

CS (Lux) Fixed Maturity Bond Fund 2020 S-I

a subfund of CS Investment Funds 3 - Class IBH EUR

Risk profile (SRI) ¹⁾

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

Investment policy

The main objective of the fund is to offer yield pickup by investing in USD-denominated corporate and quasi-sovereign bonds with a final maturity of up to 30.09.2020.

Fund facts

| | |
|----------------------------------------------------|------------------------------------|
| Fund manager | Romeo Sakac |
| Fund manager since | 28.09.2016 |
| Location | Zurich |
| Management company | Credit Suisse Fund Management S.A. |
| Fund domicile | Luxembourg |
| Fund currency | USD |
| Close of financial year | 30. Sep |
| Total net assets (in millions) | 266,43 |
| Inception date | 28.09.2016 |
| Management fee in % p.a. | 0,20 |
| TER (as of 30.09.2019) in % | 0,42 |
| Swinging single pricing (SSP) ⁴⁾ | Yes |

| | |
|----------------------------|--------------------------------------|
| Unit Class | Category IBH (capital growth) |
| Unit class currency | EUR |
| ISIN number | LU1457596762 |
| Bloomberg ticker | CSFMIBH LX |
| Net Asset Value | 992,94 |
| Redemptions | Daily |

⁴⁾ For more details, please refer to the relevant chapter "Net Asset Value" of the Fund's prospectus.

Duration and Yield

| | |
|----------------------------------------------------|-------------|
| | Fund |
| Yield to maturity in % ³⁾ | -0,14 |
| Average remaining term to maturity in years | 0,08 |
| Modified duration in years | 0,08 |

*The shown yield to maturity is calculated as of 31.08.2020 and does not take into account costs, changes in the portfolio, market fluctuations and potential defaults. The yield to maturity is an indication only and is subject to change.

Fund Statistics

| | | |
|---------------------------------------------|---------------|----------------|
| | 1 year | 3 years |
| Annualized volatility in % | 0,65 | 0,84 |
| Maximum draw down in % ⁵⁾ | -0,62 | -2,64 |

⁵⁾ Maximum drawdown is the most negative cumulative return over a given time period.

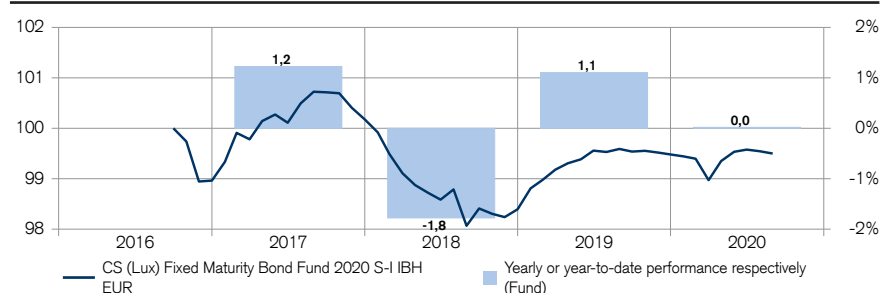
Currencies in %

| | |
|------------|-------------|
| | Fund |
| USD | 100,00 |

Number of holdings

| | |
|-------------|----|
| Fund | 33 |
|-------------|----|

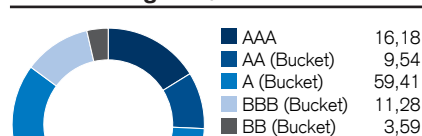
Net performance in EUR (rebased to 100) and yearly performance ²⁾



Net performance in EUR ²⁾

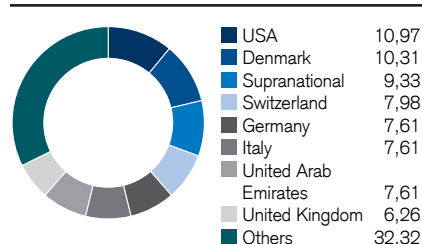
| | | | | | | |
|-------------|----------------|-----------------|------------|---------------|----------------|----------------|
| | 1 month | 3 months | YTD | 1 year | 3 years | 5 years |
| Fund | -0,05 | -0,04 | 0,02 | -0,09 | -1,22 | - |

Credit Ratings in %

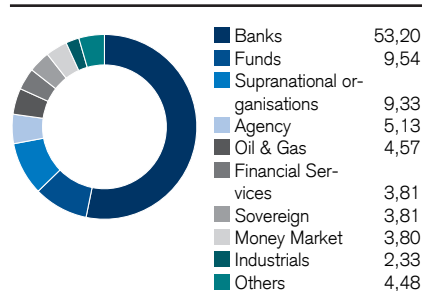


Linear Weighted Average Credit Rating = A+

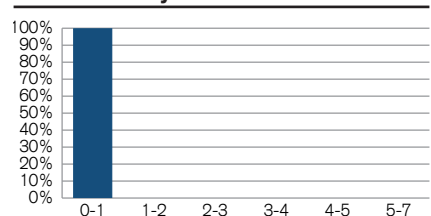
Countries in %



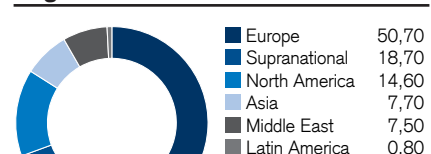
Sectors in %



Maturities in years



Regions in %



Top 10 holdings in %

| Position | Coupon % | Maturity | as % of assets |
|---------------------------|----------|----------|----------------|
| UBS Group Funding | 2,95 | 24.09.20 | 7,19 |
| Eurasian Dev Bank | 5,00 | 26.09.20 | 4,57 |
| Abu Dhabi Commercial Bank | 0,00 | 02.09.20 | 3,81 |
| Asian Development Bank | 0,00 | 21.09.20 | 3,81 |
| Bank of Montreal | 0,00 | 17.09.20 | 3,81 |
| ENI Finance | 0,00 | 02.09.20 | 3,81 |
| First Abu Dhabi Bank | 0,00 | 28.09.20 | 3,81 |
| LBK Baden-W | 0,00 | 28.09.20 | 3,81 |
| LBK Hessen Thuringen | 0,00 | 28.09.20 | 3,81 |
| Skandinaviska Enskilda | 0,00 | 28.09.20 | 3,81 |
| Total | | | 42,24 |

¹⁾ The calculation of the risk indicator is based on the CESR/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.

²⁾ Historical performance indications and financial market scenarios are not reliable indicators of current or future performance. The performance data does not take into account the commissions and costs incurred on the issue and redemption of fund units.

³⁾ The portfolio return takes into account currency hedging, whereas the benchmark return shown here does not take currency hedging into account. Yield to Maturity calculated in share class currency.

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.

- Credit risk: Issuers of assets held by the Fund may not pay income or repay capital when due. The Fund's investments have considerable credit risk.
- Liquidity risk: Assets cannot necessarily be sold at limited cost in an adequately short timeframe. The Fund's investments may be prone to limited liquidity. The Fund will endeavor to mitigate this risk by various measures.
- Counterparty risk: Bankruptcy or insolvency of the Fund's derivative counterparties may lead to payment or delivery default.
- Event risk: In the case a trigger event occurs contingent capital is converted into equity or written down and thus may lose substantially in value.
- 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. Investments in less developed financial markets may expose the Fund to increased operational, legal and political risk.

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.

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Data sources: Credit Suisse, otherwise specified.

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Investment principal on bonds can be eroded depending on sale price, market price or changes in redemption amounts. Care is required when investing in such instruments.

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