EDMOND DE ROTHSCHILD

KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

FLOATING RATE CREDIT (the "Sub-Fund"), a sub-fund of EDMOND DE ROTHSCHILD FUND (the "Fund")

Share Class O EUR (the "Class") - LU1082946390

Management company: Edmond de Rothschild Asset Management (Luxembourg)

OBJECTIVES AND INVESTMENT POLICY

Investment objective: The Sub-Fund's investment objective is to achieve an annual net performance of 250 basis points over 3- months Euribor Index over an investment horizon of 18 months, through a portfolio of debt securities and derivatives.The sub-fund is actively managed.

Benchmark index: EURIBOR 3 months + 250 basis points

The Sub-Fund is actively managed and is not designed to track the Index. Therefore, the composition of the portfolio holdings is not constrained by the composition of the Index and the deviation of portfolio holdings from the Index may be significant.

Investment policy: The Sub-Fund will invest up to 110% of its net assets in debt securities including but not limited to fixed, floating, subordinated or zero-coupon bonds.

The Sub-Fund will invest up to 110% of its net assets :

- Either in bonds, with a rating higher than or equal to "BBB-" according to Standard & Poor's, or an equivalent rating assigned by another independent agency, or a deemed equivalent internal rating attributed by the Investment Manager for non-rated debt securities and issued by private issuers. However, depending on market conditions, the Sub-Fund may invest up to 110% of its net assets in securities issued by public issuers.
- Or in short-term negotiable debt securities with a minimum rating of A3 assigned by Standard & Poor's, or an equivalent rating assigned by another independent agency, or a deemed equivalent internal rating delivered by the Investment Manager for non-rated securities, and may be debt securities such as commercial papers and certificates of deposit, issued in euros. Their maturity will be less than three months.

The Sub-Fund may also invest up to 60% of its net assets:

- either in high yield bonds i.e. with a rating below "BBB-"assigned by Standard & Poor's, or an equivalent rating assigned by another independent agency, or a deemed equivalent internal rating, attributed by the Investment Manager for non-rated debt securities. However, the Sub-Fund will not invest more than 10% of its net assets in bonds below B- assigned by Standard & Poor's, or an equivalent rating assigned by another independent agency, or a deemed equivalent internal rating, attributed by the Investment Manager for non-rated debt securities;
- or in short-term negotiable debt securities below A3 assigned by Standard & Poor's, or an equivalent rating assigned by another independent agency, or a deemed equivalent internal rating delivered by the Investment Manager for non-rated securities, and may be debt securities such as commercial papers and certificates of deposit, issued in euros.

The cumulative exposure to non-investment grade long term bonds and non-investment grade short-term negotiable debt securities shall not exceed 60% of the Sub-Fund's net assets. High yield securities are speculative and present a higher risk of default than investment grade bonds. This limit may be exceeded from time to time, in particular in case of rating downgrade.It is understood that investment grade debt securities may be subject to the risk of being downgraded to non-investment grade debt securities. In the event of downgrading in the credit ratings of a security or an issuer, the Sub-Fund may, at the discretion of the Investment Manager, and in the best interests of the Sub-Fund's shareholders, continue to hold those debt securities which have been downgraded provided that in any case the Sub-Fund's maximum investment in Distressed Securities will be limited to a maximum of 10% of its net assets.

Until (07 September 2020) the Sub-Fund may invest up to 100% of its net assets, and as form (08 September 2020), up to 110% its net assets in securities issued in EUR, USD, GBP, CHF or JPY. The currency risk against the EUR will be systematically hedged. Therefore, the exposure to currencies other than the EUR will be residual. The Sub-Fund will invest up to 20% of its net assets in debt securities issued by issuers headquartered in Emerging Countries. The Sub-Fund may invest up to 10% of its assets in Convertible Bonds. Up to 20% of the Sub-Fund's net assets may be invested in Contingent Convertible Bonds.

The Sub-Fund's Modified Duration to interest rates will fluctuate between 0 and 3.

Up to the limit of 10% of its net assets, the Sub-Fund may invest in units or shares of UCITS or other Investment Funds.

The Sub-Fund may use financial derivative instruments to achieve its investment objective. Such instruments may also be used for the purpose of hedging. These instruments may include, but are not limited to:

- Interest Rate Options - Currency Options
- Interest Rate Forwards - Currency Swaps
- Interest Rate Futures - Currency Forwards
- Bond Futures - Swaptions
- Index and Single name Credit Default Swaps
- Interest Rates Swaps - Total Return Swaps
- Fixed Income Exchange Traded Funds

The Sub-Fund will enter into TRS and SFT (repurchase transactions only) for such percentage of its net assets.

In order to meet its investment objective, the Sub-Fund may, as from 8 September 2020, invest up to 100% of its net assets in eligible Transferable Securities which contain an embedded derivative. In particular, the Sub-Fund may invest in credit linked notes, warrants and EMTNs.

Recommended holding period of 18 months

Frequency of share buying or selling: Every Luxembourg and France bank business day except for Good Friday, 24 December (Christmas Eve) and the days on which the French markets are closed (official calendar of Euronext Paris S.A.) for orders received by the transfer agent on each NAV calculation day before 12:30 p.m. and processed on the basis of that day's net asset value.

Income allocation: Distribution

RISK AND REWARD PROFILE

Lower risk, Higher risk,

potentially lower return potentially higher return

1	2	**3**	4	5	6	7

The definition of the risk and reward category is based on the historical performance data and/or the risk limit indicated in the Sub-Fund's investment policy.

It may not be a reliable indication of the future risk profile of the Sub-Fund. The risk and reward category shown may change over time. Category 1 does not mean that an investment is risk-free. Investors should note that the Sub-Fund is not guaranteed or capital protected.

This Sub-Fund is rated in category 3, in line with the type of securities and geographic regions detailed under the heading "Objectives and investment policy", as well as the currency of the unit.

Significant risks not taken into account in this indicator:

Credit Risk: When a significant level of investment is made in debt securities.

Liquidity Risk: The markets for some securities and instruments may have limited liquidity. This limited liquidity could be a disadvantage to the Sub-Fund, both in the realisation of the prices quoted and in the execution of orders at desired prices.

Impact of techniques such as derivative contracts: The use of derivatives instruments can infer a decrease of the asset more significant than the decrease of the invested underlying assets or markets.

Counterparty risk: where a fund is backed by collateral or has significant investment exposure through contracts with a third party.

Operational risk: The Sub-Fund may suffer losses due to the failure of operational processes, including those related to the safekeeping of assets.

The occurrence of any of these risks may negatively impact the net asset value.

CHARGES

Charges and fees are paid to cover the operating costs of the Sub-Fund, including the cost of marketing and distributing share classes. These costs reduce the potential growth of your investment.

One-off charges taken before or after you invest

Entry charge	0.00 %
Exit charge	0.00 %

This is the maximum that might be taken out of your money before it is invested or paid out. Investors may obtain the actual amount of entry and exit charges from their advisor or distributor. In certain cases you may pay less.

Charges taken from the fund over a year*

Ongoing charge for Class O EUR	0.42 %

*The figure is based on expenses calculated at the end of December 2019
This figure may vary from year to year. It excludes performance fees and intermediary fees except entry and exit charges paid by the Sub-Fund when buying or selling units and/or shares of another UCI.

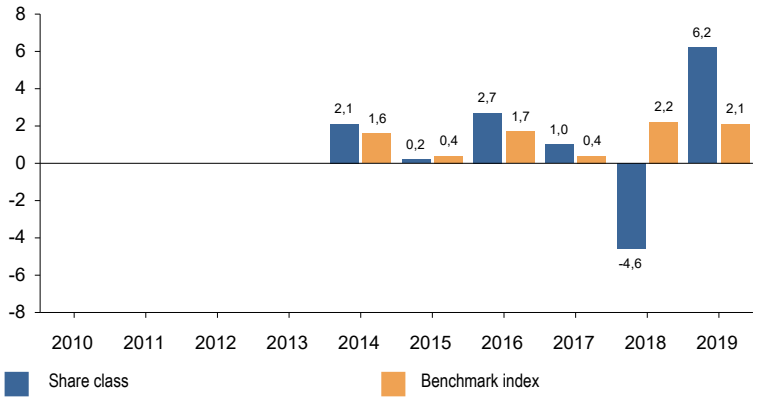
Charges taken from the fund under certain specific conditions

Performance fee	None

For more information about charges, including information on performance fees and their calculation, please refer to the Sub-Fund's data sheet in the Fund prospectus.

PAST PERFORMANCE

Past annual performance for EDMOND DE ROTHSCHILD FUND Floating Rate Credit Unit O EUR in Euro (in %)



Share class creation date: June 2013
The Sub-fund and the Class were created on 08/10/2014 following the merger by absorption of Class SD of the French Edmond de Rothschild FLOATING RATE CREDIT (the "Absorbed Fund"). The Sub-fund and the Absorbed Fund have the same characteristics, in particular as regards the identity of their manager, their charges and fees structure and their investment policy. The past performances shown here are those of class SD of the Absorbed Sub-fund.
Past performance is not an indication of future performance. It may vary over time. The performance indicated does not take into account costs and fees on issues and redemptions of units, but does include ongoing charges and intermediary fees as well as any performance fees collected.
Performance calculations are made in Euro with net dividends reinvested.

PRACTICAL INFORMATION

Custodian: EDMOND DE ROTHSCHILD (EUROPE)
Taxation: The Fund is subject to Luxembourg tax law. Depending on your country of residence, this may have an impact on your tax situation. For more details, please consult a tax adviser.

More detailed information on EDMOND DE ROTHSCHILD FUND, the available sub-funds and share classes, such as the prospectus and the annual and semi-annual reports, may be obtained free of charge, in English, from the registered office of Edmond de Rothschild Asset Management (Luxembourg) at: 20 Boulevard Emmanuel Servais, L-2535 Luxembourg, and on the website www.edmond-de-rothschild.com.

The latest price of the shares is available online at www.edmond-de-rothschild.com, in the « Funds » section.

This document describes the Class of the Sub-Fund. The prospectus the annual reports and the semi-annual reports are prepared for the Fund as a whole. The assets and liabilities of the various sub-funds are segregated. The assets of any particular Sub-Fund will only be available to satisfy the debts, liabilities, and obligations which relate to that Sub-Fund. Shareholders are allowed to convert all or part of their shares into shares of another class of the Sub-Fund, or into shares of the same or of another class of another sub-fund. For more details about how to switch shares, please refer to the dedicated section of the prospectus "Share conversion".

Details of the remuneration policy established by the Management Company, including a description of how remuneration and benefits are determined, are available on the website http://www.edmond-de-rothschild.com/site/Luxembourg/en/asset-management/terms-and-conditions. A paper copy of the summarised remuneration policy is available free of charge to the shareholders of the Sub-Fund upon request.

Edmond de Rothschild Asset Management (Luxembourg) may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

The Sub-Fund and its shares have not been registered with the Securities and Exchange Commission in the United States and the Fund will not be filing an application to receive authorisation to offer or sell shares to the public pursuant to the provisions of the U.S. Securities Act of 1933. The Sub-Fund is not and will not be registered pursuant to the U.S. Investment Company Act of 1940, as amended. The shares of this Sub-Fund cannot be offered and this document may not be distributed in the United States of America or any of the territories, possessions or regions under its jurisdiction.

This fund is authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier. Edmond de Rothschild Asset Management (Luxembourg) is authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier.

This key investor information is accurate as at 08/09/2020.