

This document provides key investor information about this fund ("Fund"). It is not marketing material. The information is required by law to help investors understand the nature and the risks of investing in this Fund. Investors are advised to read it so to make an informed decision about whether to invest.

### Credit Suisse (Lux) Global High Income Fund USD, a Subfund of CS Investment Funds 4

**Share Class**

**ISIN**

**Management Company**

B USD

LU1097743592

Credit Suisse Fund Management S.A., 5, rue Jean Monnet, L-2180 Luxembourg

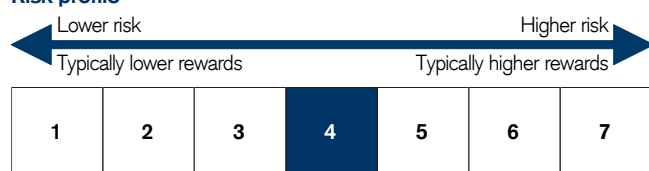
### Objectives and investment policy

This Mixed Fund is actively managed aiming to maximise returns ("income"). The Fund invests in fixed income securities (10% - 90%) equities and equity-type securities (10% - 90%) convertibles (0% - 20%), and commodities (0% - 15%). It invests without being limited to a specific geographic scope or industry sector. The Fund uses derivatives to achieve the above aims. The investor

can buy or sell shares of the Fund on a daily basis, as further defined in the prospectus. This Share Class does not make distributions. The Fund shall bear the costs of standard brokerage and bank charges incurred by the Fund through securities transactions in relation to the portfolio. These charges are not included in the "Charges" section of this document.

### Risk and reward profile

#### Risk profile



The Fund's risk and reward profile shows the variations in value an investment in this Fund would have undergone over the past five years. The Fund's risk rating may change in the future. Please note, higher possible gains generally also mean higher possible losses. The lowest risk category does not mean that the fund is risk free.

#### Why is the Fund in the specific category?

Total return funds aim to achieve a return target by applying different investment strategies or investing in different asset classes. Higher return targets typically require higher risk. The level of the risk and reward profile reflects this opportunistic investment strategy. The particularly active management of the Fund may lead to frequent changes of the Fund's risk profile.

#### Are there any other particular 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:** It can have adverse effects in a situation when the Fund needs to sell assets for which there is not enough demand or only at much lower prices.
- **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.

### Charges

One-off charges taken before or after the investment	
Entry charge	5.00%
Exit charge	Not applicable
Conversion charge	2.50%
This is the maximum amount that may be deducted from the investor's money before it is invested or before the proceeds of the investment are paid out.	
Charges debited to the Fund over a year	
Ongoing charge	1.44%
Charges debited to the Fund under certain specific conditions	
Performance fee	Not applicable

Charges debited to investors are used to pay for the cost of running the Fund, including marketing and distribution costs. These charges reduce the potential growth of the investment. For detailed information about the charges, investors should refer to chapters "CS Investment Funds 4 – Summary of Share Classes" and "Expenses and Taxes" of the prospectus, which is available at [www.credit-suisse.com](http://www.credit-suisse.com).

The **entry** and **exit charges** shown are the maximum figures that can be charged to the investor. Investors may obtain the fees effectively applied from their individual financial adviser or distributor.

The **ongoing charges** figure is based on last year's expenses for the year ending November 30, 2015. This figure may vary from year to year. 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.

## Past performance

### Performance disclaimer

Please note that performance in the past is not a reliable indicator of future results. The performance of the Fund is not tracking the index.

### Charges and fees

The performance chart shows the Fund's investment returns as a percentage change in NAV from one year-end to the next in the Share Class currency.

The fees for the ongoing fund charges are included in the calculation of past performance. The entry/exit fees are excluded from the calculation of past performance.

### Fund launch date and currency

The Fund was launched on September 22, 2014.

The Share Class was launched on December 29, 2014.

The base currency of the Fund is USD.

The currency of the Share Class is USD.

Past performance has been calculated in USD.



\* For this reference period, no data is available for the Share Class. The Share Class was launched on December 29, 2014.

## Practical information

### Depository bank

Credit Suisse (Luxembourg) S.A., Luxembourg

### Further information

Further information about CS Investment Funds 4, its prospectus and its latest annual and semi-annual report may be obtained free of charge, in English language, from Credit Suisse Fund Management S.A., Luxembourg, the appointed distributors or online at [www.credit-suisse.com](http://www.credit-suisse.com). This key investor information document relates to a subfund forming part of CS Investment Funds 4. The prospectus and the periodic reports are prepared for the entire umbrella fund. The assets and liabilities of each subfund are segregated, which means that no individual subfund will be liable with its assets for liabilities of another subfund within the umbrella fund.

The Management Company's compensation policy can be accessed online at [www.credit-suisse.com](http://www.credit-suisse.com).

### Price publication

The latest prices of the shares are available on [www.credit-suisse.com](http://www.credit-suisse.com).

### Conversion of units/shares

Investors may apply to convert part or all of their shares into shares of the same class of another subfund or into another class of the same or another subfund,

provided that the conditions for accessing the relevant Share Class are fulfilled. For further information about how to convert shares and the applicable conversion charge, investors should refer to the prospectus (section on "Conversion of shares").

### Specific fund information

More share classes may be available for this Fund. For further details, investors should refer to the prospectus. For further information about the share classes that are marketed to the public in the investor's jurisdiction, investors should refer to [www.credit-suisse.com](http://www.credit-suisse.com).

### Tax legislation

The Fund is subject to the tax laws and regulations of Luxembourg. Depending on the investor's country of residence, this might have an impact on the personal tax position of the investor. For further details, the investor should consult a tax adviser.

### Liability statement

Credit Suisse Fund Management S.A., Luxembourg may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.

This Fund is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

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This key investor information is accurate as at April 11, 2016.