

# Key Investor Information

This document provides key investor information about this fund ("Sub-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 Sub-fund. Investors are advised to read it so to make an informed decision about whether to invest.

## Credit Suisse Carmignac Emerging Markets Multi-Asset Fund, a Sub-fund of Credit Suisse Wealth Funds 1

Share Class  
ISIN  
Management Company

BH EUR  
LU1720511895  
MultiConcept Fund Management S.A., Luxembourg

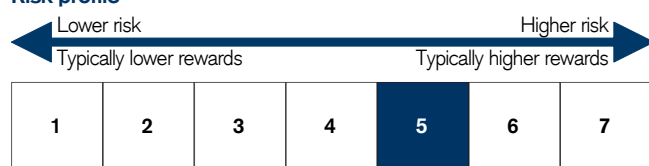
### Objectives and investment policy

This Mixed Sub-fund is actively managed aiming to outperform a return of 1 month reference rate depending on the reference currency of the relevant share class as follows: USD: SOFR + 5% p.a., EUR: ESTR+ 5% p.a., CHF: SARON+ 5% p.a., GBP: SONIA+ 5% p.a over a recommended investment horizon of 5 years. In order to reach its objective, the Sub-fund invests mainly in Emerging Market countries. Investments are made in equities, equity type securities and debt instruments such as, but not limited to, fixed rate bonds, zero bonds, floating rate notes and perpetual bonds issued by governments, semi-private and private issuers. The Sub-fund invests without being restricted to a certain currency, industrial sector or rating of the issuer. The Investment Manager will use its discretion to significantly deviate from the weighting of certain components of the benchmark and to significantly invest in companies or sectors not included in the benchmark in order to take advantage of specific investment opportunities.

It is thus expected that the performance of the Sub-fund will significantly deviate from the benchmark. If considered to be in the best interest of shareholders, the Sub-fund can hold up to 100% of its net assets in cash and money market instruments. In order to reach its objective, the Sub-fund can use derivative instruments to protect against movements in currencies and security prices and for efficient portfolio management. The Sub-fund uses derivatives to reduce the impact of changes in currency exchange rates on the performance for this Share Class. The investor can buy or sell shares on a daily basis (Luxembourg bank business days). This Share Class does not make regular distributions. The Sub-fund shall bear the costs of standard brokerage and bank charges incurred by the Sub-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 Sub-fund's risk and reward profile shows the variations in value an investment in this Sub-fund would have undergone over the past five years, whereby simulated performance data is used in the case of missing history. The Sub-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 Sub-fund is risk free.

#### Why is the Sub-fund in the specific category?

The risk level of an investment in different asset classes is mainly driven by its asset mix (e.g. equity, bonds and others), the investment markets and economic sectors, as well as allocation to currencies. This Sub-fund may be considerably exposed to asset classes with higher risks. The Sub-fund's use of leverage may lead to an amplified reaction to market movements. The particularly active management of the Sub-fund may lead to frequent changes of the Sub-fund's risk profile. The Sub-fund may have a low degree of issuer diversification which makes it more vulnerable. The Sub-fund's application of Swing Pricing also impacts its risk and reward profile.

#### Are there any other particular risks?

The Sub-fund's risk and reward profile does not reflect the risk inherent in future circumstances that differ from what the Sub-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 Sub-fund may not pay income or repay capital when due. The Sub-fund's investments have considerable credit risk.
- Liquidity risk: Assets cannot necessarily be sold at limited cost in an adequately short timeframe. The Sub-fund's investments may be prone to limited liquidity. The Sub-fund will endeavor to mitigate this risk by various measures.
- Counterparty risk: Bankruptcy or insolvency of the Sub-fund's derivative counterparties may lead to payment or delivery default.
- 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 Sub-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.

### Charges

One-off charges taken before or after the investment	
Entry charge	5.00%
Exit charge	Not applicable
Switch charge	Not applicable
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 Sub-fund over a year	
Ongoing charge	2.08%
Charges debited to the Sub-fund under certain specific conditions	
Performance fee	Not applicable

Charges debited to investors are used to pay for the cost of running the Sub-fund, including marketing and distribution costs. These charges reduce the potential growth of the investment.

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 December 31, 2022. 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 Sub-fund when buying or selling shares/units in another collective investment undertaking.

The single swing pricing method (SSP) is used to determine the issue and redemption price of the Sub-fund. For further information about the implication of SSP, investors should refer to the relevant chapter "Net Asset Value" of the prospectus, which is available at <https://www.credit-suisse.com/microsites/multiconcept/en.html>.

## Past performance

### Performance disclaimer

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

### Charges and fees

The performance chart shows the Sub-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.

### Sub-fund launch date and currency

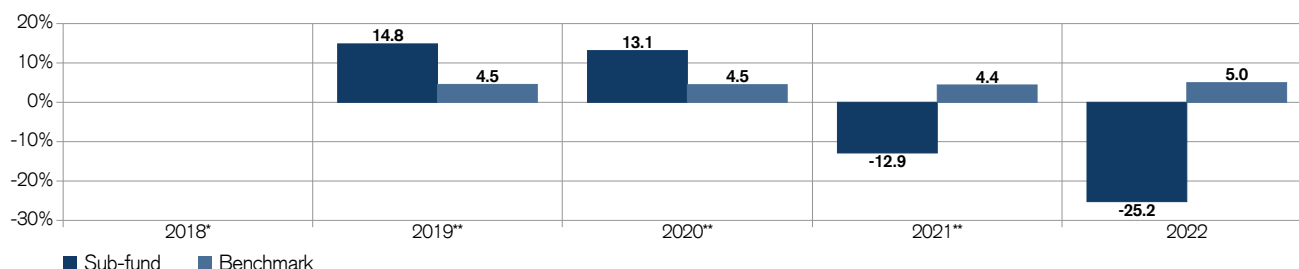
The Sub-fund was launched on December 12, 2017.

The Share Class was launched on May 9, 2018.

The base currency of the Sub-fund is USD.

The currency of the Share Class is EUR.

Past performance has been calculated in EUR.



\* For this reference period, no data is available for the Share Class. The Share Class was launched on May 9, 2018.

\*\* For this reference period, a different benchmark used for performance fee calculation was applied. As of 31. December 2021 the Share Class changed this benchmark from the LIBOR EUR 1M +500 bps p.a. to the Euro Short-Term Rate (€STR) + 5% p.a. (01/22).

## Practical information

### Depository bank

Credit Suisse (Luxembourg) S.A., Luxembourg

### Further information

Further information about Credit Suisse Wealth Funds 1, its prospectus and its latest annual and semi-annual report may be obtained free of charge, in English language, from MultiConcept Fund Management S.A., Luxembourg, the appointed distributors or online at <https://www.credit-suisse.com/microsites/multiconcept/en.html>. This key investor information document relates to a Sub-fund forming part of Credit Suisse Wealth Funds 1. The prospectus and the periodic reports are prepared for the entire umbrella Sub-fund. The assets and liabilities of each Sub-fund are segregated, which means that no individual Sub-fund will be liable with its assets for liabilities of another Sub-fund within the umbrella Sub-fund.

Details of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, including a description of the global Credit Suisse Group compensation committee are available on <https://www.credit-suisse.com/microsites/multiconcept/en.html> and will be made available to investors free of charge upon request.

The Investment Managers for this Fund are Credit Suisse AG, Zürich and Carmignac Gestion Luxembourg S.A.

### Price publication

The latest prices of the shares are available on <https://www.credit-suisse.com/microsites/multiconcept/en.html>.

### Conversion of units/shares

Investors may apply to convert part or all of their shares into shares of the same class of another Sub-fund or into another class of the same or another Sub-fund, 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 Sub-fund information

More share classes may be available for this Sub-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 <https://www.credit-suisse.com/microsites/multiconcept/en.html>.

### Tax legislation

The Sub-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

MultiConcept 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 Sub-fund's prospectus.

This Sub-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 May 12, 2023.