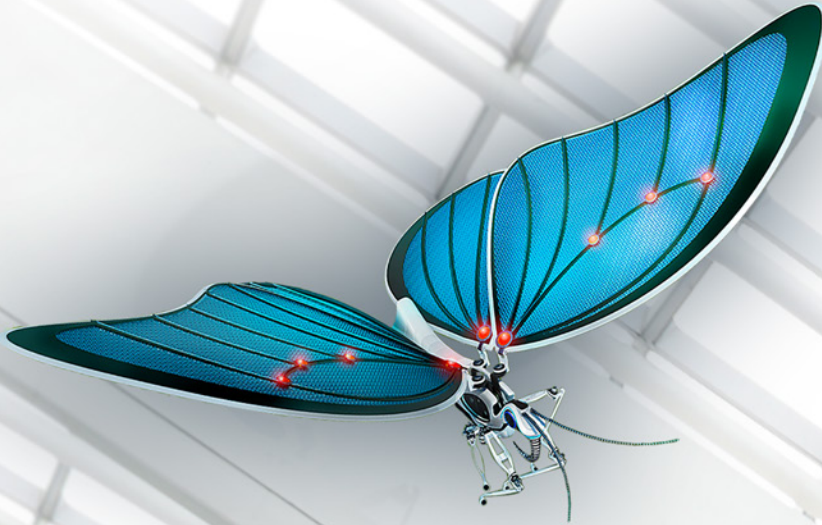


Asset Management
March 2020

CREDIT SUISSE 



Credit Suisse Index Fund (Lux) private investor share classes

As perfect as the original:
Credit Suisse Index Funds

Germany, Austria, Netherlands, UK: for professional clients only.

As perfect as the original

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

At Credit Suisse Asset Management, 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 and exchange traded funds (ETFs) for years. This is due to their broad diversification, high level of cost efficiency, and the low risk of their performance deviating from the selected reference index. Index funds and ETFs can also serve as strategic cornerstones of a portfolio or for the implementation of tactical investing decisions.

What exactly sets Credit Suisse Index Funds apart?

Index funds and exchange traded funds (ETFs) pursue a so-called passive investment approach that sees the reference index underlying the respective fund replicated as precisely as possible. This means that the fund replicates the performance of the index.

The Credit Suisse Index Funds, CSIFs for short, have the following advantages:

- 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 minimize the total cost of the investment, meaning the costs of buying, holding, and selling the fund for the selected time horizon.

Optimal fund structures

Under the designation Credit Suisse Index Funds CSIFs, Credit Suisse Asset Management manages over 90 index funds under Swiss or Luxembourg law with total assets of around CHF 130 billion. As of March 16, 2020, some of these funds will be structured as exchange traded funds (ETFs) under Irish law. As Irish ETFs, these funds benefit from a halved tax rate for US withholding tax. These CSIF ETFs can be continually traded on the Swiss, German, and Italian stock exchanges.

Clear and understandable investments for over 25 years

The Index Solutions unit of Credit Suisse Asset Management has specialized in indexed asset management since 1994. Our global competence center in Zurich works in a careful and precise manner to develop clear and understandable investment products.

Our specialist team of portfolio managers possesses long-standing experience in managing indexed portfolios. With clearly defined processes and an integrated system for portfolio management, trading, and risk monitoring, we offer our clients the best possible service – at all times. The meticulous selection of our partners for index calculation, fund administration, securities safekeeping, and securities trading allow us to achieve a high quality of our index products.



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



**Credit Suisse Index Funds for private investors
(Luxembourg and Ireland domicile)**

| Fund name | Benchmark Index | Bloomberg Ticker (Index) / Exchange Ticker (ETF) | Spread in % | | Subscription Currencies | Share Class | ISIN | Ongoing charge in % | Cut-off (CET) | Value date | Fund assets in EUR million |
|--|------------------------------|--|-------------------|-----------------|----------------------------|------------------|------------------------------|---------------------------|------------------|---------------|----------------------------------|
| | | | Subscrip- tion | Redemp- tion | | | | | | | |
| Equity Funds | | | | | | | | | | | |
| Europe | | | | | | | | | | | |
| CSIF (Lux) Equity EMU | MSCI EMU (NR) | MSDEEMUN | 0.15 | 0.03 | EUR CHF | FB EUR FB CHF | LU1419770166 LU1419770240 | 0.20 | 14:00 | T+2 | 1,415.34 |
| CSIF (Lux) Equity EMU Blue | MSCI EMU (NR) | MSDEEMUN | 0.15 | 0.03 | EUR | FB EUR* | – | 0.20 | 14:00 | T+2 | 1,321.92 |
| CSIF (Lux) Equity EMU Small Cap Blue | MSCI EMU Small Cap (NR) | MSDEEMSN | 0.17 | 0.09 | EUR | FB EUR | LU1419769408 | 0.30 | 14:00 | T+2 | 209.72 |
| CSIF (Lux) Equity EMU ESG Blue | MSCI EMU ESG Leaders (NR) | NE700862 | 0.15 | 0.03 | EUR | FB EUR | LU1815002636 | 0.23 | 14:00 | T+2 | 277.32 |
| CSIF (Lux) Equity EURO STOXX Multi Premia | EURO STOXX Multi Premia (NR) | SXEMPER | 0.18 | 0.03 | EUR CHF | FB EUR FB CHF | LU1865131772 LU1880387433 | 0.45 | 14:00 | T+2 | 37.02 |
| CSIF (Lux) Equity Europe | MSCI Europe (NR) | MSDEE15N | 0.23 | 0.03 | EUR | FB EUR | LU1871077761 | 0.20 | 14:00 | T+2 | 88.98 |
| CSIF (Lux) Equity Europe ESG Blue | MSCI Europe ESG Leaders (NR) | NE700717 | 0.23 | 0.03 | EUR | FB EUR* | LU1951424321 | 0.23 | 14:00 | T+2 | 96.18 |
| North America | | | | | | | | | | | |
| CSIF (IE) MSCI USA Blue UCITS ETF ¹ | ETF | MSCI USA (NR) | – | – | USD | B USD | IE00BJBYDR19 | 0.09 | 14:00 | T+2 | 226.34 |
| CSIF (Lux) Equity Canada | MSCI Canada (NR) | NDDLCA | 0.03 | 0.03 | CAD EUR | FB CAD FB EUR | LU1419778904 LU1419771487 | 0.20 | 14:00 | T+2 | 183.18 |
| CSIF (IE) MSCI USA ESG Leaders Blue UCITS ETF ¹ | ETF | MSCI USA ESG Leaders (NR) | – | – | USD | B USD | IE00BJBYDP94 | 0.10 | 15:00 | T+2 | 362.34 |
| CSIF (Lux) Equity Canada ESG Blue | MSCI Canada ESG Leaders (NR) | M4CAES | 0.03 | 0.03 | CAD | FB CAD* | – | 0.22* | 14:00 | T+2 | 38.20 |
| Asia Pacific | | | | | | | | | | | |
| CSIF (Lux) Equity Pacific ex Japan | MSCI Pacific ex Japan (NR) | NDDUPXJ | 0.06 | 0.06 | USD EUR | FB USD FB EUR | LU1419772022 LU1419772295 | 0.22 | 16:00 | T+3 | 45.26 |
| CSIF (Lux) Equity Japan | MSCI Japan (NR) | NDDLJN | 0.03 | 0.03 | JPY EUR | FB JPY FB EUR | LU1419779118 LU1419772881 | 0.22 | 16:00 | T+3 | 249.74 |
| CSIF (Lux) Equity Japan ESG Blue | MSCI Japan (NR) (EUR hedged) | M0JPHEUR | 0.03 | 0.03 | EUR | FBH EUR | LU1675801812 | 0.32 | 16:00 | T+3 | 519.48 |
| CSIF (Lux) Equity Japan ESG Blue | MSCI Japan ESG Leaders (NR) | M4JPES | 0.03 | 0.03 | EUR | FB EUR | LU1815003105 | 0.25 | 16:00 | T+3 | 519.48 |

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.

¹ ETF launched as of 16.03.2020 with merged assets of previous index fund (bid-ask spreads apply).



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| Fund name | Benchmark Index | Bloomberg Ticker (Index) / Exchange Ticker (ETF) | Spread in % | | Subscription Currencies | Share Class | ISIN | Ongoing charge in % | Cut-off (CET) | Value date | Fund assets in EUR million |
|--|---|--|--------------|------------|-------------------------|-------------|--------------|---------------------|---------------|------------|----------------------------|
| | | | Subscription | Redemption | | | | | | | |
| World | | | | | | | | | | | |
| CSIF (Lux) Equity World Minimum Volatility | MSCI World Minimum Volatility (NR) | M1WOMVOL | 0.07 | 0.04 | USD | FB USD | LU1419774580 | 0.28 | 15:00 | T+3 | 94.92 |
| | | | | | EUR | FB EUR | LU1419774663 | | | | |
| | | | | | USD | FA USD | LU1419774234 | | | | |
| | | | | | GBP | FA GBP | LU1909087808 | | | | |
| CSIF (Lux) Equity World Factor Mix | MSCI World Diversified Factor Mix (NR) | M1CXAMW | 0.08 | 0.04 | CHF | FB CHF | LU1419774747 | 0.35 | 15:00 | T+3 | 37.23 |
| | | | | | EUR | FB EUR | LU1479963735 | | | | |
| | | | | | USD | FB USD | LU1479963651 | | | | |
| | | | | | CHF | FB CHF | LU1479963909 | | | | |
| CSIF (IE) MSCI World ESG Leaders Blue UCITS ETF ¹ | MSCI World ESG Leaders (NR) | CSY5 GY WDESG IM | - | - | USD | B USD | IE00BJBYDQ02 | 0.15 | 16:00 | T+3 | 112.71 |
| | MSCI World ESG Leaders (NR) (EUR hedged) | CSY7 GY WDESGE IM | | | EUR | BH EUR | IE00BKKFT300 | | | | |
| Emerging Markets | | | | | | | | | | | |
| CSIF (Lux) Equity Emerging Markets** | MSCI Emerging Markets (NR) | NDUEEGF | 0.18 | 0.35 | USD | FB USD | LU1419775983 | 0.30 | 15:00 | T+3 | 760.83 |
| | | | | | EUR | FB EUR | LU1419776015 | | | | |
| CSIF (Lux) Equity Emerging Markets Minimum Volatility** | MSCI Emerging Markets Minimum Volatility (NR) | M1EFMVOL | 0.18 | 0.68 | USD | FB USD | LU1419776528 | 0.37 | 15:00 | T+3 | 34.13 |
| | | | | | EUR | FB EUR | LU1419776791 | | | | |
| CSIF (Lux) Equity Emerging Markets ESG Blue** | MSCI Emerging Markets ESG Leaders (NR) | M1EFES | 0.18 | 0.39 | USD | FB USD | LU1587908820 | 0.33 | 15:00 | T+3 | 1,310.10 |
| | | | | | CHF | FB CHF | LU1599189559 | | | | |
| | | | | | EUR | FB EUR | LU1599186456 | | | | |
| CSIF (Lux) Equity China Total Market | MSCI China All Shares (NR) | M1CNAL | 0.34 | 0.38 | USD | FB USD | LU1815001828 | 0.30 | 15:00 | T+3 | 32.88 |

Funds replicating sustainability indices.

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

¹ ETF launched as of 16.03.2020 with merged assets of previous index fund (bid-ask spreads apply).



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|---|---|--|-------------------|-----------------|----------------------------|-------------------|-------------------------------|---------------------------|------------------|---------------|----------------------------------|--|
| | | | Subscrip- tion | Redemp- tion | | | | | | | | |
| Fixed Income Funds | | | | | | | | | | | | |
| EUR | | | | | | | | | | | | |
| CSIF (Lux) Bond Aggregate EUR | Bloomberg Barclays Euro-Aggr. (TR) | LBEATREU | 0.18 | 0.00 | EUR | FB EUR | LU1479966167 | 0.22 | 14:00 | T+2 | 1,102.13 | |
| CSIF (Lux) Bond Corporate EUR | Bloomberg Barclays Euro-Aggr. Corp. (TR) | LECP TREU | 0.30 | 0.00 | EUR | FB EUR | LU1479968452 | 0.22 | 14:00 | T+2 | 101.65 | |
| USD | | | | | | | | | | | | |
| CSIF (Lux) Bond Corporate USD | Bloomberg Barclays Global Aggregate Corporate USD (TR) | BGAUTRUU | 0.55 | 0.00 | USD | FB USD* | LU1815004764* | 0.22 | 14:00 | T+2 | 82.83 | |
| World | | | | | | | | | | | | |
| CSIF (Lux) Bond Corporate Global | Bloomberg Barclays Global Aggregate Corporate (TR) | LGCPTRUU | 0.50 | 0.00 | USD EUR | FB USD* FB EUR | LU1808486499* LU1808486572 | 0.22 | 15:00 | T+3 | 34.83 | |
| CSIF (Lux) Bond Government Global | FTSE World Government Bond (TR) | SBWGU | 0.09 | 0.02 | USD | FB USD* | LU1815005571 | 0.20 | 15:00 | T+3 | 18.71 | |
| CSIF (Lux) Bond Green Bond Global Blue | Bloomberg Barclays MSCI Global Green Bond Index (TR) | GBGLTRUU | 0.30 | 0.00 | USD | FB USD | LU1871079973 | 0.24 | 15:00 | T+3 | 73.56 | |
| | Bloomberg Barclays MSCI Global Green Bond (TR) (EUR hedged) | GBGLTREH | | | EUR | FBH EUR | LU1914373144 | 0.34 | | | | |
| Emerging Markets | | | | | | | | | | | | |
| CSIF (Lux) Bond Government Emerging Markets USD | JPM EMBI Global Diversified (TR) | JPGCCOMP | 0.50 | 0.00 | USD | FB USD | LU1808485509 | 0.30 | 15:00 | T+3 | 609.39 | |
| CSIF (Lux) Bond Government Emerging Markets Local | JPM GBI-EM Global Diversified (TR) | JGENVUUG | 0.30 | 0.00 | USD | FB USD | LU1808484957 | 0.40 | 15:00 | T+3 | 710.66 | |

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.

All CSIF (Lux) and CSIF (IE) are licensed for distribution in the following countries: AT/CH/DE/ES/FR/UK/IT/LLU/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). F and B share classes can be subscribed by both qualified and private investors. Denominations containing the letter A indicate distributing share classes, the letter B indicates accumulating share classes. H means hedged share classes.

Source: Credit Suisse, as of 28.02.2020. Ongoing charges as of 31.01.2020.

Potential risks of investing into the Credit Suisse Index Funds

The product's investment objectives, risks, charges, and expenses, as well as more complete information about the product are provided in the Prospectus (or relevant offering document) which should be read carefully before investing.

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.

Source: Credit Suisse, unless specified otherwise

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