

## 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 Gateway - European Core Real Estate, Syst. Hdg, S1, (USD), MD**

Name of PRIIP manufacturer: Lombard Odier Funds (Europe) S.A. part of Lombard Odier Group.

ISIN: LU2064758894

Website for PRIIP manufacturer: [www.loim.com](http://www.loim.com)

Call +41 22 709 9333 or write to [loim-client-servicing@lombardodier.com](mailto: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 alternative investment fund manager in accordance with the Luxembourg law of 12 July 2013 on alternative investment fund managers, as may be amended from time to time (the "AIFM Law")

This PRIIP is authorized in Luxembourg.

Date of revision and production: 31 January, 2026.

### What is this product?

#### Type

The Sub-Fund is part of the Fund LO Gateway, 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 the Luxembourg law of 13 February 2007 relating to specialized investment funds ("SIF") and qualifies as an alternative investment fund ("AIF").

#### 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 aims to achieve income and long-term capital appreciation through investments into the European real estate market.

In order to achieve its investment objective the Sub-Fund may invest in:

- (i) units or shares of UCITS and/or UCIs including money market funds;
- (ii) structured products;
- (iii) equity securities and Real Estate Investment Trusts (REITs);
- (iv) fixed income securities; and/or
- (v) Cash & Cash Equivalents.

The Sub-Fund will not directly invest in real estate.

This Sub-Fund may not be appropriate for investors who plan to withdraw their money within 10 years.

#### Sustainability

This product is not a financial product subject to Article 8 or Article 9 of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial sector (the "SFDR"). The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

#### Intended retail investor

The Sub-Fund is intended for well-informed investors who are capable of evaluating the merits and the risks 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. Typical investors in the Sub-Fund are experienced investors, institutional investors or high net worth investors.

#### Additional information

You can find information about the Fund and its sub-funds online at [www.loim.com](http://www.loim.com). This includes information on how to buy or sell shares or switch between the SICAV's various sub-funds. The Prospectus and annual reports for the SICAV 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 SICAV's registered office, at 291, route d'Arlon, L-1150 Luxembourg.

The net asset value per share is calculated Quarterly and is available at [www.loim.com](http://www.loim.com) and at the registered office of the SICAV.

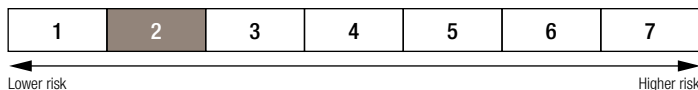
Distribution policy: Income distribution (December).

Dealing frequency: You may redeem shares in this Sub-Fund on demand on fifteen (15) business days before the relevant dealing day (last calendar day of each quarter).

The depositary is CACEIS Bank, Luxembourg Branch.

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

### RISK AND REWARD PROFILE



**⚠ The summary risk indicator assumes you keep the product for 10 years. Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

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 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to 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, Active management risk and Financial, economic, regulatory and political risks.

### 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 scenarios shown are illustrations based on results from the past and on certain assumptions. The favourable, moderate and unfavourable scenario are respectively the value of the PRIIP at the 90th, 50th and 10th percentile of an estimated distribution of outcomes over the recommended holding period less all applicable costs. The stress scenario shows what you might get back in extreme market circumstances. It sets out significant unfavourable impacts of the PRIIP not covered in the unfavourable scenario specified above.

Recommended holding period: 10 years  
Example investment USD 125'000

Scenarios		If you cash in after 1 year	If you cash in after 5 years	If you cash in after 10 years (recommended)
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>			
<b>Stress scenario</b>	<b>What you might get back after costs</b>	<b>USD 100'000</b>	<b>USD 40'960</b>	<b>USD 13'420</b>
	Average return each year	-20.00%	-20.00%	-20.00%
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	<b>USD 125'000</b>	<b>USD 125'000</b>	<b>USD 125'000</b>
	Average return each year	0.00%	0.00%	0.00%
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	<b>USD 127'810</b>	<b>USD 139'710</b>	<b>USD 156'150</b>
	Average return each year	2.25%	2.25%	2.25%
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	<b>USD 128'750</b>	<b>USD 144'910</b>	<b>USD 167'990</b>
	Average return each year	3.00%	3.00%	3.00%

### 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
- USD 125'000 is invested

Investment USD 125'000	If you cash in after 1 year	If you cash in after 5 years	If you cash in after 10 years (recommended)
<b>Total costs</b>	USD 771	USD 4'034	USD 8'542
<b>Annual cost impact*</b>	0.62%	0.62%	0.62%

(\*) 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 2.87% before costs and 2.25% 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
<b>Entry costs</b>	We do not charge an entry fee.	USD 0
<b>Exit costs</b>	We do not charge an exit fee for this product, but the person selling you the product may do so.	USD 0
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	0.69% of the value of your investment per year. This is an estimate of all the management and operational costs (other than transaction costs).	USD 750
<b>Transaction costs</b>	0.07% 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.	USD 21
Incidental costs		
<b>Performance fees</b>	There is no performance fee for this product.	USD 0

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

### Minimum recommended holding period: 10 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](mailto: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](http://www.loim.com). Past performance historical data can be found for the latest 6 years at [www.loim.com](http://www.loim.com).

Specific information for Swiss investors:

Swiss Representative: .

Swiss Paying Agent: .

The above documents can be obtained free of charge from the representative in Switzerland.