

## CSIF (Lux) Equity World Factor Mix

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

1	2	3	4	5	6	7
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### Class FB USD

#### Investment policy

The fund is managed with a "passive" approach and is distinguished by its broad diversification, minimal tracking error, and cost-effective management. Strategy indices deliberately deviate from market capitalization in their weighting in order to capture factor premiums or reduce the investment risk.

The MSCI World Diversified Factor Mix Index is based on the MSCI World Index, its parent index, which includes large and mid-cap stocks across 23 Developed Markets (DM) countries. DM countries include: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, UK and the US. The index is constructed using a combination of six Factor Indexes to align rebalancing schedules – Quality, Momentum, High Dividend Yield, Enhanced Value, Minimum Volatility and Equal Weighted.

#### Fund facts

##### Investment manager

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

**Investment manager since** 10.05.2017

**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)** 53,08

**Inception date** 10.05.2017

**Ongoing charge <sup>3)</sup>** 0,36%

**Subscription spread (remains within the fund) in %** 0,08

**Redemption spread (remains within the fund) in %** 0,04

**Subscription / Redemption Cut-Off** 15:00/15:00

**Benchmark (BM)** MSCI World Diversified Factor Mix (NR) (12/18)

**Benchmark (BM) Bloomberg Ticker** M1CXAMW

**Securities lending** Yes

**Unit Class** Category FB

**(capital growth)**

**Unit class currency** USD

**ISIN number** LU1479963651

**Bloomberg ticker** CSFWFBU LX

**Net Asset Value** 119,59

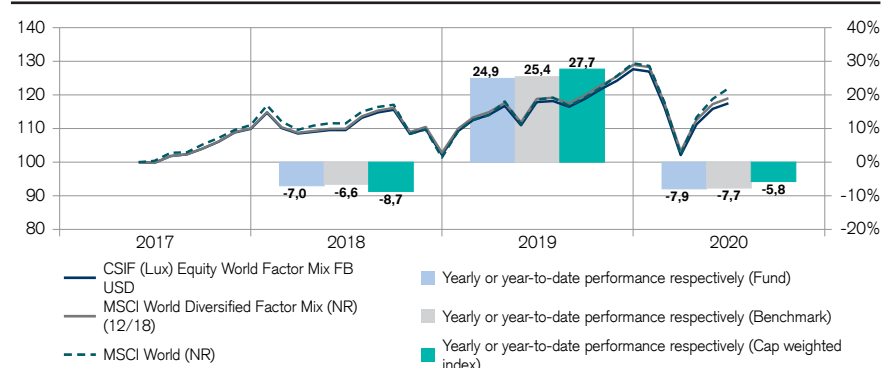
**Redemptions** Daily

**Sales registration:**

Australia (Wholesale Clients), Austria, France, Germany, Great Britain, Ireland, Italy, Liechtenstein, Luxembourg, Netherlands, Singapore (Institutional Investors), Spain, Sweden, Switzerland

**Morningstar Rating as of 30.06.2020** ★★★★★

#### 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	1,42	15,08	-7,94	-0,32	17,74	-
Benchmark	1,48	15,27	-7,70	0,15	19,23	-
MSCI World (NR) <sup>4)</sup>	2,65	19,36	-5,77	2,84	21,48	-

#### Sectors in %

	Fund	Benchmark
Information Technology	20,44	20,26
Health Care	17,14	17,15
Consumer Staples	11,29	11,33
Financials	10,11	10,04
Industrials	9,38	9,54
Consumer Discretionary	8,99	8,91
Communication Services	8,51	8,52
Materials	4,64	4,72
Liquid Assets	0,90	0,00
Others	8,60	9,48

#### Currencies in %

	Fund	Benchmark
USD	57,80	57,66
JPY	13,32	13,27
EUR	10,38	10,34
GBP	4,70	4,76
CHF	4,11	4,30
CAD	3,37	3,39
AUD	1,80	1,82
HKD	1,44	1,46
DKK	1,09	1,08
Others	1,98	1,92

#### Countries in %

	Fund	Benchmark
USA	57,23	57,19
Japan	13,20	13,27
United Kingdom	4,74	4,76
Switzerland	4,26	4,30
France	3,46	3,45
Canada	3,35	3,39
Germany	2,27	2,28
Australia	1,79	1,82
Hong Kong	1,69	1,73
Others	8,01	7,81

#### Number of holdings

Fund	1'612
Benchmark	1'607

#### Top 10 holdings in %

Apple Inc	1,87
Microsoft Corp	1,82
Intel Corp	1,54
Roche Holdings	1,38
Procter & Gamble	1,29
AT&T	1,09
Johnson & Johnson	1,04
Visa Inc	0,98
Pfizer Inc.	0,94
Pepsico	0,93
<b>Total</b>	<b>12,87</b>

#### Fund Statistics

	1 year	3 years
Annualized volatility in %	19,99	14,92
Tracking Error (Ex post)	0,10	0,08
Beta	1,00	1,00

<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, 2019, the ongoing charges figure is based on estimated expenses. From December 2020, the ongoing charges figure is based on last year's expenses for the year ending December 2020. 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> Official benchmark of the presented share class is MSCI World Diversified Factor Mix (NR) (12/18). MSCI World (NR) is used for comparison purposes only.

# CREDIT SUISSE

## CSIF (Lux) Equity World Factor Mix

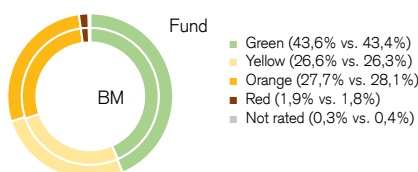
June 30, 2020  
Spain

Class FB 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>6,7</b>
<b>Environment</b>	<b>5,6</b>
Climate Change	7,3
Env. Opportunities	5,1
Natural Capital	4,7
Pollution & Waste	5,3
<b>Social</b>	<b>5,0</b>
Human Capital	4,7
Product Liability	5,0
Social Opportunities	5,3
Stakeholder Opposition	6,8
<b>Governance</b>	<b>5,4</b>
Corporate Behavior	4,3
Corporate Governance	5,9

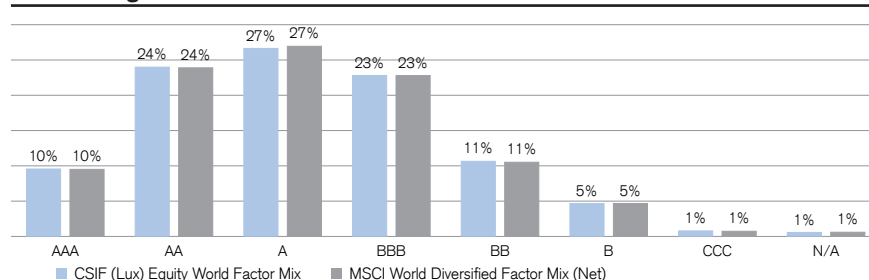
### Portfolio Summary <sup>6)</sup>

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).

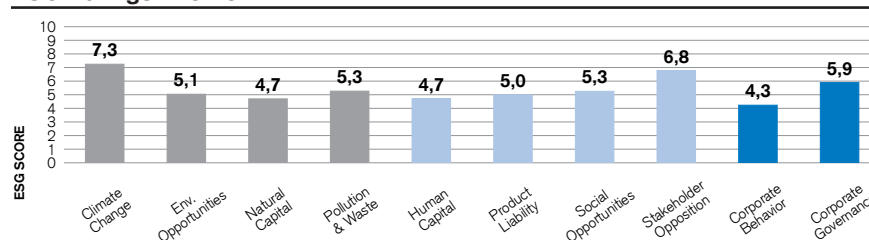
### Applied ESG Characteristics

<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.	1,9%	A				
Microsoft Corporation	1,8%	AAA				
Intel Corporation	1,5%	A				
Roche Holding AG	1,4%	A				
Procter & Gamble	1,3%	AA				
AT&T	1,1%	BB				
Johnson & Johnson	1,0%	BBB				
Visa Inc.	1,0%	A				
Pfizer Inc.	0,9%	B				
PepsiCo, Inc.	0,9%	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 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.

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. The grey colour indicates where data is unavailable.

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.

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.

## Exclusion of controversial weapons producers <sup>10)</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.

10) 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.

## Contact

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Data sources: Credit Suisse, otherwise specified.

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

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### Important information for investors in Spain

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