

## KEY INVESTOR INFORMATION

This document provides you with key investor information about this Sub-Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Sub-Fund. You are advised to read it so you can make an informed decision about whether to invest.

## LO Funds - TerreNeuve, (USD), MA

(the "Sub-Fund") a Sub-Fund of Lombard Odier Funds (the "SICAV")

Category M, Class accumulated, Currency USD, ISIN LU1858041194 (the "Class")

This Sub-Fund is managed by Lombard Odier Funds (Europe) S.A., part of Lombard Odier Group

### Objectives and Investment Policy

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The Sub-Fund is actively managed. The Sub-Fund is not managed in reference to a benchmark. The Sub-Fund aims to generate long-term capital growth. It takes long and short exposure to stocks issued by companies worldwide (including Emerging Markets), as well as in cash. The Investment Manager implements its strategy by investing in companies that it believes to be undervalued and by using derivative instruments to seek negative exposure to companies that it believes to be overvalued. The investment approach applied by the Investment Manager to select securities will be based on proprietary responsible criteria which includes environmental, social, ethical and/or corporate governance factors. In addition to these selection criteria, the Investment Manager may apply a screen to exclude certain companies from the investment universe based on a specific environmental, social, ethical and/or corporate governance scoring methodology of companies. The sub-fund may be net long or short. The sub-fund may invest in other financial instruments (including bonds and convertible bonds).

Derivatives may be used to achieve the investment objective and to reduce risk or manage the fund more efficiently. The Sub-Fund is a product which promotes environmental or social characteristics or a combination of those characteristics for the purposes of article 8 of the Sustainable Finance Disclosure Regulation. The Investment Manager adopts a multifaceted approach to the way it analyses the sustainable profile of the Sub-Fund's investments (including sustainability focused screening & scoring, exclusions, restrictions and qualitative and quantitative reviews).

#### Information

- Recommendation: This Sub-Fund may not be appropriate for investors who plan to withdraw their money within 5 years.
- Dealing frequency: You may redeem shares in this Sub-Fund on demand on a weekly basis.
- The Sub-Fund is denominated in USD. This Class is in USD.
- Distribution policy: Income accumulated.

### Risk and Reward Profile

Lower risk				Higher risk		
←				→		
Potentially lower rewards				Potentially higher rewards		
1	2	3	4	5	6	7

#### What does it mean?

This indicator (SRRI) represents the annualized historical volatility of the Sub-Fund over a 5-year period. Where there are less than 5 years worth of data, missing returns are simulated using an appropriate benchmark. The SRRI 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.

#### Category

The Sub-Fund primarily invests in a diversified portfolio of shares issued by companies worldwide (including Emerging Markets). Portfolio volatility is reduced as the Sub-Fund implements several long/short strategies which have their focus on different economic sectors while limiting concentration risk.

#### Are there any other 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:

- Counterparty risk: When a fund is backed by a guarantee from a third party, or where its investment exposure is obtained to a material degree through one or more contracts with a counterparty, there could be a material risk that the counterparty to the transactions will fail to honor its contractual obligations. This may result in a financial loss to the Fund.
- Risks linked to the use of derivatives and financial techniques: Derivatives and other financial techniques used substantially to obtain, increase or reduce exposure to assets may be difficult to value, may generate leverage, and may not yield the anticipated results. All of this could be detrimental to fund performance.
- 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" of the prospectus.

### Charges

One-off charges taken before or after you invest	
Entry charge	Up to 5.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.	
Charges taken from the Class over a year	
Ongoing charge	2.00%
Charges taken from the Class under certain specific conditions	
Performance fee	20.00%

The performance fee is payable annually when the Sub-Fund exhibits a positive performance in excess of an absolute high water mark.

The charges you pay are used to pay the costs of running the Sub-Fund, including the costs of marketing and distributing it. These charges reduce

the potential growth of your investment. The entry and exit charges shown are maximum figures. In case of a switch between sub-funds, a maximum charge of 0.50% of the value of the shares being switched will apply.

In some cases you might pay less – you can find this out from your financial adviser or distributor.

The entry and exit charges may be increased by a dealing charge of maximum 3.00% in favor of the Sub-Fund, in order to reduce the effect of portfolio transaction costs.

The ongoing charges figure is based on expenses for the 12-month period ending on the date of this document. This figure may vary from year to year. For more information about charges, see "Charges and Expenses" in section 10 of the prospectus and the relevant Sub-Fund's Appendix. The prospectus is available at [www.loim.com](http://www.loim.com).

## Past Performances

### Performance Disclaimer

Please be aware that past performance is not a reliable indicator of future results.

The performance chart shows the class's investment returns. These returns are percentage changes in the Sub-Fund's net asset value between the end of one year and the end of the following year in the currency of the Class.

### Charges and Fees

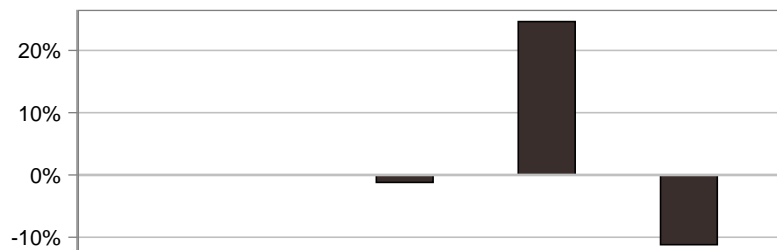
The fees for the ongoing Sub-Fund charges are included in the calculation of past performance. The entry/exit fees are excluded from the calculation of past performance.

### Launch Date and Currency

Sub-Fund's launch date: September 4, 2018.

The reference currency of the Sub-Fund is USD.

Past performance was calculated in USD.



	2017	2018	2019	2020	2021
■ LO Funds - TerreNeuve, (USD), MA			-1.2%	24.6%	-11.2%

## Practical Information

### Depository

The depository is CACEIS Bank, Luxembourg Branch.

### Price Publication

The net asset value per share is calculated daily and is available on [www.loim.com](http://www.loim.com) and at the registered office of the SICAV.

### Further Information

You can find information about the SICAV, its sub-funds and the available share classes online at [www.loim.com](http://www.loim.com). This includes information on how to buy or sell shares or switch between the SICAV's various sub-funds. The Prospectus and annual and semi-annual reports for the SICAV and the details of the up-to-date remuneration policy of Lombard Odier Funds (Europe) S.A. can be obtained free of charge from the website [www.loim.com](http://www.loim.com) and from the SICAV's registered office, at 291, route d'Arlon, L-1150 Luxembourg. These documents are available in English, French and Italian.

The assets and liabilities of the Sub-Fund are segregated from the assets and liabilities of the other sub-funds of the SICAV. Third party

creditors will not have recourse to the assets of the Sub-Fund.

### Tax Legislation

The Sub-Fund is subject to the tax laws and regulations of Luxembourg. Depending on your own country of residence, this might have an impact on your investment. For further details you should consult a tax adviser.

### Liability Document

The SICAV may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the SICAV.

### Switch between Sub-Funds

Provided investors meet the conditions set forth in the prospectus, they are entitled to exchange their shares in this Sub-Fund with either shares of another class of this Sub-Fund or shares of another sub-fund of the SICAV.

For more information about switch of shares, see section 14 "Conversion of Shares" of the prospectus. The prospectus is available at [www.loim.com](http://www.loim.com).

This Sub-Fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

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This key investor information is accurate as at January 31, 2022.