



Credit Suisse Index Fund (Lux) qualified investor share classes

As perfect as the original:
Credit Suisse Index Funds

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As perfect as the original

Geckos possess the ability to scurry effortlessly along the smoothest of walls and ceilings thanks to the enormous adhesive force in their feet. Whoever seeks to harness such amazing feats of nature must perfectly master the technique of replicating. Bionics, as an interdisciplinary research field, has set itself this very objective. It transfers outstanding natural phenomena to technical applications that humans can use in everyday life.

At Credit Suisse Index Solutions, we share this enthusiasm for exact replication. By combining knowledge, experience and technology, we make selected indices investable for our clients on a global scale. Our requirements for the greatest possible precision have made us one of Europe's leading providers of index funds that are as perfect as the original.

Institutional investors have sworn by index funds for years. This is due to their broad diversification, high level of cost efficiency and the low risk of their performance deviating from the index. Our Index Funds are also available for private investors, serving either as a cornerstone of the investment portfolio, or as the vehicle for a specific tactical investing strategy.

Clear and understandable investments for 25 years

Credit Suisse Index Solutions has specialized in the area of indexed asset management since 1994 and is now the largest provider of index funds and indexed mandates in Switzerland.

Our global competence center, which is based in Switzerland, works in a careful and precise manner to develop clear and understandable investment products.

Our qualified team of portfolio managers possesses long-standing experience in managing indexed portfolios. With our state-of-the-art systems for portfolio management and risk monitoring, we create security for our clients – at all times. The meticulous selection of our partners for index calculation, administration and securities trading allows us to guarantee the high quality of our products.



Dr. Valerio Schmitz-Esser
Managing Director,
Head of Index
Solutions

Credit Suisse Index Funds for qualified investors (Luxembourg domicile)

Fund name	Reference Index	Bloomberg Ticker Index	Spread in %		Subscription Currencies	Share Class	ISIN	Ongoing charge in %	Cut-off (CET)	Value date	Fund assets in EUR million
			Subscription	Redemption							
Equity Funds											
Europe											
CSIF (Lux) Equity EMU	MSCI EMU (NR)	MSDEEMUN	0.15	0.03	EUR	QB EUR	LU1390074414	0.15	14:00	T+2	1,581.36
CSIF (Lux) Equity EMU Blue	MSCI EMU (NR)	MSDEEMUN	0.15	0.03	EUR	QB EUR*	–	0.15	14:00	T+2	1,409.96
CSIF (Lux) Equity EMU Small Cap Blue	MSCI EMU Small Cap (NR)	MSDEEMSN	0.17	0.09	EUR	QB EUR	LU1390246210	0.25	14:00	T+2	222.25
CSIF (Lux) Equity EMU ESG Blue	MSCI EMU ESG Leaders (NR)	NE700862	0.15	0.03	EUR	QB EUR	LU1815002479	0.18	14:00	T+2	276.74
CSIF (Lux) Equity EURO STOXX Multi Premia	EURO STOXX Multi Premia (NR)	SXEMPER	0.18	0.03	EUR	QB EUR	LU1865131426	0.35	14:00	T+2	46.31
CSIF (Lux) Equity Europe	MSCI Europe (NR)	MSDEE15N	0.23	0.03	EUR	QB EUR*	LU1871077688	0.15	14:00	T+2	108.65
CSIF (Lux) Equity Europe ESG Blue	MSCI Europe ESG Leaders (NR)	NE700717	0.23	0.03	EUR	QB EUR*	LU1951423190	0.18	14:00	T+2	103.45
North America											
CSIF (Lux) Equity US Blue	MSCI USA (NR)	NDDUUS	0.03	0.03	EUR	QB EUR	LU1004506827	0.15	14:00	T+2	226.34
					USD	QB USD	LU1004506587				
CSIF (Lux) Equity Canada	MSCI Canada (NR)	NDDLCA	0.03	0.03	EUR	QB EUR	LU1419797797	0.15	14:00	T+2	178.18
					USD	QB USD	LU1419797524				
CSIF (Lux) Equity US ESG Blue	MSCI USA ESG Leaders (NR)	NUSSLMU	0.03	0.03	USD	QB USD	LU1871078223	0.18	14:00	T+2	362.34
	MSCI USA ESG Leaders (NR) (EUR hedged)	HE722746			EUR	QBH EUR	LU1871078819				
CSIF (Lux) Equity Canada ESG Blue	MSCI Canada ESG Leaders (NR)	M4CAES	0.03	0.03	CAD	QB CAD*	–	0.18	14:00	T+2	40.87
Asia Pacific											
CSIF (Lux) Equity Pacific ex Japan	MSCI Pacific ex Japan (NR)	NDDUPXJ	0.06	0.06	EUR	QB EUR	LU1004508104	0.17	16:00	T+3	48.29
					USD	QB USD*	–				
					CHF	QB CHF*	–				
CSIF (Lux) Equity Japan	MSCI Japan (NR)	NDDLJN	0.03	0.03	EUR	QB EUR	LU1004509508	0.17	16:00	T+3	276.86
					JPY	QB JPY	LU1004509177				
					CHF	QB CHF*	LU1004509250*				
					EUR	QBH EUR	LU1004509763				
CSIF (Lux) Equity Japan ESG Blue	MSCI Japan ESG Leaders (NR)	M4JPES	0.03	0.03	EUR	QB EUR	LU1815002982	0.20	16:00	T+3	545.39
					JPY	QB JPY*	–				
					CHF	QB CHF	LU2105719731				
World											
CSIF (Lux) Equity World Minimum Volatility	MSCI World Minimum Volatility (NR)	M1WOMVOL	0.07	0.04	EUR	QB EUR	LU1248309152	0.23	15:00	T+3	89.20
					CHF	QB CHF	LU1333778329				
CSIF (Lux) Equity World Factor Mix	MSCI World Diversified Factor Mix (NR)	M1CXAMW	0.08	0.04	USD	QB USD	LU1479962414	0.28	15:00	T+3	38.43
					EUR	QB EUR	LU1479962505				
CSIF (Lux) Equity World ESG Blue	MSCI World ESG Leaders (NR)	NGSINU	0.08	0.03	USD	QB USD*	LU1815003956*	0.18	15:00	T+3	112.71

Funds replicating sustainability indices.

* The fund is already launched, but this specific share class is to be launched. Subscriptions can only be made after their launch. The ongoing charge is defined.

Emerging Markets

CSIF (Lux) Equity Emerging Markets**	MSCI Emerging Markets (NR)	NDUEEGF	0.18	0.35	EUR	QB EUR	LU0828708221	0.25	15:00	T+3	769.47
					USD	QB USD	LU0828708064				
CSIF (Lux) Equity Emerging Markets Fundamental**	FTSE RAFI Emerging (NR)	TFREMNU	0.18	0.27	EUR	QB EUR	LU1004511074	0.35	15:00	T+3	21.82
					USD	QB USD	LU0760136597				
CSIF (Lux) Equity Emerging Markets Minimum Volatility**	MSCI Emerging Markets Minimum Volatility (NR)	M1EFMVOL	0.20	0.67	EUR	QB EUR	LU1390260120	0.32	15:00	T+3	36.30
					USD	QB USD*	LU1390249313*				
					CHF	QB CHF*	LU1352930678*				
CSIF (Lux) Equity Emerging Markets ESG Blue**	MSCI Emerging Markets ESG Leaders (NR)	M1EFES	0.19	0.42	EUR	QB EUR	LU1587918209	0.28	15:00	T+3	1,293.62
					USD	QB USD	LU1587917813				
CSIF (Lux) Equity China Total Market	MSCI China All Shares (NR)	M1CNAL	0.34	0.38	USD	QB USD	LU1815001661	0.20	15:00	T+3	32.79

Fixed Income Funds

EUR

CSIF (Lux) Bond Government EUR Blue	FTSE EMU Government Bond (TR)	SBEGEU	0.10	0.00	EUR	QB EUR	LU1390247028	0.15	14:00	T+2	1,131.94
					CHF	QB CHF*	-				
CSIF (Lux) Bond Aggregate EUR	Bloomberg Barclays Euro-Aggr. (TR)	LBEATREU	0.18	0.00	EUR	QB EUR	LU1479965193	0.17	14:00	T+2	1,088.13
CSIF (Lux) Bond Corporate EUR	Bloomberg Barclays Euro-Aggr. Corp. (TR)	LECPTREU	0.30	0.00	EUR	QB EUR*	LU1479967488*	0.17	14:00	T+2	105.96

World

CSIF (Lux) Bond Corporate Global	Bloomberg Barclays Global Aggregate Corporate (TR)	LGCPTRUU	0.50	0.00	USD	QB USD*	LU1808486069*	0.17	15:00	T+3	34.50
CSIF (Lux) Bond Government Global	FTSE World Government Bond (TR)	SBWGU	0.09	0.02	USD	QB USD*	LU1815005225*	0.15	15:00	T+3	18.37
					EUR	QB EUR*	LU1815005498*				
CSIF (Lux) Bond Green Bond Global Blue	Bloomberg Barclays MSCI Global Green Bond (TR)	GBGLTRUU	0.30	0.00	USD	QB USD*	-	0.19	15:00	T+3	67.85
	Bloomberg Barclays MSCI Global Green Bond (TR) (EUR hedged)	GBGLTREH			EUR	QBH EUR	LU1914373227				

Emerging Markets

CSIF (Lux) Bond Government Emerging Markets USD	JPM EMBI Global Diversified (TR)	JPGCCOMP	0.50	0.00	USD	QB USD	LU1808485335	0.25	15:00	T+3	611.02
CSIF (Lux) Bond Government Emerging Markets Local	JPM GBI-EM Global Diversified (TR)	JGENVUUG	0.30	0.00	USD	QB USD	LU1808484791	0.35	15:00	T+3	727.31
					CHF	QB CHF	LU1884803575				

Funds replicating sustainability indices.

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** The shown redemption spreads include capital gain tax accruals.

The ongoing charges figure is based on last year's expenses. This figure may vary from year to year. It excludes performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling shares/units in another collective investment undertaking. The spreads are credited to the fund and cover the transaction costs arising from subscriptions and redemptions (antidilution levy). The subfunds with the suffix "Blue" do not enter into securities lending.

All CSIF (Lux) are licensed for distribution in the following countries: AT/CH/DE/ES/FR/UK/IT/LU/NL/SE/SG/LI/IE. The suffix "TR" after an index name stands for "total return" (gross dividends reinvested); "NR" stands for "net return" (net dividends reinvested). Q share classes are reserved to Qualified Investors. Denominations containing the letter A indicate distributing share classes, the letter B indicates accumulating share classes. Source: Credit Suisse, as of 31.01.2020.

What exactly sets Credit Suisse Index Funds apart?

Index funds pursue a so-called passive investment approach that sees the reference index underlying the respective fund replicated as precisely as possible. This results in the investors capital closely following the development in the underlying index. Credit Suisse Index Funds include various key features:

- They have a long-term track record, boast a high volume of fund assets and demonstrate great precision in their index replication.
- They offer daily liquidity.
- They have favorable yearly costs.
- Credit Suisse possesses more than 25 years of experience in the management of indexed portfolios.

Potential risks of investing into the Credit Suisse Index Funds

Equity risk: Equities are subject to market-, sector-, and company-specific risk which may result in price increases/decreases.

Fixed income risk: The interest rate on corporate bonds and most government bonds will not increase in line with inflation. Thus over time, the real value of investors' income is likely to fall.

High-yield bond risk: High-yield bonds carry a higher level of default risk and can be less liquid than government bonds and investment-grade corporate bonds.

Bond downgrade risk: There is also a risk that a corporate bond may be downgraded, which may be an indication of the possibility of default. If a ratings agency downgrades a corporate bond's rating, it may be harder for the corporation to pay. This will typically cause the value to decrease and may result in price decreases.

Mutual funds risk: Mutual funds are subject to market-, liquidity- underlying investment-, and cash-risk which may result in price increases/decreases.

Senior loans: Senior loans are debt instruments that provide the lender with a senior claim to the borrower's assets; they take priority over other unsecured loans or debt instruments. In case of bankruptcy of the borrower, senior loans will supersede the claims of other creditors.

Investments in illiquid assets: When investing in securities which are not traded on exchanges or on regulated markets, it may be difficult to readily sell such securities. Moreover, there may be contractual restrictions on the resale of such securities. In addition, when investing in futures contracts or options, such instruments may also be subject to illiquid situations when market activity decreases or when a daily fluctuation limit has been reached. Most futures exchanges restrict the fluctuations in futures contract prices during a single day by regulations referred to as "daily upper limits". When the price of a futures contract increases or falls to the maximum limit, the investor may be prevented from promptly liquidating unfavourable positions, which may result in losses.

Alternative funds risk: Alternative funds can invest in securities that have limited liquidity, including non-transferable assets. These might include, but are not limited to, senior loans, insurance bonds, derivatives contracts (both exchange-traded or over-the-counter), commodities. Some of these funds may have positions that include leverage.

Structured products risk: The investor bears the risk that the issuer of the investment product may become insolvent (issuer risk), which may lead to a partial or total loss of the invested capital in case of insolvency of the issuer. The structured product is linked to the creditworthiness of the reference entities. The likelihood of a credit event occurring in respect of the reference entities will generally fluctuate with, among other things, the financial condition and other characteristics of the relevant reference entities, general economic conditions, the condition of certain financial markets, political events, developments or trends in any particular industry and changes in prevailing interest rates. Prospective investors should conduct their own investigation and analysis with respect to the creditworthiness of the reference entities and the likelihood of the occurrence of a credit event with respect to the reference entities. The note may trade considerably below the redemption price during its lifespan even if no credit event has occurred on the reference entities. There may be no capital protection with a particular structured product.

Hedge funds risk: Hedge funds are not suitable for all investors as they can involve speculative strategies. Investments in hedge funds are not guaranteed and therefore the value of an investment can rise and fall. Hedge fund investments carry additional risks such as those associated with limited liquidity, the use of leverage, short sales, derivative instruments, futures, options, emerging markets, illiquid investments. Investment in hedge funds can result in an entire loss of the capital invested.

REITs risk: The risks associated with a REIT investment vary and depend on the unique characteristics and features of each REIT, as well as the geographical location of the investments. Do not simply look at the expected yield, but also consider the concentration, quality and lease length of the underlying properties. Some of the risks associated with investing in REITs include: market-, liquidity- and leveraging-risk, although this list is not exhaustive.

FX risk: FX trading is subject to currency- and leveraging-risk and could involve a significant risk of loss of capital.

Market risk: The price and value of investments and any income that might accrue could fall or rise or fluctuate. You may also lose the total sum that you have invested. If any of the markets on which any of the underlying investments in the fund is listed were to perform negatively, an underlying investment which has a high correlation to its market will generally move in tandem, irrespective of its fundamental strength. This in turn will affect the performance of the fund. Market risk is inherent in all funds which are populated with quoted investments.

Liquidity risk: This is the risk of not being able to sell your investment at short notice. Regulated mutual funds usually trade on a daily basis, thereby offering good liquidity. Should there be a high number of redemption requests at any time owing to a desire by large numbers of investors to liquidate their holdings, the fund may suspend liquidations or offer reduced liquidity in order to reduce the impact of having to sell significant amounts of the underlying investments in order to meet the requests.

Cash risk: Where a fund holds at any one time a substantial proportion of its assets in cash, near-cash, or money-market instruments, it might not participate fully in a rise in market values of the asset classes the fund would otherwise invest in.

Underlying investment risk: This is the risk of any of the underlying investments in a fund underperforming for any reason. By definition, such risk attaches to each of the underlying investments in all diversified funds. Underperformance by one or more of the underlying investments will negatively affect the overall performance of the fund, although the relative impact of each individual underperformance will be determined by the extent of the fund's diversification.

Leveraging risk: A fund may maintain net open positions in securities, currencies, or financial instruments with an aggregate value in excess of such fund's net asset value (leverage). Such leverage presents the potential for significant profits but also entails a high degree of risk including the risk that losses in excess of the amount invested will be sustained. Even where a fund will not be leveraged, certain transactions may give rise to a form of leverage if the fund may borrow funds and/or employ financial instruments and techniques with an embedded leverage effect. The consequence of the leverage effect is that the value of a fund's assets increases faster if capital gains arising from investments financed through leverage exceed the related costs, notably the interest on borrowed monies and premiums payable on derivative instruments. A fall in prices, however, causes a faster decrease in the value of the fund's assets. In extreme cases this may result in an individual fund becoming worthless. In any instance the liability of each shareholder is limited to the amount invested in the relevant share class.



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