

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 (CH) - Short-Term Money Market (USD), UD

(the "Sub-Fund") a Sub-Fund of LO Funds (CH) (the "Fund")

Class U, distribution, Class reference currency: USD, ISIN CH0111012966 (the "Class")

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

Objectives and Investment Policy

Objectives and Investment Policy

The Sub-fund's aim is to generate regular returns. It's 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.

Information

- Recommendation: This Sub-Fund may not be appropriate for investors who plan to withdraw their money within 3 months.

- Dealing frequency: You may redeem units in this Sub-Fund on demand on a daily basis.

- The Sub-Fund is denominated in USD. This Class is in USD.

- Distribution policy: Income distribution.

Risk and Reward Profile

Lower risk Higher r							
Potentially I	ower rewards	5		Р	otentially hig	her rewards	
1	2	3	4	5	6	7	

What does it mean?

This composite index represents the historical annual volatility of the Sub-fund over a period of five years. Historical data, such as the data used to calculate the composite index, might not give a reliable indication of the Class's future risk profile. The risk and return category specified may not necessarily remain the same. As a result, the Sub-fund's classification may change over time. The lowest category is not synonymous with risk-free investment. The Sub-fund does not offer a capital guarantee or any asset protection measures.

Category

The Sub-fund mainly invests in short-term government bonds and medium-term notes and commercial paper. Instruments held must have a short-term rating of at least A-1, which explains the risk classification. They all go through in-depth analysis of credit quality.

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:

- 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.

- Financial, economic, regulatory and political risks: Financial instruments are impacted by various factors, including, without being exhaustive, the development of the financial market, the economic development of issuers who are themselves affected by the general world economic situation, and economic, regulatory and political conditions prevailing in the relevant country.

Charges

One-off charges taken before or after you invest							
Entry charge	Up to 5.00%						
Exit charge	Up to 5.00%						
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	0.15%						
Charges taken from the Class under certain specific conditions							
Performance fee	None						

The charges you pay are used to pay the costs of running the Sub-Fund, including possible 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 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 "Fees and incidental costs" in section V of the Fund Contract, available at www.loim.com.

Performance Disclaimer

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

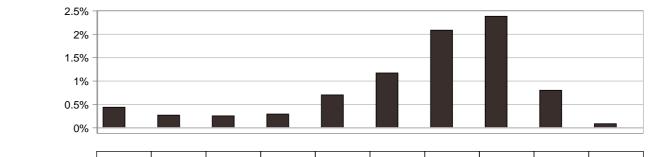
The performance chart shows the Class investment returns. These returns are percentage changes in the Sub-fund's net asset value in the Class's reference currency between the end of one year and the end of the next.

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: March 29, 2010. The reference currency of the Sub-Fund is USD. Past performance was calculated in USD.



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
■ LO Funds (CH) - Short-Term Money Market (USD), UD	0.4%	0.3%	0.3%	0.3%	0.7%	1.2%	2.1%	2.4%	0.8%	0.1%

Practical Information

Depository

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

Price Publication

The net asset value per unit is calculated daily and is available on www.loim.com and at the fund management company.

Further Information

You can find information about the Fund, its sub-funds and the available units classes online at www.loim.com. This includes information on how to buy or sell units or switch between the Fund's various sub-funds. The fund contract, the prospectus and annual and semi-annual reports for the Fund can be obtained free of charge from the website www.loim.com and from the fund management company at its registered office, 6 av. Des Morgines, 1213 Petit-Lancy, Switzerland. These documents are available in English, French and German.

The assets and liabilities of the Sub-Fund are segregated from the assets and liabilities of the other sub-funds of the Fund. Third party creditors will not have recourse to the assets of the Fund.

Tax Legislation

The Sub-Fund is subject to the tax laws and regulations of Switzerland. 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 fund management company 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 and fund contract for the Fund.

Switch between Sub-Funds

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

For more information about switch of units, see article 6.2 of the prospectus and 17 of the fund contract. The fund contract is available at www.loim.com.

This Sub-Fund is authorised in Switzerland and regulated by the Swiss Financial Market Supervisory Authority (FINMA). This key investor information is accurate as at January 31, 2022.