

LO Funds – Short-Term Money Market (USD) M

Fact Sheet (marketing document)

Money Market • Fixed Income

31 August 2026

FUND FACTS

Domicile/Legal structure	Luxembourg/SICAV
Legal Status	UCITS
Fund inception date	14 April 2008
SFDR Classification	Article 8
Currency of Fund	USD
Currency of share class	USD
Fund manager	D. Callahan, F. Helly
Net assets (all classes)	USD 1.92 bn
Liquidity (sub./red.)	daily, 16:00
Min. investment	EUR 3'000 or equivalent
Entry/Exit fees	0.00% / 0.00%
Management fee	0.24%
Distribution fee	0.00%
FROC	0.15%
Ongoing charge (31 July 2026)	0.39%
TER max (31 March 2026)	0.39%

RISK AND REWARD PROFILE

1	2	3	4	5	6	7
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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	Class D
ISIN	LU0866429300	LU0866429482
Bloomberg	LOSMUMA LX	LOSMUMD LX
NAV	USD 13.20	USD 10.55

FISCAL INFORMATION

ES - Switchable	Yes
Last dividend paid (02.12.2025)	USD 0.40

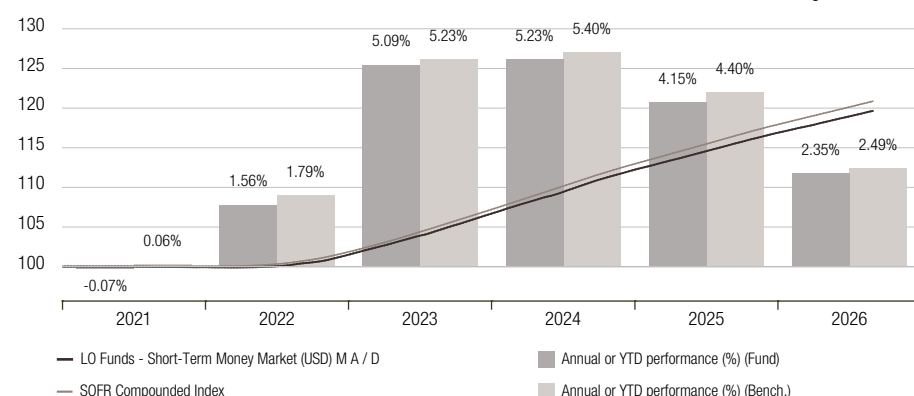
RATINGS

Morningstar Category	EAA Fund USD Money Market - Short Term
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HIGHLIGHTS

LO Funds - Short-Term Money Market (USD) is a conservatively managed cash management strategy launched in April 2008. The strategy invests in high quality (at least one top short-term rating) short-term money market instruments such as commercial paper, certificates of deposit, time deposits, fixed rate bonds and floating-rate notes within strict diversification rules and maturity limits. In addition, weighted average maturity (WAM) and weighted average life (WAL) are respectively limited to 60 days and 120 days. It aims to offer investors capital preservation, high liquidity, and returns in line with the SOFR Compounded Index. Risk management is based on a combination of guideline compliance monitoring and liquidity stress test scenarios. The approach follows the conservative European Securities and Markets Authority (ESMA) guidelines for Short-Term Money Market funds.

NET CUMULATIVE PERFORMANCE AND ANNUAL PERFORMANCE IN USD Dec 31, 2020 - Aug 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 USD	Cumulative		Annualized	
	Fund	Bench.	Fund	Bench.
YTD	2.35%	2.49%	-	-
YTQ	1.74%	1.85%	-	-
1 month	0.30%	0.31%	-	-
3 months	0.90%	0.95%	-	-
1 year	3.74%	3.93%	-	-
3 years	14.18%	14.78%	4.50%	4.68%
5 years	19.68%	20.82%	3.64%	3.84%
10 years	27.20%	28.31%	2.43%	2.51%
Total return (since 14.04.2008)	32.03%	33.40%	1.52%	1.57%

STATISTICS 31.08.2021 - 31.08.2026	Fund		Fund
	Fund	Bench.	
Annualised volatility	0.53%	0.51%	62
Sharpe ratio	-1.29	-0.94	69.10%
Max. drawdown	-0.07%	0.00%	45
Correlation		0.987	79
Tracking error		0.08%	3.44%
			F1

MONTHLY RETURNS IN %	2021		2022		2023		2024		2025		2026	
	Fund	Bench.	Fund	Bench.	Fund	Bench.	Fund	Bench.	Fund	Bench.	Fund	Bench.
January	-0.00	0.01	-0.03	0.00	0.41	0.38	0.50	0.49	0.33	0.37	0.27	0.31
February	-0.01	0.01	-0.01	0.01	0.35	0.36	0.40	0.43	0.33	0.34	0.28	0.29
March	0.00	0.01	0.01	0.03	0.37	0.40	0.40	0.41	0.35	0.37	0.28	0.32
April	-0.01	0.01	0.01	0.04	0.38	0.41	0.44	0.49	0.33	0.36	0.31	0.30
May	0.00	0.00	0.05	0.08	0.44	0.44	0.38	0.46	0.34	0.36	0.29	0.29
June	-0.01	0.00	0.07	0.10	0.39	0.45	0.37	0.41	0.36	0.37	0.30	0.32
July	-0.01	0.00	0.12	0.15	0.39	0.44	0.53	0.49	0.34	0.37	0.30	0.31
August	-0.01	0.00	0.22	0.21	0.48	0.46	0.47	0.45	0.34	0.35	0.30	0.31
September	-0.01	0.00	0.15	0.21	0.44	0.45	0.47	0.45	0.36	0.38		
October	-0.01	0.00	0.22	0.27	0.45	0.46	0.39	0.42	0.34	0.36		
November	-0.01	0.00	0.35	0.32	0.45	0.44	0.34	0.38	0.30	0.31		
December	0.00	0.00	0.38	0.36	0.43	0.43	0.41	0.40	0.35	0.35		
Year	-0.07	0.06	1.56	1.79	5.09	5.23	5.23	5.40	4.15	4.40	2.35	2.49

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.

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.

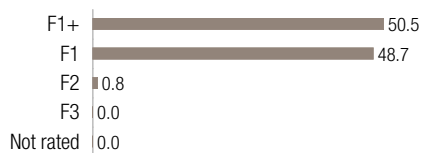
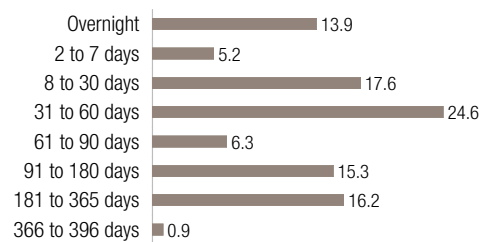
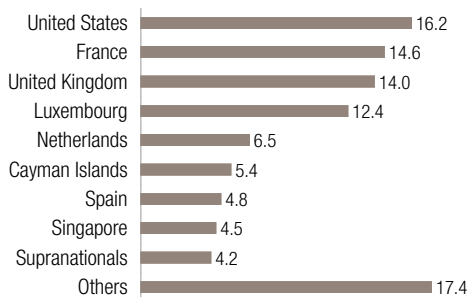
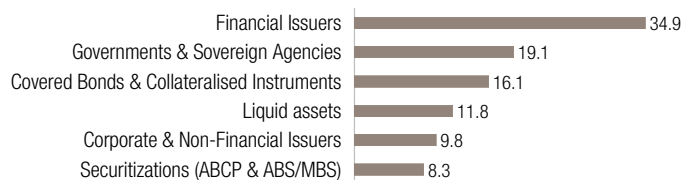
Specific risk: the Sub-Fund is not a guaranteed investment and is different from investments in deposits as the value of Shares can fluctuate and the return generated from them may go up or down; the investors may not recover the amount initially invested; the SICAV does not rely on any external support for guaranteeing the liquidity of the Sub-Fund or stabilizing the Net Asset Value and the risk of loss of the principal is borne by the investor.

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.

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.

CREDIT RATINGS FITCH (IN %)**MATURITIES (IN %)****COUNTRIES (IN %)****SECTORS (IN %)****CURRENCIES (IN %)**

For securities not rated by Fitch, an equivalent short-term rating is derived using short-term ratings from S&P and/or Moody's.

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

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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 cover 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").

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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**.

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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).

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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](#).

Limitation on Sale

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 offered or sold in the United States. Neither this document nor any copy thereof may be sent, taken into, or distributed in the United States of America, any of its territories or possessions or areas subject to its jurisdiction, or to or for the benefit of a United States Person. For this purpose, the term "United States Person" shall mean any citizen, national or resident of the United States of America, partnership organized or existing in any state, territory or possession of the United States of America, a corporation organized under the laws of the United States or of any state, territory or possession thereof, or any estate or trust that is subject to United States Federal income tax regardless of the source of its income.

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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