

## CSIF (Lux) Equity US Blue

Class DB USD

Risk profile (SRRI) <sup>1)</sup>

1	2	3	4	5	6	7
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### Investment policy

The fund is managed with an indexed method and is distinguished by low tracking error and low-cost management. The investment objective is to replicate the reference index as closely as possible and to minimize performance deviations from the benchmark.

The MSCI USA Index is designed to measure the performance of the large and mid cap segments of the US markets. The index covers approximately 85% of the free float-adjusted market capitalization in the USA equity universe.

Repositioning as per 01.03.2017. (Old Fund name: CSIF (Lux) Equities North America)

### Fund facts

#### Fund manager

Credit Suisse Asset Management (Schweiz) AG,  
Index Solutions Team

**Fund manager since** 06.11.2013

**Location** Zurich

**Management company** Credit Suisse Fund Management S.A.

**Fund domicile** Luxembourg

**Fund currency** USD

**Close of financial year** 31. Dec

**Total net assets (in millions)** 221,19

**Inception date** 17.12.2013

**Ongoing charge <sup>3)</sup>** 0,02%

**Subscription spread (remains within the fund) in %** 0,03

**Redemption spread (remains within the fund) in %** 0,03

**Subscription / Redemption Cut-Off** 14:00/14:00

**Benchmark (BM)** MSCI USA (NR) (03/17)

**Benchmark (BM) Bloomberg Ticker** NDDUUS

**Unit Class** Category DB (capital growth)

**Unit class currency** USD

**ISIN number** LU0941628231

**Bloomberg ticker** CSENDU LX

**Net Asset Value** 1'767,21

**Redemptions** Daily

### Fund Statistics

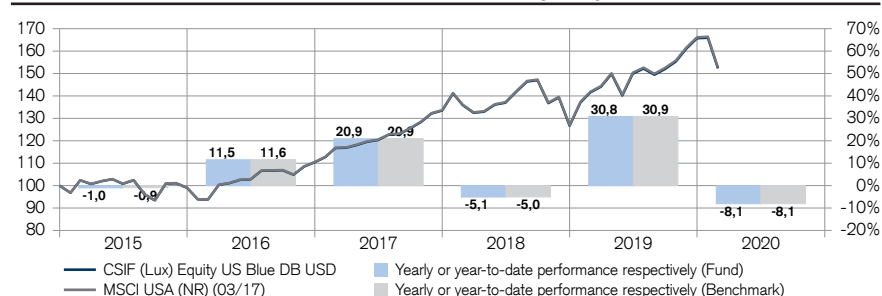
	3 years	5 years
Annualised volatility in %	13,45	12,53
Tracking Error (Ex post)	0,06	0,05
Beta	1,00	1,00

### Exclusion of controversial weapons producers <sup>4)</sup>

Credit Suisse Index Funds will no longer invest in companies which are involved in the development or production of nuclear, biological, and chemical warfare agents, anti-personnel mines and cluster bombs.

Hence we position ourselves in line with the exclusion list from the Swiss Association for Responsible Investments (SVVK - ASIR). The tracking quality of our index funds remains broadly unchanged by these exclusions.

### Net performance in USD (rebased to 100) and yearly performance <sup>2)</sup>



### Net performance in USD <sup>2)</sup>

	1 month	3 months	YTD	1 year	3 years	5 years
Fund	-8,22	-5,43	-8,11	7,60	30,44	48,78
Benchmark	-8,21	-5,41	-8,07	7,69	30,65	49,20

### Sectors in %

	Fund	Benchmark
Information Technology	24,60	24,44
Health Care	14,04	13,97
Financials	12,28	12,09
Communication Services	10,68	10,70
Consumer Discretionary	10,16	10,21
Industrials	8,44	8,87
Consumer Staples	7,09	6,99
Energy	3,49	3,45
Liquid Assets	0,69	0,03
Others	8,53	9,26

### Currencies in %

	Fund	Benchmark
USD	99,99	100,00
Others	0,01	0,00

### Countries in %

	Fund	Benchmark
USA	99,97	99,97
Cash/Cash Equivalents	0,69	0,00
Derivatives Liquidity Effect	-0,67	-
Others	0,00	0,03

### Number of holdings

Fund	635
Benchmark	638

### Top 10 holdings in %

Apple Inc	4,71
Microsoft Corp	4,55
Amazon.Com	3,06
Facebook Inc	1,79
Alphabet -C-	1,60
Alphabet -A-	1,56
JPMorgan Chase	1,41
Johnson & Johnson	1,38
Visa Inc	1,22
Procter & Gamble	1,10
<b>Total</b>	<b>22,36</b>

<sup>1)</sup> The calculation of the risk indicator is based on the Committee of European Securities Regulators/10-673 Directive. The risk indicator is based on historic and partly simulated data; it cannot be used to predict future developments. The classification of the Fund may change in future and does not represent a guarantee. A classification into category 1 is not a risk-free investment either.

<sup>2)</sup> Historical performance indications and financial market scenarios are no reliable indicators of future performance. The performance data do not take into account the commissions and costs incurred on the issue and redemption of fund units.

<sup>3)</sup> The calculation of the ongoing charge is based on the Committee of European Securities Regulators/10-674 Directive. For a maximum of 12 months from December 31, 2018, the ongoing charges figure is based on estimated expenses. From December 2019, the ongoing charges figure is based on last year's expenses for the year ending December 2019. 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.

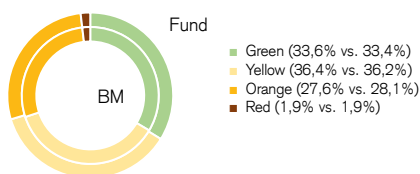
<sup>4)</sup> The exclusions of the Swiss association for responsible investments (SVVK-ASIR) apply only to in-house funds and products. External funds, ETFs, and futures are not included.

### Class DB USD

#### ESG Rating vs Benchmark <sup>5)</sup>

	ESG	E	S	G
Fund	A	BBB	BBB	BBB
BM	A	BBB	BBB	BBB

#### ESG Controversies Flag <sup>7)</sup>



#### ESG Breakdown <sup>9)</sup>

	Score
<b>Overall Score</b>	<b>5,7</b>
<b>Environment</b>	<b>5,5</b>
Climate Change	6,9
Env. Opportunities	5,0
Natural Capital	4,7
Pollution & Waste	4,9
<b>Social</b>	<b>4,6</b>
Human Capital	4,2
Product Liability	4,8
Social Opportunities	5,0
Stakeholder Opposition	7,4
<b>Governance</b>	<b>5,3</b>
Corporate Behavior	4,3
Corporate Governance	5,8

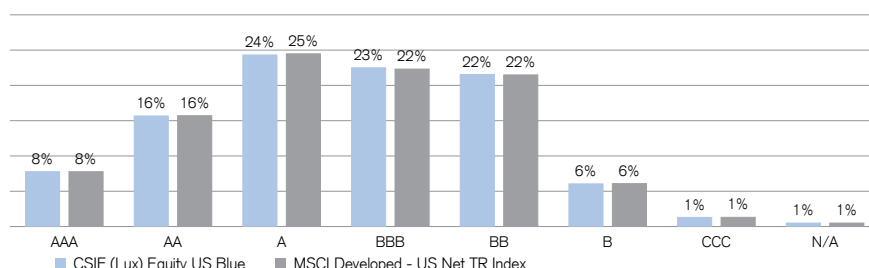
#### Portfolio Summary <sup>6)</sup>

This fund does not invest in companies which are involved in the development or production of nuclear, biological, and chemical warfare agents, anti-personnel mines and cluster bombs according to the exclusion list from the Swiss Association for Responsible Investments (SVVK - ASIR).

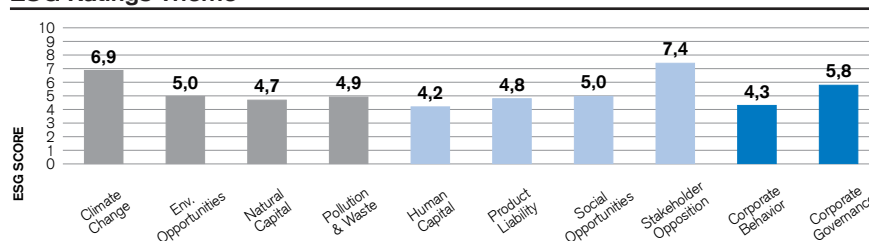
#### Applied ESG Characteristics

<input type="checkbox"/> ESG Benchmark	<input type="checkbox"/> Exclusion Criteria	<input checked="" type="checkbox"/> Proxy Voting
<input checked="" type="checkbox"/> ESG Reporting	<input type="checkbox"/> ESG Integration	<input checked="" type="checkbox"/> Engagement

#### ESG Rating in Percent vs Benchmark <sup>8)</sup>



#### ESG Ratings Theme <sup>9)</sup>



#### Top 10 Holdings

Holding Name	Weight	ESG Rating	Cont.Flag	E	S	G
Apple Inc.	4,7%	A				
Microsoft Corporation	4,6%	AAA				
Amazon.com, Inc.	3,1%	BB				
Facebook, Inc.	1,8%	BBB				
Alphabet Inc.	1,6%	AA				
Alphabet Inc.	1,6%	AA				
JPMorgan Chase & Co.	1,4%	BB				
Johnson & Johnson	1,4%	BBB				
Visa Inc.	1,2%	A				
Procter & Gamble	1,1%	AA				

#### Legend

5) ESG Rating which is provided by MSCI ESG, is measured on a scale from AAA (highest rating) to CCC (lowest rating). The rating is based on the underlying company's exposure to industry specific sustainability risks and their ability to mitigate those risks relative to their peers. The overall portfolio rating is calculated on an industry relative basis while the underlying individual E, S and G ratings are absolute. Hence, the overall rating cannot be seen as an average of the individual E, S and G ratings.

6) The SVVK-ASIR exclusions are applicable to in-house funds and products only. They do not apply to external funds and ETF's.

7) ESG Controversies Flag is designed to provide timely and consistent assessments of ESG controversies involving publicly traded companies and fixed income issuers. A controversy case is typically a one-off event such as an environmental oil spill, an accident, or allegations such as safety issues in a production facility. The colour indicator, which spans from red to green, indicates the most severe involvement (red) to the least involved (green) in any controversies.

8) ESG Ratings represents the ESG Rating breakdown in percentage in an absolute view or relative to a benchmark.

9) The Overall ESG Quality Score does not correspond directly to the presented underlying Environment, Social and Governance Pillar scores. The Pillar scores are derived on an absolute basis, while the Overall ESG Quality Score is adjusted to reflect the industry-specific level of sustainability risk exposure. Since Pillar scores are absolute, and Overall scores are relative, the first cannot be averaged to derive the latter. ESG Themes represent a break-down of individual E, S and G scores. All scores and its' components are rated on a scale of 0-10 (provided by MSCI), where 0 is very poor and 10 is very good.

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## Potential risks

The Fund's risk and reward profile does not reflect the risk inherent in future circumstances that differ from what the Fund has experienced in the recent past. This includes the following events which are rare but can have a large impact.

- Liquidity risk: Assets cannot necessarily be sold at limited cost in an adequately short timeframe. Part of the Fund's investments may be prone to limited liquidity. The Fund will endeavor to mitigate this risk by various measures.
- Operational risk: Deficient processes, technical failures or catastrophic events may cause losses.
- Political and Legal risks: Investments are exposed to changes of rules and standards applied by a specific country. This includes restrictions on currency convertibility, the imposing of taxes or controls on transactions, the limitations of property rights or other legal risks.

This section is not exhaustive, for more risks, please refer to the Prospectus.

## Contact

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Equities are subject to market forces and hence fluctuations in value, which are not entirely predictable.

CSIF (Lux) Equity US Blue DB USD: This fund is domiciled in Luxembourg. The representative in Switzerland is Credit Suisse Funds AG, Zurich. The paying agent in Switzerland is Credit Suisse (Schweiz) AG, Zurich. The prospectus, the simplified prospectus and/or the Key Investor Information Document (KIID) and the annual and half-yearly reports may be obtained free of charge from the representative or from any branch of Credit Suisse AG in Switzerland.

### Important information for investors in Spain

The fund CSIF (Lux) Equity US Blue DB USD is registered at the Comisión Nacional del Mercado de Valores for distribution in Spain by registered distributors. The prospectus, the key investor information document or the document replacing it in the home country of the fund, the management regulations or bylaws and the annual and/or semi-annual reports are available free of charge from registered distributors, such as Credit Suisse International, Sucursal en España and/or Credit Suisse AG, Sucursal en España, with registered office at calle Ayala 42, 28001 Madrid, España. Investors should carefully read and analyze the mentioned documents, if necessary with the help of a professional advisor. In Spain, this material is distributed by CS AG, Sucursal en España.

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