

LO Prévoyance – My Private Pension Defensive Z

Fact Sheet (marketing document)

Active Strategy • Asset Allocation

31 July 2021

FUND FACTS

Domicile/Legal structure	Switzerland/FCP
Fund inception date	7 February 2019
SFDR Classification	-
Currency of Fund	CHF
Currency of share class	CHF
Registered in	CH
Fund manager	C. Caillault, H. Hysi Ferrero, L. Cattin
Net assets (all classes)	CHF 104.82 million
Liquidity (sub./red.)	Daily, 15:00
Min. investment	1 Share
Management fee	0.05%
Distribution fee	0.00%
FROC	0.10%
TER max (31 December 2020)	0.65%

RISK AND REWARD PROFILE

1	2	3	4	5	6	7
Low						High

CODES

	Class A
ISIN	CH0445993501
Bloomberg	LOMPDZC SW
Telekurs	44599350
NAV	CHF 11.28

HIGHLIGHTS

PHILOSOPHY

• The sub-fund's objective is to increase your capital through income and asset growth. By means of active management focused on the needs of individuals and by improving the portfolio's risk/return, the sub-fund invests with conviction in a broad universe of diversified assets, either directly or through units of collective investment schemes.

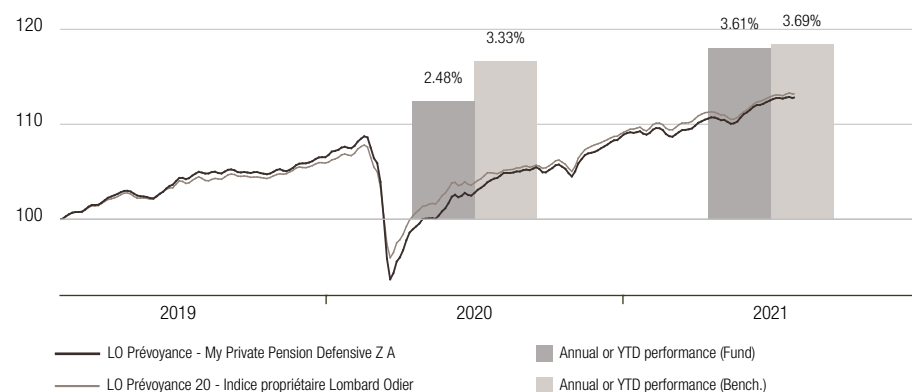
PROFILE

• On average, 20% of the assets are invested in equities, with managers applying strict risk management based on the expected shortfall measure.

FRAMEWORK

• Complies with the investment principles applicable to Swiss pension funds (LPP/OPP2). The sub-fund requires an investment extension by the pension funds for the equity portion in order to be invested within the framework of occupational pension provision (LPP/OPP2).

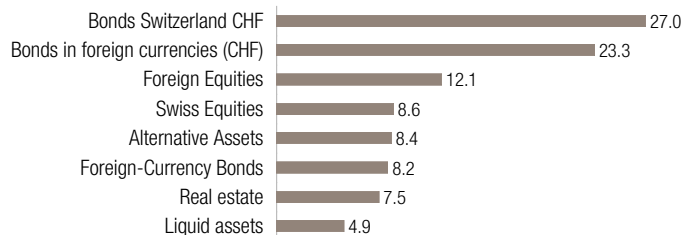
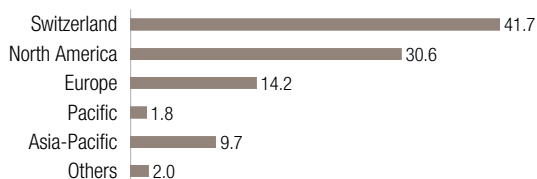
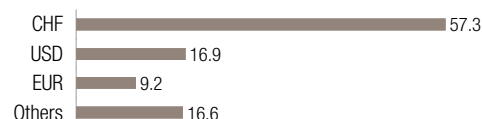
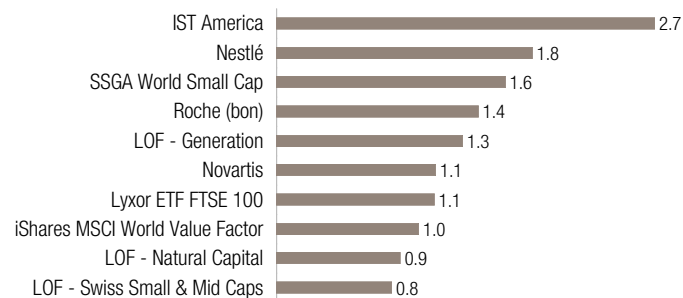
NET PERFORMANCE AND ANNUAL PERFORMANCE IN CHF Feb 7, 2019 - Jul 31, 2021



NET PERFORMANCE IN CHF	Cumulative		Annualized	
	Fund	Bench.	Fund	Bench.
YTD	3.61%	3.69%	-	-
1 month	0.31%	0.32%	-	-
3 months	2.24%	2.07%	-	-
1 year	8.16%	8.14%	-	-
Total return (since 07.02.2019)	12.81%	13.20%	4.96%	5.11%

STATISTICS 07.02.2019 - 31.07.2021

	Fund	Bench.
Max. drawdown	-9.74%	-7.47%
Correlation		0.987
Tracking error		1.71%

ASSETS (IN %)**CURRENCIES (IN %)****REGIONAL EQUITY ALLOCATION (%)****CURRENCIES IN THE BOND SEGMENT (%)****TOP 10 EQUITY (%)****MONTHLY RETURNS IN %**

	2019		2020		2021	
	Fund	Bench.	Fund	Bench.	Fund	Bench.
January			0.9	0.7	-0.4	-0.3
February	0.7	0.6	-1.5	-1.5	-0.3	0.1
March	1.0	1.0	-8.4	-6.0	1.4	1.4
April	1.3	1.1	3.5	3.3	0.7	0.4
May	-0.8	-0.8	1.3	1.3	0.7	0.3
June	1.7	1.5	1.2	0.7	1.2	1.4
July	1.2	1.0	1.6	0.9	0.3	0.3
August	0.2	0.2	0.6	0.6		
September	-0.3	-0.1	0.2	0.2		
October	0.2	0.1	-0.9	-0.7		
November	0.8	0.9	2.8	3.0		
December	0.2	0.0	1.6	1.2		
Year	6.2	5.7	2.5	3.3	3.6	3.7

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.

GLOSSARY

Risk and Reward Profile: 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.

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

- **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.

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.

FROC (Fixed Rate of Operational Costs): The Operational Costs cover expenses 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").

Expected shortfall: Expected shortfall is the average loss the portfolio is expected to experience in the worst year in every twenty (or equivalently, the average loss in the worst 5% of all years). Calculated with a 95% confidence interval. Certain events, such as the recent COVID-19 crisis, may cause exceptional market volatility which, in turn, impact the expected shortfall levels.

DISCLAIMER**IMPORTANT INFORMATION**

Under the name of LO Prévoyance, an umbrella fund in contractual form has been established belonging to the "Other funds for traditional investments" category (hereinafter the "Umbrella Fund") aimed exclusively at qualified investors as defined in Articles 25 et seq., 68 et seq., and 10 paragraphs 3, 3 bis, 3 ter and 4 of the Federal Act on Collective Investment Schemes of 23 June 2006 (CISA). The sub-funds and their collective investment scheme managers are: Balanced Lombard Odier Asset Management (Europe) Ltd, London; Balanced and Lombard Odier Asset Management (Europe) Ltd, London; My Private Pension Defensive Bank Lombard Odier & Co Ltd, Geneva; My Private Pension Medium Bank Lombard Odier & Co Ltd, Geneva (hereinafter the "Sub-Fund"); and My Private Pension Extension Bank Lombard Odier & Co Ltd, Geneva.

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Before investing in the Sub-Fund, investors should carefully read the Offering Documents, and in particular the risk factors associated with an investment in the Sub-Fund; they should also pay attention to the long-term nature of achieving solid returns over the entire business cycle and note that the use of derivatives as part of the investment strategy could lead to an increase in the level of debt and increase the overall exposure to the Sub-Fund's risk and the volatility of its net asset value. Investors should take care to assess the suitability of such investment to their particular risk profile and circumstances and, where necessary, obtain independent professional advice in respect of risks, as well as any legal, regulatory, credit, tax and accounting consequences. There can be no assurance that the

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