

Credit Suisse (Lux) FundSelection Balanced EUR

a subfund of CS Investment Funds 4 - Class B EUR

Investment policy

The primary investment objective of the fund is real-term capital preservation and long-term capital enhancement through regular income, as well as capital and currency gains. The fund invests in a broadly diversified portfolio of actively managed investment funds, and also exchange traded funds (ETFs), structured products, and derivatives. The fund is invested worldwide in equities, bonds, currencies and alternative investments.

Fund facts

Fund manager	Christopher Schütz, Gerhard Werginz
Fund manager since	09.12.2013
Location	Zürich
Management company	Credit Suisse Fund Management S.A.
Fund domicile	Luxembourg
Fund currency	EUR
Close of financial year	30. Nov
Total net assets (in millions)	370,47
Inception date	09.12.2013
Management fee p.a.	1,50%
Ongoing charge	2,19%
Swinging single pricing (SSP) ²⁾	Yes
Unit class	Category B (capital growth)
Unit class currency	EUR
ISIN number	LU0984159805
Bloomberg ticker	CSFSBEB LX
Net Asset Value	151,38

Morningstar Rating as of 31.12.2021 ★★★★★

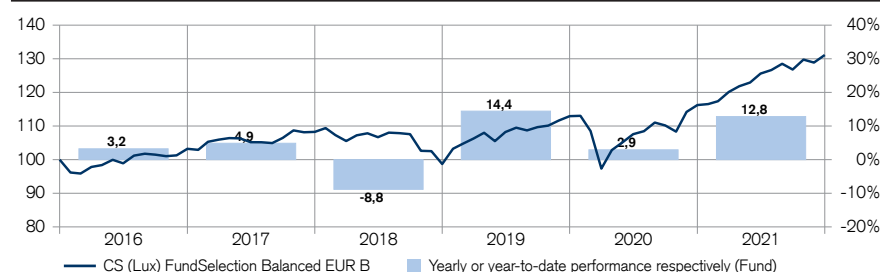
2) For more details, please refer to the relevant chapter "Net Asset Value" of the Fund's prospectus.

Fund statistics

	3 years	5 years
Annualised volatility in %	9,59	8,39
Maximum draw down in % ³⁾	-13,89	-13,89

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

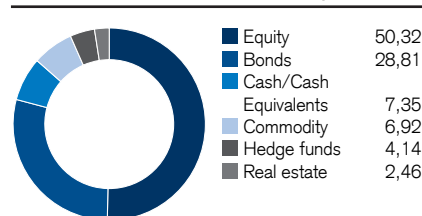
Net performance in EUR (rebased to 100) and yearly performance ¹⁾



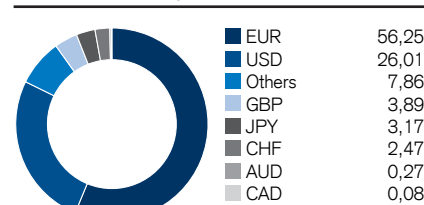
Net performance in EUR ¹⁾

	1 month	3 months	YTD	1 year	3 years	5 years
Fund	1,75	3,41	12,81	12,81	32,86	27,03

Allocation asset classes in %



Currencies in % ⁴⁾



4) After hedging on fund level

Asset allocation in %

	Cash/Cash Equivalents	Bonds	Equity	Alt. Inv.	Total
Others	7,35	-	-	-	7,35
Emerging Markets	-	5,23	5,94	-	11,17
Global	-	3,38	0,62	11,06	15,06
Euroland	-	20,20	22,49	2,46	45,15
UK	-	-	3,74	-	3,74
USA	-	-	13,67	-	13,67
Japan	-	-	2,41	-	2,41
Switzerland	-	-	1,45	-	1,45
Total	7,35	28,81	50,32	13,52	100,00

Duration

Modified duration in years	4,15
----------------------------	------

Allocation of bonds in %

Straight bonds	70,11
Emerging Market Bonds	18,15
High Yield Bonds	6,70
Inflation Linked Bonds	3,30
Convertibles	1,74
Total	100,00

Top 10 holdings in %

Position	as % of assets
Vanguard S&P 500 Index ETF	7,14
Credit Suisse Commodity Allocation Fund	6,92
Digital Stars Europe	6,49
Jupiter Global Fund - European Growth -I-	5,54
Schroder EURO Corporate Bond Fund	5,10
Powershares Nasdaq 100 ETF	5,05
Credit Suisse Corporate Short Duration Eur Bond Fund	4,17
CS (Lux) Alternative Opportunities Fund	4,14
DB X-Trackers DJ Euro STOXX 50 ETF	3,88
SPDR FTSE UK All Shares ETF	3,74
Total	52,17

¹⁾ 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.

Asset Allocation presented on this page may change over time.

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 generally have low 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.
- Sustainability risks: Sustainability risks are environmental, social or governance events or conditions that can have a material negative effect on the return, depending on the relevant sector, industry and company exposure.

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.

Data sources as of December 31, 2021: Credit Suisse, otherwise specified.

This material constitutes marketing material of Credit Suisse Group AG and/or its affiliates (hereafter "CS"). This material does not constitute or form part of an offer or invitation to issue or sell, or of a solicitation of an offer to subscribe or buy, any securities or other financial instruments, or enter into any other financial transaction, nor does it constitute an inducement or incitement to participate in any product, offering or investment. Nothing in this material constitutes investment research or investment advice and may not be relied upon. It is not tailored to your individual circumstances, or otherwise constitutes a personal recommendation. The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable. CS provides no guarantee with regard to the content and completeness of the information and where legally possible does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient. The information provided in this material may change after the date of this material without notice and CS has no obligation to update the information. This material may contain information that is licensed and/or protected under intellectual property rights of the licensors and property right holders. Nothing in this material shall be construed to impose any liability on the licensors or property right holders. Unauthorised copying of the information of the licensors or property right holders is strictly prohibited. The full offering documentation including, the prospectus or offering memorandum, the key investor information document (KIID), the basic information document (Basisinformationsblatt) for Swiss products, the fund rules, as well as the annual and bi-annual reports ("Full offering documentation"), as the case may be, may be obtained free of charge in the languages listed below from the legal entity/entities indicated below or where available via FundSearch (credit-suisse.com/fundsearch). Information on your local distributors, representatives, information agent, paying agent, if any, and your local contacts in respect of the investment product(s) can be found below. The only legally binding terms of any investment product described in this material, including risk considerations, objectives, charges and expenses are set forth in the prospectus, offering memorandum, subscription documents, fund contract and/or any other fund governing documents. For a full description of the features of the products mentioned in this material as well as a full description of the opportunities, risks, and costs associated with the respective products, please refer to the relevant underlying securities prospectuses, sales prospectuses, or other additional product documents, which we will be pleased to provide to you at any time upon request. Some of the product(s) included in this material may not be registered and/or available for purchase in your country of domicile. If in doubt whether the product(s) is/are registered for distribution in your country, please consult your relationship manager or locally registered distributor. If investment products have not been registered with, or authorized by a supervisory authority, certain investor protections provided under supervisory laws and regulations may not be provided. This material may not be forwarded or distributed to any other person and may not be reproduced. Any forwarding, distribution or reproduction is unauthorized and may result in a violation of the U.S. Securities Act of 1933, as amended (the "Securities Act"). The securities referred to herein have not been, and will not be, registered under the Securities Act, or the securities laws of any states of the United States and, subject to certain exceptions, the securities may not be offered, pledged, sold or otherwise transferred within the United States or to, or for the benefit or account of, U.S. persons.

In addition, there may be conflicts of interest with regard to the investment. In connection with the provision of services, Credit Suisse AG and/or its affiliates may pay third parties or receive from third parties, as part of their fee or otherwise, a one-time or recurring fee (e.g., issuing commissions, placement commissions or trailer fees). Prospective investors should independently and carefully assess (with their tax, legal and financial advisers) the specific risks described in available materials, and applicable legal, regulatory, credit, tax and accounting consequences prior to making any investment decision. The alternative investment fund manager or the management company, as applicable, may decide to terminate local arrangements for the marketing of the shares/units of a fund, including terminating registrations or notifications with the local supervisory authority. A summary of investor rights for investing in Luxembourg can be obtained via www.cssf.lu/en/consumer/, local laws relating to investor rights may apply.

© 2021 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

Copyright © 2022 Credit Suisse Group AG and/or its affiliates. All rights reserved.

Spain : Distributor - if this material is distributed by: Credit Suisse AG, Sucursal en España*, Calle Ayala 42, 28001 Madrid, España

Regulator / Supervisor legal entity: Comisión Nacional del Mercado de Valores ("CNMV"), Edison, 4, 28006 Madrid, Spain, Tel: 34 91 585 15 00, Website:

<https://www.cnmv.es/>

*Legal entity, from which the full offering documentation, the key investor information document (KIID), the fund rules, as well as the annual and bi-annual reports, if any, may be obtained free of charge.