of investments as a whole and it should be understood that they will not of themselves be sufficient to give a clear and balanced view of the investment process undertaken by the manager or of the composition of the investment portfolio of the Fund. As the case may be, further information regarding the calculation methodology and the contribution of each holding in the representative account to the overall account's performance can be obtained by the Fund or the Management Company.

© 2021 Lombard Odier Investment Managers – all rights reserved.