

LO Selection – The Balanced (CHF) P

Fact Sheet (marketing document)

Asset Allocation • Multi-Asset

29 February 2024

FUND FACTS

Domicile/Legal structure	Luxembourg/SICAV
Legal Status	UCITS
Fund inception date	10 December 2009
SFDR Classification	Article 6
Currency of Fund	CHF
Currency of share class	CHF
Fund manager	C. Caillault, P. Bésanger
Net assets (all classes)	CHF 220.51 million
Liquidity (sub./red.)	daily, 15:00
Min. investment	CHF 3'000
Entry/Exit fees	0% / 0%
Management fee	1.30%
Distribution fee	0.50%
FROC	0.225%
Ongoing charge (31 January 2024)	2.27%
TER max (30 September 2023)	2.34%

RISK AND REWARD PROFILE

1	2	3	4	5	6	7
Low						High

This summary risk indicator (SRI) is a guide to the level of risk of this product compared to other products. Where there are less than 5 years worth of data, missing returns are simulated using an appropriate benchmark. The SRI may change over time and should not be used as an indicator of future risk or returns. Even the lowest risk classification does not imply that the Sub-Fund is risk-free or that capital is necessarily guaranteed or protected.

CODES

	Class A
ISIN	LU1598854708
Bloomberg	LOSBPAC LX
NAV	CHF 114.55

FISCAL INFORMATION

ES - Switchable	Yes
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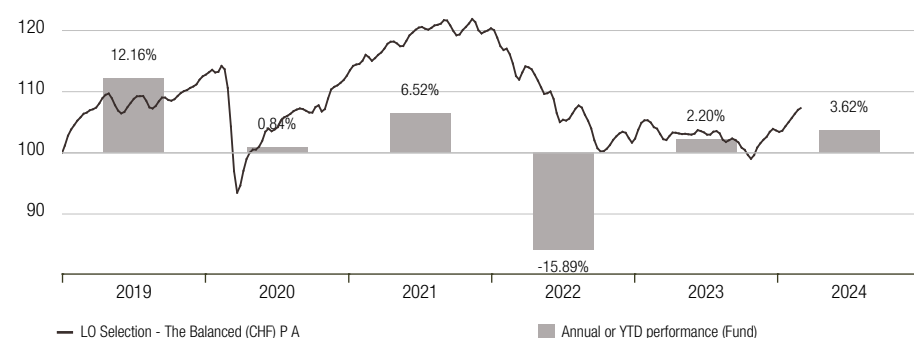
RATINGS

Morningstar Rating	★★★★★
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HIGHLIGHTS

LO Selection - The Balanced (CHF) is an actively managed balanced portfolio in CHF. It offers a transparent, tax-efficient 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 CUMULATIVE PERFORMANCE AND ANNUAL PERFORMANCE IN CHF Dec 31, 2018 - Feb 29, 2024



Past performance does not predict future returns. Performances are displayed net of all costs except any entry and exit fees. Please refer to the cost section. Performance is subject to taxation which depends on the personal situation of each investor and may change in the future. Returns may increase or decrease as a result of currency fluctuations.

	Cumulative Fund	Annualized Fund
NET PERFORMANCE IN CHF		
YTD	3.62%	-
YTD	2.20%	2.19%
1 month	2.45%	-
3 months	5.08%	-
1 year	3.72%	-
3 years	-5.80%	-1.96%
5 years	0.93%	0.19%
10 years	10.20%	0.97%
Total return (since 10.12.2009)	14.55%	0.96%

STATISTICS 28.02.2019 - 29.02.2024

Annualised volatility	8.68%
Sharpe ratio	0.05
Max. drawdown	-18.76%

MONTHLY RETURNS IN %	2019 Fund	2020 Fund	2021 Fund	2022 Fund	2023 Fund	2024 Fund
January	4.8	-0.3	-0.1	-2.6	3.7	1.1
February	1.5	-4.1	0.9	-2.5	-1.5	2.5
March	0.8	-10.1	2.4	-0.4	-0.0	
April	2.5	4.6	1.1	-1.8	-0.2	
May	-3.4	1.6	0.7	-1.2	-0.7	
June	2.1	1.2	1.6	-5.2	1.0	
July	1.0	1.7	-0.5	2.3	0.7	
August	-1.1	1.5	1.6	-1.7	-1.5	
September	0.6	-0.6	-2.2	-5.1	-1.3	
October	0.8	-1.2	0.9	1.6	-2.2	
November	1.4	5.2	-1.1	2.1	3.2	
December	0.8	2.2	1.4	-2.2	1.4	
Year	12.2	0.8	6.5	-15.9	2.2	3.6

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.

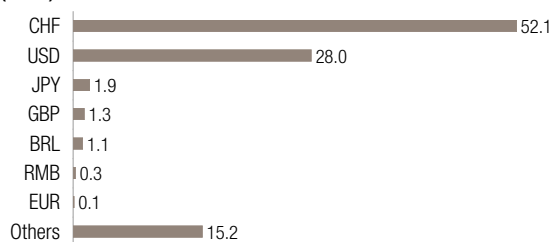
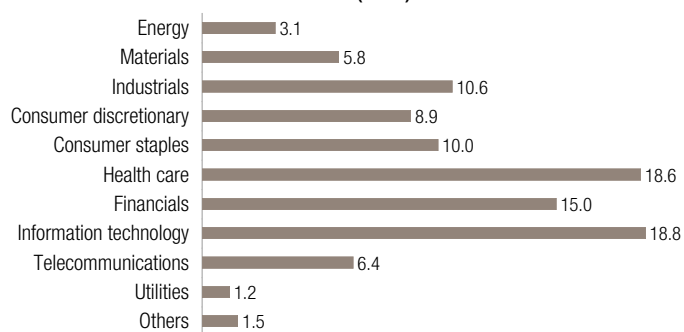
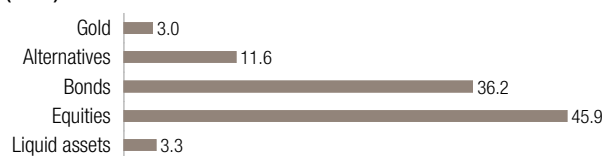
Operational risk and risks related to asset safekeeping: In specific circumstances, there may be a material risk of loss resulting from human error, inadequate or failed internal systems, processes or controls, or from external events.

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.

Before taking any investment decision, please read the latest version of the prospectus, the articles of incorporation, the Key Information Documents (KIDs) and the latest annual report and semi-annual report. Please pay attention to the Appendix B "Risk Factors Annex" of the prospectus.

Incorporation of extra-financial risks into the investment decision process may result in underweighting of profitable investments from the sub-fund's investment universe and may also lead the management of the sub-fund to underweight investments that will continue to perform. Sustainability risks may lead to a significant deterioration in the financial profile, profitability or reputation of an underlying investment and may therefore have a significant impact on its market price or liquidity.

This product is not a financial product subject to Article 8 or Article 9 of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial sector (the "SFDR"). The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

CURRENCIES (IN %)**COUNTRIES IN THE EQUITY SEGMENT (IN %)****INDUSTRIES IN THE EQUITY SEGMENT (IN %)****ASSETS (IN %)**

GLOSSARY

Credit Ratings: The credit ratings breakdown mentioned for convertible funds is a blend of ratings performed internally as well as ratings provided by external sources.

Risk and Reward Profile: This summary risk indicator (SRI) is a guide to the level of risk of this product compared to other products. Where there are less than 5 years worth of data, missing returns are simulated using an appropriate benchmark. The SRI may change over time and should not be used as an indicator of future risk or returns. Even the lowest risk classification does not imply that the Sub-Fund is risk-free or that capital is necessarily guaranteed or protected.

Total Expense Ratio (TER): The total fees involved in managing and operating a fund. The TER included the annual management fee and other charges, for example legal, admin, and audit costs (source: annual audited reports or semi annual non audited reports). The Total Expense Ratio (TER) is calculated twice per year and is subject to change between calculation dates.

Volatility: A statistical measure of the fluctuations of a security's price. It can also be used to describe fluctuations in a particular market. High volatility is an indication of higher risk.

Sharpe Ratio: A measure of risk-adjusted performance. The higher the ratio, the better risk-adjusted performance has been.

Drawdown: A draw down is usually quoted as the percentage between the peak and trough of an investment during a specific period. It can help to compare an investment's possible reward to its risk.

Correlation: Correlation is a measure of how securities or asset classes move in relation to each other. Highly correlated investments tend to move up and down together while investments with low correlation tend to perform in different ways in different market conditions, providing investors with diversification benefits. Correlation is measured between 1 (perfect correlation) and -1 (perfect opposite correlation). A correlation

coefficient of 0 suggests there is no correlation.

Tracking Error: A measure of how closely an investment portfolio follows the index against which it is benchmarked.

Bond Floor: The lowest value that convertible bonds can fall to, given the present value of the remaining future cash flows and principal repayment. The bond floor is the value at which the convertible option becomes worthless because the underlying stock price has fallen substantially below the conversion value.

Delta: The ratio comparing the change in the price of the underlying asset to the corresponding change in the price of a derivative.

Premium: If a fixed-income security (bond) is purchased at a premium, existing interest rates are lower than the coupon rate. Investors pay a premium for an investment that will return an amount greater than existing interest rates.

Yield to Maturity: The rate of return anticipated on a bond if it is held until the maturity date.

Coupon: The interest rate stated on a bond when it's issued.

Modified Duration: This formula is used to determine the effect that a 100-basis-point (1%) change in interest rates will have on the price of a bond.

Average Duration: The average modified duration of the portfolio expressed in years.

Expected Loss: Annual average expected loss to the portfolio expressed in percent.

Attachment Point: The modelled probability of a negative portfolio return in any given year.

FRO (Fixed Rate of Operational Costs): The Operational Costs cover expenses directly incurred by the Company ("Direct Costs") and those resulting from the activities carried out by the Management Company on behalf of the Company ("Fund Servicing Costs").

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

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

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