

# Information to the Shareholders of CSIF (Lux) Equity US Blue

## Merger Notice

### **Credit Suisse Index Fund (Lux)**

Investment Company with Variable Capital  
under Luxembourg Law

5, rue Jean Monnet,  
L-2180 Luxembourg  
R.C.S. Luxembourg B 167524

(the "**Fund**")

Notice is hereby given to the shareholders of CSIF (Lux) Equity US Blue (the "**Merging Subfund**"), a subfund of the Fund, that the board of directors of the Fund has decided to merge the Merging Subfund into CSIF (IE) MSCI USA Blue UCITS ETF (the "**Receiving Subfund**"), a subfund of Credit Suisse Index Fund (IE) ETF ICAV ("**IE ETF**"), an open-ended umbrella Irish collective asset- management vehicle with segregated liability between sub-funds formed in Ireland under the Irish Collective Asset-management Vehicles Act 2015 and authorised by the Central Bank of Ireland as a UCITS pursuant the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011, (S.I. No. 352 of 2011), as amended and as may be further amended, consolidated or substituted from time to time (the "**Regulations**"), having its registered office at 2<sup>nd</sup> Floor, Block E, Iveagh Court, Harcourt Road, Dublin 2, Ireland, with registration number C401941 (the "**Irish Fund**") (the "**Merger**").

### **I. Merger Type**

The boards of directors of the Fund and of the Irish Fund have resolved to proceed with the Merger in accordance with article 1(20)(a) and the provisions of Chapter 8 of the Luxembourg law of 17 December 2010 relating to undertakings for collective investment, as amended (the "**2010 Law**") and article 25 of the articles of incorporation of the Fund by transferring all the assets and liabilities of the Merging Subfund to the Receiving Subfund.

The assets and liabilities of the Merging Subfund will be contributed to the Receiving Subfund as of 16 March 2020 (the "**Effective Date**").

### **II. Merger Rationale**

The Merger is effected to streamline the existing product range of Credit Suisse.

The Irish Fund is set-up as an exchange traded fund, which should provide the investors of the Merging Subfund with higher liquidity by offering the opportunity to buy and sell shares intraday on the secondary market.

In addition, the Merging Subfund being focussed on investments in the United States, it is expected that, through the Receiving Subfund of the Irish Fund, the investors will be able to benefit from more efficient structuring and strategy implementation.

It is moreover expected that there will be higher investor demand for an ETF product than for the Merging Subfund due to the fact that the ETF should typically ensure that its assets can be managed more efficiently and at lower cost than the Merging Subfund.

### **III. Impact of the Merger**

#### *Impact of the Merger on shareholders of the Receiving Subfund*

Since the Receiving Subfund has been created in view of the Merger, there will be no shareholders invested in the Receiving Subfund prior to the Merger that would be impacted by the Merger.

#### *Impact of the Merger on shareholders of the Merging Subfund*

The Merger into a a subfund of an ETF will provide the investors with higher liquidity by offering the opportunity to buy and sell shares intraday on the secondary

market.

The Merging Subfund and Receiving Subfund both have well established service providers in their respective markets, and appropriate operational arrangements have been put in place to ensure a smooth transition between the Merging Subfund and the Receiving Subfund.

However, the respective share classes in the Receiving Subfund sometimes differ from the corresponding share classes of the Merging Subfund in terms of (i) applicable fees, costs and charges and (ii) hedging policy.

Also, the shareholders of the Merging Subfund should note that as a result of the Merger they will become shareholders of the Irish Fund. Shareholders should be aware of the different legal form of the Fund and the Irish Fund and note the resulting differences in terms of governance structure, as further detailed in below tables. Following the Merger, shareholders of the Merging Subfund will not be able to hold shares in a registered account of the IE ETFs' transfer agent, but shares will need to be directly registered by the IE ETFs' transfer agent into an account in the respective international central securities depository ("ICSD") or local central securities depositories ("CSDs") on the secondary market.

In that context, shareholders of the Merging Subfund would need to contact the transfer agent of the Merging Subfund (the "**Lux Transfer Agent**") and to provide the latter with their ICSD/CSD depository account number, name of account and place of settlement.

Alternatively, i.e. where shareholders of the Merging Subfund hold shares in the Merging Subfund on behalf of underlying investor(s) and are not able to hold the entirety of the IE ETF shares on behalf of their underlying investor(s), those shareholders of the Merging Subfund must:

1. Provide the Lux Transfer Agent with the breakdown of their current holding in the Fund and for each line, inform the Lux Transfer Agent where underlying investor(s) of the relevant shareholder of the Merging Subfund would like to hold its IE ETF shares by indicating the corresponding ICSD/CSD depository account number, name of account and place of settlement.
2. In case where the shareholders of the Merging Subfund are not able to provide the Lux Transfer Agent with the information requested under point 1. above, they should provide the underlying investor(s) with the name and contact details of the Lux Transfer Agent for the underlying investor(s) to contact directly the Lux Transfer Agent and discuss the matter.

The shareholders of the Merging Subfund should note that any failure on their behalf to provide the Lux Transfer Agent with the above-mentioned information by 9 March 2020 at 2:00 p.m. CET will lead to compulsory redemption of their shares in the Merging Subfund until 13 March 2020 the latest.

Finally, the shareholders of the Merging Subfund should note that they will only be able to transfer whole shares to the IE ETF. In case fractional shares arise as a result of the Merger, shareholders of the Merging Subfund should be aware that those fractional shares will be paid out by the Merging Subfund to those shareholders in cash. In case where shareholders of the Merging Subfund are holding shares on behalf of underlying investors, those shareholders may then need to also pay those underlying investors, as agreed between the shareholders of the Merging Subfund and their underlying investors.

In the context of the Merger, certain information regarding the Fund and the Merging Subfund (including, as the case may be, data on portfolio composition and individual positions, as well as information on the investor structure collectively referred to as "**Fund Data**") will be disclosed, subject to appropriate confidentiality arrangements, to IE ETF and its various service providers, as well as relevant ICSD and/or CSD as appropriate. In order to allow an orderly preparation of the transfer between the

Merging Subfund and the Receiving Subfund, disclosure of Fund Data may take place as of the publication of this shareholder merger notice on 7 February 2020.

Fund Data may include personal data (as this term is defined in Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data) regarding each investor in the Merging Subfund and the underlying beneficial owners (collectively "**Personal Data**"). In order to ensure a smooth transition between the Merging Subfund and the Receiving Subfund, Personal Data may need to be disclosed by the Fund to IE ETF and its service providers as well as relevant ICSD and/or CSD as appropriate. These disclosures of Personal Data are in the legitimate interest of the Fund. By way of exception to the transfer of Fund Data as described above, disclosures of Personal Data to IE ETF and its service providers will only take place after the lapse of the notice period on 9 March 2020.

In case Shareholders have provided the Fund with Personal Data on any individual, they shall inform these individuals that their personal data may be disclosed to IE ETF and its service providers in the context of the Merger.

Shareholders of the Merging Subfund should note that failure for them to ask for the redemption of their shares before 9 March 2020 will lead to the transfer of their Personal Data to IE ETF and the Receiving Subfund.

Merging Subfund Credit Suisse Index Fund (Lux) – CSIF (Lux) Equity US Blue							Receiving Subfund Credit Suisse Index Fund (IE) ETF ICAV – CSIF (IE) MSCI USA Blue UCITS ETF						
Share Class (Currency)	ISIN	Type of Share*	Maximum Sales Charge	Maximum Issuing Charge/Redemption Charge	Ongoing Charges**	Synthetic Risk and Reward Indicator	Share Class (Currency)	ISIN	Type of Share*	Maximum Sales Charge	Maximum Primary Market Transaction Charge	Maximum Ongoing Charges	Synthetic Risk and Reward Indicator
<b>DB</b> (USD)	LU0941628231	ACC	n/a	1%	0.02%	5	<b>B</b> (USD)	IE00BJBYDR19	ACC	5%	1%	0,15%	5
<b>DB</b> (EUR)	LU0985871366	ACC	n/a	1%	0.02%	5	<b>B</b> (USD)	IE00BJBYDR19	ACC	5%	1%	0,15%	5
<b>QB</b> (USD)	LU1004506587	ACC	n/a	1%	0.15%	5	<b>B</b> (USD)	IE00BJBYDR19	ACC	5%	1%	0,15%	5
<b>QB</b> (EUR)	LU1004506827	ACC	n/a	1%	0.15%	5	<b>B</b> (USD)	IE00BJBYDR19	ACC	5%	1%	0,15%	5
<b>FB</b> (USD)	LU1419770752	ACC	n/a	1%	0.20%	5	<b>B</b> (USD)	IE00BJBYDR19	ACC	5%	1%	0,15%	5

\*ACC=accumulating

\*\*Based on estimated ongoing charges

The following table illustrates the similarities and the differences between the investment objectives and principles of the Merging Subfund and the Receiving Subfund:

<b>Legal form, investment objectives, principles and investor profiles</b>	
<b>Merging Subfund Credit Suisse Index Fund (Lux) – CSIF (Lux) Equity US Blue</b>	<b>Receiving Subfund Credit Suisse Index Fund (IE) ETF ICAV – CSIF (IE) MSCI USA Blue UCITS ETF</b>
<p><b>Legal form</b> The Merging Subfund is a subfund of Credit Suisse Index Fund (Lux), an investment company with variable capital (société d'investissement à capital variable). Credit Suisse Index Fund has appointed Credit Suisse Fund Management S.A. as its management company.</p>	<p><b>Legal form</b> The Receiving Subfund is a subfund of Credit Suisse Index Fund (IE) ETF ICAV, an open-ended umbrella Irish collective asset-management vehicle. Credit Suisse Index Fund (IE) ETF ICAV has appointed Carne Global Fund Managers (Ireland) Limited as its manager.</p>
<p><b>Investment Objective</b> The Subfund tracks the MSCI USA Index as its benchmark index. The Investment Objective of the Subfund is to provide the Shareholders with a return in line with the performance of the MSCI USA Index (the "Underlying Index") (see description under the section "Description of the Underlying Index").</p>	<p><b>Investment Objective</b> The Fund tracks the MSCI USA Index as its benchmark index. The Investment Objective of the ETF is to provide the Shareholders with a return in line with the performance of the MSCI USA Index (the "<b>Reference Index</b>"), less the fees and expenses of the Fund.</p>
<p><b>Investment Principles</b> The Subfund may invest in a representative selection of securities from the benchmark index (optimized sampling) rather than in all the securities in the index. Selection is facilitated by a system that takes account of both quantitative factors as well as factors that determine returns. The portfolio may be limited to a representative selection of securities from the benchmark index owing to the investment restrictions set out below, to other legal or statutory restrictions, to costs and expenses incurred by the subfund, or to the illiquidity of certain securities. The Subfund invests a) in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are contained in the above-mentioned benchmark index; b) temporarily in equities and other equity-type securities and rights (shares, dividend-right certificates, shares in cooperatives, participation certificates, etc.) of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the MSCI USA Index on the basis of its acceptance criteria; c) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy; d) in derivatives (including warrants) on the above investments. For the avoidance of doubt, such derivatives may include futures on the benchmark index, on financial indices that the Investment Manager believes to be highly correlated to the benchmark index, on indices of individual countries and regions that are reflected in the benchmark</p>	<p><b>Investment Policies</b> In order to achieve the investment objective, the Fund intends to invest all or substantially all of the net proceeds of any issue of Shares in the following: (i) Equities and Equity-Related Securities which relate to the components of the Reference Index, in order to replicate as closely as possible the performance of the Reference Index. Consequently, the prime criterion for selecting the individual Equities and Equity-Related Securities is not their perceived attractiveness or potential growth or value but rather their suitability in terms of attaining the investment objective of replicating the performance of the Reference Index. The Fund may invest up to 20% of its Net Asset Value in such Equities and Equity-Related Securities issued by the same body in order to replicate the Reference Index. The limit may be raised to 35% for a single issuer where exceptional market conditions apply. (ii) temporarily in Equities and Equity-Related Securities and rights of companies which are not contained in the benchmark index but where there is a high probability that such securities will be able to join the MSCI USA Index on the basis of its acceptance criteria. (iii) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment objective and meet with the requirements of the UCITS Regulations. (iv) Investments (including derivatives on these investments) which are dropped from the Reference Index must be sold within an appropriate period while safeguarding the interests of the investors. The Equities, Equity-Related Securities, other eligible assets listed above, any ancillary cash and any instruments (held for the purposes of efficient portfolio management and</p>

<p>index or on indices which are primarily based on the same markets as the Subfund's benchmark index.</p> <p>Investments (including derivatives on these investments) which are dropped from the benchmark index must be sold within an appropriate period while safeguarding the interests of the investors.</p> <p>The Subfund will invest at least 51% of its total net assets in Qualifying Equity Instruments.</p>	<p>currency hedging) held by the Fund shall constitute the "Fund Assets" for the purposes of the Prospectus.</p> <p>Irrespective of the investment policy pursued, the Fund will be managed so that it is not leveraged for investment purposes.</p> <p>Further information relevant to the Fund's investment policy is contained in the main part of the Prospectus under "Investment Objectives and Policies" and under "Investment Restrictions".</p>
<p><b>Profile of the Typical Investor</b></p> <p>The subfund is suitable for investors with high risk tolerance and a long-term view who wish to invest in a broadly diversified portfolio of US equity securities.</p>	<p><b>Investor Profile</b></p> <p>The Fund is suitable for investors with high risk tolerance and a long-term view who wish to invest in a broadly diversified portfolio of US equity securities.</p>
<p><b>Management Company</b></p> <p>Credit Suisse Fund Management S.A.</p>	<p><b>Manager</b></p> <p>Carne Global Fund Managers (Ireland) Limited</p>
<p><b>Depository Bank</b></p> <p>Credit Suisse (Luxembourg) S.A.</p>	<p><b>Depository</b></p> <p>Brown Brothers Harriman Trustee Services (Ireland) Limited</p>
<p><b>Investment Manager</b></p> <p>Credit Suisse Asset Management (Schweiz) AG, Zurich</p>	<p><b>Investment Manager</b></p> <p>Credit Suisse Asset Management (Switzerland) Ltd</p>
<p><b>Central Administration/Administrator</b></p> <p>Credit Suisse Fund Services (Luxembourg) S.A.</p>	<p><b>Administrator</b></p> <p>Brown Brothers Harriman Fund Administration Services (Ireland) Limited</p>

No further subscriptions in the Merging Subfund will be accepted as from 2 March 2020 at 2:00 p.m. (CET).

However, the shareholders of the Merging Subfund who do not agree with the Merger can apply for redemption of all or part of their shares free of charge, other than those retained for disinvestment costs, during a period starting on the date of this publication, being 7 February 2020, and ending on 9 March 2020 at 2:00 p.m. (CET). Any redemption applications in the Merging Subfund received after 2:00 p.m. (CET) on 9 March 2020 will not be processed. Any such redemption requests should be submitted in the Receiving Subfund to its central administration, Credit Suisse Fund Services (Luxembourg) S.A., 5, rue Jean Monnet, L-2180 Luxembourg, on or after the Effective Date.

PricewaterhouseCoopers, Société Coopérative, with registered office at 2, rue Gerhard Mercator, L-2182 Luxembourg, Grand Duchy of Luxembourg, has been appointed by the Management Company on behalf of the Fund as the independent auditor in charge of preparing a report validating the conditions foreseen in the 2010 Law for the purpose of the Merger.

The last net asset value of the Merging Subfund will be calculated as of 13 March 2020.

As of the Effective Date, the shareholders of the Merging Subfund who have not applied for redemption, have provided the Lux Transfer Agent with the breakdown of their current shareholding in the Fund, and, for each line, the underlying investor(s) and the relevant ICSD and/or CSD as appropriate, will receive a number of new shares (as applicable) of the relevant share class of the Receiving Subfund on the basis of the exchange ratio mentioned below (the "**New Shares**") and no subscription charge will be applied in this respect. Investors will be informed of the number of New Shares issued to them by means of a merger confirmation, and may deal in their New Shares before receiving the confirmation of the allocation of the New Shares subject though for the Investors to place a receipt instruction in order to accept the New Shares on their relevant CSD/ICSD account.

As from the Effective Date of the Merger, the Merging Subfund shall automatically cease to exist.

All costs of the Merger (with the exception of any dealing costs, audit costs, other miscellaneous costs and transfer taxes on the assets associated with the transfer of assets and liabilities and the custody transfer costs) will be borne by the Management Company, including legal, accounting and other administrative expenses.

Shareholders of the Merging Subfund should be informed that the Merger in itself is not a taxable transaction in Luxembourg nor in Ireland. However, investors should inform themselves as to the possible tax implications on their personal tax status of the aforementioned changes in their respective country of citizenship, residence or domicile.

#### **IV. Criteria adopted for the valuation of assets and liabilities on the date of calculating the exchange ratio**

The assets and liabilities of the Merging Subfund and the Receiving Subfund will be valued in accordance with the valuation principles laid down in Chapter 8 of the current prospectuses of the Fund and of the Irish Fund, article 11 of the management regulations of the Fund and article 20 of the articles of incorporation of the Irish Fund.

#### **V. Calculation method of the exchange ratio**

On the Effective Date and in exchange for their contribution, the shareholders of the Merging Subfund who have not applied for redemption of their shares will receive shares of the relevant share class in the Receiving Subfund on the basis of the exchange ratio as mentioned below.

The Receiving Subfund shall be launched on the Effective Date.

The exchange ratio will be calculated by dividing the net asset value per share of the share classes in the Merging Subfund, as calculated and published on 16 March 2020

and based on prices as at 13 March 2020 by the standard initial issue price of the corresponding share class in the Receiving Subfund, which shall be equal to 100 represented in the reference currency of the respective share class.

Shareholders of the Receiving Subfund should note that the prospectus of the Irish Fund, the key investor information documents, the copy of the report of the independent auditor as well as the articles of incorporation may be obtained at the registered office of the Irish Fund in accordance with the provisions of the prospectus.

These documents are also available on [www.credit-suisse.com](http://www.credit-suisse.com).

Luxembourg, 7 February 2020  
The Board of Directors



# KEY INVESTOR INFORMATION

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

**CSIF (IE) MSCI USA ESG Leaders Blue UCITS ETF (the "Fund")**  
**A sub-fund of Credit Suisse Index Fund (IE) ETF ICAV (the "ICAV")**  
Class BH EUR Shares, ISIN: IE00BKKFT185  
The Fund is managed by Carne Global Fund Managers (Ireland) Limited ("the Manager")

## Objectives and Investment Policy

### Investment Objective

The Fund's investment objective is to track the return of the MSCI USA ESG Leaders Index (the "Reference Index") minus the fees and expenses of the Fund.

### Investment Policy

The Fund is passively managed aiming to replicate the performance of the Reference Index. The Reference Index is a capitalisation weighted index that provides exposure to companies with high Environmental, Social and Governance (ESG) performance relative to their sector peers. The Reference Index will consist of mid and/or large capitalisation companies in the US market. The portfolio and the performance of the Fund can deviate from the Reference Index. Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.10%.

To achieve its objective the Fund seeks to invest all or substantially all of its net proceeds of shares issued in a representative selection of equities and equity-related securities which relate to the components of the Reference Index. Investment selection is not guided by growth or value but rather the investment objective of the Fund of tracking the return of the Reference Index. The Fund may also temporarily invest in Equities and Equity-Related Securities and rights of companies which are not contained in the benchmark index. The maximum investment is 5% of the Net Asset Value ("NAV").

The Fund may also engage in Financial Derivative Instruments ("FDIs") for the purposes of efficient portfolio management and/or to protect against exchange risks. Such FDI's include warrants, FX forwards, futures on the Reference Index, futures on financial indices. Global exposure and leverage of FDI's shall not exceed 100% of the NAV.

In addition to the securities mentioned above, the Fund may invest in units of a passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment objective and meet with the requirements of the UCITS Regulations. The Fund shall not invest more than 10% of its NAV in other UCITS or other collective investment schemes. Investments which are dropped from the Reference Index must be sold within an appropriate period while safeguarding the interest of the investors. The Fund's base currency is USD.

### Distribution Policy

For non-distributing share classes, income will be automatically reinvested in the Fund and reflected in the NAV per share. For distributing share classes, income will be paid in the form of a dividend.

### Dealing Frequency

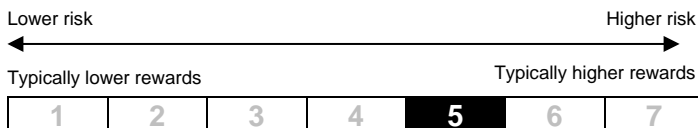
You can buy and redeem units daily, on any business day (as defined in the supplement) other than on 24<sup>th</sup> December, 31<sup>st</sup> December and 2<sup>nd</sup> January or such other days as the Directors may determine and notify to shareholders in advance.

### Recommendation

The Fund is suitable for investors with high risk tolerance and a long-term view who wish to invest in a broadly diversified portfolio of US equity securities. You should carefully consider your own investment goals and risk tolerance before investing in the Fund.

For more information about the investment policy and strategy of the Fund, please refer to the section entitled "Investment Objective, Investment Policies and Investment Strategy" of the Fund's Supplement (the "Supplement")

## Risk and Reward Profile



This indicator above is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The risk category shown is not guaranteed and may change over time. The lowest category does not mean a risk-free investment.

This Fund is in risk category 5 due to the underlying performance of historical data returns.

The Fund is newly formed and has no operating history. The Fund may be subject to risks which are not included in the calculation of the risk-reward indicator. Key risk factors:

**Market Risk:** The risk that the market will go down in value, with the possibility that such changes will be sharp and unpredictable.

**Currency Risk:** The Fund's investments may be denominated in currencies other than the currency of the share class purchased by the investor which may be affected by adverse currency movements. In hedged share classes, the Fund will attempt to use FDIs to remove the effect of such currency movements, however there is no guarantee that any attempts at hedging will be successful.

**Derivative Risk:** The Fund may invest in FDI's to protect against risk for the purpose of efficient portfolio management. There is no guarantee that the Fund's use of FDIs for either purpose will be successful. Derivative transactions are highly sensitive to underlying price movements, interest rates and market volatility and therefore come with a greater risk than directly investing in the underlying securities themselves.

**Operational Risk (including safekeeping of assets):** The Fund and its assets may experience material losses as a result of technology/system failures, cybersecurity breaches, human error, policy breaches and/or incorrect valuation of units.

**Liquidity Risk:** The Fund may invest in securities which may become difficult to sell or may need to be sold at an unfavourable price. This may affect the overall value of the Fund.

**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.

Attention is drawn to the risk that the value of the principal invested in the Fund may fluctuate.

**For more information on risks, please see the section entitled "Risk Factors" in the Prospectus of the ICAV and the Supplement**

## Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest:

Entry Charge	5.00%
Exit Charge	3.00%

This is the maximum amount that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

### Charges taken from the Fund over a year:

Ongoing Charges	0.18%
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### Charges taken from the Fund under certain specific conditions:

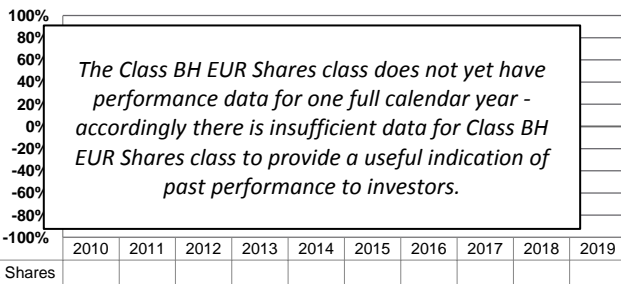
Performance fee	Class BH EUR Shares	None

The entry and exit charges shown are maximum figures. In some cases, you might pay less – for further details please speak to your financial adviser.

As the Fund is newly established the ongoing charges figure is based on estimated annual expenses including investment management fees, administrator fees, director fees, depositary fees and audit fees based on the expected total of charges. The Fund's annual report for each financial year will include details on the exact charges made. The ongoing charge figure may vary from year to year and excludes performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking.

**More detailed information about the charges can be found in the "Fees and Expenses" section of the Supplement.**

## Past Performance



The Fund was established in 2020.

We have insufficient data at this time in order to provide a useful indication of past performance.

**Past performance is not a guarantee of future performance.** In general, past performance takes into account all of ongoing charges, but not any entry, exit or switching charge. Past performance shall be calculated in USD. **The value of your investment may go down as well as up and you may not get back the amount you originally invested.**

## Practical Information

**Depositary Bank:** The Fund's assets are held with the depositary, Brown Brothers Harriman Trustee Services (Ireland) Limited.

**Further Information:** Further information about the ICAV, copies of the Prospectus, latest annual and semi-annual reports may be obtained free of charge from [www.credit-suisse.com](http://www.credit-suisse.com) and at the registered office of the ICAV.

**Representative Share Class Information:** This KIID for Class BH EUR Shares has been chosen as the representative share class for Class A USD Shares, Class A EUR Shares, Class B USD Shares (ISIN: IE00BJBYDP94), Class B EUR Shares, Class AH EUR Shares, Class AH CHF Shares and Class BH CHF Shares (ISIN: IE00BKKFT078). Further information on these classes is available in the sub-fund supplement.

**Latest Share Prices/Net Asset Value:** The latest share prices will be made available on [www.credit-suisse.com](http://www.credit-suisse.com) (or by contacting the Administrator, Brown Brothers Harriman Trustee Services (Ireland) Limited).

**Remuneration Policy:** Details of the remuneration policy of the Fund are available on the Manager's website, [www.carnegroup.com/en/resources](http://www.carnegroup.com/en/resources). A paper copy will be available free of charge from the office of the Manager upon request.

**Conversion of Shares:** A Shareholder may switch from one share class or one sub-fund to another share class or sub-fund subject to the conditions set out in the Prospectus. An Exchange charge where applicable of up to 3% of its NAV per share may also be applied. Please refer to the Prospectus and the Supplement for the Fund for further details on how to exercise your right switch.

**Tax Legislation:** The taxation of income and capital gains of the ICAV and of the Shareholders is subject to the fiscal laws and practices of Ireland, of the countries in which the ICAV invests and of the jurisdictions in which the Shareholders are resident for tax purposes or otherwise subject to tax. Depending on your country of residence, this may impact your personal tax position. For further details, please speak to your financial adviser.

**Accuracy Statement:** The Manager 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 ICAV's Prospectus.

**Segregated Liability:** The Fund is a sub-fund of the ICAV, a company with an umbrella structure. Under Irish law the assets and liabilities of the Fund are segregated from other sub-funds within the ICAV and the assets of the Fund will not be available to satisfy the liabilities of another fund of the ICAV.

This Fund is authorised in Ireland and regulated by Central Bank of Ireland. The Manager is authorised in Ireland and regulated by the Central Bank of Ireland.