

Portfolio Analysis and Monitoring Tool (PA&M)

Three main functionalities

1. CIF- and Portfolio- Viewer

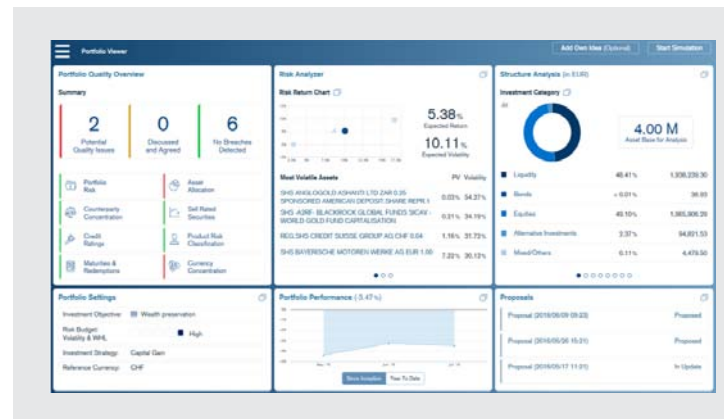
- Analyze your client's portfolio based on different criteria (e.g. asset allocation, risk, performance) with sophisticated analysis functionalities, i.e. Portfolio Health Check, Structure Analysis, **RiskAnalyzer**, Expected Cash flows, **Portfolio Performance**

2. Portfolio Simulator

- Show **impact of simulated transactions** on your client's portfolio
- Produce professional **investment proposals** with your own EAM logo and download product summaries and factsheets
- Compare your clients' portfolios with your own strategic asset allocations

3. Portfolio Monitor

- Monitor portfolios based on individual portfolio settings (e.g. lower bond rating, asset allocation) and actively manage portfolio risk budget



Your Benefits

- Reduce complexity through guided simulation process
- Overview of historical performance and forward looking risk and return figures
- Actively manage risks through monitoring of key portfolio indicators

For illustrative purposes only

Investment Suitability Tool

Credit Suisse's Investment Suitability Tool assists Asset Managers with a structured, system-supported framework to assess Suitability and Appropriateness according to MiFID requirements.

Starting Situation

Suitability and Appropriateness (S&A):

- Is an investment suitable and appropriate for the client?
- Does the client have knowledge and experience for the product?
- Can the client bear the financial risk associated with the product?
- Is the risk of the portfolio still in line with the defined risk budget after the proposed transaction(s)?

Your Benefits

- Easily manage **investor profiles** of EU-domiciled clients and/or CH-clients
- Cope with regulatory requirements regarding recording and monitoring of **Suitability and Appropriateness**
- Create corresponding **regulatory documentation** with your own company logo and disclaimer
- **Adjust** proprietary **risk settings**
- Leverage a **proven internal system** that is already in use in Credit Suisse Private Banking and has now been adapted for Asset Managers
- **Minimize administrative workload** to cope with enhanced regulatory requirements

S&A with the Investment Suitability Tool

1. Draw-up Client Profile
 - Client classification (private/professional)
 - Mandate type (advisory/discretionary)
 - Knowledge and experience
 - Risk profile/budget
 - Investment objective and time horizon

2. Check and Document Suitability



3. Hand-out Client Documents

- Advisory minutes
- Proposed portfolio report to document the initial sale of a mandate
- Portfolio review report
- Product (class) explanations and factsheets

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction. The information provided herein was produced by Credit Suisse Group AG and/or its affiliates (hereafter "CS") with the greatest of care and to the best of its knowledge and belief. The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable. CS provides no guarantee with regard to the content and completeness of the information and does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient. Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any U. S. person (within the meaning of Regulation S under the US Securities Act of 1933, as amended). It may not be reproduced, neither in part nor in full, without the written permission of CS.

Copyright © 2020 Credit Suisse Group AG and/or its affiliates. All rights reserved.