

LO Funds – World Brands

(EUR) M

Fact Sheet (marketing document)

Thematic Equities • Equities

31 July 2026

FUND FACTS

Domicile/Legal structure	Luxembourg/SICAV
Legal Status	UCITS
Fund inception date	25 June 2018
SFDR Classification	Article 8
Currency of Fund	EUR
Currency of share class	EUR
Fund manager	J. Mendoza
Net assets (all classes)	EUR 426.29 million
Liquidity (sub./red.)	daily, 15:00
Min. investment	EUR 3'000
Entry/Exit fees	0.00% / 0.00%
Management fee	1.00%
Distribution fee	0.00%
FROC	0.30%
Ongoing charge (30 June 2026)	1.30%
TER max (31 March 2026)	1.30%

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

ISIN	LU1809976100
Bloomberg	LOPREMA LX
NAV	EUR 283.87

FISCAL INFORMATION

ES - Switchable	Yes
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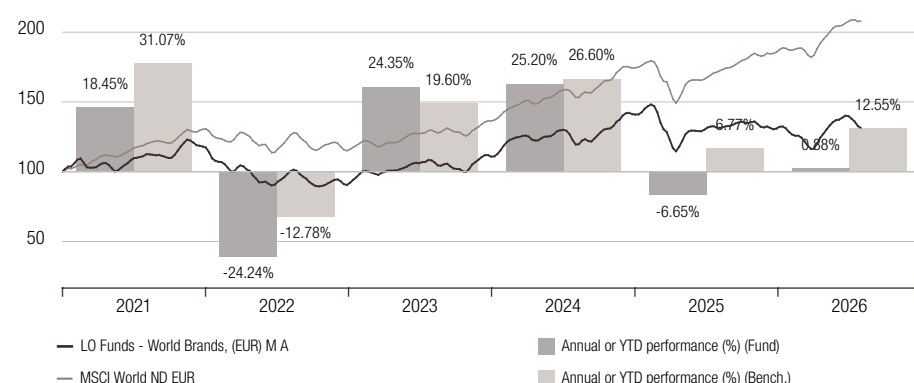
RATINGS

Morningstar Rating	★★★★★
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HIGHLIGHTS

World Brands high conviction strategy aims to outperform the MSCI World TR ND Index over an economic cycle by investing in high quality companies with sustainable financial models, business practices and business models showing resilience and the ability to evolve and benefit from long term structural trends using LOIM proprietary ESG and Sustainability Profiling tools and methodologies. The investment universe, focusing on consumers, is at the crossroads of key long-term structural growth trends such as global demographic shifts, multiple lifestyle changes and disruptive distribution channels; which provide a rich and varied source of potential equity outperformance. When facing consumers, branding power becomes a key strategic attribute for companies in order to build long-lasting competitive positions and to deliver sustainable economic returns and growth. The targeted portfolio consists of 30 to 60 stocks, diversified across our three investment pockets: global brands, upcoming brand and digital brands. Risk management is performed at the portfolio level by the investment team, alongside an independent risk team. The World Brands strategy has been in place since August 2009 and has been managed by LOIM since June 2018.

NET CUMULATIVE PERFORMANCE AND ANNUAL PERFORMANCE IN EUR Dec 31, 2020 - Jul 31, 2026



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.

NET PERFORMANCE IN EUR	Cumulative		Annualized	
	Fund	Bench.	Fund	Bench.
YTD	0.88%	12.55%	-	-
YTQ	8.69%	12.68%	-	-
1 month	-7.18%	-0.12%	-	-
3 months	3.47%	6.37%	-	-
1 year	-0.47%	19.78%	-	-
3 years	18.51%	58.00%	5.79%	16.36%
5 years	18.43%	75.17%	3.42%	11.81%
10 years	219.49%	222.09%	12.26%	12.35%
Total return (since 31.08.2009)	674.24%	656.12%	12.81%	12.65%

STATISTICS 31.07.2021 - 31.07.2026	Fund	Bench.
Annualised volatility	18.30%	13.34%
Sharpe ratio	0.08	0.73
Max. drawdown	-26.04%	-13.53%
Correlation		0.875
Tracking error		9.27%

	Fund
Number of positions	62

MONTHLY RETURNS IN %	2021		2022		2023		2024		2025		2026	
	Fund	Bench.	Fund	Bench.	Fund	Bench.	Fund	Bench.	Fund	Bench.	Fund	Bench.
January	0.8	-0.3	-7.7	-3.9	9.6	5.2	3.6	2.9	5.0	3.1	-1.2	0.9
February	1.5	2.7	-3.8	-2.7	0.2	-0.1	8.1	4.6	-2.1	-0.8	-2.1	1.5
March	1.1	6.7	-0.4	3.7	3.3	0.6	1.5	3.4	-12.8	-8.0	-9.2	-4.1
April	1.9	2.2	-4.9	-3.3	-0.8	0.1	-4.3	-2.7	-3.1	-4.1	10.9	7.6
May	-2.0	-0.1	-5.7	-1.4	1.5	2.5	1.9	2.9	6.2	6.1	8.7	5.1
June	6.5	4.6	-3.7	-6.4	4.6	3.6	4.7	3.4	2.5	0.9	2.6	1.3
July	0.9	1.8	10.1	10.7	3.5	2.3	-4.5	0.8	0.0	3.9	-7.2	-0.1
August	1.4	3.0	-3.2	-2.8	-4.7	-0.8	1.1	0.3	0.1	0.3		
September	-4.0	-2.4	-7.8	-6.9	-3.9	-1.9	1.3	1.0	2.4	2.8		
October	9.1	5.8	2.0	6.2	-2.7	-2.7	1.2	0.8	1.4	3.8		
November	1.8	0.6	7.5	2.7	9.7	6.0	7.8	7.5	-3.3	-0.3		
December	-1.4	3.2	-7.8	-7.6	2.9	3.6	1.1	-0.7	-1.9	-0.4		
Year	18.4	31.1	-24.2	-12.8	24.3	19.6	25.2	26.6	-6.7	6.8	0.9	12.5

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

Concentration risk: To the extent that the fund's investments are concentrated in a particular country, market, industry, sector or asset class, the fund may be susceptible to loss due to adverse occurrences affecting that country, market, industry, sector or asset class.

Emerging market risk: Significant investment in emerging markets may expose to difficulties when buying and selling investments. Emerging markets are also more likely to experience political uncertainty and investments held in these countries may not have the same protection as those held in more developed countries.

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.

Your capital is at risk. The value of an investment may fall as well as rise and you may not get back the original amount.

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.

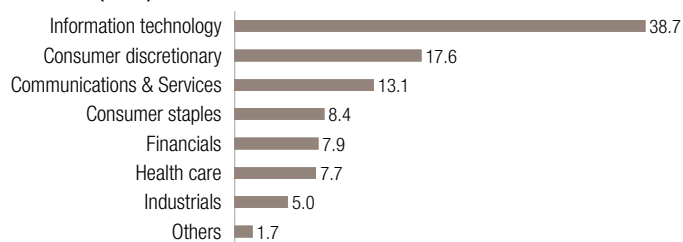
Expected level of leverage: The Sub-Fund's leverage under the sum of notional of financial derivative instruments approach is expected to be around 75% of Net Asset Value. Target performance / Tracking error: This target is an internal target which is not part of the investment objective of the fund disclosed in the Prospectus/PPM. It is not guaranteed and may not be achieved. The scenarios presented are estimates of future performance based on past data and/or current market conditions, and are not precise forecasts. Targets are derived based on Calmar ratio assumptions. Actual returns will vary depending on market performance and investment duration. The fund is not a guaranteed product, and capital may be at risk. Tax treatment depends on the individual circumstances of each investor and may change over time. Performance may also be affected by currency fluctuations. Additional information on assumptions, data, and scenario analysis is available upon request.

This product 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"). This product 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.

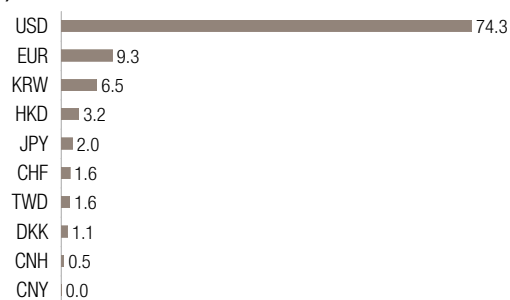


— Fund — Benchmark

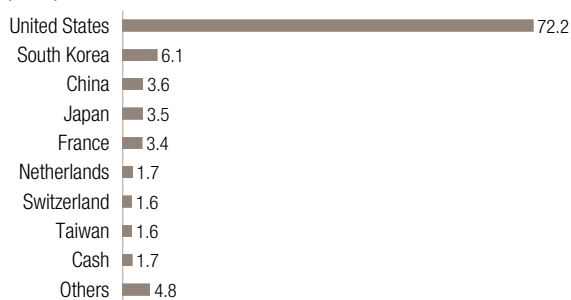
SECTORS (IN %)



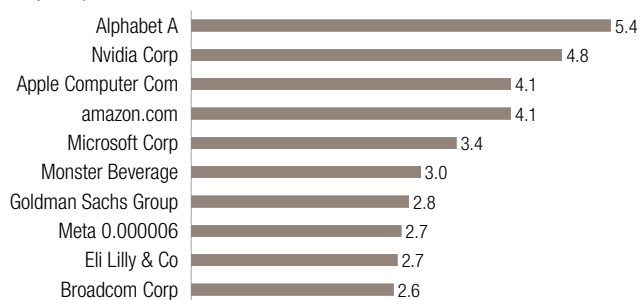
CURRENCIES (IN %)



COUNTRIES (IN %)



TOP 10 (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.

OGC: The OGC (Ongoing Charge) refers to the recurring charges levied on the assets of a fund in the context of PRIIP KIDs. These charges include all expenses necessary for the operation of the fund, such as manager remuneration, depository fees, accounting and audit costs, as well as other administrative costs. However, they exclude certain costs such as entry and exit fees, performance fees.

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.

FROC (Fixed Rate of Operational Costs): It covers the Operational Costs 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").

DISCLAIMER

This document is a **Marketing Communication** relating to **Lombard Odier Funds** and its **Sub-Fund (LO Funds - World Brands)** (altogether referred to as the "Fund"). This document is intended for Professional and Retail Investors in the EU/EEA countries where the Fund is registered for distribution, within the meaning of the Markets in Financial Instruments Directive 2014/65/EU (MiFID) and is not intended for retail investors, nor for U.S. Persons as defined under Regulation S of the United States Securities Act of 1933, as amended.

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The Source of the data has been mentioned wherever it was available. Unless otherwise stated, the data is prepared by LOIM.

An investment in the Fund is not suitable for all investors. The ownership of any investment decision(s) shall exclusively vest with the investor. Investment must be done after analysing all possible risk factors and by exercising of independent discretion. The investor must particularly ensure the suitability of an investment as regards with his/her financial situation, risk profile and investment objectives investing. **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.** The investor bears the risk of losses in connection with any investment. The information contained in this document does not constitute any form of advice on any investment or related consequences of making any particular investment decision in any particular investment decision in any Fund. Each investor shall make his/her own appraisal of risk, goals, liquidity, taxes and other financial merit of his/her investment decisions. Views, opinions and estimates may change without notice and are based on a number of assumptions which may or may not eventuate or prove to be accurate. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and/or current market conditions and are not an exact indicator. What you will get will vary depending on how the market performs and how long you keep the investment/product.

Investments are subject to a variety of risks

The investments mentioned in this document may carry risks that are difficult to quantify and integrate into an investment assessment. In general, products such as equities, bonds, forex, or money market instruments bear risks, which are higher in the case of derivative, structured, and private equity products; these are aimed solely at investors who are able to understand their nature and characteristics and to bear their associated risks. On request, LOIM will be pleased to provide investors with more detailed information concerning risks associated with given instruments. The liquidity of an investment is subject to supply and demand. Some products may not have a well-established secondary market or in extreme market conditions may be difficult to value, resulting in price volatility and making it difficult to obtain a price to dispose of the asset.

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 personalised recommendations or advice and is

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The articles of association, the prospectus, the Key Information Document ("PRIIPS/KIDs"), and the subscription form are the only official Offering Documents of the Fund's shares (the "Offering Documents"). No party is authorised to provide information or make assurances that are not contained in the Offering Documents.

Access to documents in country of registrations

The PRIIPS/KIDs are available in one of the official languages of your country and a Prospectus is available in English, French, German and Italian. The PRIIPS/KIDs and the Prospectus together with the Articles of Incorporation and the last annual and semi-annual financial report are available on www.loim.com or can be requested free of charge 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. These Offering Documents are provided for information and illustration and is not a contractually binding document or an information required by any legislative provisions and is not sufficient to take an investment decision.

Please refer to the prospectus and the PRIIPS/KIDs before making any final investment decisions. 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**.

LOIM recognises that conflicts of interest may exist as a consequence of the distribution of the Fund issued or managed by entities within the Lombard Odier Group. LOIM has a **Conflict of interests policy** to identify and manage such conflicts of interest and a copy of this policy is available on <https://am.lombardodier.com/home/asset-management-regulatory-disc.html>.

A summary of investor's rights relating to regarding complaints and litigation is available in English on <https://am.lombardodier.com/home/asset-management-regulatory-disc.html>.

This Fund is classified as Article 8 under the Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on Sustainability-Related Disclosures in the Financial Services Sector ("SFDR"). A Summary of the sustainable website product disclosure is available in English in the "Sustainability-related Disclosure" section of the website fund page on ["www.loim.com"](http://www.loim.com).

Methodological limits: Assessment of sustainability risks is complex and may be based on ESG data which is difficult to obtain and incomplete, estimated, out of date or otherwise materially inaccurate. Even when identified, there can be no guarantee that these data will be correctly assessed.

ESG rating disclosure: This document may include references to ESG ratings within the meaning of Regulation (EU) 2024/3005. Where such ESG ratings are proprietary ratings developed and used as part of the investment process and disclosed in this document, information on the ESG rating, basic methodological disclosures, limitations in data sources, methodologies and information, and organisational arrangements is available of the website fund page on [Regulatory Disclosures](#).

A summary of the sustainable website entity level disclosure is available in English in the "Regulatory and voluntary" section of the website fund page on [Regulatory Disclosures - Asset Management - Lombard Odier](#).

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The shares issued for this Fund may only be publicly offered or sold in countries in which such a public offer or sale is permitted. Therefore, unless the Management Company or representatives of the Management Company have filed an application with the local supervisory authorities and permission has been granted by the local supervisory authorities, and as long as no such application has been filed or no such permission granted by the supervisory authorities, this Fund does not represent an offer to buy investment shares.

Not for US Person

The Fund has not been registered pursuant to the 1933 United States Securities Act. This document is not intended for any "U.S. Person" as defined in Regulation S of the Act, as amended or pursuant to the 1940 United States Investment Company Act as amended and will not be registered pursuant to the 1940 United States Investment Company Act as amended, or pursuant to other US federal laws. Therefore, the shares will not be publicly

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The Fund is currently notified for marketing into a number of jurisdictions. The Management Company may decide to terminate the arrangements made for the marketing of the Fund at any time using the process contained in Article 93a of the UCITS Directive.

When the Fund is registered in the following jurisdictions, it is represented by the following Representatives:

Spain. Representative: All funds Bank, S.A.U. C/de los Padres Dominicos, 7, 28050, Madrid, Supervisory Authority: Comisión Nacional del Mercado de Valores (CNMV).

Important information on benchmarks

Any benchmarks/indices cited herein are provided for information purposes only. No benchmark/index is directly comparable to the investment objectives, strategy or universe of a fund. The performance of a benchmark shall not be indicative of past or future performance of any fund. It should not be assumed that the relevant fund will invest in any specific securities that comprise any index, nor should it be understood to mean that there is a correlation between such fund's returns and any index returns.

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https://www.morningstar.com/content/dam/marketing/shared/research/methodology/771945_Morningstar_Rating_for_Funds_Methodology.pdf and <http://www.morningstar.com>

Morningstar stars: The star rating is based on risk-adjusted performance. A fund must have a record of more than three years. Star ratings are graded on a curve: the top 10% of funds receive five stars, the next 22.5% receive four stars, the middle 35% receive three stars, the next 22.5% receive two stars and the bottom 10% get one star.

A rating alone is an insufficient basis for an investment decision. A rating is drawn for illustration purposes only and is subject to change. It is not a recommendation to invest in the Fund. It does not predict future performance of the Fund. There is no guarantee that the investment objective of the Fund will be reached.

For details regarding the star rating method:

https://www.morningstar.com/content/dam/marketing/shared/research/methodology/771945_Morningstar_Rating_for_Funds_Methodology.pdf and www.morningstar.com. Morningstar is not responsible for any damages or losses arising from any use of this information.

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