

Private Mandate
Your Goals, Our Global
Investment Expertise

An Integrated Bank, Trusted Worldwide

You join a community of international clients who trust Credit Suisse operations in over 50 countries to understand their individual needs, and to apply its power and skills as an integrated bank to helping them achieve their investment goals.



The Satisfaction of Setting Your Own Objectives. The Certainty of Having Credit Suisse (Luxembourg) S. A. to Help Get You There.

You are accustomed to setting your own goals in life.
You prefer to choose your own path and enlist the most
expert advisors to help you follow it.

With a Credit Suisse (Luxembourg) S. A. Private Mandate you
can have distinguished investment professionals manage
your portfolio for you on a discretionary basis, according
to your investment objectives and tailored to your personal
preferences and financial situation.

With its high degree of customization and investment
expertise, a Private Mandate is the perfect complement
to the financial guidance provided by your Credit Suisse
Relationship Manager.

Selecting Your Own Private Mandate

Your Private Mandate is designed to give you peace of mind. It starts with the confidence you feel in your Relationship Manager who takes the time to know you, your knowledge and experience, financial situation and investment objectives. It continues every day with the deep expertise of Credit Suisse investment professionals.

1

First, consult with your Relationship Manager to determine which of the five Private Mandate strategies suits you. What are your investment objectives and where are you in your wealth cycle? What role will these portfolios play in your overall financial plan? We show you the opportunities and risks of your Private Mandate in a simple, transparent way.

2

Second, customize your Private Mandate. Depending on your choice, you will find your Private Mandate matches your investment style, risk tolerance, and financial goals, with customization options ranging from currency to domicile, instrument type and alternative investments, depending on the investment strategy. What fits you best?

3

Third, we manage your Private Mandate, applying the bank's global investment expertise in a structured and disciplined investment process. Our team of experts systematically selects suitable financial products, markets and currencies to help you reach your desired result. They are constantly ready to respond and adapt to changing markets – while always keeping you informed.

Throughout the process, you have the comfort of knowing that we keep you clearly and continually up to date with detailed reports, timely analysis from Credit Suisse global research and one-on-one meetings. Your Relationship Manager reviews your mandate strategy regularly with you, so that you are able to decide if the strategy is still right for you.

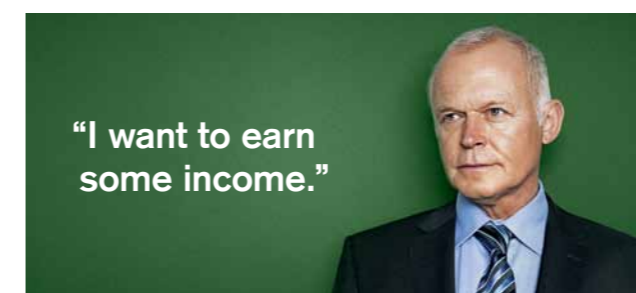
Five Compelling Strategies to Fit Your Specific Needs

Your Objective

Your Strategy



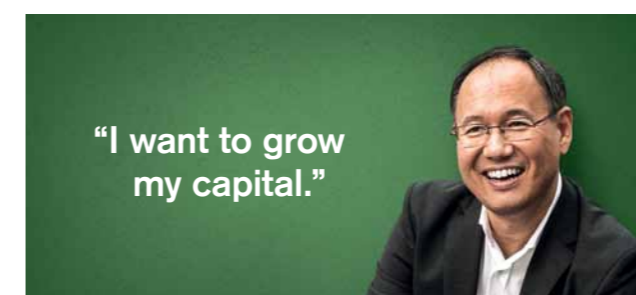
Preserve¹ Seeks capital preservation using a conservative approach



Yield¹ Seeks income generation while also generating some capital gains through selected equity investments; option with regular payout available



Balanced¹ Seeks long-term capital appreciation, balancing risk and return



Growth¹ Seeks long-term capital growth by capturing the full potential of equity markets while maintaining an anchor in bonds



Long-Term Growth¹ Seeks high rate of long-term capital growth

¹ Please note that the denomination of the investment strategy does neither constitute a capital or return guarantee nor a guarantee for the achievement of the investment objectives.

Ask your Relationship Manager for further details about each of these investment strategies.

What Shapes Your Private Mandate?

Your Private Mandate is the product of Credit Suisse's professional expertise and many years of experience.

Each strategy follows a clear process to allocate investments across different asset classes and instruments, from cash and bonds to equities and mutual funds. Our open product platform provides access to a selection of carefully evaluated third-party and Credit Suisse products to fit your needs.

These include a variety of alternative investments, which can be included in your Private Mandate as an additional means of diversifying risk. This flexibility lets us exploit market fluctuations and manage risk through financial cycles.

Our Yield, Balanced and Growth mandates¹ are constantly monitor in order to adjust the tactical asset allocation and to decide on the weighting of asset classes, regions, sectors and currencies.

Our Preserve and Long-Term Growth strategies¹ are based on clearly defined investment rules. Preserve uses a conservative approach to allocate capital between more and less risky assets depending on the level of market volatility. The strategy aims to cushion the portfolio during downward cycles while allowing for moderate gains in upward markets. Long-Term Growth allocates more dynamically and aggressively between stocks and bonds, seeking to maximize returns. The portfolio manager can exploit medium-term opportunities based on an assessment of the current market situation.

¹ Please note that the denomination of the investment strategy does neither constitute a capital or return guarantee nor a guarantee for the achievement of the investment objectives.

Our Investment Process² Three Sources of Potential Returns

Investment strategy

Definition and annual review of long-term strategic asset allocation and the investment universe to reach the portfolio's return at desired level of risk.

Tactical adjustment

Tactical adjustments provide an overlay of investment opportunities, in particular asset classes, regions or currencies, as financial markets shift.

Portfolio construction

Based on the investment strategy and tactical adjustments, we build the portfolio and review it on an ongoing basis.

Managing portfolio risk
Review of portfolio consistency and regular risk monitoring.

² For illustrative purposes only. Differences in the investment process may apply according to type of mandate: Yield, Balanced and Growth strategies are actively managed. Preserve and Long-Term Growth follow a rule-based investment approach.

A Seasoned, Experienced Team

With our team of experts, you benefit from the broad, global investment expertise of a globally operating bank and our structured and disciplined investment process.

You can be confident that our experts monitor your portfolio for a timely response to market developments. Our ongoing risk management process changes asset allocation when needed to keep your portfolio in line with your risk tolerance.



Questions and Answers

Why choose a Private Mandate?

You enjoy the reassurance of having one of the world's most trusted financial institutions manage your investments according to your preferred objectives. Your Credit Suisse Relationship Manager understands you and helps you select the right portfolio strategy to meet your risk tolerance and financial needs. With the experience of a premium private bank and the capabilities of a global investment bank, a Private Mandate gives you the peace of mind of having well-qualified, seasoned managers looking after your investments.

What does the Private Mandate include?

You consult with your Relationship Manager and select the portfolio strategy that is right for you: Preserve, Yield, Balanced, Growth or Long-Term Growth. Each is clearly defined, and designed to match your investment style, risk tolerance and investment objectives, with the level of customization that is right for you.

How does the investment process work?

Your portfolio is being managed according to an asset allocation strategy or a clearly defined set of investment rules. The disciplined investment process offers multiple sources of investment performance, with constant monitoring and management of risk. This process allows to respond and adapt to changing markets through their choice of asset classes, regions, sectors and currencies – while keeping you informed.

What are the risks?

Returns depend on the strategy, asset allocation, securities and correct market views.

No capital protection or return guarantee nor guaranteed achievement of investment objectives.

The liquidity of the instruments depends on the product and the respective market environment.

Results may be affected by the performance of foreign currencies.

Market developments can influence the portfolio and result in losses.

Even if the bank has taken steps to reduce risks associated with errors in judgment, decisions to invest and divest may in retrospect appear inappropriate.

Contact



On Site

Visit us at our branch, in Austria, Portugal or Greece, or an office closest to you. Our office locator is available on our website.



Telephone

Call us from Monday to Friday, at +352 46 00 111 (local national rates).



Internet

Reach us online at credit-suisse.com/lu



CREDIT SUISSE (LUXEMBOURG) S.A.

5, rue Jean Monnet

P.O. Box 40

L-2010 Luxembourg

credit-suisse.com/lu

Important legal information

This document is produced by CREDIT SUISSE (LUXEMBOURG) S.A. for information purposes only. This document constitutes marketing material. It shall not be construed as a personal recommendation with regard to the financial instruments or investment strategies mentioned in the document nor as a personal recommendation to enter into a discretionary portfolio management ("DPM") agreement with CREDIT SUISSE (LUXEMBOURG) S.A. nor as an offer or a solicitation to conclude a transaction in financial instruments. The document does not take into account the recipient's economic situation, his current assets or liabilities, his knowledge and experience in financial instruments and markets, his investment purposes, investment horizon, risk profile and preferences. Therefore, Credit Suisse (Luxembourg) S.A. may not be held liable for any loss suffered by an investor resulting from the content or the communication of this document.

Although the information provided has been obtained from and is based upon sources that CREDIT SUISSE (LUXEMBOURG) S.A. believes to be reliable, no representation is made that the information is accurate or complete. Unless stated to the contrary, all figures are unaudited. In particular, due to various elements, including subsequent changes or corrections by CREDIT SUISSE (LUXEMBOURG) S.A. the information may be outdated at the time the recipient takes note of this material and/or at the time the recipient takes an investment decision, including the decision to enter into a DPM agreement with CREDIT SUISSE (LUXEMBOURG) S.A. and the choice of the applicable investment strategy.

This document is not suitable for tax purposes. The recipient shall seek clarification in this regard from competent tax authorities and/or tax advisors.

Past performance, historical returns and financial market scenarios are no guarantee of future performance. A change in the economic environment, possible changes in the law and other events may cause future performance to deviate from what is expressed or implied in this document. Information pertaining to the market value weighting, etc. of particular securities is based on market information from the past and is subject to change at any time. Valuations do not constitute an offer to buy or sell investment products at the indicated valuation. Trading prices may differ from the valuation contained in this report and may in particular be subject to liquidity and/or discount risks. For certain investment instruments, in particular for alternative investment instruments, official net asset values may be obtained only on certain dates. In such cases this document may refer to (internal) estimated valuations instead of official net asset values.

CREDIT SUISSE (LUXEMBOURG) S.A. or a Credit Suisse Group company may, to the extent permitted by law, participate or invest in other financing transactions with the issuer of the financial instruments referred to herein, perform services or solicit business from such issuers, and/or have a position or effect transactions in the financial instruments or options thereof. In connection with the provision of services including DPM services, CREDIT SUISSE (LUXEMBOURG) S.A. may receive fees, commissions, reimbursements, discounts or other monetary or non-monetary benefits (collectively known as "remunerations"), which will form an additional part of CREDIT SUISSE (LUXEMBOURG) S.A.'s compensation. In receiving payments by third parties CREDIT SUISSE (LUXEMBOURG) S.A. interests may be adverse to those of its clients. For more information on such remunerations, please consult the brochure "Information on your relationship with CREDIT SUISSE (LUXEMBOURG) S.A."

Investment products used within the framework of DPM agreements (e.g. alternative instruments, structured instruments and derivatives) may involve a high degree of complexity and risk, or may be subject to stock market fluctuations. For more information on the risks applying to investment products, please consult the brochure "Risks in securities trading". Before entering into a DPM agreement the investor should choose an investment strategy which is suitable for him considering his financial situation, his knowledge and experience in financial instruments and markets, his investment objectives and investment horizon. Before entering into a DPM agreement, the investor should ensure that he understands the risks deriving from DPM and the chosen investment strategy and that he is familiar with and understands the functioning of the types of financial instruments in which his assets may be invested pursuant to the respective investment strategy. The investor should be aware that the choice of one particular investment strategy may involve a higher degree of risk than another investment strategy. The investor should be aware that the result of portfolio management involving investment funds is not only dependent on the ability of CREDIT SUISSE (LUXEMBOURG) S.A. but also on the ability of the fund management of the investment fund.

CREDIT SUISSE (LUXEMBOURG) S.A. advises every investor or potential investor to consult all relevant information in order to make his own independent opinion, if necessary, with the assistance of a specialist, before taking any investment decision, including the decision to enter into a DPM agreement with CREDIT SUISSE (LUXEMBOURG) S.A. and the choice of the applicable investment strategy.

This document is distributed by Credit Suisse (Luxembourg) S.A., which is authorized as a credit institution in the Grand Duchy of Luxembourg and is under the prudential supervision of the Luxembourg supervisory authority, the Commission de Surveillance du Secteur Financier (CSSF), 110, route d'Arlon, L-2991 Luxembourg, Grand Duchy of Luxembourg. This document is not intended for persons who, due to their nationality or place of residence, are not permitted to receive such information under local law. Neither this document 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). The same applies in any other jurisdiction except where compliant with the applicable laws. This document may not be reproduced in part or in full without the written consent of CREDIT SUISSE (LUXEMBOURG) S.A.

Important information to investors in Portugal

This marketing material is distributed in Portugal by Credit Suisse (Luxembourg) S.A. – Sucursal Portugal, who is an investment service provider authorized and regulated by the Comissão do Mercado dos Valores Mobiliários (the "CMVM"), and relates to the service of discretionary portfolio management to be rendered by Credit Suisse (Luxembourg) S.A., who is an investments service provider authorized and regulated by the Commission de Surveillance du Secteur Financier (the "CSSF"), in Luxembourg.

Important information to investors in Greece

This marketing material is distributed in Greece through Credit Suisse (Luxembourg) S.A., Greece Branch ("Greece Branch") which is registered with the General Commercial Register under the number 126271460001 and supervised by the Bank of Greece and the Hellenic Capital Market Commission. The Greece Branch provides mainly investment advisory services and activities ancillary thereto. All other services, including portfolio management services, are provided by Credit Suisse (Luxembourg) S.A. in Luxembourg.

Copyright © 2015 CREDIT SUISSE (LUXEMBOURG) S.A., registered office: 5, rue Jean Monnet, L-2180 Luxembourg, Grand Duchy of Luxembourg, R.C.S. Luxembourg n° B 11756. All rights reserved.