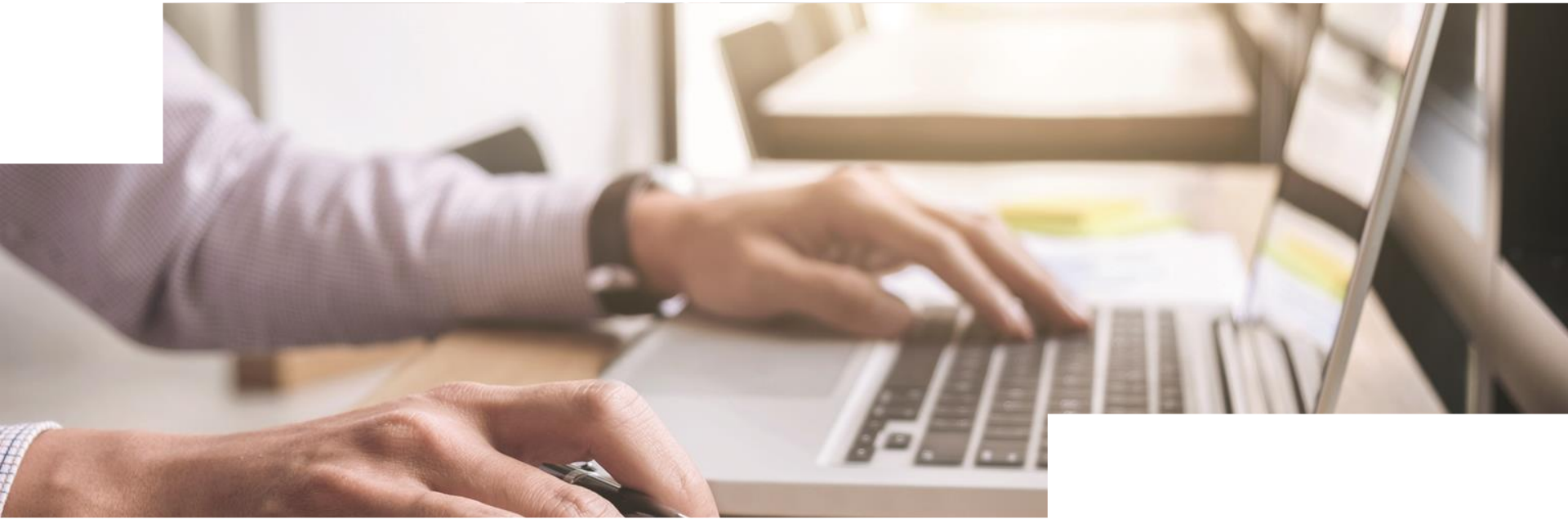


CSA/CSA 2 Mixta investment groups for 1e plans

Individual investment strategies



CREDIT SUISSE INVESTMENT FOUNDATIONS

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December 1, 2018

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Implementing 1e plans

Why are investment groups well-suited to 1e foundations?

Products

Clearly structured product offering



- Mixed funds that have been optimized in terms of risk and return and are tailored to the Swiss pension system.
- Two product lines with different investment styles (active and passive).
- An additional product line that includes alternative investments (in development).

Administration

One security per investment strategy



- Facilitation of handling and reduction of financial and administrative burdens.
- Daily assessment available for each investment strategy.
- Possibility to easily switch between strategies.
- All investment strategies from a single source.

Regulation

Investment strategies compliant with BVV 2



- Credit Suisse Investment Foundations are subject to the provisions of the Swiss Federal Act on Occupational Retirement, Survivors' and Disability Pension Plans (BVG) and the Swiss Ordinance on Investment Foundations (OIF) and are overseen by the Occupational Pension Supervisory Commission (OPSC).

Implementing 1e plans

CSA/CSA 2 Mixta investment groups

Track record

- The investment groups have a long-standing track record, demonstrated by the following:
- Strong performance with appropriate risks
 - Prestigious and professional asset management
 - Many satisfied private and institutional investors

Costs

- The total costs of the investment strategy are charged directly to the product in the form of a flat rate:
- The administrative and accounting costs for the collection and payment of the asset management fees are significantly reduced

Volume

- The investment groups have large volumes at their disposal, which has the following advantages:
- High unit liquidity
 - Option for daily subscriptions and redemptions
 - Problem-free handling of bulk and individual orders

Taxes

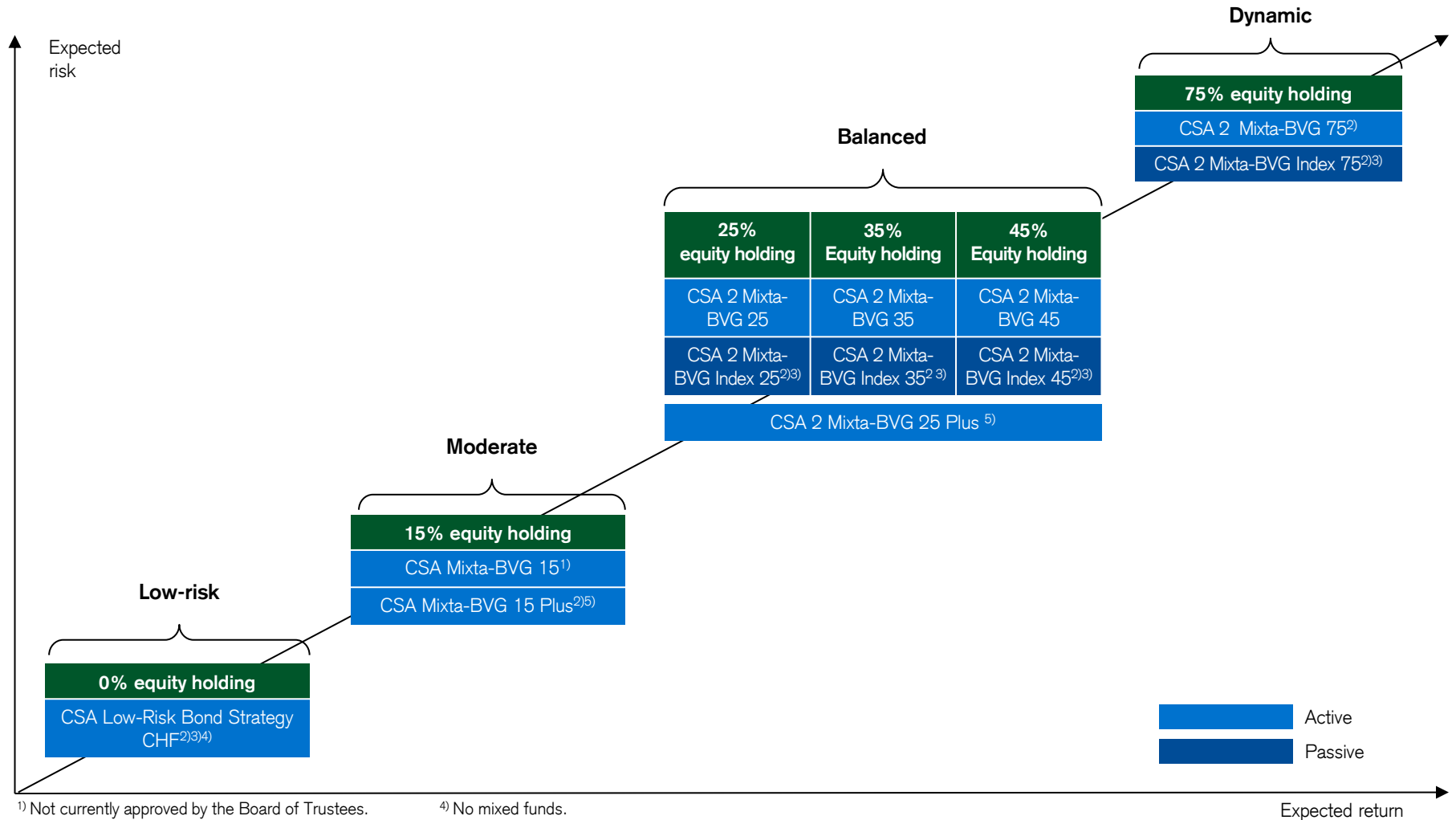
- Relief of withholding tax due to the special status of the investment foundation as a pension provider:
- 100% US withholding tax relief for CSA 2 mixed funds
 - 100% Japanese withholding tax relief for CSA and CSA 2 mixed funds

Transparency

- Detailed and regular reporting allows for transparency:
- Monthly reporting with performance figures, asset allocation, and other key figures
 - Financial report with fact sheets and an additional market report and outlook
 - Audited annual report

Individual investment strategies

Product range for 1e foundations



¹⁾ Not currently approved by the Board of Trustees.

⁴⁾ No mixed funds.

²⁾ Approved by the Board of Trustees but not yet launched.

⁵⁾ With alternative investments.

³⁾ Without real estate.

Source: Credit Suisse Investment Foundations

Special offering for 1e foundations

E classes for actively managed investment groups

Offering for 1e foundations

	Total expense ratio (TER) ¹⁾	Issue and redemption
CSA		
CSA Low-Risk Bond Strategy CHF E ²⁾	0.15%	Based on the asset value
CSA Mixta-BVG 15 E	0.45%	Based on the asset value
CSA Mixta-BVG 15 Plus E	0.55%	Based on the asset value
CSA 2		
CSA 2 Mixta-BVG 25 E	0.45%	Based on the asset value
CSA 2 Mixta-BVG 25 Plus E	0.55%	Based on the asset value
CSA 2 Mixta-BVG 35 E	0.45%	Based on the asset value
CSA 2 Mixta-BVG 45 E	0.45%	Based on the asset value
CSA 2 Mixta-BVG 75 E	0.45%	Based on the asset value

1) The financial burden for actively managed CSA/CSA 2 mixed funds is disclosed to investors by means of the TER index on the basis of the KGAST [Conference of Investment Foundation Managers] guidelines. The mixed funds on offer involve fund-of-fund structures. Accordingly, in addition to the costs relating to the fund of funds (Mixta investment group), the TER calculation also includes the weighted cost of the target fund. The composition of the mixed funds can change over time, meaning that the TER is subject to certain fluctuations. Therefore, the TER that is currently stated cannot be guaranteed. However, CSA/CSA 2 is committed to keeping the TER as stable as possible.

2) No mixed funds, only receivables pursuant to Art. 53 para. 1(b) of the Swiss Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV 2).

Source: Credit Suisse Investment Foundations

Special offering for 1e foundations

E classes for passively managed investment groups

Offering for 1e foundations

	Total expense ratio (TER)	Issue and redemption ¹⁾
CSA 2		
CSA 2 Mixta-BVG Index 25 E	0.20%	Issuing premium of 0.23%; redemption charge of 0.04%
CSA 2 Mixta-BVG Index 35 E	0.20%	Issuing premium of 0.20%; redemption charge of 0.04%
CSA 2 Mixta-BVG Index 45 E	0.20%	Issuing premium of 0.18%; redemption charge of 0.05%
CSA 2 Mixta-BVG Index 75 E	0.22%	Issuing premium of 0.11%; redemption charge of 0.05%

1) The premium or charge on the asset value is applied in favor of the investment group assets and protects the investors that have already invested from costs that are caused by new investors through the purchase and sale of their claims within the investment group. The premiums and charges are therefore an originator-specific cost contribution to the investment group and protect the existing investors against the dilution of their assets as a result of investment costs. The amount of the premium or charge may vary and is adjusted sporadically in line with market conditions.

Source: Credit Suisse Investment Foundations

Appendix

Return and risk

Actively managed investment groups

Profile

	Anticipated return p.a. ¹⁾	Anticipated risk p.a. ¹⁾
CSA		
CSA Low-Risk Bond Strategy CHF E	-0.2%	2.0%
CSA Mixta-BVG 15 E	2.0%	3.6%
CSA Mixta-BVG 15 Plus E	1.6%	3.7%
CSA 2		
CSA 2 Mixta-BVG 25 E	2.4%	4.9%
CSA 2 Mixta-BVG 25 Plus E	2.3%	5.2%
CSA 2 Mixta-BVG 35 E	2.9%	6.4%
CSA 2 Mixta-BVG 45 E	3.5%	8.0%
CSA 2 Mixta-BVG 75 E	4.6%	12.0%

1) The anticipated returns and risks do not constitute reliable projections, forecasts, or guarantees relating to the future performance or risks of the investment group. The anticipated figures are based on the five-year Credit Suisse Market Assumptions. Costs are not factored into the anticipated figures.

Source: Credit Suisse Investment Foundations

Return and risk

Passively managed investment groups

Backtesting

	Historical return p.a. ¹⁾	Historical risk p.a. ¹⁾
CSA 2		
CSA 2 Mixta-BVG Index 25 E	3.28%	4.18%
CSA 2 Mixta-BVG Index 35 E	3.44%	5.78%
CSA 2 Mixta-BVG Index 45 E	3.54%	7.44%
CSA 2 Mixta-BVG Index 75 E	8.32%	8.40%

1) The data was calculated using month-end figures for each benchmark for the period December 29, 2006 – March 30, 2018. The data does not constitute any projection, forecast, or guarantee for the future performance or risks of the investment groups. Costs are not factored into the data.

Source: Credit Suisse Investment Foundations

Low-risk investment

CSA Low-Risk Bond Strategy CHF E (security no. 43.663.477)

Investment style

- Active

TER p.a.

- 0.15%

Equity holding

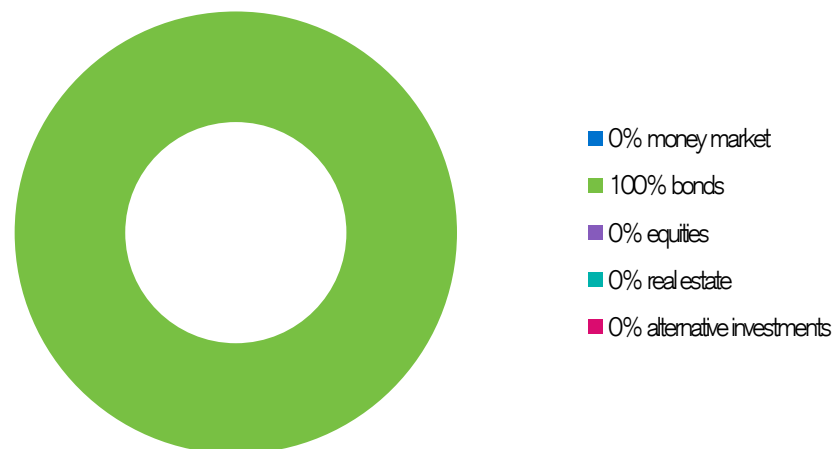
- 0%

Investment restrictions

Low-risk investment pursuant to Art. 53a of the BVW 2:

- Only cash or receivables
- Creditworthiness of all receivables at least A- or A3 (per individual debtor)
- Average residual term of all receivables not longer than 5 years
- Derivatives used for hedging foreign currency risks only
- A maximum of 10% per debtor with the exception of the Swiss Confederation and Swiss mortgage bond institutions

CSA Low-Risk Bond Strategy CHF E



Benchmark

- SBI AAA-A 1-5Y (TR)

Source: Credit Suisse Investment Foundations

CSA Mixta-BVG 15 E

Security no. XX.XXX.XXX

Investment style

- Active

Foreign currency component

- 14%

Risk

- Moderate

Equity holding

- 15%

Customized benchmark

- CGBI CHF 3M Euro Dep.
- SBI Domestic AAA-A 1-3Y (TR)
- SBI AAA-BBB (TR)
- JPM GBI Global Traded
- MSCI AC World ex Switzerland (NR)
- CB CSA Real Estate Switzerland (TR)
- CB German Monthly Open Ended Funds (OFIX) all (TR) (CHF-Hgd)

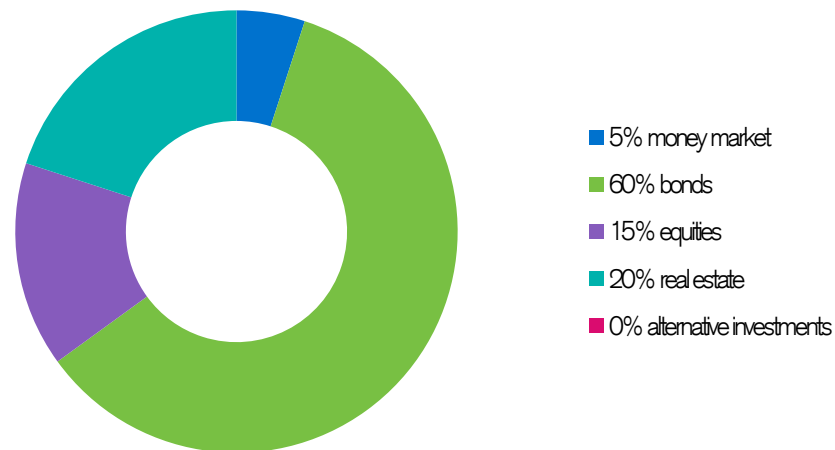
Investment time horizon

- 3 years or more

TER p.a.

- 0.45%

CSA Mixta-BVG 15 E



Source: Credit Suisse Investment Foundations

CSA Mixta-BVG 15 Plus E

Security no. 43.663.719

Investment style

- Active

Foreign currency component

- 10%

Risk

- Moderate

Equity holding

- 15%

Customized benchmark

- CGBI CHF 3M Euro Dep.
- SBI Domestic AAA-A 1-3Y (TR)
- SBI AAA-BBB (TR)
- Bloomberg Barclays Global Aggr. (TR) (CHF-Hgd)
- SPI (TR)
- MSCI AC World ex Switzerland (NR)
- CB CSA Real Estate Switzerland (TR)
- CB German Monthly Open Ended Funds (OFIX) all (TR) (CHF-Hgd)
- CB CSA 2 Alternative Investments (CHF-Hgd)

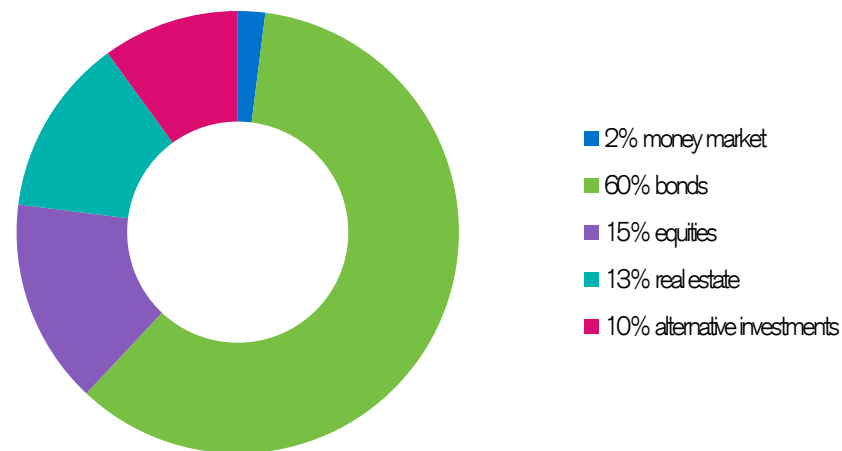
Investment time horizon

- 3 years or more

TER p.a.

- 0.55%

CSA Mixta-BVG 15 Plus E



Source: Credit Suisse Investment Foundations

CSA 2 Mixta-BVG 25 E

Security no. 43.665.396

Investment style

- Active

Foreign currency component

- 18%

Risk

- Moderate

Equity holding

- 25%

Customized benchmark

- CGBI CHF 3M Euro Dep.
- SBI AAA-BBB (TR)
- JPM GBI Global Traded
- SPI (TR)
- MSCI AC World ex Switzerland (NR)
- CB CSA Real Estate Switzerland (TR)
- CB German Monthly Open Ended Funds (OFIX) all (TR) (CHF-Hgd)

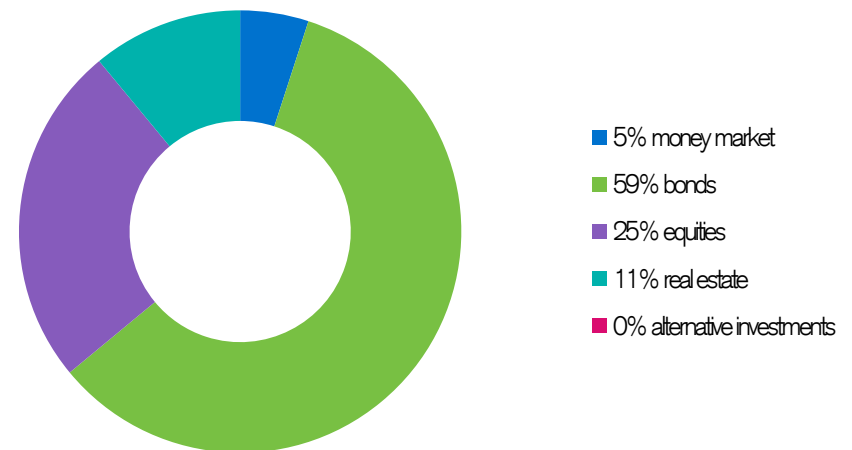
Investment time horizon

- 5 years or more

TER p.a.

- 0.45%

CSA 2 Mixta-BVG 25 E



Source: Credit Suisse Investment Foundations

CSA 2 Mixta-BVG 25 Plus E

Security no. 43.663.749

Investment style

- Active

Foreign currency component

- 15%

Risk

- Medium

Equity holding

- 25%

Customized benchmark

- CGBI CHF 3M Euro Dep.
- SBI Domestic AAA-A 1-3Y (TR)
- SBI AAA-BBB (TR)
- Bloomberg Barclays Global Aggr. (TR) (CHF-Hgd)
- SPI (TR)
- MSCI AC World ex Switzerland (NR)
- CB CSA Real Estate Switzerland (TR)
- CB German Monthly Open Ended Funds (OFIX) all (TR) (CHF-Hgd)
- CB CSA 2 Alternative Investments (CHF-Hgd)

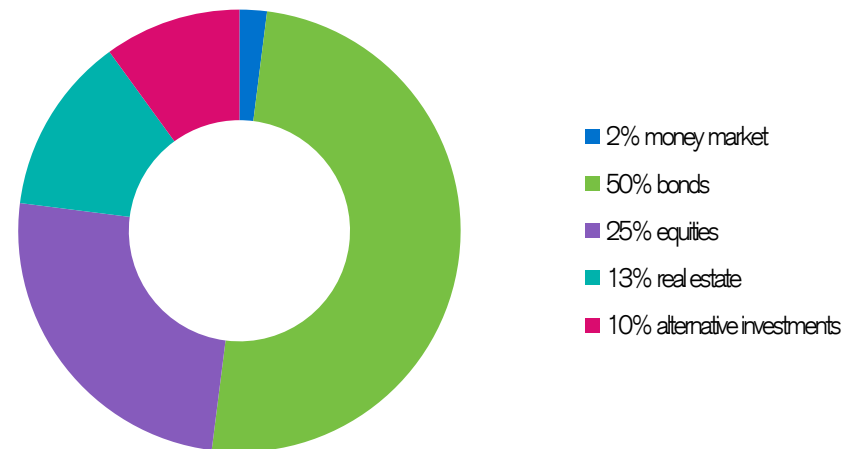
Investment time horizon

- 5 years or more

TER p.a.

- 0.55%

CSA 2 Mixta-BVG 25 Plus E



Source: Credit Suisse Investment Foundations

CSA 2 Mixta-BVG 35 E

Security no. 43.665.406

Investment style

- Active

Foreign currency component

- 22%

Risk

- Medium

Equity holding

- 35%

Customized benchmark

- CGBI CHF 3M Euro Dep.
- SBI AAA-BBB (TR)
- JPM GBI Global Traded
- SPI (TR)
- MSCI AC World ex Switzerland (NR)
- CB CSA Real Estate Switzerland (TR)
- CB German Monthly Open Ended Funds (OFIX) all (TR) (CHF-Hgd)

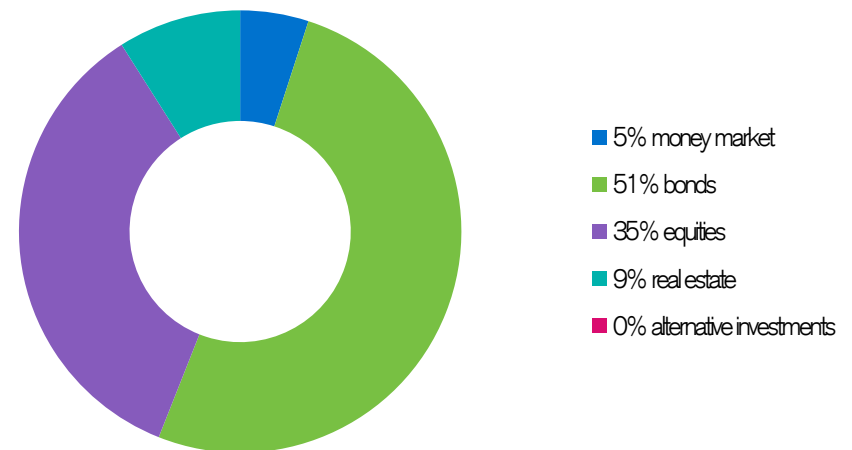
Investment time horizon

- 5 years or more

TER p.a.

- 0.45%

CSA 2 Mixta-BVG 35 E



Source: Credit Suisse Investment Foundations

CSA 2 Mixta-BVG 45 E

Security no. 43.665.413

Investment style

- Active

Foreign currency component

- 26%

Risk

- Enhanced

Equity holding

- 45%

Customized benchmark

- CGBI CHF 3M Euro Dep.
- SBI AAA-BBB (TR)
- JPM GBI Global Traded
- SPI (TR)
- MSCI AC World ex Switzerland (NR)
- CB CSA Real Estate Switzerland (TR)
- CB German Monthly Open Ended Funds (OFIX) all (TR) (CHF-Hgd)

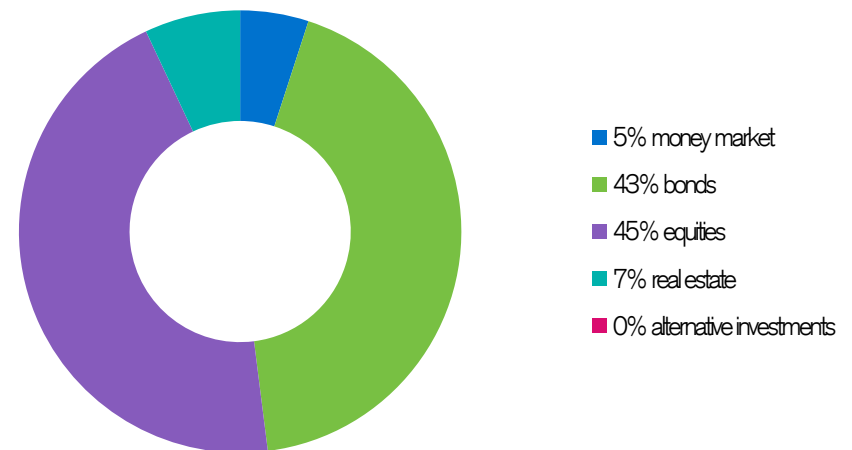
Investment time horizon

- 8 years or more

TER p.a.

- 0.45%

CSA 2 Mixta-BVG 45 E



Source: Credit Suisse Investment Foundations

CSA 2 Mixta-BVG 75 E

Security no. 43.665.420

Investment style

- Active

Foreign currency component

- 25%

Risk

- High

Equity holding

- 75%

Customized benchmark

- CGBI CHF 3M Euro Dep.
- SBI AAA-BBB (TR)
- CB CSA Equity Switzerland (TR)
- CB CSA Equity World ex Switzerland (partially CHF-Hgd) (NR)
- CB CSA Real Estate Switzerland (TR)

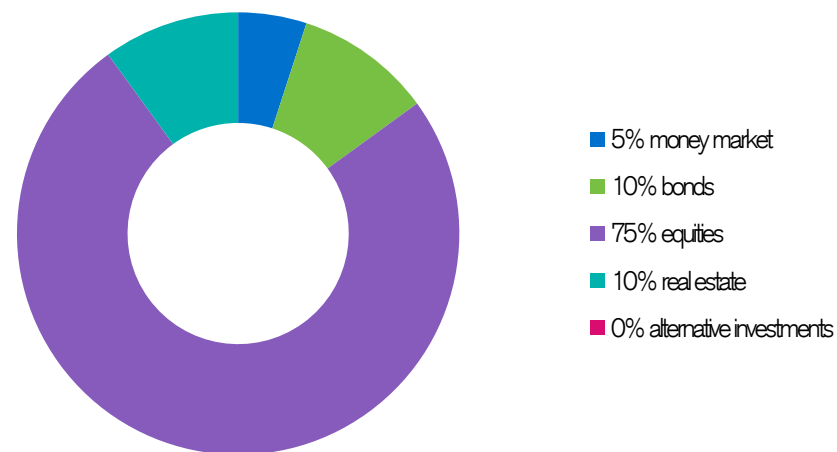
Investment time horizon

- 10 years or more

TER p.a.

- 0.45%

CSA 2 Mixta-BVG 75 E



Source: Credit Suisse Investment Foundations

CSA 2 Mixta-BVG Index 25 E

Security no. 43.665.425

Investment style

- Passive

Investment time horizon

- 5 years or more

Foreign currency component

- 15%

TER p.a.

- 0.20%

Risk

- Moderate

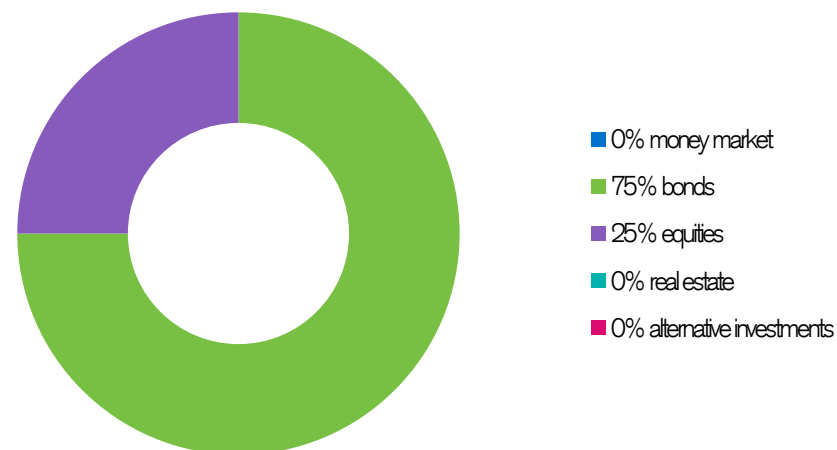
Equity holding

- 25%

Customized benchmark

- SBI AAA-BBB (TR)
- Bloomberg Barclays Global Aggr. ex CHF (TR) (CHF-H)
- Bloomberg Barclays WGILB ex-Italy ex-Japan ex-Spain (TR) (CHF-H)
- SPI (TR)
- MSCI AC World ex Switzerland IMI (NR)

CSA 2 Mixta-BVG Index 25 E



Source: Credit Suisse Investment Foundations

CSA 2 Mixta-BVG Index 35 E

Security no. 43.665.431

Investment style

- Passive

Investment time horizon

- 5 years or more

Foreign currency component

- 21%

TER p.a.

- 0.20%

Risk

- Medium

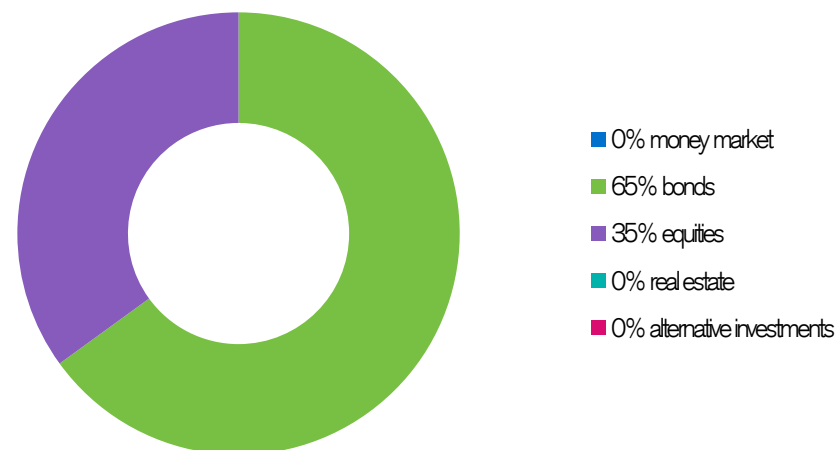
Equity holding

- 35%

Customized benchmark

- SBI AAA-BBB (TR)
- Bloomberg Barclays Global Aggr. ex CHF (TR) (CHF-H)
- Bloomberg Barclays WGILB ex-Italy ex-Japan ex-Spain (TR) (CHF-H)
- SPI (TR)
- MSCI AC World ex Switzerland IMI (NR)

CSA 2 Mixta-BVG Index 35 E



Source: Credit Suisse Investment Foundations

CSA 2 Mixta-BVG Index 45 E

Security no. 43.668.934

Investment style

- Passive

Investment time horizon

- 8 years or more

Foreign currency component

- 27%

TER p.a.

- 0.20%

Risk

- Enhanced

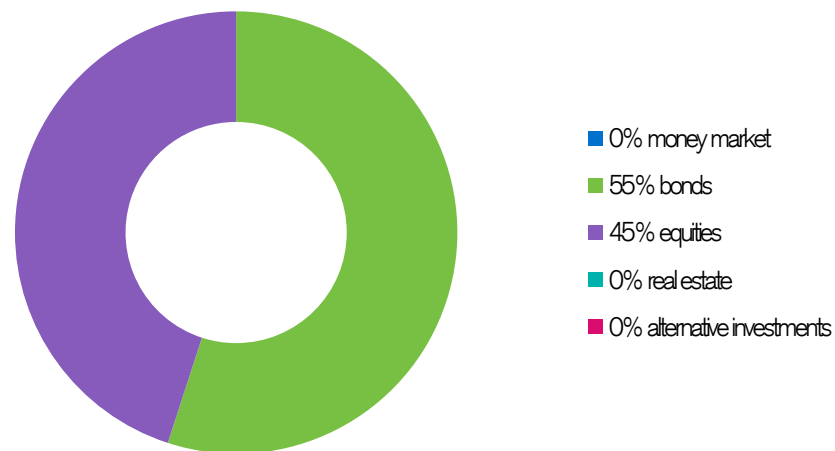
Equity holding

- 45%

Customized benchmark

- SBI AAA-BBB (TR)
- Bloomberg Barclays Global Aggr. ex CHF (TR) (CHF-H)
- Bloomberg Barclays WGILB ex-Italy ex-Japan ex-Spain (TR) (CHF-H)
- SPI (TR)
- MSCI AC World ex Switzerland IMI (NR)

CSA 2 Mixta-BVG Index 45 E



Source: Credit Suisse Investment Foundations

CSA 2 Mixta-BVG Index 75 E

Security no. 43.668.938

Investment style

- Passive

Foreign currency component

- 22%

Risk

- High

Equity holding

- 75%

Customized benchmark

- SBI AAA-BBB (TR)
- Bloomberg Barclays Global Aggr. ex CHF (TR) (CHF-H)
- Bloomberg Barclays WGILB ex-Italy ex-Japan ex-Spain (TR) (CHF-H)
- SPI (TR)
- MSCI World Factor Mix A-Series (NR)
- MSCI World ex Switzerland (NR) (Hedged into CHF)
- MSCI EM (NR)

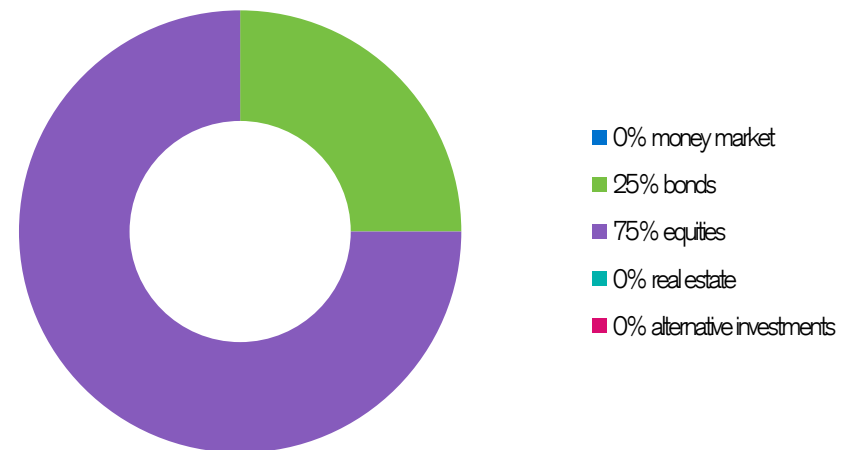
Investment time horizon

- 10 years or more

TER p.a.

- 0.22%

CSA 2 Mixta-BVG Index 75 E



Source: Credit Suisse Investment Foundations

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Investments in foreign currencies may involve the additional risk that the foreign currency may lose value against the investor's reference currency.

Equities may be subject to market forces and hence fluctuations in value that are not entirely predictable.

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