LOMBARD ODIER
INVESTMENT MANAGERS

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 - World Brands, (EUR), MA

Name of the PRIIP manufacturer: Lombard Odier Funds (Europe) S.A. part of Lombard Odier Group.
ISIN: LU1809976100
Website of the PRIIP manufacturer: www.loim.com
Call +41 22 709 9333 or write to loim-client-servicing@lombardodier.com for more information.
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Lombard Odier Funds (Europe) S.A. in relation to this Key Information Document. Lombard Odier Funds (Europe) S.A. is authorised in Luxembourg and regulated by the CSSF.
Lombard Odier Funds (Europe) S.A. acts as management company under Chapter 15 of the Luxembourg law of 17 December 2010 on undertakings for collective investment.
This PRIIP is authorized in Luxembourg.
Date of revision and production: 28 January, 2025.

What is this product?

Type
The Sub-Fund is part of LO Funds (the "Fund"), a public liability company (société anonyme) incorporated under the laws of the Grand Duchy of Luxembourg as an investment company with variable share capital. The Fund is subject to part I of the Luxembourg law of 17 December 2010 relating to undertakings for collective investment in transferable securities ("UCITS").

Term
The Sub-Fund has no maturity date. The PRIIP manufacturer 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 is actively managed. The MSCI World TR ND index is used for performance comparison as well as for internal risk monitoring purposes, without implying any particular constraints to the Sub-Fund's investments. Securities targeted by the Sub-Fund can be similar to those of the index to an extent that varies overtime but their weighting is expected to materially differ. The performance of the Sub-Fund may deviate materially from that of the index. The Sub-Fund aims to generate capital growth by investing mainly in equity securities issued by companies worldwide (including Emerging Markets) with leading / premium brand recognition in the opinion of the Investment Manager and/or offering luxury, premium and prestige products and/or services, or which obtain the majority of their revenues by advising, supplying, manufacturing or financing such activities. As part of its Emerging Market exposure, the Sub-Fund may invest up to 20% of its net assets in shares issued by mainland China-incorporated companies (including China A-Shares).
This Sub-Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Sustainability
The Fund has been classified as a financial product subject to Article 8 of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial sector (the "SFDR"). The Fund promotes, among other characteristics, environmental or social characteristics, or a combination of those characteristics, provided that the companies in which the investments are made follow good governance practices.

Benchmark
A proxy benchmark has been identified for performance comparison: MSCI World ND EUR.

Intended retail investor
The Sub-Fund is intended for 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. This includes information on how to buy or sell shares or switch between the Fund's various sub-funds. The prospectus, annual and semi-annual reports for the Fund 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 and from the Fund's registered office, at 291, route d'Arlon, L-1150 Luxembourg.
The net asset value per share is calculated daily and is available at www.loim.com and at the registered office of the Fund.
Distribution policy: Income accumulated.
Dealing frequency: You may redeem shares in this Sub-Fund on demand on a daily basis.
The depositary is CACEIS Bank, Luxembourg Branch.

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

RISK AND REWARD PROFILE

1	2	3	4	5	6	7

Lower risk — Higher risk

⚠ **The summary risk indicator assumes you keep the product for 5 years.**

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.
If we are not able to pay you what is owed, you could lose your entire investment.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could 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: Concentration risk, Emerging market risk and Active management risk.

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 31.12.2014 and 31.12.2024. The stress scenario shows what you might get back in extreme market circumstances.

Recommended holding period: 5 years Example investment EUR 10'000			
Scenarios		If you cash in after 1 year	If you cash in after 5 years (recommended)
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	**What you might get back after costs**	**EUR 3'720**	**EUR 3'110**
	Average return each year	-62.82%	-20.82%
Unfavourable scenario	**What you might get back after costs**	**EUR 7'580**	**EUR 11'170**
	Average return each year	-24.24%	2.24%
Moderate scenario	**What you might get back after costs**	**EUR 11'730**	**EUR 18'570**
	Average return each year	17.31%	13.17%
Favourable scenario	**What you might get back after costs**	**EUR 15'720**	**EUR 28'330**
	Average return each year	57.24%	23.15%

What happens if Lombard Odier Funds (Europe) S.A. is unable to pay out?

The Fund's ability to pay out would not be affected by the insolvency of the manufacturer. 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
- EUR 10'000 is invested

Investment EUR 10'000	If you cash in after 1 year	If you cash in after 5 years (recommended)
Total costs	EUR 159	EUR 1'032
Annual cost impact*	1.59%	1.59%

(*) 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 14.76% before costs and 13.17% 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
Entry costs	We do not charge an entry fee.	EUR 0
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	EUR 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.30% of the value of your investment per year. This is an estimate of all the management and operational costs (other than transaction costs).	EUR 132
Transaction costs	0.26% 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.	EUR 26
Incidental costs		
Performance fees	There is no performance fee for this product.	EUR 0

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

Minimum recommended holding period: 5 years
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 or conduct of the manufacturer or the person advising on, or selling the product, you may lodge your complaint in one of three ways:
- You can contact our complaints hotline on +352 27 78 1000 who will log your complaint and explain what to do.
- You may log your complaint via email at luxembourg-funds@lombardodier.com
- You may send your complaint in writing to Complaints Department, Lombard Odier Funds (Europe) S.A. 291, route d’Arlon L 1150 Luxembourg.

Other relevant information

Other policy documentation pertaining to the product, the latest prospectus, annual and semi-annual reports, updated PRIIP KID and other product information is available online at www.loim.com. Past performance historical data can be found for the latest 10 years at www.loim.com.