

## Credit Suisse (Lux) FundSelection Balanced EUR

a subfund of CS Investment Funds 4 - Class UBH CHF

### 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

<b>Fund manager</b>	Christopher Schütz, Gerhard Werginz
<b>Fund manager since</b>	29.01.2015
<b>Location</b>	Zürich
<b>Management company</b>	Credit Suisse Fund Management S.A.
<b>Fund domicile</b>	Luxembourg
<b>Fund currency</b>	EUR
<b>Close of financial year</b>	30. Nov
<b>Total net assets (in millions)</b>	370,47
<b>Inception date</b>	29.01.2015
<b>Management fee p.a.</b>	1,25%
<b>Ongoing charge</b>	2,02%
<b>Swinging single pricing (SSP) <sup>2)</sup></b>	Yes
<b>Unit class</b>	<b>Category UBH (capital growth)</b>
<b>Unit class currency</b>	CHF
<b>ISIN number</b>	LU1144420541
<b>Bloomberg ticker</b>	CFSUBHC LX
<b>Net Asset Value</b>	127,33

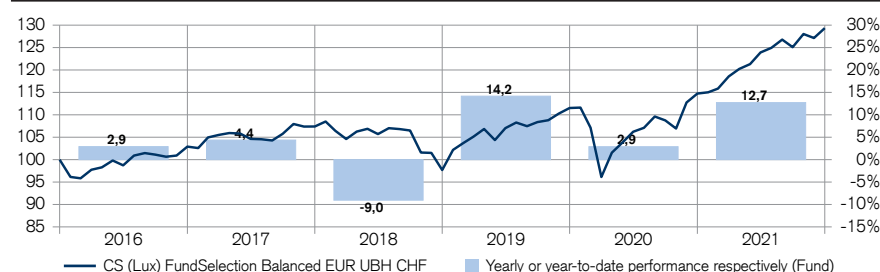
<sup>2)</sup> For more details, please refer to the relevant chapter "Net Asset Value" of the Fund's prospectus.

### Fund statistics

	3 years	5 years
Annualised volatility in %	9,58	8,39
Maximum draw down in % <sup>3)</sup>	-13,87	-13,87

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

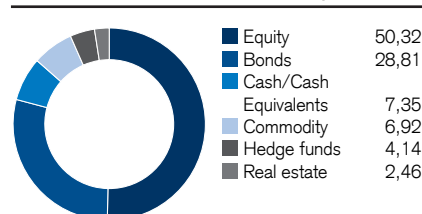
### Net performance in CHF (rebased to 100) and yearly performance <sup>1)</sup>



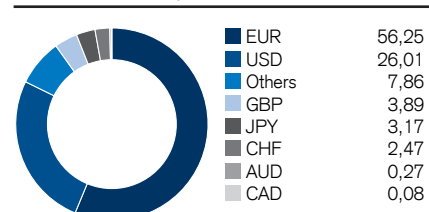
### Net performance in CHF <sup>1)</sup>

	1 month	3 months	YTD	1 year	3 years	5 years
Fund	1,73	3,39	12,72	12,72	32,40	26,68

### Allocation asset classes in %



### Currencies in % <sup>4)</sup>



<sup>4)</sup> 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
<b>Total</b>	<b>7,35</b>	<b>28,81</b>	<b>50,32</b>	<b>13,52</b>	<b>100,00</b>

### Duration

Modified duration in years	4,15
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### 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
<b>Total</b>	<b>100,00</b>

### 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
<b>Total</b>	<b>52,17</b>

<sup>1)</sup> 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.

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\*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.