

Sustainable Investment

Integrating Sustainability into Your Investment Strategy



Client Needs

A growing number of individual clients, charitable foundations and institutional clients are seeking to combine financial returns with positive social and environmental impacts. For example:

- A **young private client** is looking for ways in which her investments can produce a social and environmental impact while generating sound financial returns.
- An **entrepreneur** is seeking innovative investment opportunities and new ways to diversify his portfolio. He is particularly interested in sustainability-related themes such as green real estate and Impact Investment.
- A **wealthy family** wants to align its investment strategy with the family's values and to take account of the next generation's interest in sustainable investments.
- The **Board of a charitable foundation** wishes to align its investment strategy with the foundation's mission in response to the Swiss Foundation Code 2015. In particular, it wants to reduce the portfolio's exposure to sensitive industries.
- The **Investment Committee of a pension fund** wants to incorporate sustainability criteria into its investment decisions to mitigate risks and make better-informed investment decisions.

What Credit Suisse Offers as a Trusted Partner

Based on our clients' personal values and objectives and drawing on our extensive expertise, we offer clients innovative and customized Sustainable Investment solutions. Sustainable Investment is an established investment approach that takes account of Environmental, Social and Governance (ESG) criteria to enable investors to make better-informed investment decisions.

Strategic Advice

Based on each individual client's values and objectives and the Credit Suisse Sustainability Standard, we screen the investment portfolio. Partnering with the client, we then define an individual investment strategy and create a customized portfolio proposal that meets the defined sustainability standards.

Portfolio Solutions

When screening and constructing portfolios, we use a combination of Sustainable Investment approaches. The exclusion approach avoids investments in companies linked to certain controversial activities, such as the manufacturing of arms or tobacco. The norm-based approach reduces a portfolio's exposure to areas that are controversial from an ESG perspective. The best-in-class approach identifies companies that perform well in terms of ESG criteria within a peer group by assessing their ability to successfully manage ESG issues such as CO₂ emissions and labor standards. The sustainability profile can be further improved with investments that are related specifically to sustainability aspects such as energy efficiency, water or healthcare. In the area of portfolio management, we offer customized mandates or individual advisory solutions.

Investment Opportunities

We also offer single investments across various asset classes, including equities, fixed income, real estate and alternative investments, as well as index solutions and thematic investments. Our flagships include Impact Investment, which

aims to generate a measurable social impact alongside a financial return, and Sustainable Real Estate, through which CO₂ emissions in real estate are systematically reduced.

Supporting Services and Partnership

Our supporting services include access to networks and thematic experts, customized reporting, and access to in-house research and thought leadership publications. We also provide individual training, including for the next generation, peer-sharing roundtables and exclusive thematic events.

Benefits for Clients

- Sound financial returns plus social and environmental impacts
- Personal values and objectives aligned with investment strategy
- Alignment of investment strategy with the foundation's mission
- Exposure to growth with a focus on sustainability-related themes
- Mitigation of risks that might affect a company's profitability
- Better-informed investment decisions by considering ESG-criteria
- Access to a dedicated team with expertise and thematic insights

Potential Risks for Clients

- The final return depends on the selected investment strategy.
- For risks of individual investment instruments, please refer to your Relationship Manager.

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