

# CS (Lux) FundSelection Yield EUR

a subfund of CS Investment Funds 4 - Class IB EUR

## Investment policy

The investment objective of CS (Lux) FundSelection Yield (EUR) is to achieve an appropriate return in Euro. 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, commodities, and liquid real estate.

## Fund facts

<b>Fund manager</b>	Christopher Schütz, Gerhard Werginz
<b>Fund manager since</b>	16/12/2013, 16/12/2013
<b>Location</b>	Zurich, Zurich
<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>	538.58
<b>Inception date</b>	04/06/2014
<b>Management fee in % p.a.</b>	0.60
<b>TER (as of 30.11.2018) in %</b>	1.31
<b>Swinging single pricing (SSP) <sup>2)</sup></b>	Yes

<b>Unit Class</b>	<b>Category IB (capital growth)</b>
<b>Unit class currency</b>	EUR
<b>ISIN number</b>	LU1048951153
<b>Bloomberg ticker</b>	CSFSIRI LX
<b>Net Asset Value</b>	1,221.29
<b>Min. Init. Investm. Amount (in mill.)</b>	3

Morningstar Rating as of 31/01/2020 ★★★★★

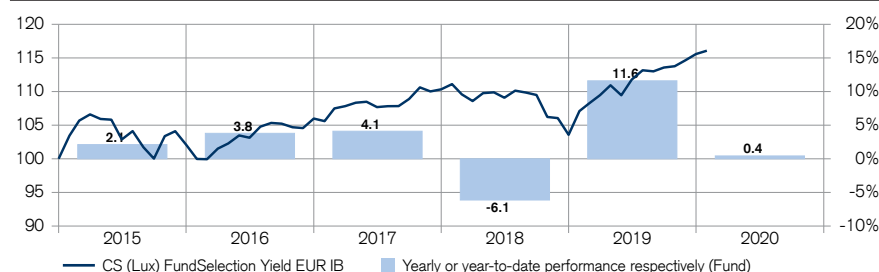
<sup>2)</sup> For more details, please refer to the relevant chapter "Net Asset Value" of the Fund's prospectus.

## Fund Statistics

	3 years	5 years
Annualised volatility in %	4.21	4.62
Information ratio	-0.19	-0.60
Tracking Error (Ex post)	1.02	1.15
Maximum draw down in % <sup>3)</sup>	-6.78	-6.78

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

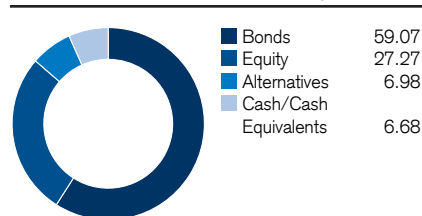
## Net performance in EUR (rebased to 100) and yearly performance <sup>1)</sup>



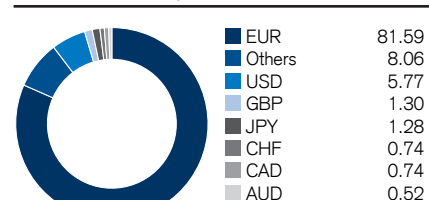
## Net performance in EUR <sup>1)</sup>

	1 month	3 months	YTD	1 year	3 years	5 years
Fund	0.43	2.03	0.43	8.38	9.92	12.22

## 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
Switzerland	0.14	-	0.60	-	0.74
Asia Pacific	0.01	-	0.51	-	0.52
Euroland	5.09	44.01	12.62	2.74	64.46
UK	0.24	-	1.06	-	1.30
Canada	0.15	-	0.59	-	0.74
USA	1.12	0.75	6.27	-	8.14
Others	-0.08	-	-	-	-0.08
Emerging Markets	-	9.18	4.35	-	13.53
Global	-	5.13	-	4.24	9.37
Japan	0.01	-	1.27	-	1.28
<b>Total</b>	<b>6.68</b>	<b>59.07</b>	<b>27.27</b>	<b>6.98</b>	<b>100.00</b>

## Duration and Yield

Modified duration in years	5.42
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## Allocation of bonds in %

Straight bonds	74.51
Emerging Market Bonds	15.54
High Yield Bonds	5.04
Inflation Linked Bonds	3.34
Convertibles	1.57
<b>Total</b>	<b>100.00</b>

## Top 10 holdings in %

Position	as % of assets
BlackRock Euro Bond Fund	9.23
Schroder EURO Corporate Bond Fund	7.52
Credit Suisse Corporate Short Duration Eur Bond Fund	7.26
CSIF Bond Aggregate EUR	4.61
BlackRock Euro Short Duration Bond Fund	4.60
Vanguard Gvt Bond Index	4.51
Credit Suisse Commodity Allocation Fund	4.24
Vontobel EUR Corporate Bond Fund	4.22
Vontobel Emerging Market Bond Fund	4.13
Digital Funds Stars Europe ex-UK Equity Fund	3.50
<b>Total</b>	<b>53.82</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.

## 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.
- 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.

This section is not exhaustive, for more risks, please refer to the Prospectus.

## Contact

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Data sources: Credit Suisse, otherwise specified.

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\* "US Person" shall be defined as and include (i) a "United States person" as described in section 7701(a)(30) of the U.S. Internal Revenue Code of 1986, as amended (the "Code"), (ii) a "U.S. person" as such term is defined in Regulation S of the Securities Act of 1933, as amended, (iii) a person that is "in the United States" as defined in Rule 202(a)(30)-1 under the U.S. Investment Advisers Act of 1940, as amended, or (iv) a person that does not qualify as a "Non-United States Person" as such term is defined in U.S. Commodities Futures Trading Commission Rule 4.7.