Asset Management

CREDIT SUISSE
Part of UBS Group

Credit Suisse Index Fund (Lux)

Investment Company with Variable Capital under Luxembourg Law

Prospectus
October 2024

Contents

1. Information for Prospective Investors

This prospectus ("Prospectus") is valid only if accompanied by the latest key information document for packaged retail and insurance-based investment products in accordance with the provisions of Regulation (EU) No 1286/2014 of 26 November 2014, as amended ("PRIIPS KID", formerly "Key Investor Information Document"), the latest annual report, and also the latest semi-annual report if this was published after the latest annual report. These documents shall be deemed to form part of this Prospectus. Prospective investors shall be provided with the latest version of the PRIIPS KIDin good time before their proposed subscription of shares in the Credit Suisse Index Fund (Lux) (the "Company"). This Prospectus does not constitute an offer or solicitation to subscribe shares ("Shares") in the Company by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. Information which is not contained in this Prospectus, or in the documents mentioned herein which are available for inspection by the public, shall be deemed unauthorized and cannot be relied upon.

Certain Subfunds of the Company offer, besides ordinary Shares, also ETF Shares, which are listed on Relevant Stock Exchanges and admitted to trading. Other Share Classes, whilst not ETF Shares, may also be listed on certain stock exchanges, but without being admitted to trading. Investors are invited to consider the relevant information set out in Chapter 2 "*Credit Suisse Index Fund (Lux) – Summary of Share Classes*", Chapter 5 "*Investment in Credit Suisse Index Fund (Lux)*" and Chapter 6 "*Share Dealings*" for further information.

Prospective investors should inform themselves as to the possible tax consequences, the legal requirements and any foreign exchange restrictions or exchange control requirements which they might encounter under the laws of the countries of their citizenship, residence or domicile and which might be relevant to the subscription, holding, conversion, redemption or disposal of Shares. Further tax considerations are set out in Chapter 10, "Expenses and Taxes".

Prospective investors who are in any doubt about the contents of this Prospectus should consult their bank, broker, solicitor, accountant or other independent financial adviser.

This Prospectus may be translated into other languages. To the extent that there is any inconsistency between the English-language Prospectus and a version in another language, the English-language Prospectus shall prevail, unless stipulated otherwise by the laws of any jurisdiction in which the Shares are sold.

Investors should read and consider the risk discussion in Chapter 8, "Risk Factors", before investing in the Company.

Some of the Share Classes may be listed on the Luxembourg Stock Exchange.

The Company's Shares have not been, and will not be, registered under the United States Securities Act of 1933 (the "1933 Act"), any of the securities laws of any of the states of the United States. The Company has not been and will not be registered under the United States Investment Company Act of 1940, as amended, nor under any other US federal laws. Therefore, the Shares in the Subfunds described in this Prospectus may not be offered or sold directly or indirectly in the United States of America, except pursuant to an exemption from the registration requirements of the 1933 Act.

Further, the Board of Directors has decided that the Shares shall not be offered or sold, directly or indirectly, to any ultimate beneficial owner that constitutes a U.S. Person. As such, the Shares may not be directly or indirectly offered or sold to or for the benefit of a "U.S. Person", which 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 1933 Act, 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.

No application has been submitted or will be submitted, nor any registration has been or will be sought, by the Company or the Management Company to or from any of the Indian governmental or regulatory authorities in connection with the advertising, offer, distribution or sale of the Shares in or from India and neither the Company nor the Management Company intends to or will, directly or indirectly, advertise, offer, distribute or sell the Shares to persons resident in India. Subject to certain limited exceptions, the Shares may not be purchased by persons resident in India and purchase of the Shares by such persons are subject to legal and regulatory restrictions. Persons into whose possession this Prospectus or any Shares may come must inform themselves about, and observe, any such restrictions. This information is applicable to the potential investors in the following Subfunds: CSIF (Lux) Equity Emerging Markets, CSIF (Lux) Equity Emerging Markets ESG Blue, CSIF (Lux) Bond Government Emerging Markets Local and CSIF (Lux) Bond Government Emerging Markets USD ESG Blue.

No prospectus, disclosure document (as defined in the Corporations Act 2001 (Cth) of Australia (the "Act")), offering material or advertisement in relation to the financial product has been or will be lodged with the Australian Securities and Investments Commission ("ASIC") or the ASX Limited ("ASX") (or any successor thereto) or any other regulatory body or agency in Australia. This document is not a product disclosure statement, prospectus or other type of disclosure document for the purposes of the Act. Any offer or invitation is only an offer or invitation to make offers where the offer or invitation does not need disclosure to investors under Part 7.9 or Chapter 6D.2 of the Act. No offer or application made following receipt of this document will be considered unless the offer or invitation does not need disclosure to investors under Part 7.9 or Chapter 6D.2 of the Act. Accordingly, a person may not (a) make, offer or invite applications for the issue, sale or purchase of the financial product within, to or from Australia (including an offer or invitation which is received by a person in Australia) or (b) distribute or publish any information memorandum or any other prospectus, disclosure document (as defined in the Act), offering material or advertisement relating to the financial product in Australia, unless (i) it is satisfied that disclosure is not required as a result of the application of sections 1012C and 761G or section 708 of the Act; (ii) the offeree or invitee is a "wholesale client" in Australia, as defined under section 761G of the Act; (iii) such action complies with all applicable laws, regulations and directives in Australia; and (iv) such action does not require any document to be lodged with ASIC, ASX (or any successor thereto) or any other regulatory body or agency in Australia.

UBS Asset Management (Europe) S.A. is exempt from the requirement to hold an Australian Financial Services Licence under the Corporations Act 2001 (Cth.) (the "Act") in respect of financial services provided to Australian wholesale clients (within the meaning of section 761G of the Act). In Australia, UBS entities, other than UBS AG, Australia Branch, are not authorised deposit-taking institutions for the purposes of the Banking Act 1959 (Cth.) and their obligations do not represent deposits or other liabilities of UBS AG, Australia Branch. UBS AG, Australia Branch does not guarantee or otherwise provide assurance in respect of the obligations of such UBS entities. An investor is exposed to investment risk including possible delays in repayment and loss of income and principal invested, as relevant. UBS AG does not provide any tax advice; investors should seek their own independent tax advice regarding any tax consequences related to this product before making an investment decision. The Fund is not licensed to provide financial product advice in relation to the Shares. Prospective investors should read the Sales Prospectus in full before making a decision to acquire Shares. No cooling-off regime applies in respect of the acquisition of Shares.

The Management Company (as described below) will not disclose any confidential information concerning investors unless it is required to do so by applicable laws or regulations.

Specific provisions may apply with respect to each Subfund, as set out in Chapter 25, "Subfunds".

2. Credit Suisse Index Fund (Lux) – Summary of Share Classes(1)

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemp-tion charge (max.)(10)	Maximum distribution fee (per annum)
CSIF (Lux) Equity Canada *(CAD)*	UCITS ETF A(14)	CAD	(15)	D	n/a	n/a	0.0725%	0.2575%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.1025%	0.2575%	2.00%	2.00%	n/a
	UCITS ETF B(14)	CAD	(15)	ACC	n/a	n/a	0.0725%	0.2575%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.1025%	0.2575%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	DB (4)	CAD	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	QA (3)	CAD	n/a	D	n/a	n/a	0.0225%	0.3075%	2.00%	2.00%	n/a
	QAH (3) (7)	EUR	n/a	D	n/a	n/a	0.0525%	0.3075%	2.00%	2.00%	n/a
	QAH (3) (7)	CHF	n/a	D	n/a	n/a	0.0525%	0.3075%	2.00%	2.00%	n/a
	QB (3)	CAD	n/a	ACC	n/a	n/a	0.0225%	0.3075%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.0225%	0.3075%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.3075%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.3075%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.3075%	2.00%	2.00%	n/a
	QBH (3) (7)	EUR	n/a	ACC	n/a	n/a	0.0525%	0.3075%	2.00%	2.00%	n/a
	QBH (3) (7)	CHF	n/a	ACC	n/a	n/a	0.0525%	0.3075%	2.00%	2.00%	n/a
	QAX (3) (12)	CAD	n/a	D	n/a	n/a	0.0225%	0.3075%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	EUR	n/a	D	n/a	n/a	0.0525%	0.3075%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	CHF	n/a	D	n/a	n/a	0.0525%	0.3075%	2.00%	2.00%	n/a
	QBX (3) (12)	CAD	n/a	ACC	n/a	n/a	0.0225%	0.3075%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.0225%	0.3075%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.3075%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.3075%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.3075%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.0525%	0.3075%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.0525%	0.3075%	2.00%	2.00%	n/a
	FA (11)	CAD	n/a	D	n/a	n/a	0.0725%	0.2575 %	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.0725%	0.2575%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.0725%	0.2575%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.0725%	0.2575%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.0725%	0.2575%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0.1025%	0.2575%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0. 1025%	0.2575%	2.00%	2.00%	n/a
	FB (11) (8)	CAD	n/a	ACC	n/a	n/a	0.0725%	0.2575%	2.00%	2.00%	n/a
	FB (11) (8)	USD	n/a	ACC	n/a	n/a	0.0725%	0.2575%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.0725%	0.2575%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.0725%	0.2575%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.0725%	0.2575%	2.00%	2.00%	n/a
	FBH (7) (11)	EUR	n/a	ACC	n/a	n/a	0.1025%	0.2575%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.1025%	0.2575%	2.00%	2.00%	n/a
	WA (3) (16)	CAD	n/a	D	n/a	2.00%	0.0225%	0.3075%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.0525%	0.3075%	n/a	n/a	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share[2]	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)[6]	Maximum management fee (per annum)[5]	Issuing charge (max.)[9]	Redemption charge (max.)[10]	Maximum distribution fee (per annum)
	WAH [3] [7] [16]	CHF	n/a	D	n/a	2.00%	0.0525%	0.3075%	n/a	n/a	n/a
	WB [3] [16]	CAD	n/a	ACC	n/a	2.00%	0.0225%	0.3075%	n/a	n/a	n/a
	WB [3] [8] [16]	USD	n/a	ACC	n/a	2.00%	0.0225%	0.3075%	n/a	n/a	n/a
	WB [3] [8] [16]	CHF	n/a	ACC	n/a	2.00%	0.0225%	0.3075%	n/a	n/a	n/a
	WB [3] [8] [16]	GBP	n/a	ACC	n/a	2.00%	0.0225%	0.3075%	n/a	n/a	n/a
	WB [3] [8] [16]	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.3075%	n/a	n/a	n/a
	WBH [3] [7] [16]	EUR	n/a	ACC	n/a	2.00%	0.0525%	0.3075%	n/a	n/a	n/a
	WBH [3] [7] [16]	CHF	n/a	ACC	n/a	2.00%	0.0525%	0.3075%	n/a	n/a	n/a
	WAX [3] [12] [16]	CAD	n/a	D	n/a	2.00%	0.0225%	0.3075%	n/a	n/a	n/a
	WAXH [3] [7] [12] [16]	EUR	n/a	D	n/a	2.00%	0.0525%	0.3075%	n/a	n/a	n/a
	WAXH [3] [7] [12] [16]	CHF	n/a	D	n/a	2.00%	0.0525%	0.3075%	n/a	n/a	n/a
	WBX [3] [12] [16]	CAD	n/a	ACC	n/a	2.00%	0.0225%	0.3075%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	USD	n/a	ACC	n/a	2.00%	0.0225%	0.3075%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	CHF	n/a	ACC	n/a	2.00%	0.0225%	0.3075%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	GBP	n/a	ACC	n/a	2.00%	0.0225%	0.3075%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.3075%	n/a	n/a	n/a
	WBXH [3] [7] [12] [16]	EUR	n/a	ACC	n/a	2.00%	0.0525%	0.3075%	n/a	n/a	n/a
	WBXH [3] [7] [12] [16]	CHF	n/a	ACC	n/a	2.00%	0.0525%	0. 3075%	n/a	n/a	n/a
CSIF (Lux) Equity Canada ESG Blue *(CAD)*	UCITS ETF A[14]	CAD	[15]	D	n/a	n/a	0.10%	0.23%	2.00%	2.00%	n/a
	UCITS ETF AH[7][14]	[7]	[15]	D	n/a	n/a	0.13%	0.23%	2.00%	2.00%	n/a
	UCITS ETF B[14]	CAD	[15]	ACC	n/a	n/a	0.10%	0.23%	2.00%	2.00%	n/a
	UCITS ETF BH[7][14]	[7]	[15]	ACC	n/a	n/a	0.13%	0.23%	2.00%	2.00%	n/a
	CA [3] [13] [16]	CAD	n/a	D	n/a	2.00%	0.05%	0.5%	n/a	n/a	0.55%
	CAH [3] [7] [13] [16]	[7]	n/a	D	n/a	2.00%	0.08%	0.5%	n/a	n/a	0.55%
	CB [3] [13] [16]	CAD	n/a	ACC	n/a	2.00%	0.05%	0.5%	n/a	n/a	0.55%
	CBH [3] [7] [13] [16]	[7]	n/a	ACC	n/a	2.00%	0.08%	0.5%	n/a	n/a	0.55%
	DB [4]	CAD	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB [4] [8]	USD	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB [4] [8]	CHF	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB [4] [8]	GBP	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB [4] [8]	EUR	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DBH [4] [7]	EUR	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	DBH [4] [7]	CHF	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	DBH [4] [7]	GBP	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	QA [3]	CAD	n/a	D	n/a	n/a	0.05%	0.28%	2.00%	2.00%	n/a
	QAH [3] [7]	EUR	n/a	D	n/a	n/a	0.08%	0.28%	2.00%	2.00%	n/a
	QAH [3] [7]	CHF	n/a	D	n/a	n/a	0.08%	0.28%	2.00%	2.00%	n/a
	QB [3]	CAD	n/a	ACC	n/a	n/a	0.05%	0.28%	2.00%	2.00%	n/a
	QB [3] [8]	USD	n/a	ACC	n/a	n/a	0.05%	0.28%	2.00%	2.00%	n/a
	QB [3] [8]	CHF	n/a	ACC	n/a	n/a	0.05%	0.28%	2.00%	2.00%	n/a
	QB [3] [8]	GBP	n/a	ACC	n/a	n/a	0.05%	0.28%	2.00%	2.00%	n/a
	QB [3] [8]	EUR	n/a	ACC	n/a	n/a	0.05%	0.28%	2.00%	2.00%	n/a
	QBH [3] [7]	EUR	n/a	ACC	n/a	n/a	0.08%	0.28%	2.00%	2.00%	n/a
	QBH [3] [7]	CHF	n/a	ACC	n/a	n/a	0.08%	0.28%	2.00%	2.00%	n/a
	QAX [3] [12]	CAD	n/a	D	n/a	n/a	0.05%	0.28%	2.00%	2.00%	n/a
	QAXH [3] [7] [12]	EUR	n/a	D	n/a	n/a	0.08%	0.28%	2.00%	2.00%	n/a
	QAXH [3] [7] [12]	CHF	n/a	D	n/a	n/a	0.08%	0.28%	2.00%	2.00%	n/a
	QBX [3] [12]	CAD	n/a	ACC	n/a	n/a	0.05%	0.28%	2.00%	2.00%	n/a
	QBX [3] [8] [12]	USD	n/a	ACC	n/a	n/a	0.05%	0.28%	2.00%	2.00%	n/a
	QBX [3] [8] [12]	CHF	n/a	ACC	n/a	n/a	0.05%	0.28%	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemp-tion charge (max.)(10)	Maximum distribution fee (per annum)
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.05%	0.28%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.05%	0.28%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.08%	0.28%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.08%	0.28%	2.00%	2.00%	n/a
	FA (11)	CAD	n/a	D	n/a	n/a	0.10%	0.23%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.10%	0.23%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.10%	0.23%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.10%	0.23%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.10%	0.23%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0.13%	0.23%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.13%	0.23%	2.00%	2.00%	n/a
	FB (11) (8)	CAD	n/a	ACC	n/a	n/a	0.13%	0.23%	2.00%	2.00%	n/a
	FB (11) (8)	USD	n/a	ACC	n/a	n/a	0.10%	0.23%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.10%	0.23%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.10%	0.23%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.10%	0.23%	2.00%	2.00%	n/a
	FBH (7) (11)	EUR	n/a	ACC	n/a	n/a	0.13%	0.23%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.13%	0.23%	2.00%	2.00%	n/a
	WA (3) (16)	CAD	n/a	D	n/a	2.00%	0.05%	0.28%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.08%	0.28%	n/a	n/a	n/a
	WAH (3) (7) (16)	CHF	n/a	D	n/a	2.00%	0.08%	0.28%	n/a	n/a	n/a
	WB (3) (16)	CAD	n/a	ACC	n/a	2.00%	0.05%	0.28%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.05%	0.28%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.05%	0.28%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.05%	0.28%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.05%	0.28%	n/a	n/a	n/a
	WBH (3) (7) (16)	EUR	n/a	ACC	n/a	2.00%	0.08%	0.28%	n/a	n/a	n/a
	WBH (3) (7) (16)	CHF	n/a	ACC	n/a	2.00%	0.08%	0.28%	n/a	n/a	n/a
	WAX (3) (12) (16)	CAD	n/a	D	n/a	2.00%	0.05%	0.28%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	EUR	n/a	D	n/a	2.00%	0.08%	0.28%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	CHF	n/a	D	n/a	2.00%	0.08%	0.28%	n/a	n/a	n/a
	WBX (3) (12) (16)	CAD	n/a	ACC	n/a	2.00%	0.05%	0.28%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.05%	0.28%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.05%	0.28%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.05%	0.28%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.05%	0.28%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.08%	0.28%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.08%	0.28%	n/a	n/a	n/a
CSIF (Lux) Equity China Total Market Blue *(USD)*	UCITS ETF A(14)	USD	(15)	D	n/a	n/a	0.18%	0.12%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.21%	0.12%	2.00%	2.00%	n/a
	UCITS ETF B(14)	USD	(15)	ACC	n/a	n/a	0.18%	0.12%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.21%	0.12%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.13%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.16%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.13%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.16%	0.5%	n/a	n/a	0.55%
	DB (4)	USD	n/a	ACC	n/a	n/a	0.13%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.13%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.13%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.13%	n/a	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemp-tion charge (max.)(10)	Maximum distribution fee (per annum)
	DB (4) (8)	SEK	n/a	ACC	n/a	n/a	0.13%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.16%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.16%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	SEK	n/a	ACC	n/a	n/a	0.16%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.16%	n/a	2.00%	2.00%	n/a
	QA (3)	USD	n/a	D	n/a	n/a	0.13%	0.17%	2.00%	2.00%	n/a
	QAH (3) (7)	EUR	n/a	D	n/a	n/a	0.16%	0.17%	2.00%	2.00%	n/a
	QB (3)	USD	n/a	ACC	n/a	n/a	0.13%	0.17%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.13%	0.17%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.13%	0.17%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.13%	0.17%	2.00%	2.00%	n/a
	QBH (3) (7)	EUR	n/a	ACC	n/a	n/a	0.16%	0.17%	2.00%	2.00%	n/a
	QBH (3) (7)	CHF	n/a	ACC	n/a	n/a	0.16%	0.17%	2.00%	2.00%	n/a
	QAX (3) (12)	USD	n/a	D	n/a	n/a	0.13%	0.17%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	EUR	n/a	D	n/a	n/a	0.16%	0.17%	2.00%	2.00%	n/a
	QBX (3) (12)	USD	n/a	ACC	n/a	n/a	0.13%	0.17%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.13%	0.17%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.13%	0.17%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.13%	0.17%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.16%	0.17%	2.00%	2.00%	n/a
	FA (11)	USD	n/a	D	n/a	n/a	0.18%	0.12%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.18%	0.12%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.18%	0.12%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.18%	0.12%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0.21%	0.12%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.21%	0.12%	2.00%	2.00%	n/a
	FB (11)	USD	n/a	ACC	n/a	n/a	0.18%	0.12%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.18%	0.12%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.18%	0.12%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.18%	0.12%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.21%	0.12%	2.00%	2.00%	n/a
	FBH (7) (11)	USD	n/a	ACC	n/a	n/a	0.21%	0.12%	2.00%	2.00%	n/a
	WA (3) (16)	USD	n/a	D	n/a	2.00%	0.13%	0.17%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.16%	0.17%	n/a	n/a	n/a
	WB (3) (16)	USD	n/a	ACC	n/a	2.00%	0.13%	0.17%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.13%	0.17%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.13%	0.17%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.13%	0.17%	n/a	n/a	n/a
	WBH (3) (7) (16)	EUR	n/a	ACC	n/a	2.00%	0.16%	0.17%	n/a	n/a	n/a
	WAX (3) (12) (16)	USD	n/a	D	n/a	2.00%	0.13%	0.17%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	EUR	n/a	D	n/a	2.00%	0.16%	0.17%	n/a	n/a	n/a
	WBX (3) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.13%	0.17%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.13%	0.17%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.13%	0.17%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.13%	0.17%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.16%	0.17%	n/a	n/a	n/a
CSIF (Lux) Equity Emerging Markets *(USD)*	UCITS ETF A(14)	USD	(15)	D	n/a	n/a	0.1525%	0.0275%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.1825%	0.0275%	2.00%	2.00%	n/a
	UCITS ETF B(14)	USD	(15)	ACC	n/a	n/a	0.1525%	0.0275%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.1825%	0.0275%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.1025%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.1025%	0.5%	n/a	n/a	0.55%

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	DA (4)	USD	n/a	D	n/a	n/a	0.1025%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	GBP	n/a	D	n/a	n/a	0.1025%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	EUR	n/a	D	n/a	n/a	0.1025%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	CHF	n/a	D	n/a	n/a	0.1025%	n/a	2.00%	2.00%	n/a
	DB (4)	USD	n/a	ACC	n/a	n/a	0.1025%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.1025%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.1025%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.1025%	n/a	2.00%	2.00%	n/a
	QA (3)	USD	n/a	D	n/a	n/a	0.1025%	0.0775%	2.00%	2.00%	n/a
	QB (3)	USD	n/a	ACC	n/a	n/a	0.1025%	0.0775%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.1025%	0.0775%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.1025%	0.0775%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.1025%	0.0775%	2.00%	2.00%	n/a
	QAX (3) (12)	USD	n/a	D	n/a	n/a	0.1025%	0.0775%	2.00%	2.00%	n/a
	QBX (3) (12)	USD	n/a	ACC	n/a	n/a	0.1025%	0.0775%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.1025%	0.0775%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.1025%	0.0775%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.1025%	0.0775%	2.00%	2.00%	n/a
	FA (11)	USD	n/a	D	n/a	n/a	0.1525%	0.0275%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.1525%	0.0275%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.1525%	0.0275%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.1525%	0.0275%	2.00%	2.00%	n/a
	FB (11)	USD	n/a	ACC	n/a	n/a	0.1525%	0.0275%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.1525%	0.0275%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.1525%	0.0275%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.1525%	0.0275%	2.00%	2.00%	n/a
	WA (3) (16)	USD	n/a	D	n/a	2.00%	0.1025%	0.0775%	n/a	n/a	n/a
	WB (3) (16)	USD	n/a	ACC	n/a	2.00%	0.1025%	0.0775%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.1025%	0.0775%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.1025%	0.0775%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.1025%	0.0775%	n/a	n/a	n/a
	WAX (3) (12) (16)	USD	n/a	D	n/a	2.00%	0.1025%	0.0775%	n/a	n/a	n/a
	WBX (3) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.1025%	0.0775%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.1025%	0.0775%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.1025%	0. 0775%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.1025%	0.0775%	n/a	n/a	n/a
CSIF (Lux) Equity Emerging Markets ESG Blue *(USD)*	UCITS ETF A(14)	USD	(15)	D	n/a	n/a	0.17%	0.01%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.20%	0.01%	2.00%	2.00%	n/a
	UCITS ETF B(14)	USD	(15)	ACC	n/a	n/a	0.17%	0.01%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.20%	0.01%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.13%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.13%	0.5%	n/a	n/a	0.55%
	DA (4)	USD	n/a	D	n/a	n/a	0.13%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	GBP	n/a	D	n/a	n/a	0.13%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	EUR	n/a	D	n/a	n/a	0.13%	n/a	2.00%	2.00%	n/a
	DB (4)	USD	n/a	ACC	n/a	n/a	0.13%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.13%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.13%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.13%	n/a	2.00%	2.00%	n/a
	QA (3)	USD	n/a	D	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QA (3) (8)	GBP	n/a	D	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QA (3) (8)	EUR	n/a	D	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QA (3) (8)	CHF	n/a	D	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share[2]	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)[6]	Maximum management fee (per annum)[5]	Issuing charge (max.)[9]	Redemption charge (max.)[10]	Maximum distribution fee (per annum)
	QB [3]	USD	n/a	ACC	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QB [3] [8]	GBP	n/a	ACC	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QB [3] [8]	EUR	n/a	ACC	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QB [3] [8]	CHF	n/a	ACC	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QAX [3] [12]	USD	n/a	D	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QAX [3] [8] [12]	GBP	n/a	D	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QAX [3] [8] [12]	EUR	n/a	D	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QAX [3] [8] [12]	CHF	n/a	D	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QBX [3] [12]	USD	n/a	ACC	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QBX [3] [8] [12]	GBP	n/a	ACC	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QBX [3] [8] [12]	EUR	n/a	ACC	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	QBX [3] [8] [12]	CHF	n/a	ACC	n/a	n/a	0.13%	0.05%	2.00%	2.00%	n/a
	FA [11]	USD	n/a	D	n/a	n/a	0.17%	0.01%	2.00%	2.00%	n/a
	FA [11] [8]	GBP	n/a	D	n/a	n/a	0.17%	0.01%	2.00%	2.00%	n/a
	FA [11] [8]	EUR	n/a	D	n/a	n/a	0.17%	0.01%	2.00%	2.00%	n/a
	FA [11] [8]	CHF	n/a	D	n/a	n/a	0.17%	0.01%	2.00%	2.00%	n/a
	FB [11]	USD	n/a	ACC	n/a	n/a	0.17%	0.01%	2.00%	2.00%	n/a
	FB [11] [8]	GBP	n/a	ACC	n/a	n/a	0.17%	0.01%	2.00%	2.00%	n/a
	FB [11] [8]	EUR	n/a	ACC	n/a	n/a	0.17%	0.01%	2.00%	2.00%	n/a
	FB [11] [8]	CHF	n/a	ACC	n/a	n/a	0.17%	0.01%	2.00%	2.00%	n/a
	WA [3] [16]	USD	n/a	D	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
	WA [3] [8] [16]	GBP	n/a	D	n/a	2.00%	0.13%	0. 05%	n/a	n/a	n/a
	WA [3] [8] [16]	EUR	n/a	D	n/a	2.00%	0.13%	0. 05%	n/a	n/a	n/a
	WA [3] [8] [16]	CHF	n/a	D	n/a	2.00%	0.13%	0. 05%	n/a	n/a	n/a
	WB [3] [16]	USD	n/a	ACC	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
	WB [3] [8] [16]	GBP	n/a	ACC	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
	WB [3] [8] [16]	EUR	n/a	ACC	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
	WB [3] [8] [16]	CHF	n/a	ACC	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
	WAX [3] [12] [16]	USD	n/a	D	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
	WAX [3] [8] [12] [16]	GBP	n/a	D	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
	WAX [3] [8] [12] [16]	EUR	n/a	D	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
	WAX [3] [8] [12] [16]	CHF	n/a	D	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
	WBX [3] [12] [16]	USD	n/a	ACC	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	GBP	n/a	ACC	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	EUR	n/a	ACC	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	CHF	n/a	ACC	n/a	2.00%	0.13%	0.05%	n/a	n/a	n/a
CSIF (Lux) Equity EMU *(EUR)*	UCITS ETF A[14]	EUR	[15]	D	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	UCITS ETF AH[7][14]	[7]	[15]	D	n/a	n/a	0.1025%	0.0475%	2.00%	2.00%	n/a
	UCITS ETF B[14]	EUR	[15]	ACC	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	UCITS ETF BH[7][14]	[7]	[15]	ACC	n/a	n/a	0.1025%	0.0475%	2.00%	2.00%	n/a
	CA [3] [13] [16]	EUR	n/a	D	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CAH [3] [7] [13] [16]	[7]	n/a	D	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	CB [3] [13] [16]	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CBH [3] [7] [13] [16]	[7]	n/a	ACC	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	DA [4]	EUR	n/a	D	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DA [4] [8]	CHF	n/a	D	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DA [4] [8]	GBP	n/a	D	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DA [4] [8]	USD	n/a	D	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB [4]	EUR	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB [4] [8]	CHF	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB [4] [8]	GBP	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB [4] [8]	USD	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DBH [4] [7]	CHF	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	QA (3)	EUR	n/a	D	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QAH (3) (7)	CHF	n/a	D	n/a	n/a	0.0525%	0.0975%	2.00%	2.00%	n/a
	QB (3)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QBH (3) (7)	CHF	n/a	ACC	n/a	n/a	0.0525%	0.0975%	2.00%	2.00%	n/a
	QAX (3) (12)	EUR	n/a	D	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	CHF	n/a	D	n/a	n/a	0.0525%	0.0975%	2.00%	2.00%	n/a
	QBX (3) (12)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.0525%	0. 0975%	2.00%	2.00%	n/a
	FA (11)	EUR	n/a	D	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.1025%	0.0475%	2.00%	2.00%	n/a
	FB (11)	EUR	n/a	ACC	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FB (11) (8)	USD	n/a	ACC	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.1025%	0.0475%	2.00%	2.00%	n/a
	WA (3) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WAH (3) (7) (16)	CHF	n/a	D	n/a	2.00%	0.0525%	0.0975%	n/a	n/a	n/a
	WB (3) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WBH (3) (7) (16)	CHF	n/a	ACC	n/a	2.00%	0.0525%	0.0975%	n/a	n/a	n/a
	WAX (3) (12) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	CHF	n/a	D	n/a	2.00%	0.0525%	0.0975%	n/a	n/a	n/a
	WBX (3) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0525%	0.0975%	n/a	n/a	n/a
CSIF (Lux) Equity EMU Blue *(EUR)*	UCITS ETF A(14)	EUR	(15)	D	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.1025%	0.0475%	2.00%	2.00%	n/a
	UCITS ETF B(14)	EUR	(15)	ACC	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.1025%	0.0475%	2.00%	2.00%	n/a
	CA (3) (13) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	DA (4)	EUR	n/a	D	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	CHF	n/a	D	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	GBP	n/a	D	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	USD	n/a	D	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4)	EUR	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemp-tion charge (max.)(10)	Maximum distribution fee (per annum)
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	IBH (7)	CHF	500'000	ACC	n/a	n/a	0.0525%	0.0975%	2.00%	2.00%	n/a
	QA (3)	EUR	n/a	D	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QAH (3) (7)	CHF	n/a	D	n/a	n/a	0.0525%	0.0975%	2.00%	2.00%	n/a
	QB (3)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QBH (3) (7)	CHF	n/a	ACC	n/a	n/a	0.0525%	0.0975%	2.00%	2.00%	n/a
	QAX (3) (12)	EUR	n/a	D	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	CHF	n/a	D	n/a	n/a	0.0525%	0.0975%	2.00%	2.00%	n/a
	QBX (3) (12)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.0225%	0.0975%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.0525%	0.0975%	2.00%	2.00%	n/a
	FA (11)	EUR	n/a	D	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.1025%	0.0475%	2.00%	2.00%	n/a
	FB (11)	EUR	n/a	ACC	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FB (11) (8)	USD	n/a	ACC	n/a	n/a	0.0725%	0.0475%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.1025%	0.0475%	2.00%	2.00%	n/a
	WA (3) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WAH (3) (7) (16)	CHF	n/a	D	n/a	2.00%	0.0525%	0.0975%	n/a	n/a	n/a
	WB (3) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WBH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0525%	0.0975%	n/a	n/a	n/a
	WAX (3) (12) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	CHF	n/a	D	n/a	2.00%	0.0525%	0.0975%	n/a	n/a	n/a
	WBX (3) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.0975%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0525%	0.0975%	n/a	n/a	n/a
CSIF (Lux) Equity EMU ESG Blue *(EUR)*	UCITS ETF A(14)	EUR	(15)	D	n/a	n/a	0.10%	0.03%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.13%	0.03%	2.00%	2.00%	n/a
	UCITS ETF B(14)	EUR	(15)	ACC	n/a	n/a	0.10%	0.03%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.13%	0.03%	2.00%	2.00%	n/a
	CA (3) (13) (16)	EUR	n/a	D	n/a	2.00%	0.05%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.08%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	EUR	n/a	ACC	n/a	2.00%	0.05%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.08%	0.5%	n/a	n/a	0.55%

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share (2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum) (6)	Maximum management fee (per annum) (5)	Issuing charge (max.) (9)	Redemption charge (max.) (10)	Maximum distribution fee (per annum)
	DA (4)	EUR	n/a	D	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	CHF	n/a	D	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	GBP	n/a	D	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	USD	n/a	D	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DAH (4) (7)	CHF	n/a	D	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	DB (4)	EUR	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	QA (3)	EUR	n/a	D	n/a	n/a	0.05%	0.08%	2.00%	2.00%	n/a
	QAH (3) (7)	CHF	n/a	D	n/a	n/a	0.08%	0.08%	2.00%	2.00%	n/a
	QB (3)	EUR	n/a	ACC	n/a	n/a	0.05%	0.08%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.05%	0.08%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.05%	0.08%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.05%	0.08%	2.00%	2.00%	n/a
	QBH (3) (7)	CHF	n/a	ACC	n/a	n/a	0.08%	0.08%	2.00%	2.00%	n/a
	QAX (3) (12)	EUR	n/a	D	n/a	n/a	0.05%	0.08%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	CHF	n/a	D	n/a	n/a	0.08%	0.08%	2.00%	2.00%	n/a
	QBX (3) (12)	EUR	n/a	ACC	n/a	n/a	0.05%	0.08%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.05%	0.08%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.05%	0.08%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.05%	0.08%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.08%	0.08%	2.00%	2.00%	n/a
	FA (11)	EUR	n/a	D	n/a	n/a	0.10%	0.03%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.10%	0.03%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.10%	0.03%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.10%	0.03%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.13%	0.03%	2.00%	2.00%	n/a
	FB (11)	EUR	n/a	ACC	n/a	n/a	0.10%	0.03%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.10%	0.03%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.13%	0.03%	2.00%	2.00%	n/a
	FBH (7) (11)	USD	n/a	ACC	n/a	n/a	0.13%	0.03%	2.00%	2.00%	n/a
	WA (3) (16)	EUR	n/a	D	n/a	2.00%	0.05%	0.08%	n/a	n/a	n/a
	WAH (3) (7) (16)	CHF	n/a	D	n/a	2.00%	0.08%	0.08%	n/a	n/a	n/a
	WB (3) (16)	EUR	n/a	ACC	n/a	2.00%	0.05%	0.08%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.05%	0.08%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.05%	0.08%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.05%	0.08%	n/a	n/a	n/a
	WBH (3) (7) (16)	CHF	n/a	ACC	n/a	2.00%	0.08%	0.08%	n/a	n/a	n/a
	WAX (3) (12) (16)	EUR	n/a	D	n/a	2.00%	0.05%	0.08%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	CHF	n/a	D	n/a	2.00%	0.08%	0.08%	n/a	n/a	n/a
	WBX (3) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.05%	0.08%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.05%	0.08%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.05%	0.08%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.05%	0.08%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.08%	0.08%	n/a	n/a	n/a
CSIF (Lux) Equity EMU Small Cap Blue *(EUR)*	UCITS ETF A (14)	EUR	(15)	D	n/a	n/a	0.0825%	0.2475%	2.00%	2.00%	n/a
	UCITS ETF AH (7)(14)	(7)	(15)	D	n/a	n/a	0.1125%	0.2475%	2.00%	2.00%	n/a
	UCITS ETF B (14)	EUR	(15)	ACC	n/a	n/a	0.0825%	0.2475%	2.00%	2.00%	n/a
	UCITS ETF BH (7)(14)	(7)	(15)	ACC	n/a	n/a	0.1125%	0.2475%	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	CA (3) (13) (16)	EUR	n/a	D	n/a	2.00%	0.0325%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.0625%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	EUR	n/a	ACC	n/a	2.00%	0.0325%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.0625%	0.5%	n/a	n/a	0.55%
	DB (4)	EUR	n/a	ACC	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	USD	n/a	ACC	n/a	n/a	0.0625%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.0625%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.0625%	n/a	2.00%	2.00%	n/a
	QA (3)	EUR	n/a	D	n/a	n/a	0.0325%	0.2975%	2.00%	2.00%	n/a
	QAH (3) (7)	USD	n/a	D	n/a	n/a	0.0625%	0.2975%	2.00%	2.00%	n/a
	QAH (3) (7)	CHF	n/a	D	n/a	n/a	0.0625%	0.2975%	2.00%	2.00%	n/a
	QB (3)	EUR	n/a	ACC	n/a	n/a	0.0325%	0.2975%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.0325%	0.2975%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.0325%	0.2975%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.0325%	0.2975%	2.00%	2.00%	n/a
	QBH (3) (7)	USD	n/a	ACC	n/a	n/a	0.0625%	0.2975%	2.00%	2.00%	n/a
	QBH (3) (7)	CHF	n/a	ACC	n/a	n/a	0.0625%	0.2975%	2.00%	2.00%	n/a
	QAX (3) (12)	EUR	n/a	D	n/a	n/a	0.0325%	0.2975%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	USD	n/a	D	n/a	n/a	0.0625%	0.2975%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	CHF	n/a	D	n/a	n/a	0.0625%	0.2975%	2.00%	2.00%	n/a
	QBX (3) (12)	EUR	n/a	ACC	n/a	n/a	0.0325%	0.2975%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.0325%	0.2975%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.0325%	0.2975%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.0325%	0.2975%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	USD	n/a	ACC	n/a	n/a	0.0625%	0.2975%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.0625%	0.2975%	2.00%	2.00%	n/a
	FA (11)	EUR	n/a	D	n/a	n/a	0.0825%	0.2475%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.0825%	0.2475%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.0825%	0.2475%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.0825%	0.2475%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.1125%	0.2475%	2.00%	2.00%	n/a
	FAH (7) (11)	USD	n/a	D	n/a	n/a	0.1125%	0.2475%	2.00%	2.00%	n/a
	FB (11)	EUR	n/a	ACC	n/a	n/a	0.0825%	0.2475%	2.00%	2.00%	n/a
	FB (11)	USD	n/a	ACC	n/a	n/a	0.0825%	0.2475%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.0825%	0.2475%	2.00%	2.00%	n/a
	FB (11)	CHF	n/a	ACC	n/a	n/a	0.0825%	0.2475%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0. 1125%	0.2475%	2.00%	2.00%	n/a
	FBH (7) (11)	USD	n/a	ACC	n/a	n/a	0. 1125%	0.2475%	2.00%	2.00%	n/a
	WA (3) (16)	EUR	n/a	D	n/a	2.00%	0.0325%	0.2975%	n/a	n/a	n/a
	WAH (3) (7) (16)	USD	n/a	D	n/a	2.00%	0.0625%	0.2975%	n/a	n/a	n/a
	WAH (3) (7) (16)	CHF	n/a	D	n/a	2.00%	0.0625%	0.2975%	n/a	n/a	n/a
	WB (3) (16)	EUR	n/a	ACC	n/a	2.00%	0.0325%	0.2975%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.0325%	0.2975%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.0325%	0.2975%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.0325%	0.2975%	n/a	n/a	n/a
	WBH (3) (7) (16)	USD	n/a	ACC	n/a	2.00%	0.0625%	0.2975%	n/a	n/a	n/a
	WBH (3) (7) (16)	CHF	n/a	ACC	n/a	2.00%	0.0625%	0.2975%	n/a	n/a	n/a
	WAX (3) (12) (16)	EUR	n/a	D	n/a	2.00%	0.0325%	0.2975%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	USD	n/a	D	n/a	2.00%	0.0625%	0.2975%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	CHF	n/a	D	n/a	2.00%	0.0625%	0.2975%	n/a	n/a	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	WBX (3) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.0325%	0.2975%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.0325%	0.2975%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.0325%	0.2975%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0325%	0.2975%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.0625%	0.2975%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0625%	0.2975%	n/a	n/a	n/a
CSIF (Lux) Equity Europe *(EUR)*	UCITS ETF A(14)	EUR	(15)	D	n/a	n/a	0.0725%	0.0375%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.1025%	0.0375%	2.00%	2.00%	n/a
	UCITS ETF B(14)	EUR	(15)	ACC	n/a	n/a	0.0725%	0.0375%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.1025%	0.0375%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	DA (4)	EUR	n/a	D	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	CHF	n/a	D	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	GBP	n/a	D	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	USD	n/a	D	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4)	EUR	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	QA (3)	EUR	n/a	D	n/a	n/a	0.0225%	0.0875%	2.00%	2.00%	n/a
	QAH (3) (7)	CHF	n/a	D	n/a	n/a	0.0525%	0.0875%	2.00%	2.00%	n/a
	QB (3)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.0875%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.0875%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.0875%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.0225%	0.0875%	2.00%	2.00%	n/a
	QBH (3) (7)	CHF	n/a	ACC	n/a	n/a	0.0525%	0.0875%	2.00%	2.00%	n/a
	QAX (3) (12)	EUR	n/a	D	n/a	n/a	0.0225%	0.0875%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	CHF	n/a	D	n/a	n/a	0.0525%	0.0875%	2.00%	2.00%	n/a
	QBX (3) (12)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.0875%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.0875%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.0875%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.0225%	0.0875%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.0525%	0.0875%	2.00%	2.00%	n/a
	FA (11)	EUR	n/a	D	n/a	n/a	0.0725%	0.0375%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.0725%	0.0375%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.0725%	0.0375%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.0725%	0.0375%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.1025%	0.0375%	2.00%	2.00%	n/a
	FB (11)	EUR	n/a	ACC	n/a	n/a	0.0725%	0.0375%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.0725%	0.0375%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.0725%	0.0375%	2.00%	2.00%	n/a
	FB (11) (8)	USD	n/a	ACC	n/a	n/a	0.0725%	0.0375%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0. 1025%	0.0375%	2.00%	2.00%	n/a
	WA (3) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.0875%	n/a	n/a	n/a
	WAH (3) (7) (16)	CHF	n/a	D	n/a	2.00%	0.0525%	0.0875%	n/a	n/a	n/a
	WB (3) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.0875%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.0225%	0. 0875%	n/a	n/a	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.0225%	0. 0875%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.0875%	n/a	n/a	n/a
	WBH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0525%	0.0875%	n/a	n/a	n/a
	WAX (3) (12) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.0875%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	CHF	n/a	D	n/a	2.00%	0.0525%	0.0875%	n/a	n/a	n/a
	WBX (3) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0. 0875%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0225%	0. 0875%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.0225%	0. 0875%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0. 0875%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0525%	0. 0875%	n/a	n/a	n/a
CSIF (Lux) Equity Europe ESG Blue *(EUR)*	UCITS ETF A(14)	EUR	(15)	D	n/a	n/a	0.10%	0.02%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.13%	0.02%	2.00%	2.00%	n/a
	UCITS ETF B(14)	EUR	(15)	ACC	n/a	n/a	0.10%	0.02%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.13%	0.02%	2.00%	2.00%	n/a
	CA (3) (13) (16)	EUR	n/a	D	n/a	2.00%	0.05%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.08%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	EUR	n/a	ACC	n/a	2.00%	0.05%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.08%	0.5%	n/a	n/a	0.55%
	DA (4)	EUR	n/a	D	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	CHF	n/a	D	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	GBP	n/a	D	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	USD	n/a	D	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DAH (4) (7)	CHF	n/a	D	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	DB (4)	EUR	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	QA (3)	EUR	n/a	D	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QA (3) (8)	CHF	n/a	D	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QA (3) (8)	GBP	n/a	D	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QA (3) (8)	USD	n/a	D	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QAH (3) (7)	CHF	n/a	D	n/a	n/a	0.08%	0.07%	2.00%	2.00%	n/a
	QB (3)	EUR	n/a	ACC	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QBH (3) (7)	CHF	n/a	ACC	n/a	n/a	0.08%	0.07%	2.00%	2.00%	n/a
	QAX (3) (12)	EUR	n/a	D	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	CHF	n/a	D	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	GBP	n/a	D	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	USD	n/a	D	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	CHF	n/a	D	n/a	n/a	0.08%	0.07%	2.00%	2.00%	n/a
	QBX (3) (12)	EUR	n/a	ACC	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.05%	0.07 %	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.05%	0.07%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.08%	0.07%	2.00%	2.00%	n/a
	FA (11)	EUR	n/a	D	n/a	n/a	0.10%	0.02%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.10%	0.02%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.10%	0.02%	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.10%	0.02%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.13%	0.02 %	2.00%	2.00%	n/a
	FB (11)	EUR	n/a	ACC	n/a	n/a	0.10%	0.02%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.10%	0.02%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.13%	0.02%	2.00%	2.00%	n/a
	FBH (7) (11)	USD	n/a	ACC	n/a	n/a	0.13%	0.02%	2.00%	2.00%	n/a
	WA (3) (16)	EUR	n/a	D	n/a	2.00%	0.05%	0.07 %	n/a	n/a	n/a
	WA (3) (8) (16)	CHF	n/a	D	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WA (3) (8) (16)	GBP	n/a	D	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WA (3) (8) (16)	USD	n/a	D	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WAH (3) (7) (16)	CHF	n/a	D	n/a	2.00%	0.08%	0.07%	n/a	n/a	n/a
	WB (3) (16)	EUR	n/a	ACC	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WBH (3) (7) (16)	CHF	n/a	ACC	n/a	2.00%	0.08%	0.07%	n/a	n/a	n/a
	WAX (3) (12) (16)	EUR	n/a	D	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	CHF	n/a	D	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	GBP	n/a	D	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	USD	n/a	D	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	CHF	n/a	D	n/a	2.00%	0.08%	0.07%	n/a	n/a	n/a
	WBX (3) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.05%	0.07%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.08%	0.07%	n/a	n/a	n/a
CSIF (Lux) Equity Japan *(JPY)*	UCITS ETF A(14)	JPY	(15)	D	n/a	n/a	0.0825%	0.0475%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.1125 %	0.0475%	2.00%	2.00%	n/a
	UCITS ETF B(14)	JPY	(15)	ACC	n/a	n/a	0.0825 %	0.0475%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.1125 %	0.0475%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.0275%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.0575%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.0275%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.0575%	0.5%	n/a	n/a	0.55%
	DA (4)	JPY	n/a	D	n/a	n/a	0.0275%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	CHF	n/a	D	n/a	n/a	0.0275%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	GBP	n/a	D	n/a	n/a	0.0275%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	EUR	n/a	D	n/a	n/a	0.0275%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	USD	n/a	D	n/a	n/a	0.0275%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	SEK	n/a	D	n/a	n/a	0.0275%	n/a	2.00%	2.00%	n/a
	DAH (4) (7)	EUR	n/a	D	n/a	n/a	0.0575%	n/a	2.00%	2.00%	n/a
	DAH (4) (7)	SEK	n/a	D	n/a	n/a	0.0575%	n/a	2.00%	2.00%	n/a
	DAH (4) (7)	GBP	n/a	D	n/a	n/a	0.0575%	n/a	2.00%	2.00%	n/a
	DB (4)	JPY	n/a	ACC	n/a	n/a	0.0275%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.0275%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.0275%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.0275%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.0275%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	SEK	n/a	ACC	n/a	n/a	0.0275%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.0575%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	SEK	n/a	ACC	n/a	n/a	0.0575%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.0575%	n/a	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	QA (3)	JPY	n/a	D	n/a	n/a	0.0275%	0.1025 %	2.00%	2.00%	n/a
	QAH (3) (7)	EUR	n/a	D	n/a	n/a	0.0575%	0.1025%	2.00%	2.00%	n/a
	QB (3)	JPY	n/a	ACC	n/a	n/a	0.0275%	0.1025%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.0275%	0.1025%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.0275%	0.1025%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.0275%	0.1025%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.0275%	0.1025%	2.00%	2.00%	n/a
	QBH (3) (7)	EUR	n/a	ACC	n/a	n/a	0.0575%	0.1025%	2.00%	2.00%	n/a
	QAX (3) (12)	JPY	n/a	D	n/a	n/a	0.0275%	0.1025 %	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	EUR	n/a	D	n/a	n/a	0.0575%	0.1025 %	2.00%	2.00%	n/a
	QBX (3) (12)	JPY	n/a	ACC	n/a	n/a	0.0275%	0.1025%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.0275%	0.1025%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.0275%	0.1025%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.0275%	0.1025%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.0275%	0.1025%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.0575%	0.1025%	2.00%	2.00%	n/a
	FA (11)	JPY	n/a	D	n/a	n/a	0.0825%	0.0475%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.0825%	0.0475%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.0825%	0.0475%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.0825%	0.0475%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.0825%	0.0475%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0. 1125%	0.0475%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0. 1125%	0.0475%	2.00%	2.00%	n/a
	FAH (7) (11)	USD	n/a	D	n/a	n/a	0. 1125%	0.0475%	2.00%	2.00%	n/a
	FB (11)	JPY	n/a	ACC	n/a	n/a	0.0825%	0.0475%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.0825%	0.0475%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.0825%	0.0475%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.0825%	0.0475%	2.00%	2.00%	n/a
	FB (11) (8)	USD	n/a	ACC	n/a	n/a	0.0825%	0.0475%	2.00%	2.00%	n/a
	FBH (7) (11)	EUR	n/a	ACC	n/a	n/a	0.1125%	0.0475%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.1125%	0.0475%	2.00%	2.00%	n/a
	FBH (7) (11)	USD	n/a	ACC	n/a	n/a	0.1125%	0.0475%	2.00%	2.00%	n/a
	WA (3) (16)	JPY	n/a	D	n/a	2.00%	0.0275%	0.1025%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.0575%	0.1025%	n/a	n/a	n/a
	WB (3) (16)	JPY	n/a	ACC	n/a	2.00%	0.0275%	0.1025%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.0275%	0.1025%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.0275%	0.1025%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.0275%	0.1025%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.0275%	0.1025%	n/a	n/a	n/a
	WBH (3) (7) (16)	EUR	n/a	ACC	n/a	2.00%	0.0575%	0.1025%	n/a	n/a	n/a
	WAX (3) (12) (16)	JPY	n/a	D	n/a	2.00%	0.0275%	0.1025%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	EUR	n/a	D	n/a	2.00%	0.0575%	0.1025%	n/a	n/a	n/a
	WBX (3) (12) (16)	JPY	n/a	ACC	n/a	2.00%	0.0275%	0.1025%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0275%	0.1025%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.0275%	0.1025%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.0275%	0.1025%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.0275%	0.1025%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.0575%	0.1025%	n/a	n/a	n/a
CSIF (Lux) Equity Japan ESG Blue *(JPY)*	UCITS ETF A(14)	JPY	(15)	D	n/a	n/a	0.11%	0.02%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.14%	0.02%	2.00%	2.00%	n/a
	UCITS ETF B(14)	JPY	(15)	ACC	n/a	n/a	0.11%	0.02%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.14%	0.02%	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemp-tion charge (max.)(10)	Maximum distribution fee (per annum)
	CA (3) (13) (16)	JPY	n/a	D	n/a	2.00%	0.055%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.085%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	JPY	n/a	ACC	n/a	2.00%	0.055%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.085%	0.5%	n/a	n/a	0.55%
	DB (4)	JPY	n/a	ACC	n/a	n/a	0.055%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.055%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.055%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.055%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.055%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	SEK	n/a	ACC	n/a	n/a	0.055%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.085%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	SEK	n/a	ACC	n/a	n/a	0.085%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.085%	n/a	2.00%	2.00%	n/a
	QA (3)	JPY	n/a	D	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QA (3) (8)	CHF	n/a	D	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QA (3) (8)	GBP	n/a	D	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QA (3) (8)	EUR	n/a	D	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QA (3) (8)	USD	n/a	D	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QAH (3) (7)	EUR	n/a	D	n/a	n/a	0.085%	0.075%	2.00%	2.00%	n/a
	QB (3)	JPY	n/a	ACC	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QBH (3) (7)	EUR	n/a	ACC	n/a	n/a	0.085%	0.075%	2.00%	2.00%	n/a
	QAX (3) (12)	JPY	n/a	D	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	CHF	n/a	D	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	GBP	n/a	D	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	EUR	n/a	D	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	USD	n/a	D	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	EUR	n/a	D	n/a	n/a	0.085%	0.075%	2.00%	2.00%	n/a
	QBX (3)(12)	JPY	n/a	ACC	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.055%	0.075%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.085%	0.075%	2.00%	2.00%	n/a
	FA (11)	JPY	n/a	D	n/a	n/a	0.11%	0.020 %	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.11%	0.020%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.11%	0.020%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.11%	0.020%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.11%	0.020%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0.14%	0.020%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.14%	0.020%	2.00%	2.00%	n/a
	FAH (7) (11)	USD	n/a	D	n/a	n/a	0.14%	0.020%	2.00%	2.00%	n/a
	FB (11)	JPY	n/a	ACC	n/a	n/a	0.11%	0.020%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.11%	0.020%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.11%	0.020%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.11%	0.020%	2.00%	2.00%	n/a
	FB (11) (8)	USD	n/a	ACC	n/a	n/a	0.11%	0.020%	2.00%	2.00%	n/a
	FBH (7) (11)	EUR	n/a	ACC	n/a	n/a	0.14%	0.020%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.14%	0.020%	2.00%	2.00%	n/a
	FBH (7) (11)	USD	n/a	ACC	n/a	n/a	0.14%	0.020%	2.00%	2.00%	n/a
	WA (3) (16)	JPY	n/a	D	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WA (3) (8) (16)	CHF	n/a	D	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	WA (3) (8) (16)	GBP	n/a	D	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WA (3) (8) (16)	EUR	n/a	D	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WA (3) (8) (16)	USD	n/a	D	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.085%	0.075%	n/a	n/a	n/a
	WB (3) (16)	JPY	n/a	ACC	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.055%	0. 075%	n/a	n/a	n/a
	WBH (3) (7) (16)	EUR	n/a	ACC	n/a	2.00%	0.085%	0.075%	n/a	n/a	n/a
	WAX (3) (12) (16)	JPY	n/a	D	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	CHF	n/a	D	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	GBP	n/a	D	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	EUR	n/a	D	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	USD	n/a	D	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	EUR	n/a	D	n/a	2.00%	0.085%	0.075%	n/a	n/a	n/a
	WBX (3) (12) (16)	JPY	n/a	ACC	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.055%	0.075%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.085%	0.075%	n/a	n/a	n/a
CSIF (Lux) Equity Pacific ex Japan *(USD)*	UCITS ETF A(14)	USD	(15)	D	n/a	n/a	0.0825 %	0.0675%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.1125%	0.0675%	2.00%	2.00%	n/a
	UCITS ETF B(14)	USD	(15)	ACC	n/a	n/a	0.0825%	0.0675%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.1125%	0.0675%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.0325%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.0625%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.0325%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.0625%	0.5%	n/a	n/a	0.55%
	DA (4)	USD	n/a	D	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	CHF	n/a	D	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	GBP	n/a	D	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	EUR	n/a	D	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DA (4) (8)	SEK	n/a	D	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DAH (4) (7)	EUR	n/a	D	n/a	n/a	0.0625%	n/a	2.00%	2.00%	n/a
	DAH (4) (7)	SEK	n/a	D	n/a	n/a	0.0625%	n/a	2.00%	2.00%	n/a
	DAH (4) (7)	GBP	n/a	D	n/a	n/a	0.0625%	n/a	2.00%	2.00%	n/a
	DB (4)	USD	n/a	ACC	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	SEK	n/a	ACC	n/a	n/a	0.0325%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.0625%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	SEK	n/a	ACC	n/a	n/a	0.0625%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.0625%	n/a	2.00%	2.00%	n/a
	QA (3)	USD	n/a	D	n/a	n/a	0.0325%	0.1175%	2.00%	2.00%	n/a
	QAH (3) (7)	EUR	n/a	D	n/a	n/a	0.0625%	0.1175%	2.00%	2.00%	n/a
	QB (3)	USD	n/a	ACC	n/a	n/a	0.0325%	0.1175%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.0325%	0.1175%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.0325%	0.1175%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.0325%	0.1175%	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share (2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum) (6)	Maximum management fee (per annum) (5)	Issuing charge (max.) (9)	Redemption charge (max.) (10)	Maximum distribution fee (per annum)
	QBH (3) (7)	EUR	n/a	ACC	n/a	n/a	0.0625%	0.1175%	2.00%	2.00%	n/a
	QAX (3) (12)	USD	n/a	D	n/a	n/a	0.0325%	0.1175%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	EUR	n/a	D	n/a	n/a	0.0625%	0.1175%	2.00%	2.00%	n/a
	QBX (3) (12)	USD	n/a	ACC	n/a	n/a	0.0325%	0.1175%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.0325%	0.1175%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.0325%	0.1175%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.0325%	0.1175%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.0625%	0.1175%	2.00%	2.00%	n/a
	FA (11)	USD	n/a	D	n/a	n/a	0.0825%	0.0675%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.0825%	0. 0675%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.0825%	0. 0675%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.0825%	0. 0675%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0.1125%	0. 0675%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.1125%	0.0675%	2.00%	2.00%	n/a
	FB (11)	USD	n/a	ACC	n/a	n/a	0.0825%	0.0675%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.0825%	0.0675%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.0825%	0.0675%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.0825%	0.0675%	2.00%	2.00%	n/a
	FBH (7) (11)	EUR	n/a	ACC	n/a	n/a	0.1125%	0.0675%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.1125%	0.0675%	2.00%	2.00%	n/a
	WA (3) (16)	USD	n/a	D	n/a	2.00%	0.0325%	0.1175%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.0625%	0.1175%	n/a	n/a	n/a
	WB (3) (16)	USD	n/a	ACC	n/a	2.00%	0.0325%	0.1175%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.0325%	0.1175%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.0325%	0.1175%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.0325%	0.1175%	n/a	n/a	n/a
	WBH (3) (7) (16)	EUR	n/a	ACC	n/a	2.00%	0.0625%	0.1175%	n/a	n/a	n/a
	WAX (3) (12) (16)	USD	n/a	D	n/a	2.00%	0.0325%	0.1175%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	EUR	n/a	D	n/a	2.00%	0.0625%	0.1175%	n/a	n/a	n/a
	WBX (3) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.0325%	0.1175%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0325%	0.1175%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.0325%	0.1175%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.0325%	0.1175%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.0625%	0.1175%	n/a	n/a	n/a
CSIF (Lux) Equity Pacific ex Japan ESG Blue *(USD)*	UCITS ETF A (14)	USD	(15)	D	n/a	n/a	0.11%	0.04%	2.00%	2.00%	n/a
	UCITS ETF AH (7) (14)	(7)	(15)	D	n/a	n/a	0.14%	0.04%	2.00%	2.00%	n/a
	UCITS ETF B (14)	USD	(15)	ACC	n/a	n/a	0.11%	0.04%	2.00%	2.00%	n/a
	UCITS ETF BH (7) (14)	(7)	(15)	ACC	n/a	n/a	0.14%	0.04%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.06%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.09%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.06%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.09%	0.5%	n/a	n/a	0.55%
	DB (4)	JPY	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	SEK	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.09%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.09%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	USD	n/a	ACC	n/a	n/a	0.09%	n/a	2.00%	2.00%	n/a
	QA (3)	JPY	n/a	D	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemp-tion charge (max.)(10)	Maximum distribution fee (per annum)
	QA (3) (8)	CHF	n/a	D	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QA (3) (8)	GBP	n/a	D	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QA (3) (8)	EUR	n/a	D	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QA (3) (8)	USD	n/a	D	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QAH (3) (7)	EUR	n/a	D	n/a	n/a	0.09%	0.09%	2.00%	2.00%	n/a
	QB (3)	JPY	n/a	ACC	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QBH (3) (7)	EUR	n/a	ACC	n/a	n/a	0.09%	0.09%	2.00%	2.00%	n/a
	QAX (3) (12)	JPY	n/a	D	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	CHF	n/a	D	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	GBP	n/a	D	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	EUR	n/a	D	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	USD	n/a	D	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	EUR	n/a	D	n/a	n/a	0.09%	0.09%	2.00%	2.00%	n/a
	QBX (3)(12)	JPY	n/a	ACC	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.06%	0.09%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.09%	0.09%	2.00%	2.00%	n/a
	FA (11)	JPY	n/a	D	n/a	n/a	0.11%	0.04%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.11%	0.04%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.11%	0.04%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.11%	0.04%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.11%	0.04%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0.14%	0.04%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.14%	0.04%	2.00%	2.00%	n/a
	FAH (7) (11)	USD	n/a	D	n/a	n/a	0.14%	0.04%	2.00%	2.00%	n/a
	FB (11)	JPY	n/a	ACC	n/a	n/a	0.11%	0.04%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.11%	0.04%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.11%	0.04%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.11%	0.04%	2.00%	2.00%	n/a
	FB (11) (8)	USD	n/a	ACC	n/a	n/a	0.11%	0.04%	2.00%	2.00%	n/a
	FBH (7) (11)	EUR	n/a	ACC	n/a	n/a	0.14%	0.04%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.14%	0.04%	2.00%	2.00%	n/a
	FBH (7) (11)	USD	n/a	ACC	n/a	n/a	0.14%	0.04%	2.00%	2.00%	n/a
	WA (3) (16)	JPY	n/a	D	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WA (3) (8) (16)	CHF	n/a	D	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WA (3) (8) (16)	GBP	n/a	D	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WA (3) (8) (16)	EUR	n/a	D	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WA (3) (8) (16)	USD	n/a	D	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.09%	0.09%	n/a	n/a	n/a
	WB (3) (16)	JPY	n/a	ACC	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WBH (3) (7) (16)	EUR	n/a	ACC	n/a	2.00%	0.09%	0.09 %	n/a	n/a	n/a
	WAX (3) (12) (16)	JPY	n/a	D	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	CHF	n/a	D	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	GBP	n/a	D	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	EUR	n/a	D	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share[2]	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)[6]	Maximum management fee (per annum)[5]	Issuing charge (max.)[9]	Redemp-tion charge (max.)[10]	Maximum distribution fee (per annum)
	WAX [3] [8] [12] [16]	USD	n/a	D	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WAXH [3] [7] [12] [16]	EUR	n/a	D	n/a	2.00%	0.09%	0.09%	n/a	n/a	n/a
	WBX [3] [12] [16]	JPY	n/a	ACC	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	CHF	n/a	ACC	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	GBP	n/a	ACC	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	EUR	n/a	ACC	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	USD	n/a	ACC	n/a	2.00%	0.06%	0.09%	n/a	n/a	n/a
	WBXH [3] [7] [12] [16]	EUR	n/a	ACC	n/a	2.00%	0.09%	0.09%	n/a	n/a	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
CSIF (Lux) Equity UK ESG Blue *(GBP)*	UCITS ETF A(14)	GBP	(15)	D	n/a	n/a	0.10%	0.10%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.13%	0.10%	2.00%	2.00%	n/a
	UCITS ETF B(14)	GBP	(15)	ACC	n/a	n/a	0.10%	0.10%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.13%	0.10%	2.00%	2.00%	n/a
	CA (3) (13) (16)	GBP	n/a	D	n/a	2.00%	0.05%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.08%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	GBP	n/a	ACC	n/a	2.00%	0.05%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.08%	0.5%	n/a	n/a	0.55%
	DB (4)	GBP	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	USD	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	QA (3)	GBP	n/a	D	n/a	n/a	0.05%	0.15%	2.00%	2.00%	n/a
	QAH (3) (7)	EUR	n/a	D	n/a	n/a	0.08%	0.15%	2.00%	2.00%	n/a
	QAH (3) (7)	CHF	n/a	D	n/a	n/a	0.08%	0.15%	2.00%	2.00%	n/a
	QB (3)	GBP	n/a	ACC	n/a	n/a	0.05%	0.15%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.05%	0.15%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.05%	0.15%	2.00%	2.00%	n/a
	QB (3) (8)	SEK	n/a	ACC	n/a	n/a	0.05%	0.15%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.05%	0.15%	2.00%	2.00%	n/a
	QBH (3) (7)	EUR	n/a	ACC	n/a	n/a	0.08%	0.15%	2.00%	2.00%	n/a
	QBH (3) (7)	CHF	n/a	ACC	n/a	n/a	0.08%	0.15%	2.00%	2.00%	n/a
	QAX (3) (12)	GBP	n/a	D	n/a	n/a	0.05%	0.15%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	EUR	n/a	D	n/a	n/a	0.08%	0.15%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	CHF	n/a	D	n/a	n/a	0.08%	0.15%	2.00%	2.00%	n/a
	QBX (3) (12)	GBP	n/a	ACC	n/a	n/a	0.05%	0.15%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.05%	0.15%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.05%	0.15%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	SEK	n/a	ACC	n/a	n/a	0.05%	0.15%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.05%	0.15%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.08%	0.15%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.08%	0.15%	2.00%	2.00%	n/a
	FA (11)	GBP	n/a	D	n/a	n/a	0.10%	0.10%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.10%	0.10%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.10%	0.10%	2.00%	2.00%	n/a
	FA (11) (8)	SEK	n/a	D	n/a	n/a	0.10%	0.10%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.10%	0.10%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0.13%	0.10%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.13%	0.10%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.10%	0.10%	2.00%	2.00%	n/a
	FB (11) (8)	USD	n/a	ACC	n/a	n/a	0.10%	0.10%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.10%	0.10%	2.00%	2.00%	n/a
	FB (11) (8)	SEK	n/a	ACC	n/a	n/a	0.10%	0.10%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.10%	0.10%	2.00%	2.00%	n/a
	FBH (7) (11)	EUR	n/a	ACC	n/a	n/a	0.13%	0.10%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.13%	0.10%	2.00%	2.00%	n/a
	WA (3) (16)	GBP	n/a	D	n/a	2.00%	0.05%	0.15%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.08%	0.15%	n/a	n/a	n/a
	WAH (3) (7) (16)	CHF	n/a	D	n/a	2.00%	0.08%	0.15%	n/a	n/a	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share (2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum) (6)	Maximum management fee (per annum) (5)	Issuing charge (max.) (9)	Redemp-tion charge (max.) (10)	Maximum distribution fee (per annum)
	WB (3) (16)	GBP	n/a	ACC	n/a	2.00%	0.05%	0.15%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.05%	0.15%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.05%	0.15%	n/a	n/a	n/a
	WB (3) (8) (16)	SEK	n/a	ACC	n/a	2.00%	0.05%	0.15%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.05%	0.15%	n/a	n/a	n/a
	WBH (3) (7) (16)	EUR	n/a	ACC	n/a	2.00%	0.08%	0.15%	n/a	n/a	n/a
	WBH (3) (7) (16)	CHF	n/a	ACC	n/a	2.00%	0.08%	0.15%	n/a	n/a	n/a
	WAX (3) (12) (16)	GBP	n/a	D	n/a	2.00%	0.05%	0.15%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	EUR	n/a	D	n/a	2.00%	0.08%	0.15%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	CHF	n/a	D	n/a	2.00%	0.08%	0.15%	n/a	n/a	n/a
	WBX (3) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.05%	0.15%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.05%	0.15%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.05%	0.15%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	SEK	n/a	ACC	n/a	2.00%	0.05%	0.15%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.05%	0.15%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.08%	0.15%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.08%	0.15%	n/a	n/a	n/a
CSIF (Lux) Bond Aggregate EUR *(EUR)*	UCITS ETF A (14)	EUR	(15)	D	n/a	n/a	0.0725%	0.0975%	2.00%	2.00%	n/a
	UCITS ETF AH (7)(14)	(7)	(15)	D	n/a	n/a	0.1025%	0.0975%	2.00%	2.00%	n/a
	UCITS ETF B (14)	EUR	(15)	ACC	n/a	n/a	0.0725%	0.0975%	2.00%	2.00%	n/a
	UCITS ETF BH (7)(14)	(7)	(15)	ACC	n/a	n/a	0.1025%	0.0975%	2.00%	2.00%	n/a
	CA (3) (13) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	DB (4)	EUR	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	USD	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	QA (3)	EUR	n/a	D	n/a	n/a	0.0225%	0.1175%	2.00%	2.00%	n/a
	QAH (3) (7)	CHF	n/a	D	n/a	n/a	0.0525%	0.1175%	2.00%	2.00%	n/a
	QB (3)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.1175%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.0225%	0.1175%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.1175%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.1175%	2.00%	2.00%	n/a
	QBH (3) (7)	USD	n/a	ACC	n/a	n/a	0.0525%	0.1175%	2.00%	2.00%	n/a
	QBH (3) (7)	CHF	n/a	ACC	n/a	n/a	0.0525%	0.1175%	2.00%	2.00%	n/a
	QAX (3) (12)	EUR	n/a	D	n/a	n/a	0.0225%	0.11755%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	CHF	n/a	D	n/a	n/a	0.0525%	0.1175%	2.00%	2.00%	n/a
	QBX (3) (12)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.1175%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.0225%	0.1175%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.1175%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.1175%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	USD	n/a	ACC	n/a	n/a	0.0525%	0.1175%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.0525%	0.1175%	2.00%	2.00%	n/a
	FA (11)	EUR	n/a	D	n/a	n/a	0.0725%	0.0975%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.0725%	0.0975%	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemp-tion charge (max.)(10)	Maximum distribution fee (per annum)
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.0725%	0.0975%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.0725%	0.0975%	2.00%	2.00%	n/a
	FAH (7) (11)	USD	n/a	D	n/a	n/a	0.1025%	0.0975%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.1025%	0.0975%	2.00%	2.00%	n/a
	FB (11)	EUR	n/a	ACC	n/a	n/a	0.0725%	0.0975%	2.00%	2.00%	n/a
	FB (11) (8)	USD	n/a	ACC	n/a	n/a	0.0725%	0.0975%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.0725%	0.0975%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.0725%	0.0975%	2.00%	2.00%	n/a
	FBH (7) (11)	USD	n/a	ACC	n/a	n/a	0.1025%	0.0975%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.1025%	0.0975%	2.00%	2.00%	n/a
	WA (3) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.1175%	n/a	n/a	n/a
	WAH (3) (7) (16)	CHF	n/a	D	n/a	2.00%	0.0525%	0.1175%	n/a	n/a	n/a
	WB (3) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.1175%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.1175%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.0225%	0.1175%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.0225%	0.1175%	n/a	n/a	n/a
	WBH (3) (7) (16)	USD	n/a	ACC	n/a	2.00%	0.0525%	0.1175%	n/a	n/a	n/a
	WBH (3) (7) (16)	CHF	n/a	ACC	n/a	2.00%	0.0525%	0.1175%	n/a	n/a	n/a
	WAX (3) (12) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.1175%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	CHF	n/a	D	n/a	2.00%	0.0525%	0.1175%	n/a	n/a	n/a
	WBX (3) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.1175%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.1175%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.0225%	0.1175%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0225%	0.1175%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.0525%	0.1175%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0525%	0.1175%	n/a	n/a	n/a
CSIF (Lux) Bond Corporate EUR *(EUR)*	UCITS ETF A(14)	EUR	(15)	D	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.11%	0.06%	2.00%	2.00%	n/a
	UCITS ETF B(14)	EUR	(15)	ACC	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.11%	0.06%	2.00%	2.00%	n/a
	CA (3) (13) (16)	EUR	n/a	D	n/a	2.00%	0.03%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.06%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	EUR	n/a	ACC	n/a	2.00%	0.03%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.06%	0.5%	n/a	n/a	0.55%
	DA (4)	EUR	n/a	D	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4)	EUR	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	USD	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	QA (3)	EUR	n/a	D	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QAH (3) (7)	CHF	n/a	D	n/a	n/a	0.06%	0.08%	2.00%	2.00%	n/a
	QB (3)	EUR	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QBH (3) (7)	USD	n/a	ACC	n/a	n/a	0.06%	0.08%	2.00%	2.00%	n/a
	QBH (3) (7)	CHF	n/a	ACC	n/a	n/a	0.06%	0.08%	2.00%	2.00%	n/a
	QAX (3) (12)	EUR	n/a	D	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	QAXH (3) (7) (12)	CHF	n/a	D	n/a	n/a	0.06%	0.08%	2.00%	2.00%	n/a
	QBX (3) (12)	EUR	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	USD	n/a	ACC	n/a	n/a	0.06%	0.08%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.06%	0.08%	2.00%	2.00%	n/a
	FA (11)	EUR	n/a	D	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FAH (7) (11)	USD	n/a	D	n/a	n/a	0.11%	0.06%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.11%	0.06%	2.00%	2.00%	n/a
	FB (11)	EUR	n/a	ACC	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FB (11) (8)	USD	n/a	ACC	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FBH (7) (11)	USD	n/a	ACC	n/a	n/a	0.11%	0.06%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.11%	0.06%	2.00%	2.00%	n/a
	WA (3) (16)	EUR	n/a	D	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WAH (3) (7) (16)	CHF	n/a	D	n/a	2.00%	0.06%	0.08%	n/a	n/a	n/a
	WB (3) (16)	EUR	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WBH (3) (7) (16)	USD	n/a	ACC	n/a	2.00%	0.06%	0.08%	n/a	n/a	n/a
	WBH (3) (7) (16)	CHF	n/a	ACC	n/a	2.00%	0.06%	0.08%	n/a	n/a	n/a
	WAX (3) (12) (16)	EUR	n/a	D	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	CHF	n/a	D	n/a	2.00%	0.06%	0.08%	n/a	n/a	n/a
	WBX (3) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.06%	0.08%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.06%	0. 08%	n/a	n/a	n/a
CSIF (Lux) Bond Corporate Global *(USD)*	UCITS ETF A(14)	USD	(15)	D	n/a	n/a	0.08%	0.09%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	011%	0.09%	2.00%	2.00%	n/a
	UCITS ETF B(14)	USD	(15)	ACC	n/a	n/a	0.08%	0.09%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.11%	0.09%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.03%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.06%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.03%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.06%	0.5%	n/a	n/a	0.55%
	DAH (4) (7)	EUR	n/a	D	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DB (4)	USD	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	SEK	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	SEK	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share[2]	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)[6]	Maximum management fee (per annum)[5]	Issuing charge (max.)[9]	Redemption charge (max.)[10]	Maximum distribution fee (per annum)
	DBH [4] [7]	GBP	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	QA [3]	USD	n/a	D	n/a	n/a	0.03%	0.11%	2.00%	2.00%	n/a
	QA [3] [8]	EUR	n/a	D	n/a	n/a	0.03%	0.11%	2.00%	2.00%	n/a
	QAH [3] [7]	EUR	n/a	D	n/a	n/a	0.06%	0.11%	2.00%	2.00%	n/a
	QB [3]	USD	n/a	ACC	n/a	n/a	0.03%	0.11%	2.00%	2.00%	n/a
	QB [3] [8]	CHF	n/a	ACC	n/a	n/a	0.03%	0.11%	2.00%	2.00%	n/a
	QB [3] [8]	GBP	n/a	ACC	n/a	n/a	0.03%	0.11%	2.00%	2.00%	n/a
	QB [3] [8]	EUR	n/a	ACC	n/a	n/a	0.03%	0.11%	2.00%	2.00%	n/a
	QBH [3] [7]	EUR	n/a	ACC	n/a	n/a	0.06%	0.11%	2.00%	2.00%	n/a
	QAX [3] [12]	USD	n/a	D	n/a	n/a	0.03%	0.11%	2.00%	2.00%	n/a
	QAX [3] [8] [12]	EUR	n/a	D	n/a	n/a	0.03%	0.11%	2.00%	2.00%	n/a
	QAXH [3] [7] [12]	EUR	n/a	D	n/a	n/a	0.06%	0.11%	2.00%	2.00%	n/a
	QBX [3] [12]	USD	n/a	ACC	n/a	n/a	0.03%	0.11%	2.00%	2.00%	n/a
	QBX [3] [8] [12]	CHF	n/a	ACC	n/a	n/a	0.03%	0.11%	2.00%	2.00%	n/a
	QBX [3] [8] [12]	GBP	n/a	ACC	n/a	n/a	0.03%	0.11%	2.00%	2.00%	n/a
	QBX [3] [8] [12]	EUR	n/a	ACC	n/a	n/a	0.03%	0.11%	2.00%	2.00%	n/a
	QBXH [3] [7] [12]	EUR	n/a	ACC	n/a	n/a	0.06%	0. 11%	2.00%	2.00%	n/a
	FA [11]	USD	n/a	D	n/a	n/a	0.08%	0.09%	2.00%	2.00%	n/a
	FA [11] [8]	CHF	n/a	D	n/a	n/a	0.08%	0. 09%	2.00%	2.00%	n/a
	FA [11] [8]	GBP	n/a	D	n/a	n/a	0.08%	0. 09%	2.00%	2.00%	n/a
	FA [11] [8]	EUR	n/a	D	n/a	n/a	0.08%	0. 09%	2.00%	2.00%	n/a
	FAH [7] [11]	EUR	n/a	D	n/a	n/a	0.11%	0. 09%	2.00%	2.00%	n/a
	FAH [7] [11]	CHF	n/a	D	n/a	n/a	0.11%	0. 09%	2.00%	2.00%	n/a
	FB [11]	USD	n/a	ACC	n/a	n/a	0.08%	0.09%	2.00%	2.00%	n/a
	FB [11] [8]	CHF	n/a	ACC	n/a	n/a	0.08%	0.09%	2.00%	2.00%	n/a
	FB [11] [8]	GBP	n/a	ACC	n/a	n/a	0.08%	0.09%	2.00%	2.00%	n/a
	FB [11] [8]	EUR	n/a	ACC	n/a	n/a	0.08%	0.09%	2.00%	2.00%	n/a
	FBH [7] [11]	CHF	n/a	ACC	n/a	n/a	0.11%	0.09%	2.00%	2.00%	n/a
	FBH [7] [11]	EUR	n/a	ACC	n/a	n/a	0.11%	0.09%	2.00%	2.00%	n/a
	WA [3] [16]	USD	n/a	D	n/a	2.00%	0.03%	0.11%	n/a	n/a	n/a
	WA [3] [8] [16]	EUR	n/a	D	n/a	2.00%	0.03%	0.11%	n/a	n/a	n/a
	WAH [3] [7] [16]	EUR	n/a	D	n/a	2.00%	0.06%	0.08%	n/a	n/a	n/a
	WB [3] [16]	USD	n/a	ACC	n/a	2.00%	0.03%	0.11%	n/a	n/a	n/a
	WB [3] [8] [16]	CHF	n/a	ACC	n/a	2.00%	0.03%	0.11%	n/a	n/a	n/a
	WB [3] [8] [16]	GBP	n/a	ACC	n/a	2.00%	0.03%	0.11%	n/a	n/a	n/a
	WB [3] [8] [16]	EUR	n/a	ACC	n/a	2.00%	0.03%	0.11%	n/a	n/a	n/a
	WBH [3] [7] [16]	EUR	n/a	ACC	n/a	2.00%	0.06%	0.11%	n/a	n/a	n/a
	WAX [3] [12] [16]	USD	n/a	D	n/a	2.00%	0.03%	0.11%	n/a	n/a	n/a
	WAX [3] [8] [12] [16]	EUR	n/a	D	n/a	2.00%	0.03%	0.11%	n/a	n/a	n/a
	WAXH [3] [7] [12] [16]	EUR	n/a	D	n/a	2.00%	0.06%	0.11%	n/a	n/a	n/a
	WBX [3] [12] [16]	USD	n/a	ACC	n/a	2.00%	0.03%	0.11%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	CHF	n/a	ACC	n/a	2.00%	0.03%	0.11%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	GBP	n/a	ACC	n/a	2.00%	0.03%	0.11%	n/a	n/a	n/a
	WBX [3] [8] [12] [16]	EUR	n/a	ACC	n/a	2.00%	0.03%	0.11%	n/a	n/a	n/a
	WBXH [3] [7] [12] [16]	EUR	n/a	ACC	n/a	2.00%	0.06%	0.11%	n/a	n/a	n/a
CSIF (Lux) Bond Corporate USD *(USD)*	UCITS ETF A[14]	USD	[15]	D	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	UCITS ETF AH[7][14]	[7]	[15]	D	n/a	n/a	0.11%	0.06%	2.00%	2.00%	n/a
	UCITS ETF B[14]	USD	[15]	ACC	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	UCITS ETF BH[7][14]	[7]	[15]	ACC	n/a	n/a	0.11%	0.06%	2.00%	2.00%	n/a
	CA [3] [13] [16]	USD	n/a	D	n/a	2.00%	0.03%	0.5%	n/a	n/a	0.55%
	CAH [3] [7] [13] [16]	[7]	n/a	D	n/a	2.00%	0.06%	0.5%	n/a	n/a	0.55%
	CB [3] [13] [16]	USD	n/a	ACC	n/a	2.00%	0.03%	0.5%	n/a	n/a	0.55%

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.06%	0.5%	n/a	n/a	0.55%
	DB (4)	USD	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	SEK	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	SEK	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	QA (3)	USD	n/a	D	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QA (3) (8)	EUR	n/a	D	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QAH (3) (7)	EUR	n/a	D	n/a	n/a	0.06%	0.08%	2.00%	2.00%	n/a
	QB (3)	USD	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QBH (3) (7)	EUR	n/a	ACC	n/a	n/a	0.06%	0.08%	2.00%	2.00%	n/a
	QAX (3) (12)	USD	n/a	D	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	EUR	n/a	D	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	EUR	n/a	D	n/a	n/a	0.06%	0.08%	2.00%	2.00%	n/a
	QBX (3) (12)	USD	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.03%	0.08%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.06%	0.08%	2.00%	2.00%	n/a
	FA (11)	USD	n/a	D	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0.11%	0.06%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.11%	0.06%	2.00%	2.00%	n/a
	FB (11)	USD	n/a	ACC	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.08%	0.06%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.11%	0.06%	2.00%	2.00%	n/a
	FBH (7) (11)	EUR	n/a	ACC	n/a	n/a	0.11%	0.06%	2.00%	2.00%	n/a
	WA (3) (16)	USD	n/a	D	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WA (3) (8) (16)	EUR	n/a	D	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.06%	0.08%	n/a	n/a	n/a
	WB (3) (16)	USD	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WBH (3) (7) (16)	EUR	n/a	ACC	n/a	2.00%	0.06%	0.08%	n/a	n/a	n/a
	WAX (3) (12) (16)	USD	n/a	D	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	EUR	n/a	D	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	EUR	n/a	D	n/a	2.00%	0.06%	0.08%	n/a	n/a	n/a
	WBX (3) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.03%	0.08%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.06%	0.08%	n/a	n/a	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemp-tion charge (max.)(10)	Maximum distribution fee (per annum)
CSIF (Lux) Bond Government Emerging Markets Local *(USD)*	UCITS ETF A(14)	USD	(15)	D	n/a	n/a	0.15%	0.15%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.18%	0.15%	2.00%	2.00%	n/a
	UCITS ETF B(14)	USD	(15)	ACC	n/a	n/a	0.15%	0.15%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.18%	0.15%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.10%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.10%	0.5%	n/a	n/a	0.55%
	DA (4)	USD	n/a	D	n/a	n/a	0.10%	n/a	2.00%	2.00%	n/a
	DB (4)	USD	n/a	ACC	n/a	n/a	0.10%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.10%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.10%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.10%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	SEK	n/a	ACC	n/a	n/a	0.10%	n/a	2.00%	2.00%	n/a
	QA (3)	USD	n/a	D	n/a	n/a	0.10%	0.15%	2.00%	2.00%	n/a
	QA (3) (8)	EUR	n/a	D	n/a	n/a	0.10%	0.15%	2.00%	2.00%	n/a
	QB (3)	USD	n/a	ACC	n/a	n/a	0.10%	0.15%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.10%	0.15%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.10%	0.15%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.10%	0.15%	2.00%	2.00%	n/a
	QAX (3) (12)	USD	n/a	D	n/a	n/a	0.10%	0.15%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	EUR	n/a	D	n/a	n/a	0.10%	0.15%	2.00%	2.00%	n/a
	QBX (3) (12)	USD	n/a	ACC	n/a	n/a	0.10%	0.15%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.10%	0.15%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.10%	0.15%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.10%	0.15%	2.00%	2.00%	n/a
	FA (11)	USD	n/a	D	n/a	n/a	0.15%	0.15%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.15%	0.15%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.15%	0.15%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.15%	0.15%	2.00%	2.00%	n/a
	FB (11)	USD	n/a	ACC	n/a	n/a	0.15%	0.15%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.15%	0.15%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.15%	0.15%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.15%	0.15%	2.00%	2.00%	n/a
	WA (3) (16)	USD	n/a	D	n/a	2.00%	0.10%	0.15%	n/a	n/a	n/a
	WA (3) (8) (16)	EUR	n/a	D	n/a	2.00%	0.10%	0.15%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.13%	0.12%	n/a	n/a	n/a
	WB (3) (16)	USD	n/a	ACC	n/a	2.00%	0.10%	0.15%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.10%	0.15%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.10%	0.15%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.10%	0.15%	n/a	n/a	n/a
	WAX (3) (12) (16)	USD	n/a	D	n/a	2.00%	0.10%	0.15%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	EUR	n/a	D	n/a	2.00%	0.10%	0.15%	n/a	n/a	n/a
	WBX (3) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.10%	0.15%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.10%	0.15%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.10%	0.15%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.10%	0.15%	n/a	n/a	n/a
CSIF (Lux) Bond Government Emerging Markets USD ESG Blue *(USD)*	UCITS ETF A(14)	USD	(15)	D	n/a	n/a	0.10%	0.11%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.13%	0.11%	2.00%	2.00%	n/a
	UCITS ETF B(14)	USD	(15)	ACC	n/a	n/a	0.10%	0.11%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.13%	0.11%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.05%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.08%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.05%	0.5%	n/a	n/a	0.55%

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.08%	0.5%	n/a	n/a	0.55%
	DA (4)	USD	n/a	D	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DAH (4) (7)	EUR	n/a	D	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	DB (4)	USD	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	SEK	n/a	ACC	n/a	n/a	0.05%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	SEK	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.08%	n/a	2.00%	2.00%	n/a
	QA (3)	USD	n/a	D	n/a	n/a	0.05%	0.13%	2.00%	2.00%	n/a
	QA (3) (8)	EUR	n/a	D	n/a	n/a	0.05%	0.13%	2.00%	2.00%	n/a
	QAH (3) (7)	EUR	n/a	D	n/a	n/a	0.08%	0.13%	2.00%	2.00%	n/a
	QAH (3) (7)	GBP	n/a	D	n/a	n/a	0.08%	0.13%	2.00%	2.00%	n/a
	QB (3)	USD	n/a	ACC	n/a	n/a	0.05%	0.13%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.05%	0.13%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.05%	0.13%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.05%	0.13%	2.00%	2.00%	n/a
	QBH (3) (7)	EUR	n/a	ACC	n/a	n/a	0.08%	0.13%	2.00%	2.00%	n/a
	QAX (3) (12)	USD	n/a	D	n/a	n/a	0.05%	0.13%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	EUR	n/a	D	n/a	n/a	0.05%	0.13%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	EUR	n/a	D	n/a	n/a	0.08%	0.13%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	GBP	n/a	D	n/a	n/a	0.08%	0.13%	2.00%	2.00%	n/a
	QBX (3) (12)	USD	n/a	ACC	n/a	n/a	0.05%	0.13%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.05%	0.13%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.05%	0.13%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.05%	0.13%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.08%	0.13%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.08%	0.13%	2.00%	2.00%	n/a
	FA (11)	USD	n/a	D	n/a	n/a	0.10%	0.11%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.10%	0.11%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.10%	0.11%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.10%	0.11%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0.13%	0.11%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.13%	0.11%	2.00%	2.00%	n/a
	FB (11)	USD	n/a	ACC	n/a	n/a	0.10%	0.11%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.10%	0.11%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.10%	0.11%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.10%	0.11%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.13%	0.11%	2.00%	2.00%	n/a
	FBH (7) (11)	EUR	n/a	ACC	n/a	n/a	0.13%	0.11%	2.00%	2.00%	n/a
	WA (3) (16)	USD	n/a	D	n/a	2.00%	0.05%	0.13%	n/a	n/a	n/a
	WA (3) (8) (16)	EUR	n/a	D	n/a	2.00%	0.05%	0.13%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.08%	0.13%	n/a	n/a	n/a
	WAH (3) (7) (16)	GBP	n/a	D	n/a	2.00%	0.08%	0.13%	n/a	n/a	n/a
	WB (3) (16)	USD	n/a	ACC	n/a	2.00%	0.05%	0.13%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.05%	0.13%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.05%	0.13%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.05%	0.13%	n/a	n/a	n/a
	WBH (3) (7) (16)	EUR	n/a	ACC	n/a	2.00%	0.08%	0.13%	n/a	n/a	n/a
	WAX (3) (12) (16)	USD	n/a	D	n/a	2.00%	0.05%	0.13%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	EUR	n/a	D	n/a	2.00%	0.05%	0.13%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	EUR	n/a	D	n/a	2.00%	0.08%	0.13%	n/a	n/a	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share (2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum) (6)	Maximum management fee (per annum) (5)	Issuing charge (max.) (9)	Redemption charge (max.) (10)	Maximum distribution fee (per annum)
	WAXH (3) (7) (12) (16)	GBP	n/a	D	n/a	2.00%	0.08%	0.13%	n/a	n/a	n/a
	WBX (3) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.05%	0.13%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.05%	0.13%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.05%	0.13%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.05%	0.13%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.08%	0.13%	n/a	n/a	n/a
CSIF (Lux) Bond Government EUR Blue *(EUR)*	UCITS ETF A (14)	EUR	(15)	D	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	UCITS ETF AH (7)(14)	(7)	(15)	D	n/a	n/a	0.1025%	0. 0575%	2.00%	2.00%	n/a
	UCITS ETF B (14)	EUR	(15)	ACC	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	UCITS ETF BH (7)(14)	(7)	(15)	ACC	n/a	n/a	0.1025%	0.0575%	2.00%	2.00%	n/a
	CA (3) (13) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	DB (4)	EUR	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	USD	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	QA (3)	EUR	n/a	D	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QAH (3) (7)	CHF	n/a	D	n/a	n/a	0.0525%	0.0775%	2.00%	2.00%	n/a
	QB (3)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QB (3) (8)	USD	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QBH (3) (7)	CHF	n/a	ACC	n/a	n/a	0.0525%	0.0775%	2.00%	2.00%	n/a
	QAX (3) (12)	EUR	n/a	D	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	CHF	n/a	D	n/a	n/a	0.0525%	0.0775%	2.00%	2.00%	n/a
	QBX (3) (12)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	USD	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	CHF	n/a	ACC	n/a	n/a	0.0525%	0.0775%	2.00%	2.00%	n/a
	FA (11)	EUR	n/a	D	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FA (11) (8)	USD	n/a	D	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.1025%	0.0575%	2.00%	2.00%	n/a
	FAH (7) (11)	USD	n/a	D	n/a	n/a	0.1025%	0.0575%	2.00%	2.00%	n/a
	FB (11)	EUR	n/a	ACC	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FB (11) (8)	USD	n/a	ACC	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.1025%	0.0575%	2.00%	2.00%	n/a
	FBH (7) (11)	USD	n/a	ACC	n/a	n/a	0.1025%	0.0575%	2.00%	2.00%	n/a
	WA (3) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WAH (3) (7) (16)	CHF	n/a	D	n/a	2.00%	0.0525%	0.0775%	n/a	n/a	n/a
	WB (3) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WB (3) (8) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemp-tion charge (max.)(10)	Maximum distribution fee (per annum)
	WBH (3) (7) (16)	CHF	n/a	ACC	n/a	2.00%	0.0525%	0.0775%	n/a	n/a	n/a
	WAX (3) (12) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	CHF	n/a	D	n/a	2.00%	0.0525%	0.0775%	n/a	n/a	n/a
	WBX (3) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0525%	0.0775%	n/a	n/a	n/a
CSIF (Lux) Bond Government USD Blue *(USD)*	UCITS ETF A(14)	USD	(15)	D	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.1025%	0.0575%	2.00%	2.00%	n/a
	UCITS ETF B(14)	USD	(15)	ACC	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.1025%	0.0575%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.0525%	0.5%	n/a	n/a	0.55%
	DB (4)	USD	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	SEK	n/a	ACC	n/a	n/a	0.0225%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	SEK	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.0525%	n/a	2.00%	2.00%	n/a
	QA (3)	USD	n/a	D	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QA (3) (8)	EUR	n/a	D	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QAH (3) (7)	EUR	n/a	D	n/a	n/a	0.0525%	0.0775%	2.00%	2.00%	n/a
	QB (3)	USD	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.07755%	2.00%	2.00%	n/a
	QBH (3) (7)	EUR	n/a	ACC	n/a	n/a	0.0525%	0.0775%	2.00%	2.00%	n/a
	QAX (3) (12)	USD	n/a	D	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	EUR	n/a	D	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	EUR	n/a	D	n/a	n/a	0.0525%	0.0775%	2.00%	2.00%	n/a
	QBX (3) (12)	USD	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.0225%	0.0775%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.0525%	0.0775%	2.00%	2.00%	n/a
	FA (11)	USD	n/a	D	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0.1025%	0.0575%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0. 1025%	0.0575%	2.00%	2.00%	n/a
	FB (11)	USD	n/a	ACC	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.0725%	0.0575%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.1025%	0.0575%	2.00%	2.00%	n/a
	FBH (7) (11)	EUR	n/a	ACC	n/a	n/a	0.1025%	0.0575%	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	WA (3) (16)	USD	n/a	D	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WA (3) (8) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.0525%	0.0775%	n/a	n/a	n/a
	WB (3) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WBH (3) (7) (16)	EUR	n/a	ACC	n/a	2.00%	0.0525%	0.0775%	n/a	n/a	n/a
	WAX (3) (12) (16)	USD	n/a	D	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	EUR	n/a	D	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	EUR	n/a	D	n/a	2.00%	0.0525%	0.0775%	n/a	n/a	n/a
	WBX (3) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.0225%	0.0775%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.0525%	0.0775%	n/a	n/a	n/a
CSIF (Lux) Bond Green Bond Global Blue *(USD)*	UCITS ETF A(14)	USD	(15)	D	n/a	n/a	0.09%	0.07%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.12%	0.07%	2.00%	2.00%	n/a
	UCITS ETF B(14)	USD	(15)	ACC	n/a	n/a	0.09%	0.07%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.12%	0.07%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.04%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.07%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.04%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.07%	0.5%	n/a	n/a	0.55%
	DB (4)	USD	n/a	ACC	n/a	n/a	0.04%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.04%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.04%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.04%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	SEK	n/a	ACC	n/a	n/a	0.04%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.07%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	CHF	n/a	ACC	n/a	n/a	0.07%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.07%	n/a	2.00%	2.00%	n/a
	QA (3)	USD	n/a	D	n/a	n/a	0.04%	0.09%	2.00%	2.00%	n/a
	QA (3) (8)	EUR	n/a	D	n/a	n/a	0.04%	0.09%	2.00%	2.00%	n/a
	QAH (3) (7)	EUR	n/a	D	n/a	n/a	0.07%	0.09%	2.00%	2.00%	n/a
	QB (3)	USD	n/a	ACC	n/a	n/a	0.04%	0.09%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.04%	0.09%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.04%	0.09%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.04%	0.09%	2.00%	2.00%	n/a
	QBH (3) (7)	EUR	n/a	ACC	n/a	n/a	0.07%	0.09%	2.00%	2.00%	n/a
	QAX (3) (12)	USD	n/a	D	n/a	n/a	0.04%	0.09%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	EUR	n/a	D	n/a	n/a	0.04%	0.09%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	EUR	n/a	D	n/a	n/a	0.07%	0.09%	2.00%	2.00%	n/a
	QBX (3) (12)	USD	n/a	ACC	n/a	n/a	0.04%	0.09%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.04%	0.09%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.04%	0.09%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.04%	0.09%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.07%	0.09%	2.00%	2.00%	n/a
	FA (11)	USD	n/a	D	n/a	n/a	0.09%	0.07%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.09%	0.07%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.09%	0.07%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.09%	0.07%	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.12%	0.07%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0.12%	0.07%	2.00%	2.00%	n/a
	FB (11)	USD	n/a	ACC	n/a	n/a	0.09%	0.07%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.09%	0.07%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.09%	0.07%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.09%	0.07%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.12%	0.07%	2.00%	2.00%	n/a
	FBH (7) (11)	EUR	n/a	ACC	n/a	n/a	0.12%	0.07%	2.00%	2.00%	n/a
	WA (3) (16)	USD	n/a	D	n/a	2.00%	0.04%	0.09%	n/a	n/a	n/a
	WA (3) (8) (16)	EUR	n/a	D	n/a	2.00%	0.04%	0.09%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.07%	0.09%	n/a	n/a	n/a
	WB (3) (16)	USD	n/a	ACC	n/a	2.00%	0.04%	0.09%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.04%	0.09%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.04%	0.09%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.04%	0.09%	n/a	n/a	n/a
	WBH (3) (7) (16)	EUR	n/a	ACC	n/a	2.00%	0.07%	0.09%	n/a	n/a	n/a
	WAX (3) (12) (16)	USD	n/a	D	n/a	2.00%	0.04%	0.09%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	EUR	n/a	D	n/a	2.00%	0.04%	0.09%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	EUR	n/a	D	n/a	2.00%	0.07%	0.09%	n/a	n/a	n/a
	WBX (3) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.04%	0.09%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.04%	0.09%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.04%	0.09%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.04%	0.09%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.07%	0.09%	n/a	n/a	n/a
CSIF (Lux) Bond Inflation-Linked Global Blue *(USD)*	UCITS ETF A(14)	USD	(15)	D	n/a	n/a	0.08 %	0.12%	2.00%	2.00%	n/a
	UCITS ETF AH(7)(14)	(7)	(15)	D	n/a	n/a	0.11%	0.12%	2.00%	2.00%	n/a
	UCITS ETF B(14)	USD	(15)	ACC	n/a	n/a	0.08 %	0.12%	2.00%	2.00%	n/a
	UCITS ETF BH(7)(14)	(7)	(15)	ACC	n/a	n/a	0.11 %	0.12%	2.00%	2.00%	n/a
	CA (3) (13) (16)	USD	n/a	D	n/a	2.00%	0.03%	0.5%	n/a	n/a	0.55%
	CAH (3) (7) (13) (16)	(7)	n/a	D	n/a	2.00%	0.06%	0.5%	n/a	n/a	0.55%
	CB (3) (13) (16)	USD	n/a	ACC	n/a	2.00%	0.03%	0.5%	n/a	n/a	0.55%
	CBH (3) (7) (13) (16)	(7)	n/a	ACC	n/a	2.00%	0.06%	0.5%	n/a	n/a	0.55%
	DB (4)	USD	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	CHF	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	GBP	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	EUR	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DB (4) (8)	SEK	n/a	ACC	n/a	n/a	0.03%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	EUR	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	SEK	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	DBH (4) (7)	GBP	n/a	ACC	n/a	n/a	0.06%	n/a	2.00%	2.00%	n/a
	QA (3)	USD	n/a	D	n/a	n/a	0.03%	0.14%	2.00%	2.00%	n/a
	QA (3) (8)	EUR	n/a	D	n/a	n/a	0.03%	0.14%	2.00%	2.00%	n/a
	QAH (3) (7)	EUR	n/a	D	n/a	n/a	0.06%	0.14%	2.00%	2.00%	n/a
	QB (3)	USD	n/a	ACC	n/a	n/a	0.03%	0.14%	2.00%	2.00%	n/a
	QB (3) (8)	CHF	n/a	ACC	n/a	n/a	0.03%	0.14%	2.00%	2.00%	n/a
	QB (3) (8)	GBP	n/a	ACC	n/a	n/a	0.03%	0.14%	2.00%	2.00%	n/a
	QB (3) (8)	EUR	n/a	ACC	n/a	n/a	0.03%	0.14%	2.00%	2.00%	n/a
	QBH (3) (7)	EUR	n/a	ACC	n/a	n/a	0.06%	0.14%	2.00%	2.00%	n/a
	QAX (3) (12)	USD	n/a	D	n/a	n/a	0.03%	0.14%	2.00%	2.00%	n/a
	QAX (3) (8) (12)	EUR	n/a	D	n/a	n/a	0.03%	0.14%	2.00%	2.00%	n/a
	QAXH (3) (7) (12)	EUR	n/a	D	n/a	n/a	0.06%	0.14%	2.00%	2.00%	n/a
	QBX (3) (12)	USD	n/a	ACC	n/a	n/a	0.03%	0.14%	2.00%	2.00%	n/a

Subfund *(Reference Currency)*	Share Class	Currency	Minimum holding	Type of Share(2)	Maximum sales charge	Maximum Adjustment of the Net Asset Value	Maximum management service fee (per annum)(6)	Maximum management fee (per annum)(5)	Issuing charge (max.)(9)	Redemption charge (max.)(10)	Maximum distribution fee (per annum)
	QBX (3) (8) (12)	CHF	n/a	ACC	n/a	n/a	0.03%	0.14%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	GBP	n/a	ACC	n/a	n/a	0.03%	0.14%	2.00%	2.00%	n/a
	QBX (3) (8) (12)	EUR	n/a	ACC	n/a	n/a	0.03%	0.14%	2.00%	2.00%	n/a
	QBXH (3) (7) (12)	EUR	n/a	ACC	n/a	n/a	0.06%	0.14%	2.00%	2.00%	n/a
	FA (11)	USD	n/a	D	n/a	n/a	0.08%	0.12%	2.00%	2.00%	n/a
	FA (11) (8)	CHF	n/a	D	n/a	n/a	0.08%	0.12%	2.00%	2.00%	n/a
	FA (11) (8)	GBP	n/a	D	n/a	n/a	0.08%	0.12%	2.00%	2.00%	n/a
	FA (11) (8)	EUR	n/a	D	n/a	n/a	0.08%	0.12%	2.00%	2.00%	n/a
	FAH (7) (11)	EUR	n/a	D	n/a	n/a	0.11%	0.12%	2.00%	2.00%	n/a
	FAH (7) (11)	CHF	n/a	D	n/a	n/a	0.11%	0.12%	2.00%	2.00%	n/a
	FB (11)	USD	n/a	ACC	n/a	n/a	0.08%	0.12%	2.00%	2.00%	n/a
	FB (11) (8)	CHF	n/a	ACC	n/a	n/a	0.08%	0.12%	2.00%	2.00%	n/a
	FB (11) (8)	GBP	n/a	ACC	n/a	n/a	0.08%	0.12%	2.00%	2.00%	n/a
	FB (11) (8)	EUR	n/a	ACC	n/a	n/a	0.08%	0.12%	2.00%	2.00%	n/a
	FBH (7) (11)	CHF	n/a	ACC	n/a	n/a	0.11%	0.12%	2.00%	2.00%	n/a
	FBH (7) (11)	EUR	n/a	ACC	n/a	n/a	0.11%	0.12%	2.00%	2.00%	n/a
	WA (3) (16)	USD	n/a	D	n/a	2.00%	0.03%	0.14%	n/a	n/a	n/a
	WA (3) (8) (16)	EUR	n/a	D	n/a	2.00%	0.03%	0.14%	n/a	n/a	n/a
	WAH (3) (7) (16)	EUR	n/a	D	n/a	2.00%	0.06%	0.14%	n/a	n/a	n/a
	WB (3) (16)	USD	n/a	ACC	n/a	2.00%	0.03%	0.14%	n/a	n/a	n/a
	WB (3) (8) (16)	CHF	n/a	ACC	n/a	2.00%	0.03%	0.14%	n/a	n/a	n/a
	WB (3) (8) (16)	GBP	n/a	ACC	n/a	2.00%	0.03%	0.14%	n/a	n/a	n/a
	WB (3) (8) (16)	EUR	n/a	ACC	n/a	2.00%	0.03%	0.14%	n/a	n/a	n/a
	WBH (3) (7) (16)	EUR	n/a	ACC	n/a	2.00%	0.06%	0.14%	n/a	n/a	n/a
	WAX (3) (12) (16)	USD	n/a	D	n/a	2.00%	0.03%	0.14%	n/a	n/a	n/a
	WAX (3) (8) (12) (16)	EUR	n/a	D	n/a	2.00%	0.03%	0.14%	n/a	n/a	n/a
	WAXH (3) (7) (12) (16)	EUR	n/a	D	n/a	2.00%	0.06%	0.14%	n/a	n/a	n/a
	WBX (3) (12) (16)	USD	n/a	ACC	n/a	2.00%	0.03%	0.14%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	CHF	n/a	ACC	n/a	2.00%	0.03%	0.14%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	GBP	n/a	ACC	n/a	2.00%	0.03%	0.14%	n/a	n/a	n/a
	WBX (3) (8) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.03%	0.14%	n/a	n/a	n/a
	WBXH (3) (7) (12) (16)	EUR	n/a	ACC	n/a	2.00%	0.06%	0.14%	n/a	n/a	n/a

(1) This Summary of Share Classes should not be relied upon as a substitute for reading the Prospectus.
(2) ACC = accumulating / D = distribution.
(3) Class “CA”, “CAH”, “CB”, “CBH”, “QA”, “QAH”, “QB”, “QBH”, “QAX”, “QAXH”, “QBX”, “QBXH”, “WA”, “WAH”, “WB”, “WBH”, “WAX”, “WAXH”, “WBX” and “WBXH” Shares may only be acquired by institutional investors according to Article 174 (2) (c) of the Law of 17 December 2010.
(4) Class “DA”, “DAH”, “DB” and “DBH” Shares may only be acquired by institutional investors within the meaning of Article 174(2)(c) of the Law of 17 December 2010 who:

a) have entered into a written agreement (including but not limited to a fund access agreement or a cooperation agreement, but excluding investment advisory and asset management agreements) with a UBS Group entity for the explicit purpose of investment in the DA/DAH/DB/DBH share class of the assets, or

b) have entered into a written asset management agreement or investment advisory agreement with a UBS Group entity belonging to the Asset Management Division, or

c) have entered into a written asset management agreement with a UBS group entity provided that such entity has delegated asset management to a UBS Group entity belonging to the Asset Management Division.
(5) Class “UCITS ETF A”, “UCITS ETF AH”, “UCITS ETF B”, “UCITS ETF BH”, “QA”, “QAH”, “QB”, “QBH”, “QAX”, “QAXH”, “QBX”, “QBXH”, “WA”, “WAH”, “WB”, “WBH”, “WAX”, “WAXH”, “WBX”, “WBXH”, “FA”, “FB”, “FAH” and “FBH” Shares are subject to a management fee payable by the Company to the Management Company covering the charges in relation to the provision of investment management.
The management fee actually payable will be disclosed in the respective annual or semi-annual report.
(6) Class “DA”, “DAH”, “DB” and “DBH” Shares are subject to a management service fee, payable by the Company to the Management Company covering all fees and expenses as described in Chapter 10, “Expenses and Taxes”. Additional fees will be charged directly to the investor, upon the conditions of the separate agreement entered into between the investor and the relevant UBS Group entity .
Class “UCITS ETF A”, “UCITS ETF AH”, “UCITS ETF B”, “UCITS ETF BH”, “CA”, “CAH”, “CB”, “CBH”,“QA”, “QAH”, “QB”, “QBH”, “QAX”, “QAXH”, “QBX”, “QBXH”, “WA”, “WAH”, “WB”, “WBH”, “WAX”, “WAXH”, “WBX”, “WBXH”, “FA”, “FB”, “FAH” and “FBH” Shares are subject to a management service fee, in addition to a management fee, payable by the Company to the Management Company covering all fees and expenses not covered by the management fee.
The management service fee actually payable will be disclosed in the respective annual or semi-annual report.

(7) The Company may decide on the issue of Class “UCITS ETF AH”, “UCITS ETF BH”, “CAH”, “CBH”, “DAH”, “DBH”, “, “QAH”, “QBH”, “QAXH”, “QBXH”, “WAXH”, “WBXH”, “FAH” and “FBH” Shares in any additional freely convertible currencies as well as on their initial offering price at any time. Shareholders have to check with the agents mentioned in Chapter 15, “Information to Shareholders”, if Shares of Class “UCITS ETF AH”, “UCITS ETF BH”, “CAH”, “CBH”, “DAH”, “DBH”, , “QAH”, “QBH”, “QAXH”, “QBXH”, “WAXH”, “WBXH”, “FAH” or “FBH” have been issued in additional currencies in the meantime before submitting a purchase application.
With Share Class “UCITS ETF AH”, “UCITS ETF BH”, “CAH”, “CBH”, “DAH”, “DBH”, “QAH”, “QBH”, “QAXH”, “QBXH”, “WAXH”, “WBXH”, “FAH” and “FBH” the risk exposure in terms of investment currencies is hedged against the respective currency, as specified in Chapter 2, “Summary of Share Classes” to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where Shares are subscribed, the subscription amount is hedged according to the current hedging level of the Share Class so that any over- or under-hedging remains the same for the whole Share Class. The hedging level for the Share Class is regularly adjusted according to the benchmark index rules. Where Shares are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment.
The net asset value of the Shares of this Alternate Currency Class does not develop in the same way as that of the Share Classes issued in the Reference Currency of the Subfund.

(8) It is not intended to enter into forward currency contracts to hedge the risk exposure in terms of investment currencies relating to these Alternate Currency Classes. These Classes may be issued in any additional freely convertible currencies as well as on their initial offering price at any time.

(9) These share classes are subject to issuing charges that are allocated to the relevant Subfund on the issue of Shares in this Subfund. This contribution to costs covers in particular but not exclusively transaction costs, tax charges and bid/offer spreads incurred by the respective Subfund due to subscriptions and/or conversions in and out of the Subfund. Further details may be obtained in Chapter 5. “Investment in Credit Suisse Index Fund (Lux)”, ii) “Subscription of Shares” and iv) “Issuing and Redemption Charges”. Unlike for the ordinary Shares, for the ETF Shares the issuing charges are not nettable and hence allocated separately. Further details regarding the issuing charges for the ETF Share Classes can be obtained in Chapter, 6 “Share Dealings”.

(10) These share classes are subject to redemption charges that are allocated to the relevant Subfund on the redemption of Shares in this Subfund. This contribution to costs covers in particular but not exclusively transaction costs, tax charges and bid/offer spreads incurred by the respective Subfund due to redemptions and/or conversions in and out of the Subfund. Further details may be obtained in Chapter 5. “Investment in Credit Suisse Index Fund (Lux)”, iii) “Redemption of Shares” and iv) “Issuing and Redemption Charges”. Unlike for the ordinary Share Classes, for the ETF Shares the redemption charges are not nettable and hence allocated separately. Further details regarding the redemption charges for the ETF Share Classes can be obtained in Chapter, 6 “Share Dealings”.

(11) Class “FA”, “FAH”, “FB” and “FBH” Shares are inducement free.

(12) Class “CA”, “CAH”, “CB” and “CBH” Shares are reserved for institutional investors and may be offered through any distributors and/or financial intermediaries that prefer a p.a. distribution fee instead of a one-off sales charge.

(13) Class “UCITS ETF A”, “UCITS ETF AH”, “UCITS ETF B” and “UCITS ETF BH” Shares are ETF Shares and will be admitted to listing and trading on the Relevant Stock Exchanges. ETF Shares are not offered or advertised to non-qualified investors in Switzerland.

(14) Class “UCITS ETF A”, “UCITS ETF AH”, “UCITS ETF B” and “UCITS ETF BH” Shares are in principle subject to a minimum holding of 25’000 shares. Subject to the discretion of the Board of Directors, reduced amounts may be permitted.

(15) Class “CA”, “CAH”, “CB”, “CBH”, “WA”, “WAH”, “WB”, “WBH”, “WAX”, “WAXH”, “WBX” and “WBXH” Shares are Swing Share Classes, the Net Asset Value of which may be adjusted upwards or downwards by a maximum percentage (“swing factor”), in the event of net subscription or redemption applications on a particular Valuation Day in respect of all relevant Swing Share Classes combined. Further details may be obtained in Chapter 9 “Net Asset Value” and in Chapter 25 “Subfunds”.

3. The Company

The Company is an undertaking for collective investment in transferable securities in the legal form of an investment company with variable capital (*société d'investissement à capital variable*, SICAV) subject to Part I of the Law of 17 December 2010 on undertakings for collective investment ("Law of 17 December 2010") transposing Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities. The Company was established on 14 March 2012.

The Company has appointed UBS Asset Management (Europe) S.A. as the management company (the "Management Company"). In this capacity, the Management Company acts as investment manager, administrator and distributor of the Company's Shares. The Management Company has delegated the above-mentioned tasks as follows:

Tasks relating to investment advice are performed by the investment managers (the "Investment Managers") named in Chapter 25, "Subfunds" and administrative tasks are performed by Brown Brothers Harriman (Luxembourg) S.C.A.

The Company is registered with the Luxembourg Trade and Companies Register (*registre de commerce et des sociétés*) under number B 167524. Its articles of incorporation ("Articles of Incorporation") were first published in the Mémorial, *Recueil des Sociétés et Associations* on 23 March 2012. The legally binding version is deposited with the Luxembourg Trade and Companies Register. All amendments of the Articles of Incorporation will be announced in accordance with Chapter 15, "Information for Shareholders", and become legally binding for all shareholders ("Shareholders") subsequent to their approval by the General Meeting of Shareholders. Whereas the initial capital of the Company amounts to EUR 50,000, it will subsequently correspond to the total net asset value of the Company. The minimum capital of the Company amounts to EUR 1,250,000; this sum must be reached within six months of the date on which the Company is authorized.

The Company has an umbrella structure and therefore consists of at least one Subfund (each referred to as a "Subfund"). Each Subfund represents a portfolio containing different assets and liabilities and is considered to be a separate entity in relation to the Shareholders and third parties. The rights of Shareholders and creditors concerning a Subfund or which have arisen in relation to the establishment, operation or liquidation of a Subfund are limited to the assets of that Subfund. No Subfund will be liable with its assets for the liabilities of another Subfund.

The board of directors of the Company (the "Board of Directors") may at any time establish new Subfunds with Shares having similar characteristics to the Shares in the existing Subfunds. The Board of Directors may at any time create and issue new classes ("Classes") or types of Shares within any Subfund. If the Board of Directors establishes a new Subfund and/or creates a new Class or type of Share, the corresponding details shall be set out in this Prospectus. A new Class or type of Share may have different characteristics than the currently existing Classes. The terms of any offering of new Shares shall be set out in Chapter 2, "Summary of Share Classes" and Chapter 25, "Subfunds".

The characteristics of each possible Share Class are further described in this Prospectus, in particular in Chapter 5, "Investment in Credit Suisse Index Fund (Lux)", and in Chapter 2, "Summary of Share Classes".

The individual Subfunds shall be denominated as indicated in Chapter 2, "Summary of Share Classes" and Chapter 25, "Subfunds".

Information about the performance of the individual Share Classes of the Subfunds is contained in the PRIIPS KID.

4. Investment Policy

The primary objective of the Company is to provide investors with an opportunity to invest in professionally managed portfolios. The assets of the Subfunds shall be invested, in accordance with the principle of risk diversification, in transferable securities and other assets as specified in Article 41 of the Law of 17 December 2010.

The investment objective and policy of the individual Subfunds are described in Chapter 25, "Subfunds". The assets of the individual Subfunds will be invested in accordance with the investment restrictions as stipulated by the Law of 17 December 2010 and set out in this Prospectus in Chapter 7, "Investment Restrictions".

The investment objective for each Subfund is principally to achieve an appropriate return in the particular Subfund's accounting currency by investing in the instruments listed below. Where the investment policy of the Subfunds consists in tracking the performance of a benchmark index, the Subfunds may also invest in a representative selection of securities of the respective benchmark using the 'optimized sampling-method' rather than investing in all securities represented in the respective benchmark index.

The Subfunds may also invest in securities that are not part of the benchmark index but that contribute to delivering the investment objective.

The 'optimized sampling-method' consists of a mathematical optimization procedure: a different model is used for each asset class and region.

Each mathematical optimization procedure, starting from the benchmark universe, considers a series of parameters (e.g. country distribution, currency distribution, duration buckets, rating distribution) and constraints (e.g. liquidity of the securities contained in the benchmark, minimum trade size, target ex-ante tracking error), to produce a selection of securities that composes a portfolio with the lowest risk of divergence from the benchmark index itself.

The Subfunds will be passively managed. Passively managed investment funds follow a pre-determined investment strategy with the intention to track the underlying reference index and to mirror its performance.

Physical replication

Generally the Subfunds are physically replicated. To a minor degree the Subfunds may at the same time use derivatives to achieve their aims. Exposure to the index through physical replication may be affected by rebalancing costs, in particular where the index undergoes significant rebalancing or where constituents are not very liquid or have restrictions in terms of accessibility. Rebalancing costs are a factor of the rebalancing frequency of the underlying index, the constituents' weighting adjustments and/or the number of constituents being replaced on each rebalancing day, and the transaction costs incurred to implement such changes. High rebalancing costs will generally deteriorate the relative performance between the Subfund and the index. Exposure to the index may also be affected by other factors.

Due account shall be taken of the principle of risk diversification, security of the capital invested and liquidity of the assets. In order to achieve this, the Company shall assume a fair and reasonable degree of risk. However, in consideration of market fluctuations and other risks (see Chapter 8, "Risk Factors") there can be no guarantee that the investment objective of the relevant Subfunds will be achieved. The value of investments may go down as well as up and investors may not recover the value of their initial investment.

Anticipated Tracking Error

The anticipated tracking error is an estimation of the potential ex-post tracking error, based on the expected volatility of differences between the returns of the relevant Subfund and the returns of its benchmark index. For a physically replicating Subfund, the primary driver of anticipated tracking error is the difference between a Subfund's holdings and index constituents.

The tracking difference measures the actual difference between the returns of a Subfund and the returns of the benchmark index (i.e. how closely a Subfund tracks its index), while ex post tracking error measures the increase and decrease in tracking difference (i.e. volatility of tracking difference). Investors should consider both the tracking difference and the ex-post tracking error when evaluating the track record of an index-tracking Subfund.

The anticipated level of tracking error of each Subfund is further specified in Chapter 25, "Subfunds".

Cash management, trading costs from rebalancing, securities lending activities and the application of the SVVK-ASIR exclusions, respectively the exclusions framework applied under CSAM Sustainable Investing Policy, have an impact on tracking difference and ex-post tracking error. Depending on the underlying circumstances, the impact can be either positive or negative.

Furthermore, withholding tax may affect the tracking error as well. To which extent the tracking error is influenced by withholding tax depends on several factors such as any reclaims filed with tax authorities, any benefits obtained under a tax treaty.

Reference Currency

The reference currency is the currency in which the performance and the net asset value of the Subfunds are calculated ("Reference Currency"). The Reference Currencies of the individual Subfunds are specified in Chapter 2, "Summary of Share Classes".

Ancillary Liquid Assets

The Subfunds may hold ancillary liquid assets within a limit of 20% of their total net assets. Subject to any additional restrictions as specified in Chapter 23 "Subfunds", the above mentioned 20% limit may only be temporarily breached for a period of time strictly necessary when, because of exceptionally unfavourable market conditions, circumstances so require and where such breach is justified having regard to the interests of the investors, for instance in highly serious circumstances. Liquid assets held to cover exposure to financial derivative instruments do not fall under this restriction. Bank deposits, money market instruments or money market funds that meet the criteria of Article 41(1) of the Law of December 17, 2010 are not considered to be included in the ancillary liquid assets under Article 41(2) b) of the Law of December 17, 2010. Ancillary liquid assets are limited to bank deposits at sight, such as cash held in current accounts with a bank accessible at any time, in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets provided under Article 41(1) of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions.

Securities Lending

Subject to the investment restrictions set out below, a Subfund may from time to time enter into securities lending transactions for the purpose of efficient portfolio management. The decision to enter into securities lending transactions (or to stop securities lending transactions, temporarily or permanently) will be made on the basis of costs and benefits analysis carried out in the best interest of the shareholders of the relevant Subfunds (e.g., at the occasion of large subscriptions or redemptions).

Securities lending transactions consist in transactions whereby a lender transfers securities or instruments to a borrower, subject to a commitment that the borrower will return equivalent securities or instruments on a future date or when requested to do so by the lender, such transaction being considered as securities lending for the party transferring the securities or instruments and being considered as securities borrowing for the counterparty to which they are transferred. Securities lending transactions entail a transfer of ownership of the relevant securities to the borrower. As a consequence, these securities are no longer subject to safekeeping and oversight by the Depositary Bank. Conversely, any collateral transferred under a title transfer arrangement would become subject to the usual safekeeping and oversight by the Depositary Bank of the Company.

The Subfunds may enter into securities lending transactions only in respect of eligible assets under the Law of December 17, 2010 which fall within their investment policies.

The Management Company has appointed JP Morgan Bank Luxembourg S.A. as lending agent to engage in securities lending on behalf of the Company. The Company pays 20% of gross revenues from securities lending activities as costs/fees to the lending agent and retains 80% of the gross revenues from securities lending activities. All costs / fees associated with the operating of securities lending are paid from the lending agent's portion of the gross revenues (20%). This includes all direct and indirect costs/fees associated with securities lending activities. Related services include order and execution management as well as bespoke reporting activities plus settlements. The Management Company does not receive any of the securities lending revenue.

The proportion of the assets held by a Subfund that may be subject to securities lending transactions is generally expected to range between 0% and 30% of that Subfund's Net Asset Value. The proportion within that range of 0%-30% will fluctuate subject to market demand and supply considerations. More specifically there might be temporary increased hedging activity from market participants borrowing securities in order to protect downside risk on investments under unusual market conditions or seasonal effects impacting the utilization (e.g., reduced supply during corporate action season as individual lenders may recall equities during the annual general meeting period). Unless otherwise specified in Chapter 25, "Subfunds", in case of a particularly strong market demand for certain types of securities held by the Subfund at any given time, this proportion may on an opportunistic and temporary basis be increased up to a maximum of 70% of that Subfund's Net Asset Value, depending also on the Subfund's liquidity profile and anticipated liquidity needs.

The Subfunds will ensure that the volume of the securities lending transactions is kept at an appropriate level or that it is entitled to request the return of the securities lent in a manner that enables it, at all times, to meet its redemption obligations. The counterparties to efficient portfolio management techniques should be subject to prudential supervision rules considered by the CSSF as equivalent to those prescribed by EU Community law.

The risk exposure to the counterparty arising from securities lending transactions and OTC financial derivative instruments should be combined when calculating the counterparty risk limits foreseen under Chapter 7 4) a) "Investment Restrictions".

The counterparty risk may be disregarded provided that the value of the collateral valued at market price, taking into account appropriate haircuts, exceeds the value of the amount exposed to risk.

The Subfunds will not receive cash collateral.

The Subfunds will ensure that its counterparty delivers collateral in the form of securities compliant with the applicable Luxembourg regulations and in line with the requirements foreseen under "Collateral Policy" foreseen in Chapter 21, "Regulatory Disclosure".

Appropriate haircuts on the collateral value are applied in accordance with the Risk Management Process of the Management Company.

Subfunds with the term "Blue" in the subfund's name may not effect any securities lending transactions.

Total Return Swaps

A total return swap ("TRS") is an OTC derivative contract in which one counterparty (the total return payer) transfers the total economic performance, including income from interest and fees, gains and losses from price movements, and credit losses, of a reference obligation to another counterparty (the total return receiver). Total return swaps can be either funded or unfunded.

The Subfunds may from time to time enter into total return swap transactions for the purpose of efficient portfolio management and, when applicable, as part of their respective investment policies as described in Chapter 25, "Subfunds". The Subfunds will get 100 % of the net revenues generated from total return swaps after deduction of costs, including in particular transaction fees and costs for collateral paid to the swap counterparty. For unfunded total return swaps, such transaction fees are typically paid under the form of an agreed interest rate, which may be either fixed or floating. For funded total return swaps, the Subfund will make an upfront payment of the notional amount of the total return swap, typically with no further periodic transaction costs. A partially funded total return swap combines the characteristics and cost profile of both funded and unfunded total return swaps, in the relevant proportions. Costs for collateral typically take the form of a periodic fixed payment, depending on the amounts and frequency of collateral being exchanged. Information on costs and fees incurred by each Subfund in this respect, as well as the identity of the entities to which such costs and fees are paid and any affiliation they may have with the Management Company, if applicable, will be available in the semi-annual and annual reports.

The Subfunds will receive cash and non-cash collateral for total return swap transactions, in accordance with the Company's collateral policy as further described in Chapter 21, "Regulatory Disclosure". The collateral received will be valued mark-to-market on a daily basis, as is common industry standard, and in accordance with Chapter 9 "Net Asset Value". The collateral received will be adjusted on a daily basis. The collateral received will be held in a separate collateral account and is therefore segregated from the other assets of the Subfund.

The Subfunds may only enter into TRS in respect of eligible assets under the Law of December 17, 2010 which fall within their investment policies.

The Subfunds may only enter into total return swap transactions through a regulated first class financial institution of any legal form with a minimum credit rating of investment grade quality specialised in this type of transaction which has its registered office in one of the OECD countries.

The Subfunds may use total returns swaps where further specified in Chapter 25, "Subfunds".

Other Securities Financing Transactions

Apart from securities lending transactions and TRS, the Subfunds do not intend to make use of the other securities financing transactions ("SFTs") covered by Regulation (EU) 2015/2365 of 25 November 2015 on transparency of securities financing transactions and of reuse and amending Regulation (EU) No 648/2012.

Cross-investments between Subfunds of the Company

The Subfunds of the Company may, subject to the conditions provided for in the Law of December 17, 2010, in particular Article 41, subscribe, acquire and/or hold securities to be issued or issued by one or more Subfunds of the Company under the following conditions:

- the target Subfund does not, in turn, invest in the Subfund invested in this target Subfund; and
- no more than 10% of the assets of the target Subfund whose acquisition is contemplated may be invested in aggregate in shares of other target Subfunds of the Company; and
- voting rights, if any, attaching to the relevant securities are suspended for as long as they are held by the Subfund concerned and without prejudice to the appropriate processing in the accounts and the periodic reports; and
- in any event, for as long as these securities are held by the Company, their value will not be taken into consideration for the calculation of the net assets of the Company for the purposes of verifying the minimum threshold of the net assets imposed by the Law of December 17, 2010.

SVVK-ASIR exclusions

For all direct investments made by passively managed Subfunds, the Investment Managers apply exclusion of firms according to the recommendation of SVVK-ASIR (www.svvk-asir.ch). The Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the relevant Subfund in Chapter 25 "Subfunds".

For the avoidance of doubt, the application of the SVVK-ASIR exclusion list is not as such sufficient for a Subfund to be considered as applying "Credit Suisse Asset Management Sustainable Investing Policy" (as described below).

Sustainable Investing

Sustainable investing refers to the process of pursuing a dedicated sustainable investing strategy when taking investment decisions. Subfunds following a sustainable investing approach integrate environmental, social and governance information ("ESG Factors") into the investment decision-making process to make better informed investment decisions or to target specific sustainable investment objectives often expressed as the alignment with one or more of the United Nations Sustainable Development Goals. Depending on the overall investment strategy and investment universe of the Subfund, the importance of and focus on individual ESG Factors varies. Due to the passive nature of index tracking Subfunds, the Investment Manager has limited discretion in defining the sustainable investing approach.

Regulatory requirements surrounding Sustainable Investing are evolving and might change in the future. When there will be legislative changes, the Prospectus will be updated accordingly. Additionally, new methods arise and availability of data is constantly improving. This might have an impact on the implementation, monitoring and reporting of ESG Factors as described in this Prospectus. Investors should read and consider the risks factor entitled "Sustainability Risk" and "Sustainable Investing Risks" in Chapter 7, "Risk Factors", before investing in Subfunds applying a sustainable investing approach.

For Subfunds which do not apply a sustainable investing approach or a dedicated ESG investment strategy, sustainability is neither the objective, nor a mandatory part of the investment process. In particular, the underlying investments of the Subfunds do not take into account the EU criteria for environmentally sustainable economic activities as defined under the Taxonomy Regulation (EU) 2020/852. These Subfunds do not consider principal adverse impacts on sustainability factors for the purpose of article 7 of the Sustainable Finance Disclosure Regulation (SFDR, Regulation (EU) 2019/2088).

Credit Suisse Asset Management Sustainable Investing Policy

With respect to the legacy Credit Suisse funds, UBS Asset Management ("UBS AM") applies the legacy Sustainable Investing Policy of Credit Suisse Asset Management (the "Legacy CSAM Sustainable Investing Policy") that directs and governs activities related to sustainable investing. The Management Company and the Investment Manager apply the Legacy CSAM Sustainable Investing Policy to the following Subfunds:

- CSIF (Lux) Bond Green Bond Global Blue (Art. 8)
- CSIF (Lux) Equity Canada ESG Blue (Art. 8)
- CSIF (Lux) Equity China Total Market Blue (Art. 8)
- CSIF (Lux) Equity Emerging Markets ESG Blue (Art. 8)
- CSIF (Lux) Equity EMU ESG Blue (Art. 8)
- CSIF (Lux) Equity Europe ESG Blue (Art. 8)
- CSIF (Lux) Equity Japan ESG Blue (Art. 8)
- CSIF (Lux) Equity Pacific ex Japan ESG Blue (Art. 8)
- CSIF (Lux) Equity UK ESG Blue (Art. 8)
- CSIF (Lux) Bond Government Emerging Markets ESG Blue (Art. 8)

The implementation of the Legacy CSAM Sustainable Investing Policy in the investment process is documented and monitored accordingly by the Management Company and the Investment Manager. A dedicated UBS Asset Management sustainable investing team is the owner of the Legacy CSAM Sustainable Investing Policy and supports the Management Company and the relevant Investment Manager in the implementation of this policy.

The Legacy CSAM Sustainable Investing Policy defines how to integrate ESG Factors into various steps of the investment process by guiding investment teams to identify sustainability related opportunities, to reduce Sustainability Risks (see definition in Chapter 8 "Risk Factors") and consider principal adverse impacts.

For index tracking investment funds, the Legacy CSAM Sustainable Investing Policy consists of the following primary approaches:

1. ESG Exclusions:

ESG Exclusions are applied for direct fixed income and listed equity investments. For index tracking investment funds, UBS AM applies the exclusions used by the provider of the relevant benchmark index in the index methodology. In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, UBS AM applies the Norms-based Exclusions, excludes companies that derive a significant portion of their revenue from the production of thermal coal and/or the production of electricity from thermal coal, and applies conduct-based exclusions of SVVK-ASIR.

- **Norms-based Exclusions:** Categorical exclusion of companies that fail to comply with international treaties on controversial weapons such as the 'Convention on Cluster Munitions', the 'Chemical Weapons Convention', the 'Biological Weapons Convention', the 'Treaty on the Non-Proliferation of Nuclear Weapons' (NPT), including companies that are recommended for exclusions by the Swiss Association for Responsible Investments (SVVK-ASIR) in respect to APM (anti-personnel mines), Cluster Munitions and Nuclear Weapons (outside of NPT).
- **Additional investment restrictions based on labels and standards:** Subfunds may apply additional exclusions or rules depending on certain ESG-related labels they obtained or other ESG-related market-specific or industry-wide standards they follow. Such additional investment restrictions, if any, are stated in the document labelled 'Sustainability-related disclosures', which is available online at: www.credit-suisse.com/fundsearch in the section 'documents' of a specific Subfund. Provided that such additional exclusions or rules do not result in any change to the investment objective and policy of the relevant Subfund as specified in this Prospectus, such changes shall be initiated without further notice to the Shareholders other than the information posted on the website of CSAM at www.credit-suisse.com/fundsearch. When these changes, however, result in a change to a Subfund's investment objective and/or policy, Shareholders will be informed by means of a notice as described in Chapter 14, "Information for Shareholders".

The applicable ESG Exclusions, including those related to specific ESG labels or ESG-related market-specific or industry-wide standards, can be found online at: www.credit-suisse.com/esg. Please note that these ESG Exclusion criteria may evolve over time. The Investment Managers may also discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the relevant Subfund in Chapter 25 "Subfunds".

2. Investing with a Sustainability Objective and/or ESG Integration:

Investing with a Sustainability Objective means that investment strategies that allocate capital to investments that address environmental and/or societal challenges and meet a sustainable investment objective are implemented. The sustainable investment objective is achieved through a dedicated investment process tracking an index with a sustainable objective. Subfunds that follow a Sustainable Objective provide more details in the SFDR Annex of this Prospectus.

Due to the nature of their strategy, index tracking Subfunds track an ESG index. Rules and ESG criteria for constructing an ESG index are defined by the index provider, which is why certain exclusion thresholds may deviate from those set in the Legacy CSAM Sustainable Investing Policy. ESG indices and their corresponding index methodologies are classified according to the proprietary Credit Suisse sustainable investment framework. UBS AM considers these classifications when selecting an index to be tracked for a Subfund. ESG characteristics of such a Subfund and its ESG integration approach are therefore derived from the ESG index that the Subfund tracks. The relevant Investment Manager, supported by the UBS AM sustainable investing team, may integrate additional ESG considerations provided the Subfund stays within the anticipated tracking error as determined in the Prospectus.

3. Active Ownership: All Subfunds subject to Legacy CSAM Sustainable Investing Policy are covered by a centralized active ownership approach.

- **Engagement:** UBS AM may opt for meetings with the board of directors, executive management members and/or investor relations teams of the respective investee company. Engagement activities are based on business-conduct and/or materiality analyses are performed by UBS AM in line with UBS AM's fiduciary duty. These analyses are carried out by the centralized Active Ownership team and include holdings across all investment funds managed by UBS Asset Management Switzerland AG, which include the Subfunds' holdings. Those analyses follow therefore a top down approach based on priorities defined at UBS AM centrally. This means that, at Subfund level, the number of engagements can vary between reporting periods and can range from zero to a few or many engagements.
- **Exercise of voting rights:** UBS AM considers the exercise of voting rights a key element in bearing stewardship responsibilities for Subfund's assets. Voting serves UBS AM in the escalation of issues and the expression of concerns and opinions. In order to facilitate well-grounded voting decisions, UBS AM relies on several sources of information. To cover the extensive scope of investee companies, UBS AM may utilize the services of external proxy advisors, where appropriate. Vote recommendations of proxy advisors serve as one source, among others, within UBS AM's decision-making process on voting topics and supplements UBS AM's internal research. UBS AM ensures effective and efficient voting processes and controls by focusing on investments that are material to it as explained in the Active Ownership section at: www.credit-suisse.com/esg.

More information about the application of the Legacy CSAM Sustainable Investing Policy as well as further details on sustainable investing per Subfund are available online at www.credit-suisse.com/esg and in the SFDR Annex of this Prospectus.

CS SFDR Sustainable Investment Methodology

SFDR Sustainable Investments, as per the Art. 2(17) SFDR, are investments that contribute to an environmental or social objective, provided that such investments do no significant harm to any other environmental or social objectives and follow good governance practices.

Credit Suisse ("CS") has defined, and UBS AM continues to apply with respect to the legacy Credit Suisse funds, a quantitative methodology to

identify investments which qualify as SFDR Sustainable Investments. In addition, UBS AM may classify investments as SFDR Sustainable Investments based on a qualitative case-by-case assessment.
Quantitative Methodology for equity and fixed income investments
A SFDR Sustainable Investment needs to meet all the following three conditions.

1. Contribution to environmental or social objective

To meet the condition to contribute to an environmental or social objective, UBS AM will either consider:

- Investments that generate revenues above a defined threshold from products and services that contribute to an environmental objective or social objective,
- Investments that have an approved commitment to carbon reduction and show sufficient evidence of carbon reduction in their carbon emission intensity, or
- Investments in securities whose proceeds pursue a predefined environmental or social objective (e.g. green bonds).

2. No significant harm

SFDR Sustainable Investments may not significantly harm any environmental or social objectives (DNSH). To assess the DNSH condition, UBS AM makes use of PAI indicators and further indicators from the Legacy CSAM ESG Exclusion framework. A set of criteria and thresholds have been defined to determine if an investment passes the DNSH condition.

3. Good governance practice

UBS AM evaluates the investments' governance and overall ESG performance to assess good governance. These measures provide a holistic view of investments' ability to sustainably manage resources, including human capital, ensure operational integrity based on strong management practices and comply with applicable norms, including tax laws.

Limitations of Quantitative Methodology

The methodology to identify SFDR Sustainable Investments makes use of ESG data which may not be reliable or in certain cases not available from underlying investments. To address shortcomings of the quantitative methodology, a qualitative case-by-case assessment to classify an investment as SFDR Sustainable Investment may be applied. Good Governance practice may not be assessed for investments in securities issued by sovereigns or supranational entities.
Please note, the criteria of the CS SFDR Sustainable Investment Methodology may change over time. More information and specific thresholds are available online at www.credit-suisse.com/esg.

5. Investment in Credit Suisse Index Fund (Lux)

i. General Information on the Shares

Each Subfund may issue Shares of Classes "UCITS ETF A", "UCITS ETF AH", "UCITS ETF B", "UCITS ETF BH", "CA", "CAH", "CB", "CBH", "DA", "DB", "DAH", "DBH", "QA", "QB", "QAH", "QBH", "QAX", "QAXH", "QBX", "QBXH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX", "WBXH" "FA", "FB", "FAH" and "FBH". The Share Classes which are issued within each Subfund, together with the related fees and sales charges as well as the reference currency are set out in Chapter 2, "Summary of Share Classes". The fees set out in Chapter 2, "Summary of Share Classes" are further described in Chapter 10, "Expenses and Taxes".
All Share Classes are only available in uncertificated form and will exist exclusively as book entries.
The Shares which make up each such Share Class will either be accumulating Shares or distribution Shares.

Accumulating Shares

Classes "UCITS ETF B", "UCITS ETF BH", "CB", "CBH", "DB", "DBH", "IB", "IBH", "QB", "QBH", "QBX", "QBXH", "WB", "WBH", "WBX", "WBXH" "FB" and "FBH" Shares are accumulating Shares. Details of the characteristics of accumulating Shares are included in Chapter 12, "Appropriation of Net Income and Capital Gains".

Distribution Shares

Classes "UCITS ETF A", "UCITS ETF AH", "CA", "CAH", "DA", "DAH", ", "QA", "QAH", "QAX", "QAXH", "WA", "WAH", "WAX", "WAXH", "FA" and "FAH" Shares are distributing Shares. Details of the characteristics of distribution Shares are included in Chapter 12, "Appropriation of Net Income and Capital Gains".

Share Classes dedicated to a specific type of Investors

Class "DA", "DB", "DAH" and "DBH" Shares may only be acquired by institutional investors within the meaning of Article 174(2)(c) of the Law of 17 December 2010 who:

a) have entered into a written agreement (including but not limited to a fund access agreement or a cooperation agreement, but excluding investment advisory and asset management agreements) with a UBS Group entity for the explicit purpose of investment in the DA/DB share class of the assets, or

b) have entered into a written asset management agreement with a UBS Group entity belonging to the Asset Management Division, or

c) have entered into a written asset management agreement with a UBS group entity provided that such entity has delegated asset management to a UBS Group entity belonging to the Asset Management Division.

Where such agreement has been terminated, Class "DA", "DB", "DAH" and "DBH" Shares held by the investor at that time shall be either compulsorily redeemed or, according to the request of the investor, converted into another Share Class. Although the Shares are required to be negotiable and transferable on the Luxembourg Stock Exchange upon their admission to trading thereon (and trades registered thereon are not able to be cancelled by the Company) the eligibility requirements set forth above will nevertheless apply to any party to which Shares are transferred on the Luxembourg Stock Exchange.
The holding at any time of any Shares by a party which does not satisfy the eligibility requirements may result in the compulsory redemption of such Shares by the Company.
Class "CA", "CAH", "CB", "CBH", "QA", "QB", "QAH", "QBH", "QAX", "QAXH", "QBX", "QBXH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares may only be acquired by institutional investors according to Article 174 (2) c) of the Law of 17 December 2010.
Class "CA", "CAH", "CB" and "CBH" Shares are reserved for institutional investors and may be offered through any distributors and/or financial intermediaries that prefer a p.a distribution fee instead of a one-off sales charge. These types of Share Classes are subject to a management fee and additional distribution fee as specified in Chapter 2, "Summary of Share Classes", whereas no sales charge is applicable.
Class "FA", "FAH", "FB" and "FBH" Shares are inducement free.

Hedged Share Classes

Depending on the Subfund, Class "UCITS ETF AH", "UCITS ETF BH", "CAH", "CBH", "DAH", "DBH", "QAH", "QBH", "QAXH", "QBXH", "WAH", "WBH", "WAXH", "WBXH" "FAH" and "FBH" Shares are issued in one or more alternate currencies, as set out in Chapter 2, "Summary of Share Classes". With Share Class "UCITS ETF AH", "UCITS ETF BH", "CAH", "CBH", "DAH", "DBH", "QAH", "QBH", "QAXH", "QBXH", "WAH", "WBH", "WAXH", "WBXH", "FAH" and "FBH" the risk exposure in terms of investment currencies is hedged against the respective currency, as specified in Chapter 2, "Summary of Share Classes" to the greatest possible extent and in accordance with the benchmark index rules. This can result in over- or under-hedging of currencies in terms of the benchmark index rules between the hedge adjustment dates. Where Shares are subscribed, the subscription amount is hedged according to the current hedging level of the Share Class so that any over- or under-hedging remains the same for the whole Share Class. The hedging level for the Share Class is regularly adjusted according to the benchmark index rules. Where Shares are redeemed, the hedge is removed proportionately so that the over- or under-hedging of the remaining assets is retained until the next hedge adjustment. However, no assurance can be given that the hedging objective will be achieved.
Class "UCITS ETF AH", "UCITS ETF BH", "CAH", "CBH", "DAH", "DBH", "QAH", "QBH", "QAXH", "QBXH", "WAH", "WBH", "WAXH", "WBXH", "FAH" and "FBH" Shares are subject to the fees as set out in Chapter 2 "Summary of Share Classes". The Net Asset Value of the Shares of this Alternate Currency Class does not develop in the same way as that of the Share Classes issued in the Reference Currency.

Issue Price

Unless otherwise determined by the Company, the initial issue price of Share Classes "UCITS ETF A", "UCITS ETF AH", "UCITS ETF B", "UCITS ETF BH", "FA", "FB", "FAH" and "FBH" amounts to EUR 100, CHF 100, USD 100, SEK 1,000, and/or JPY 10,000, and of Share Classes "CA", "CAH", "CB", "CBH", "DA", "DB", "DAH", "DBH", "QA", "QB", "QAH", "QBH", "QAX", "QAXH", "QBX", "QBXH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" to EUR 1,000, CHF 1,000, USD 1,000, GBP 1,000, CAD 1,000, SEK 10,000, and/or JPY 100,000, depending on the currency denomination of the Share Class in the respective Subfund and its characteristics.
After the initial offering, Shares may be subscribed at the applicable net asset value ("Net Asset Value").
The Company may, at any time, decide on the issue of Share Classes in any additional freely convertible currencies at an initial issue price to be determined by the Company.
Share Classes shall be denominated in the currency as specified in Chapter 2, "Summary of Share Classes".The Company may at any time issue, within a Subfund, one or more Share Classes denominated in a

currency other than the Subfund's Reference Currency ("Alternate Currency Class"). The issue of each further or Alternate Currency Class is specified in Chapter 2, "Summary of Share Classes". The Company may enter into forward currency contracts for, and at the expense of, this Alternate Currency Class in order to minimize the effect of price fluctuations in this alternate currency. However, no assurance can be given that the hedging objective would be achieved.
The Net Asset Value of the Shares of these Alternate Currency Classes does not develop in the same way as that of the Share Classes issued in the Reference Currency.
In the case of Subfunds with Alternate Currency Classes, the currency hedging transactions will be executed and adjusted at the best possible terms and in accordance with the rules of the benchmark index such that there is neither over- nor underinvestment compared with the benchmark index. The currency hedging transactions for one Share Class may, in exceptional cases, adversely affect the Net Asset Value of the other Share Classes.
Shares may be held through collective depositories. In such cases, Shareholders shall receive a confirmation in relation to their Shares from the depository of their choice (for example, their bank or broker), or Shares may be held by Shareholders directly in a registered account kept for the Company and its Shareholders by the Company's Central Administration. These Shareholders will be registered by the Central Administration. Shares held by a depository may be transferred to an account of the Shareholder with the Central Administration or to an account with other depositories approved by the Company or with an institution participating in the securities and fund clearing systems. Conversely, Shares held in a Shareholder's account kept by the Central Administration may at any time be transferred to an account with a depository.
The Company may divide or merge the Shares in the interest of the Shareholders.

Exchange Traded Share Classes
Class "UCITS ETF A", "UCITS ETF AH", "UCITS ETF B" and "UCITS ETF BH" Shares may be issued and may be available to be issued and to be admitted to listing on the official list and trading of the Deutsche Börse, the Borsa Italiana and/or such other exchanges as the Board of Directors may determine from time to time (the "**Relevant Stock Exchanges**"). Applications to subscribe will be made to the Relevant Stock Exchanges.
The Company does not warrant or guarantee that such listings will take place or continue to exist. In the event that such listings do take place, the listings of the ETF Shares of the Subfunds will normally be listed on the main market of the Deutsche Börse as a primary market and any other listings shall be secondary to the main listing.
It is the intention of the Company that its Subfunds, by having their Share Classes "UCITS ETF A", "UCITS ETF AH", "UCITS ETF B" and "UCITS ETF BH" listed on one or more Relevant Stock Exchanges (the "ETF Shares") will qualify as an ETF. As part of those listings there is an obligation on one or more members of the Relevant Stock Exchange to act as market makers offering prices at which the ETF Shares can be purchased or sold by investors. The spread between those purchase and sale prices may be monitored and regulated by the Relevant Stock Exchange's authority.
Orders to buy ETF Shares through the Relevant Stock Exchanges can be placed via a member firm or stockbroker. Such orders to buy ETF Shares may incur costs over which the Company has no control.
The approval of any listing particulars pursuant to the listing requirements of the Relevant Stock Exchange does not constitute a warranty or representation by such Relevant Stock Exchange as to the competence of the service providers or as to the adequacy of information contained in the listing particulars or the suitability of the ETF Shares for investment or for any other purpose.
If the Board of Directors decides to create additional Subfunds or Share Classes it may in its discretion apply for certain Share Classes of such Subfund to be listed on the Relevant Stock Exchanges. For so long as the ETF Shares of any Subfund are listed on any Relevant Stock Exchange, the Subfund shall endeavour to comply with the requirements of the Relevant Stock Exchange relating to those Shares.
Further details on ETF Shares are set out in Chapter 2, "Credit Suisse Index Fund (Lux) – Summary of Share Classes" and Chapter 6, "Share Dealings".

ii. Subscription of Shares
Shares may be subscribed on any day on which banks are open for business in Luxembourg ("Dealing Day"), as further described in Chapter 25, "Subfunds" (except on 24 December and 31 December and on 2 January, where the Subfunds are closed for new subscription applications), at the Net Asset Value per Share of the relevant Share Class of the Subfund, which is calculated on the date that is defined as valuation day ("Valuation Day") (as defined in Chapter 9, "Net Asset Value") according to the method described in Chapter 9, "Net Asset Value", plus the applicable initial sales charge and the issuing charges (as defined in Chapter 2, "Credit Suisse Index Fund (Lux) – Summary of Share Classes" and in section "Issuing and Redemption Charges" of this Chapter) whereby the latter is credited to the Subfund. This contribution to costs covers in particular but not exclusively transaction costs, tax charges and bid/offer spreads incurred by the respective Subfund due to subscriptions and/or conversions in and out of the Subfund. The applicable maximum sales charge levied in connection with the Shares of the Company are indicated in Chapter 2, "Summary of Share Classes".
Applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept applications for the subscription or redemption of Shares ("Distributor") before the cut-off time as specified for the relevant Subfund in Chapter 25, "Subfunds".
The subscription applications shall be settled as defined in Chapter 25, "Subfunds", for the relevant Subfund. Subscription applications received after the cut-off time shall be deemed to have been received prior to the cut-off time on the following Dealing Day.
Payment must be received within the time period specified for the relevant Subfund in Chapter 25, "Subfunds".
Charges to be paid due to the subscription of Shares shall accrue to the banks and other financial institutions engaged in the distribution of the Shares. Any taxes incurred on the issue of Shares shall also be charged to the investor. Subscription amounts shall be paid in the currency in which the relevant Shares are denominated. Payment shall be effected by bank transfer to the Company's bank accounts. Further details are set out in the subscription application form.
The Company may in the interest of the Shareholders accept transferable securities and other assets permitted by Part I of the Law of 17 December 2010 as payment for subscription ("contribution in kind"), provided the offered transferable securities and assets correspond to the investment policy and restrictions of the relevant Subfund. Each payment of Shares in return for a contribution in kind is part of a valuation report issued by the auditor of the Company. The Board of Directors may at its sole discretion, reject all or several offered transferable securities and assets without giving reasons. All costs caused by such contribution in kind (including the costs for the valuation report, broker fees, expenses, commissions, etc.) shall be borne by the investor.
The Shares shall be issued by the Company upon receipt of the issue price with the correct value date by the Depositary Bank. Notwithstanding the above, the Company may, at its own discretion, decide that the subscription application will only be accepted once these monies are received by the Depositary Bank.
If the payment is made in a currency other than the one in which the relevant Shares are denominated, the proceeds of conversion from the currency of payment to the currency of denomination less fees and exchange commission shall be allocated to the purchase of Shares.
If applicable, the minimum value or number of Shares which must be held by a Shareholder in a particular Share Class is set out in Chapter 2, "Summary of Share Classes". Such minimum initial investment and holding requirement may be waived in any particular case at the sole discretion of the Company.
Subscriptions and redemptions of fractions of Shares shall be permitted up to three decimal places. Fractional Shares shall not be entitled to voting rights. A holding of fractional Shares shall entitle the Shareholder to proportional rights in relation to such Shares. It might occur that clearing institutions will be unable to process holdings of fractional Shares. Investors should verify whether this is the case.
The Company is entitled to refuse at its own discretion subscription applications and temporarily or permanently suspend or limit the sale of Shares. The Central Administration is entitled to refuse any subscription, transfer or conversion in whole or in part for any reason, and may in particular prohibit or limit the sale, transfer or conversion of Shares to individuals or corporate bodies in certain countries if such transaction might be detrimental to the Company or result in the Shares being held directly or indirectly by a Prohibited Person (included but not limited to any U.S. Person) or if such subscription, transfer or conversion in the relevant country is in contravention of applicable laws. The subscription, transfer or conversion for Shares and any future transactions shall not be processed until the information required by the Central Administration, included but not limited to know your customer and anti-money laundering checks, is received.

Subscription and Settlement of ETF Shares
ETF Shares may only be subscribed by (1) a market maker or (2) a broker-type entity which is admitted by the Company as an authorised participant and therefore able to subscribe directly, or redeem directly from, the Company for ETF Shares in a Subfund (the "Authorised Participant") in accordance with the terms set out in Chapter 6 "Share Dealings". The Board of Directors has resolved that ETF Shares in the Subfunds may be issued in dematerialised (or uncertificated) form and that the Subfunds may apply for admission for clearing and settlement through any clearing system for the settlement of transactions in relation to the securities designated by Luxembourg in accordance with Article 10(1) of the Directive 98/26/EC of

the European Parliament and of the Council on settlement finality in payment and securities settlement systems (the "Recognised Clearing and Settlement System"). To facilitate this arrangement, the Depositary (or its delegate) will maintain an umbrella cash and securities account at the relevant Recognised Clearing and Settlement System.
Settlement of subscriptions for the ETF Shares by Authorised Participants will take place on a delivery versus payment ("DVP") basis at the relevant Recognised Clearing and Settlement System. An Authorised Participant will arrange for delivery of the subscription monies to the umbrella cash and securities account maintained by the Depositary (or its delegate) who, in turn, will arrange for the simultaneous delivery to the Authorised Participant of the ETF Shares for which it has subscribed. Further information on subscription of ETF Shares can be found under Chapter 6, "Share Dealings".

iii. Redemption of Shares

The Company shall in principle redeem Shares on any day on which banks are open for business in Luxembourg ("Dealing Day"), as further described in Chapter 25, "Subfunds" (except on 24 December and 31 December and on 2 January, where the Subfunds are closed for new redemption applications), at the Net Asset Value per Share of the relevant Share Class of the Subfund, which is calculated on the date which is defined as valuation day ("Valuation Day") (as defined in Chapter 9, "Net Asset Value") according to the method described in Chapter 9, "Net Asset Value", less applicable redemption charges (as defined in Chapter 2, "Credit Suisse Index Fund (Lux) – Summary of Share Classes" and in section "Issuing and Redemption Charges" of this Chapter) whereby the latter is credited to the Subfund. The contribution to costs covers in particular but not exclusively transaction costs, tax charges and bid/offer spreads incurred by the Subfund due to redemptions and/or conversions in and out of the Subfund.
Redemption applications must be submitted to the Central Administration or Distributor. Redemption applications for Shares held through a depository must be submitted to the depository concerned. The redemption applications must be received by the Central Administration or the Distributor before the cut-off time as specified for the relevant Subfund in Chapter 25 "Subfunds". Redemption applications received after the cut-off time shall be dealt with on the following Dealing Day.
If the execution of a redemption application would result in the investor's holding in a particular Share Class falling below the minimum holding requirement for that Class as set out in Chapter 2, "Summary of Share Classes", the Company may, without further notice to the Shareholder, treat such redemption application as though it were an application for the redemption of all Shares of the Class held by the Shareholder.
Class "DA", "DB", "DAH" and "DBH" Shares, which may only be purchased by institutional investors fulfilling the conditions specified in this Prospectus, may either be compulsorily redeemed or, according to the request of investor, converted into another Share Class if the eligibility conditions for such share classes are no longer met.
Whether and to what extent the redemption price is lower or higher than the issue price paid depends on the development of the Net Asset Value of the relevant Share Class.
Payment of the redemption price of the Shares shall be made within the time period specified for the relevant Subfund in Chapter 25, "Subfunds". This does not apply where specific statutory provisions such as foreign exchange or other transfer restrictions or other circumstances beyond the Depositary Bank's control make it impossible to transfer the redemption price.
In the case of large redemption applications, the Company may decide to settle redemption applications once it has sold corresponding assets without undue delay. Where such a measure is necessary and if not otherwise specified in Chapter 25, "Subfunds", all redemption applications received on the same day shall be settled at the same price.
Payment shall be made by means of remittance to a bank account or, if possible, by cash in the currency that is legal tender in the country where payment is to be made, after conversion of the amount in question. If, at the sole discretion of the Depositary Bank, payment is to be made in a currency other than that the one in which the relevant Shares are denominated, the amount to be paid shall be the proceeds of conversion from the currency of denomination to the currency of payment less all fees and exchange commission.
Upon payment of the redemption price, the corresponding Share shall cease to be valid.
The Company is entitled to compulsorily redeem all Shares held by a Prohibited Person, as set out below.

Redemption and Settlement of ETF Shares

ETF Shares can only be tendered for redemption with the Company by Authorised Participants in accordance with the terms set out in Chapter 6 "Share Dealings". Upon a redemption of ETF Shares by an Authorised Participant, such transaction will also take place on a DVP basis at the relevant Recognised Clearing and Settlement System. The Authorised Participant will arrange for the delivery of ETF Shares to the Depositary's (or its delegate's) umbrella cash and securities account who, in turn, will arrange for the simultaneous credit of the umbrella cash and securities account with the redemption proceeds.
Further information on the redemption of ETF Shares can be found under Chapter 6, "Share Dealings".

iv. Issuing and Redemption Charges

The Company may charge issuing and redemption charges associated with subscription and redemption for shares to cover in particular but not exclusively transaction costs, tax charges and bid/offer spreads incurred by the respective Subfund due to subscriptions and/or conversions in and out of the Subfund.
If – as in the case of subscriptions or redemptions in kind – the Subfund does not incur any costs on the sale of investments, the Company may however waive the issuing or redemption charges.
The Board of Directors shall be authorized to raise the amount of the issuing or redemption charges only when exceptional circumstances or events arise and investors must be aware that the maximum amount may be exceeded in such exceptional circumstances or events, subject to a decision of the Board of Directors. In such case, the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".
The Company may also waive issuing and redemption charges in favour of the respective subfund to the extent that issues and redemptions can be offset against each other on a banking day. Accordingly, issue and redemption charges are only charged for the respective subfund on the net investment (or net divestment) amount resulting from the difference between issue and redemption orders.
If there are more issues than redemptions on a banking day, the issue charges are only calculated and added to the net investment amount and no redemption charges are deducted for redemption orders. If there are more redemptions than issues on a banking day, the redemption charges will only be calculated and deducted from the net redemption amount and no issue charges will be added for issue orders.
When charging the costs from a net investment amount of a respective subfund, all subscribing investors are to be treated equally on the respective banking day. When charging the costs from a net divestment amount of a respective subfund, all redeeming investors are to be treated equally on the respective banking day.

v. Conversion of Shares

Unless otherwise specified in Chapter 25, "Subfunds", Shareholders in a particular Share Class of a Subfund may at any time convert all or part of their Shares into Shares of the same Class of another Subfund or into Shares of another Class of the same or another Subfund, provided that the requirements for the Share Class into which such Shares are converted (see Chapter 2, "Summary of Share Classes") are complied with. The fee charged for such conversions shall not exceed half the initial sales charge of the Class into which the Shares are converted. Conversion applications must be completed and submitted to the Central Administration or the Distributor before the cut-off time as specified for the relevant Subfund in Chapter 25 "Subfunds" on a Banking Day (except on 24 December and 31 December and on 2 January, where the Subfunds are closed for new conversion applications). Conversion applications received after the cut-off time shall be dealt with on the following Banking Day. Conversion shall take place on the basis of the applicable Net Asset Value per Share calculated on the date which is defined as valuation day ("Valuation Day") (as defined in Chapter 9, "Net Asset Value") according to the method described in Chapter 9, "Net Asset Value". Conversions of Shares will only be made on a Valuation Day, if the Net Asset Value in both relevant Share Classes is calculated.
Where processing an application for the conversion of Shares would result in the relevant Shareholder's holding in a particular Share Class falling below the minimum holding requirement for that Class set out in Chapter 2, "Summary of Share Classes", the Company may, without further notice to the Shareholder, treat such conversion application as though it were an application for the conversion of all Shares held by the Shareholder in that Share Class.
Where Shares of one Subfund are converted into Shares of another Subfund, a contribution to costs is payable both for the redemption of the Shares of the former Subfund (redemption charges) and for the issue of the Shares in the latter Subfund (issuing charges). These amounts are used to cover in particular but not exclusively transaction costs, tax charges and bid/offer spreads incurred by the respective Subfund by the related purchase and sale of investments.
In the event of a conversion of Shares of one Class of a Subfund into Shares of another Class of the same Subfund, the Management Company shall waive the charges normally imposed by the Subfund on the redemption or subscription of Shares.

Where Shares denominated in one currency are converted into Shares denominated in another currency, the foreign exchange and conversion fees incurred will be taken into consideration and deducted.

vi. Suspension of the Subscription, Redemption and Conversion of Shares and the Calculation of the Net Asset Value

The Company may suspend the calculation of the Net Asset Value and/or the issue, redemption and conversion of Shares of a Subfund where a substantial proportion of the assets of the Subfund:

a) cannot be valued, because a stock exchange or market is closed on a day other than a usual public holiday, or when trading on such stock exchange or market is restricted or suspended; or
b) is not freely disposable because a political, economic, military, monetary or any other event beyond the control of the Company does not permit the disposal of the Subfund's assets, or such disposal would be detrimental to the interests of Shareholders; or
c) cannot be valued because disruption to the communications network or any other factor makes a valuation impossible; or
d) is not available for transactions because restrictions on foreign exchange or other types of restrictions make asset transfers impracticable or it can be objectively demonstrated that transactions cannot be effected at normal foreign exchange rates; or
e) when the prices of a substantial portion of the constituents of the underlying asset or the price of the underlying asset itself of an OTC transaction and/or when the applicable techniques used to create an exposure to such underlying asset cannot promptly or accurately be ascertained; or
f) where the existence of any state of affairs which, in the opinion of the Board of Directors, constitutes an emergency or renders impracticable a disposal of a substantial portion of the assets attributable to a Subfund and/or a disposal of a substantial portion of the constituents of the underlying asset of an OTC transaction.

Investors applying for, or who have already applied for, the subscription, redemption or conversion of Shares in the respective Subfund shall be notified of the suspension without delay. Notice of the suspension shall be published as described in Chapter 15, "Information for Shareholders" if, in the opinion of the Board of Directors of the Company, the suspension is likely to last for longer than one week.
Suspension of the calculation of the net asset value of one Subfund shall not affect the calculation of the net asset value of the other Subfunds if none of the above conditions apply to such other Subfunds.

vii. Measures to Combat Money Laundering

Pursuant to the applicable provisions of Luxembourg laws and regulations in relation to the fight against money laundering and terrorist financing ("AML/CFT"), obligations have been imposed on the Company as well as on other professionals of the financial sector to prevent the use of funds for money laundering and financing of terrorism purposes.
The Company and the Management Company will ensure their compliance with the applicable provisions of the relevant Luxembourg laws and regulations, including but not limited to the Luxembourg law of 12 November 2004 on the fight against money laundering and terrorist financing, as amended (the "2004 AML/CFT Law"), the Grand-Ducal Regulation of 10 February 2010 providing detail on certain provisions of the 2004 AML/CFT Law, as amended (the "2010 AML/CFT Regulation"), CSSF Regulation N°12-02 of 14 December 2012 on the fight against money laundering and terrorist financing, as amended ("CSSF Regulation 12-02") and relevant CSSF Circulars in the field of AML/CFT, including but not limited to CSSF Circular 18/698 on the authorization and organization of investment fund managers incorporated under Luxembourg law ("CSSF Circular 18/698" all as amended from time to time, and the above collectively referred to as the "AML/CTF Rules").
In accordance with the AML/CTF Rules, the Company and the Management Company are required to apply due diligence measures on the investors (including on their ultimate beneficial owner(s)), their delegates and the assets of the Company in accordance with their respective policies and procedures put in place from time to time, and to apply enhanced customer due diligence measures on intermediaries acting on behalf of investors, if required by applicable laws and regulations.

Within this context, where applicable, the participation agreement has imposed a procedure for the identification of authorised participants. Each Authorised Participant is a financial sector professional obliged to comply with identification procedures equivalent to those under Luxembourg law.
Among others, the AML/CTF Rules require a detailed verification of a prospective investor's identity. In this context, the Company and the Management Company, or the administration function or any Distributor, nominee or any other type of intermediary (as the case may be), acting under the responsibility and supervision of the Company and the Management Company will require prospective investors to provide them with any information, confirmation and documentation deemed necessary in their reasonable judgment, applying a risk-based approach, to proceed such identification.
The Company and the Management Company reserve the right to request such information as is necessary to verify the identity of a prospective or current investor. In the event of delay or failure by a prospective investor to produce any information required for verification purposes, the Company and the Management Company are entitled to refuse the application and will not be liable for any interest, costs or compensation. Similarly, when Shares are issued, they cannot be redeemed or converted until full details of registration and anti-money laundering documents have been completed.
The Company and the Management Company moreover reserve the right to reject an application, for any reason, in whole or in part in which event the application monies (if any) or any balance thereof will, to the extent permissible, be returned without unnecessary delay to the prospective investor by transfer to the prospective investor's designated account or by post at the prospective investor's risk, provided the identity of the prospective investor can be properly verified pursuant to the AML/CTF Rules. In such event, the Company and the Management Company will not be liable for any interest, costs or compensation.
In addition, the Company and the Management Company, or the administration function or any Distributor, nominee or any other type of intermediary (as the case may be), acting under the responsibility and supervision of the Company and the Management Company, may request investors to provide additional or updated identification documents from time to time pursuant to on-going client due diligence requirements under the AML/CTF Rules, and investors shall be required and accept to comply with such requests.
Failure to provide proper information, confirmation or documentation may, among others, result in (i) the rejection of subscriptions, conversions and/or redemptions, (ii) the withholding of redemption proceeds by the Company or (iii) the withholding of outstanding dividend payments. Moreover, prospective or current investors who fail to comply with the above requirements may be subject to additional administrative or criminal sanctions under applicable laws, including but not limited to the laws of the Grand Duchy of Luxembourg. None of the Company the Management Company, the central administration function or any Distributor, nominee or any other type of intermediary (as the case may be) has any liability to an investor for delays or failure to process subscriptions, redemptions or dividend payments as a result of the investor providing no or only incomplete documentation. The Company and the Management Company moreover reserve all rights and remedies available under applicable law to ensure their compliance with the AML/CTF Rules.

Register of beneficial owners

Pursuant to the Luxembourg law of 13 January 2019 on the register of beneficial owners (the "RBO Law"), the Company is required to collect and make available certain information on its beneficial owner(s) (as defined in the AML/CTF Rules). Such information includes, among others, first and last name, nationality, country of residence, personal or professional address, national identification number and information on the nature and the scope of the beneficial ownership interest held by each beneficial owner in the Company. The Company is further required, among others, (i) to make such information available upon request to certain Luxembourg national authorities (including the Commission de Surveillance du Secteur Financier, the Commissariat aux Assurances, the Cellule de Renseignement Financier, Luxembourg tax and other national authorities as defined in the RBO Law) and upon motivated request of other professionals of the financial sector subject to the AML/CTF Rules, and (ii) to register such information in a publicly available central register of beneficial owners (the "RBO").
That being said, the Company or a beneficial owner may however, on a case by case basis and in accordance with the provisions of the RBO Law, formulate a motivated request with the administrator of the RBO to limit the access to the information relating to them, e.g. in cases where such access could cause a disproportionate risk to the beneficial owner, a risk of fraud, kidnapping, blackmail, extorsion, harassment or intimidation towards the beneficial owner, or where the beneficial owner is a minor or otherwise incapacitated. The decision to restrict access to the RBO does, however, not apply to the Luxembourg national authorities, nor to credit instructions, financial institutions, bailiffs and notaries acting in their capacity as public officers, which can thus always consult the RBO.
In light of the above RBO Law requirements, any persons willing to invest in the Company and any beneficial owner(s) of such persons (i) are required to provide, and agree to provide, the Company and the case being the Management Company the administration function or their Distributor, nominee or any other type of intermediary (as the case may be), with the necessary information in order to allow the Company to comply with its obligations in terms of beneficial owner identification, registration and publication under the RBO Law (regardless of applicable rules regarding professional secrecy, banking secrecy, confidentiality or other similar rules or arrangements), and (ii) accept that such information will be made

available among others to Luxembourg national authorities and other professionals of the financial sector as well as to the public, with certain limitations, through the RBO.
Under the RBO Law, criminal sanctions may be imposed on the Company in case of its failure to comply with the obligations to collect and make available the required information, but also on any beneficial owner(s) that fail to make all relevant necessary information available to the Company.

viii. Market Timing

The Company does not permit practices related to "Market Timing", i.e. a method through which an investor systematically subscribes and redeems or converts Shares of Classes within a short time period, by taking advantage of time differences and/or imperfections or deficiencies in the method of determination of the Net Asset Value. It therefore reserves the right to reject subscription and conversion applications from an investor who the Company suspects of using such practices and to take, if appropriate, the necessary measures to protect the other investors of the Company.

ix. Prohibited Persons, Compulsory Redemption and Transfer of Shares

For the purpose of this section a "Prohibited Person" means any person, corporation, limited liability company, trust, partnership, estate or other corporate body, if in the sole opinion of the Management Company, the holding of Shares of the relevant Subfund may be detrimental to the interests of the existing Shareholders or of the relevant Subfund, if it may result in a breach of any law or regulation, whether Luxembourg or otherwise, or if as a result thereof the relevant Subfund or any subsidiary or investment structure (if any) may become exposed to tax or other legal, regulatory or administrative disadvantages, fines or penalties that it would not have otherwise incurred or, if as a result thereof the relevant Subfund or any subsidiary or investment structure (if any), the Management Company and/or the Company, may become required to comply with any registration or filing requirements in any jurisdiction with which it would not otherwise be required to comply.
The term "Prohibited Person" includes (i) any investor which does not meet the definition of Eligible Investors as defined for the respective Subfund in Chapter 5, "Investment in Credit Suisse Index Fund (Lux)" (if any), (ii) any U.S. Person or (iii) any person who has failed to provide any information or declaration required by the Management Company or the Company within one calendar month of being requested to do so. The term "Prohibited Person" moreover includes natural persons or entities acting, directly or indirectly, in contravention of any applicable AML/CTF Rules or who are the subject of sanctions, including those persons or entities that are included on any relevant lists maintained by the United Nations, the North Atlantic Treaty Organisation, the Organisation for Economic Cooperation and Development, the Financial Action Task Force, the U.S. Central Intelligence Agency, and the U.S. Internal Revenue Service, all as may be amended from time to time.
The Company will not accept investments by or on behalf of Prohibited Persons. The subscriber represents and warrants that the proposed subscription for Shares, whether made on the subscriber's own behalf or, if applicable, as an agent, trustee, representative, intermediary, nominee, or in a similar capacity on behalf of any other beneficial owner, is not a Prohibited Person and further represents and warrants that the investor will promptly notify the Company of any change in its status or the status of any underlying beneficial owner(s) with respect to its representations and warranties regarding Prohibited Person.
If the Board of Directors discovers at any time that any beneficial owner of the Shares is a Prohibited Person, either alone or in conjunction with any other person, whether directly or indirectly, the Board of Directors may at its discretion and without liability, compulsorily redeem the Shares in accordance with the rules set out in the Articles of Incorporation of the Company and upon redemption, the Prohibited Person will cease to be the owner of those Shares.
The Board of Directors may require any Shareholder of the Company to provide it with any information that it may consider necessary for the purpose of determining whether or not such owner of Shares is or will be a Prohibited Person.
Further, Shareholders shall have the obligation to immediately inform the Company to the extent the ultimate beneficial owner of the Shares held by such Shareholders becomes or will become a Prohibited Person.
The Board of Directors has the right to refuse any transfer, assignment or sale of Shares in its sole discretion if the Board of Directors reasonably determines that it would result in a Prohibited Person holding Shares, either as an immediate consequence or in the future.
Any transfer of Shares may be rejected by the Central Administration and the transfer shall not become effective until the transferee has provided the required information under the applicable know your customer and anti-money laundering rules.

6. Share Dealings

Some of the Subfunds mentioned in Chapter 25, "Subfunds" are exchange traded subfunds due to the fact that the Share Classes "UCITS ETF A", "UCITS ETF AH", "UCITS ETF B" and "UCITS ETF BH" (referred hereto as the "ETF Shares") of the Subfunds are listed and admitted to trading on one or more Relevant Stock Exchanges. For the avoidance of doubt, this Chapter 6, "Share Dealings" shall only apply to the ETF Shares.
Certain brokers, referred to as "Authorised Participants" are authorised by the Company to subscribe and redeem ETF Shares of the Subfunds directly with the Company in the off exchange market where ETF Shares of the Subfunds are created and redeemed directly with the Company (the "Primary Market"). Such Authorised Participants generally have the capability to deliver the ETF Shares of the Subfunds within the Recognised Clearing and Settlement System of the Relevant Stock Exchanges. Authorised Participants usually sell the ETF Shares they have subscribed on a market on which ETF Shares of the Subfunds are traded between investors rather than with the Company itself, which may either take place on a Relevant Stock Exchange or over-the-counter ("OTC"), where such ETF Shares become freely tradable (the "Secondary Market"). Potential investors who are not Authorised Participants can purchase and sell the ETF Shares of the Subfunds on the Secondary Market through a broker/dealer on a Relevant Stock Exchange or OTC.
The section titled "Share Dealing on the Primary Market" relates to subscriptions and redemptions between the Company and Authorised Participants. Investors who are not Authorised Participants should refer to the section below titled "Share Dealing on the Secondary Market".

i. Share Dealing on the Primary Market

The Primary Market is the market on which ETF Shares of the Subfunds are issued by the Company to Authorised Participants or redeemed by the Company from Authorised Participants. Only Authorised Participants are able to subscribe or redeem ETF Shares on the Primary Market.

ii. Share Dealing on the Secondary Market

ETF Shares may be purchased or sold on the Secondary Market by all investors on a Relevant Stock Exchange, or OTC.
All investors wishing to purchase or sell ETF Shares of a Subfund on the Secondary Market should place their orders via their broker. Investors who invest in a Subfund through a broker/dealer may not, from a clearing perspective, be recorded as a Shareholder on the register of Shareholders as the ETF Shares may be held in a nominee name. Such investors will, however, have rights as a beneficial holder of the relevant Shares. Orders to purchase ETF Shares in the Secondary Market through the Relevant Stock Exchange or OTC, may incur brokerage and/or other costs which are not charged by the Company and over which the Company and the Management Company has no control. Such charges are publicly available on the Relevant Stock Exchanges on which the ETF Shares are listed or can be obtained from stock brokers.
Investors may redeem their Shares through an Authorised Participant by selling its ETF Shares to the Authorised Participant (directly or through a broker).

iii. Intra-Day Portfolio Value

The Management Company may at its discretion make available, or may designate other persons to make available on its behalf, on each Dealing Day, an intra-day portfolio value or "iNAV" for one or more ETF Shares. If the Management Company makes such information available on any Dealing Day, the iNAV will be calculated based upon information available during the trading day or any portion of the trading day, and will ordinarily be based upon the current value of the assets/exposures of the Subfund in effect on such Dealing Day, together with any cash amount in the Subfund as at the previous Dealing Day. The Management Company will make available an iNAV if this is required by any Relevant Stock Exchange.
The iNAV will be made available via specialised providers of financial data (e.g. Bloomberg, Reuters, Telekurs, etc) and/or the Relevant Stock Exchange.
Any iNAV is not, and should not be taken to be or relied on as being, the value of a ETF Share or the price at which ETF Shares may be subscribed for or redeemed or purchased or sold on any Relevant Stock Exchange. In particular, any iNAV provided for any Subfund where the constituents of the reference index of the Subfund are not actively traded during the time of publication of such iNAV may not reflect the true value of a ETF Share, may be misleading and should not be relied on. The inability of the Management Company or its designee to provide an iNAV, on a real-time basis, or for any period of time, will not in itself result in a halt in the trading of the ETF Shares on a Relevant Stock Exchange, which will be determined by the rules of the Relevant Stock Exchange in the circumstances. Investors should be aware that the calculation and reporting of any iNAV may reflect time delays in the receipt of the relevant constituent securities prices in comparison to other calculated values based upon the same constituent securities including, for example, the reference index itself or the iNAV of other ETFs based on the same reference index. Investors interested in

subscribing for or redeeming ETF Shares on a Relevant Stock Exchange should not rely solely on any iNAV which is made available in making investment decisions, but should also consider other market information and relevant economic and other factors (including, where relevant, information regarding the reference index, the relevant constituent securities and financial instruments based on the reference index or corresponding to the relevant Subfund). None of the Company, the Board of Directors, the Management Company, any Authorised Participant and the other service providers shall be liable to any person who relies on the iNAV.

iv. Secondary Market Redemptions

ETF Shares in the relevant Subfund which are purchased on the Secondary Market cannot usually be redeemed directly from the Company. Investors must buy and sell their ETF Shares on the Secondary Market with the assistance of an intermediary (e.g. a stockbroker or other investment broker) and may incur fees for investing in this manner. Such investors must note that they may pay more than the current Net Asset Value per ETF Share when purchasing ETF Shares on the secondary market and may receive less than the current Net Asset Value when selling their shareholding. However, in case of a Market Disruption Event (as defined below), investors who hold their shares through a Secondary Market will be permitted to redeem their shareholding directly from the Company in accordance with the provisions of Chapter 5 "Investment in Credit Suisse Index Fund (Lux)", section iii, "Redemption of Shares".

For the purposes of the foregoing, a "Market Disruption Event" is to be understood as any suspension of, or limitation on, the trading on (a) any exchanges, quotation systems or over-the-counter market where any ETF Shares are traded; or (b) any exchanges, quotation systems or over-the-counter market where securities that comprise 20% or more of the constituents of the reference index of the relevant Subfund are traded; and/or (c) there exists an event or circumstance that prevents or materially limits transactions in any ETF Shares or securities that comprise 20% or more of the constituents of the reference index of the relevant Subfund. For these purposes, a limitation on the hours and number of days of trading will not constitute a Market Disruption Event if such limitation results from an announced change in the regular business hours of the Relevant Stock Exchange, and any momentary or short-term suspension of, or limitation on, trading imposed during the course of the day by reason of movements in price exceeding levels permitted by the Relevant Stock Exchange will only be considered a Market Disruption Event if the Board of Directors and/or the Management Company so determines in its reasonable discretion.

In such situations, information will be communicated to the regulated market indicating that the Company is open for direct redemptions from Secondary Market investors. Such Secondary Market investors should refer to Chapter 6, "Share Dealings", section i "Share Dealing on the Primary Market" of the Prospectus for details on how to process such redemption requests.

Only the actual costs of providing this facility (i.e. those costs associated with liquidating any underlying positions) will be charged to such Secondary Market investors and in any event, the fees in respect of any such redemptions shall not be excessive. However, any such Secondary Market investor requesting buyback of its ETF Shares may be subject to taxes as applicable, including any capital gains taxes or transaction taxes. Therefore, it is recommended that prior to making such a request, the Shareholder seeks professional tax advice in relation to the implications of the buyback under the laws of the jurisdiction in which they may be subject to tax.

ETF Shares bought back from investors who are not Authorised Participants will be redeemed in cash. Payment is subject to the investor having first completed any required identification and anti-money laundering checks.

7. Investment Restrictions

For the purpose of this Chapter, each Subfund shall be regarded as a separate UCITS within the meaning of Article 40 of the Law of 17 December 2010.

The following provisions shall apply to the investments made by each Subfund:

1) Each Subfunds' investments may comprise only one or more of the following:
   a) transferable securities and money market instruments admitted to or dealt in on a regulated market; for these purposes, a regulated market is any market for financial instruments within the meaning of Directive 2004/39/EC of the European Parliament and of the Council of 21 April 2004 on markets in financial instruments as amended;
   b) transferable securities and money market instruments dealt in on another market in a Member State which is regulated, operates regularly and is recognized and open to the public; for the purpose of this Chapter "Member State" means a Member State of the European Union ("EU") or the States of the European Economic Area ("EEA") other than the Member States of the EU;
   c) transferable securities and money market instruments admitted to official listing on a stock exchange in a non-Member State of the European Union or dealt in on another market in a non-Member State of the European Union which is regulated, operates regularly and is recognized and open to the public, and is established in a country in Europe, America, Asia, Africa or Oceania;
   d) recently issued transferable securities and money market instruments, provided that the terms of issue include an undertaking that application will be made for admission to official listing on stock exchanges or markets as per paragraphs a), b) or c) above and provided such admission takes place within one year of issue;
   e) units or shares of undertakings for collective investment in transferable securities authorized according to Directive 2009/65/EC ("UCITS") and/or other undertakings for collective investment within the meaning of Article 1, paragraph 2, points a) and b) of Directive 2009/65/EC ("UCI"), whether or not established in a Member State, provided that:
      – these other UCI are authorised under laws which provide that they are subject to supervision considered by the supervisory authority responsible for the Company, to be equivalent to that required by EU law and that cooperation between the supervisory authorities is sufficiently ensured,
      – the level of protection for share-/unitholders of the other UCIs is equivalent to that provided for share-/unitholders in a UCITS, and in particular that the rules on asset segregation, borrowing, lending and uncovered sales of transferable securities and money market instruments are equivalent to the requirements of Directive 2009/65/EC,
      – the business activities of the other UCIs are reported in semi-annual and annual reports to enable an assessment of the assets and liabilities, income and operations over the reporting period,
      – the UCITS or other UCIs whose units/shares are to be acquired, may not, pursuant to their management regulations or instruments of incorporation, invest more than 10% of their total net assets in units/shares of other UCITS or other UCIs;
   f) deposits with a credit institution which are repayable on demand or have the right to be withdrawn, and maturing in no more than 12 months, provided that the credit institution has its registered office in a Member State or, if the registered office of the credit institution is situated in a third country, provided that it is subject to prudential rules considered by the supervisory authority responsible for the Company, as equivalent to those laid down in EU law;
   g) financial derivative instruments, including equivalent cash-settled instruments which are dealt in on a regulated market referred to under paragraphs a), b) and c) above and/or financial derivative instruments which are dealt in over-the-counter ("OTC derivatives"), provided that:
      – the underlying consists of instruments within the meaning of Article 41, paragraph (1) of the Law of 17 December 2010, financial indices, interest rates, foreign exchange rates or currencies, in which the Company may invest according to its investment objectives,
      – the counterparties to OTC derivative transactions are institutions subject to prudential supervision, and belonging to the categories approved by the supervisory authority responsible for the Company, and
      – the OTC derivatives are subject to reliable and verifiable valuation on a daily basis and can be sold, liquidated or closed by an offsetting transaction at any time at their fair value at the Company's initiative;
   h) money market instruments other than those dealt in on a regulated market and which are normally traded on the money market and are liquid, and whose value can be precisely determined at any time, provided the issue or issuer of such instruments is itself regulated for the purpose of protecting investors and savings, and provided that these investments are:
      – issued or guaranteed by a central, regional or local authority or by a central bank of a Member State, the European Central Bank, the European Union or the European Investment Bank, a non-Member State or, in case of a federal State, by one of the members making up the federation, or by a public international body to which one or more Member States belong, or

– issued by an undertaking any securities of which are dealt in on regulated markets referred to in paragraphs a), b) or c) above, or
– issued or guaranteed by an establishment subject to prudential supervision, in accordance with criteria defined by EU law, or issued or guaranteed by an establishment that is subject to and complies with supervisory rules considered by the supervisory authority responsible for the Company, to be at least as stringent as those required by EU law, or
– issued by other bodies belonging to the categories approved by the supervisory authority responsible for the Company, provided that investments in such instruments are subject to investor protection equivalent to that laid down in the first, the second or the third indent of this paragraph h) and provided that the issuer is a company whose capital and reserves amount to at least ten million euro (EUR 10,000,000) and which presents and publishes its annual financial statements in accordance with the fourth Directive 78/660/EEC or is an entity, which within a group of companies comprising one or several listed companies, is dedicated to the financing of the group, or is an entity which is dedicated to the financing of securitisation vehicles which benefit from a banking liquidity line.

2) Each Subfund shall not, however, invest more than 10% of its total net assets in transferable securities or money market instruments other than those referred to in section 1).
The Subfunds may hold ancillary liquid assets in different currencies.

3) The Management Company applies a risk management process which enables it to monitor and measure at any time the risk of the investment positions and their contribution to the overall risk profile of the portfolio and a process for accurate and independent assessment of the value of OTC derivatives.
Each Subfund may, for the purpose of (i) hedging, (ii) efficient portfolio management and/or (iii) implementing its investment strategy, use all financial derivative instruments within the limits laid down by Part I of the Law of 17 December 2010.
The global exposure is calculated taking into account the current value of the underlying assets, the counterparty risk, future market movements and the time available to liquidate the positions. This shall also apply to the following subparagraphs.
As part of its investment policy and within the limits laid down in section 4) paragraph e), each Subfund may invest in financial derivative instruments, provided that the exposure to the underlying assets does not exceed in aggregate the investment limits laid down in section 4). If a Subfund invests in index-based financial derivative instruments, these investments do not have to be combined to the limits laid down in section 4). When a transferable security or a money market instrument embeds a derivative instrument, the derivative instrument shall be taken into account when complying with the requirements of this section.
The global exposure may be calculated through the commitment approach or the Value-at-Risk (VaR) methodology as specified for each Subfund in Chapter 25, "Subfunds".
The standard commitment approach calculation converts the financial derivative position into the market value of an equivalent position in the underlying asset of that derivative. When calculating global exposure using the commitment approach, the Company may benefit from the effects of netting and hedging arrangements.
Value-at-Risk provides a measure of the potential loss that could arise over a given time interval under normal market conditions, and at a given confidence level. The Law of 17 December 2010 provides for a confidence level of 99% with a time horizon of one month.
Unless otherwise specified in Chapter 25, "Subfunds", each Subfund shall ensure that its global exposure to financial derivative instruments computed on a commitment basis does not exceed 100% of its total net assets or that the global exposure computed based on a Value-at-Risk method does not exceed either (i) 200% of the reference portfolio (benchmark) or (ii) 20% of the total net assets.
The risk management of the Management Company supervises the compliance of these provision in accordance with the requirements of applicable circulars or regulation issued by the Luxembourg supervisory authority (Commission de Surveillance du Secteur Financier, CSSF) or any other European authority authorized to issue related regulation or technical standards.

4) a) No more than 10% of the total net assets of each Subfund may be invested in transferable securities or money market instruments issued by the same issuer. In addition, the total value of transferable securities and money market instruments issued by those issuers, in which a Subfund invests more than 5% of its total net assets, shall not exceed 40% of the value of its total net assets. No Subfund may invest more than 20% of its total net assets in deposits made with the same body. The risk exposure to a counterparty of a Subfund in an OTC derivative transaction and/or efficient portfolio management transaction may in aggregate not exceed the following percentages:
– 10% of total net assets if the counterparty is a credit institution referred to in Chapter 7, "Investment Restrictions", section 1) paragraph f), or
– 5% of total net assets in other cases.

b) The 40% limit specified in section 4) paragraph a) is not applicable to deposits and OTC derivative transactions made with financial institutions subject to prudential supervision.
Irrespective of the limits specified in section 4) paragraph a), each Subfund shall not combine, where this would lead to investing more than 20% of its total net assets in a single body, any of the following:
– investments in transferable securities or money market instruments issued by that body, or
– deposits made with that body, or
– exposures arising from OTC derivatives and/or efficient portfolio management transactions made with that body.

c) The limit of 10% stipulated in section 4) paragraph a) is raised to a maximum of 35% if the transferable securities or money market instruments are issued or guaranteed by a Member State, by its public local authorities, by a non-Member State or by public international bodies to which one or more Member States belong.

d) The 10% limit stipulated in section 4) paragraph a) is raised to 25% for bonds issued by a credit institution which has its registered office in a Member State and is subject by law to special public supervision designed to protect bondholders. In particular, sums deriving from the issue of those bonds must be invested in accordance with the legal requirements in assets which, during the whole period of validity of the bonds, are capable of covering claims attaching to the bonds and which, in case of bankruptcy of the issuer, would be used on a priority basis for the reimbursement of the principal and payment of the accrued interest. If a Subfund invests more than 5% of its total net assets in bonds referred to in this paragraph which are issued by a single issuer, the total value of these investments may not exceed 80% of that Subfund's total net assets.

e) The transferable securities and money market instruments referred to in paragraphs c) and d) of this section 4) shall not be taken into account for the purpose of applying the limit of 40% referred to under paragraph a) of this section. The limits specified under paragraphs a), b), c) and d) shall not be combined; thus investments in transferable securities or money market instruments issued by the same issuer or in deposits or derivative instruments made with this body carried out in accordance with paragraphs a), b), c) and d) shall not exceed in total 35% of each Subfund's total net assets. Companies which belong to the same group for the purposes of the preparation of consolidated financial statements in accordance with Directive 83/349/EEC as amended or restated or in accordance with internationally recognized accounting rules, shall be regarded as a single issuer for the purpose of calculating the investment limits specified in the present section 4). Each Subfund may cumulatively invest up to a limit of 20% of its total net assets in transferable securities and money market instruments within the same group.

f) **The limit of 10% stipulated in section 4) paragraph a) is raised to 100% if the transferable securities and money market instruments involved are issued or guaranteed by a Member State, one or more of its local authorities, by any other state which is a member of the Organisation for Economic Cooperation and Development ("OECD") or by Brazil or Singapore, or by a public international body to which one or more Member States of the European Union belong. In such case, the Subfund concerned must hold securities or money market instruments from at least six different issues, and the securities or money market instruments of any single issue shall not exceed 30% of that Subfund's total assets.**

g) Without prejudice to the limits laid down in section 7), the limits laid down in the present section 4) are raised to a maximum of 20% for investments in shares and/or debt securities issued by the same body, when the aim of the Subfund's investment policy is to replicate the composition of a certain stock or debt securities index which is recognized by the supervisory authority responsible for the Company, on the following basis:
– the composition of the index is sufficiently diversified,
– the index represents an adequate benchmark for the market to which it relates,
– it is published in an appropriate manner.
The aforementioned limit of 20% may be raised to a maximum of 35% where that proves to be justified by exceptional market

conditions in particular in regulated markets where certain transferable securities or money market instruments are highly dominant. The investment up to this limit is only permitted for a single issuer.

5) The Company will not invest more than 10% of the total net assets of any Subfund in units/shares of other UCITS and/or in other UCIs (including other Subfunds) ("Target Funds") pursuant to section 1) paragraph e), unless otherwise specified in the investment policy applicable to a Subfund as described in Chapter 25, "Subfunds".
Where a higher limit as 10% is specified in Chapter 25, "Subfunds", the following restrictions shall apply:
   – No more than 20% of a Subfund's total net assets may be invested in units/shares of a single UCITS or other UCI. For the purpose of application of this investment limit, each compartment of a UCITS or other UCI with multiple compartments is to be considered as a separate issuer provided that the principle of segregation of the obligations of the various compartments vis-à-vis third parties is ensured.
   – Investments made in units/shares of UCI other than UCITS may not in aggregate exceed 30% of the total net assets of a Subfund.

   Where a Subfund invests in units/shares of other UCITS and/or other UCI that are managed, directly or by delegation, by the same management company or by any other company with which the Company is linked by common management or control, or by a direct or indirect holding of more than 10% of the capital or votes ("Affiliated Funds"), the Company or the other company may not charge subscription or redemption fees on account of the Subfund's investment in the units/shares of such Affiliated Funds.
   Besides the expenses incurred by the Management Company in managing the Subfund, a management fee may also be charged for investments in Target Funds considered to be Affiliated Funds and be indirectly charged from the assets of the Subfund in respect of the Target Funds contained therein. In addition to such management fee, a performance fee may be indirectly charged from the assets of the Subfund in respect of the Target Funds contained therein.
   The cumulative management fee at Subfund and Target Fund level for Subfunds investing more than 10% of the total net assets in Target Funds is specified in Chapter 25, "Subfunds", if applicable.
   Investors should note that for investments in units/shares of other UCITS and/or other UCI the same costs may generally arise both at the Subfund level and at the level of the other UCITS and/or UCI itself.

6) Unless specified otherwise in Chapter 4 "Investment Policy" under section "Securities Lending", a Subfund may, in compliance with applicable regulations, enter into securities lending transactions to ensure efficient portfolio management.

7) a) The Company's assets may not be invested in securities carrying voting rights which enable the Company to exercise significant influence over the management of an issuer.
   b) Moreover, the Company may not acquire more than:
      – 10% of the non-voting shares of the same issuer;
      – 10% of the debt securities of the same issuer;
      – 25% of the units/shares of the same UCITS or other UCI;
      – 10% of the money market instruments of any single issuer.

      In the last three cases, the restriction shall not apply if the gross amount of bonds or money market instruments, or the net amount of the instruments in issue cannot be calculated at the time of acquisition.
   c) The restrictions set out under paragraphs a) and b) shall not apply to:
      – transferable securities and money market instruments issued or guaranteed by a Member State or its local authorities;
      – transferable securities and money market instruments issued or guaranteed by a non-Member State of the European Union;
      – transferable securities and money market instruments issued by public international bodies to which one or more Member States of the European Union belong;
      – shares held by the Company in the capital of a company which is incorporated in a non-Member State of the European Union and which invests its assets mainly in securities of issuing bodies having their registered office in that State, where under the legislation of that State, such a holding represents the only way in which the Company can invest in the securities of issuing bodies of that State. This derogation, however, shall apply only if in its investment policy the company from the non-Member State of the European Union complies with the limits stipulated in section 4, paragraphs a) to e), section 5, and section 7 paragraphs a) and b).

8) The Company may not borrow any money for any Subfund except for:
   a) the purchase of foreign currency using a back-to-back loan;
   b) an amount equivalent to not more than 10% of the Subfund's total net assets and borrowed on a temporary basis.

9) The Company may not grant loans or act as guarantor for third parties.

10) The Company may not invest its assets directly in real estate, precious metals or certificates representing precious metals and goods.

11) The Company may not carry out uncovered sales of transferable securities, money market instruments or other financial instruments referred to in section 1) paragraph e), g) and h).

12) a) In relation to borrowing conducted within the limitations set out in the Prospectus, the Company may pledge or assign the assets of the Subfund concerned as collateral.
    b) Furthermore, the Company may pledge or assign the assets of the Subfund concerned as collateral to counterparties of transactions involving OTC derivatives or financial derivative instruments which are dealt in on a regulated market referred to under paragraphs a), b) and c) of number 1) above in order to secure the payment and performance by such Subfund of its obligations to the relevant counterparty. To the extent counterparties require the provision of collateral exceeding the value of the risk to be covered by collateral or where the overcollateralization is caused by other circumstances (e.g. performance of the assets posted as collateral or provisions of customary framework documentation), such (excess) collateral may – also in respect of non-cash collateral – expose the relevant Subfund to the counterparty risk of such counterparty and the Subfund may only have an unsecured claim in respect of such assets.

The restrictions set out above shall not apply to the exercise of subscription rights.

During the first six months following official authorization of a Subfund in Luxembourg, the restrictions set out in section 4) and 5) above need not be complied with, provided that the principle of risk-spreading is observed.

If the limits referred to above are exceeded for reasons beyond the control of the Company or as a result of the exercise of subscription rights, the Company shall as a matter of priority remedy that situation, taking due account of the interests of the Shareholders.

The Company is entitled to issue, at any time, further investment restrictions in the interests of the Shareholders, if for example such restrictions are necessary to comply with the legislation and regulations in those countries in which the Company's Shares are or will be offered for sale.

8. Risk Factors

Prospective investors should consider the following risk factors before investing in the Company. However, the risk factors set out below do not purport to be an exhaustive list of risks related to investments in the Company. Prospective investors should read the entire Prospectus, and where appropriate consult with their legal, tax and investment advisers, in particular regarding the tax consequences of subscribing, holding, converting, redeeming or otherwise disposing of Shares under the law of their country of citizenship, residence or domicile (further details are set out in Chapter 10, "Expenses and Taxes"). Investors should be aware that the investments of the Company are subject to market fluctuations and other risks associated with investments in transferable securities and other financial instruments. The value of the investments and the resulting income may go up or down and it is possible that investors will not recoup the amount originally invested in the Company, including the risk of loss of the entire amount invested. There is no assurance that the investment objective of a particular Subfund will be achieved or that any increase in the value of the assets will occur. Past performance is not a reliable indicator of future results.

The net asset value of a Subfund may vary as a result of fluctuations in the value of the underlying assets and the resulting income. Investors are reminded that in certain circumstances their right to redeem Shares may be suspended.

Depending on the currency of the investor's domicile, exchange-rate fluctuations may adversely affect the value of an investment in one or more of the Subfunds. Moreover, in the case of an Alternate Currency Class in which the risk exposure in terms of investment currencies is not hedged, the result of the associated foreign exchange transactions may have a negative influence on the performance of the corresponding Share Class.

Market Risk

Market risk is a general risk which may affect all investments to the effect that the value of a particular investment could change in a way that is detrimental to the Company's interests. In particular, the value of investments may be affected by uncertainties such as international, political and economic developments or changes in government policies.

Interest Rate Risk
Subfunds investing in fixed income securities may fall in value due to fluctuations in interest rates. Generally, the value of fixed income securities rises when interest rates fall. Conversely, when interest rates rise, the value of fixed income securities can generally be expected to decrease. Long term fixed income securities will normally have more price volatility than short term fixed income securities.

Foreign Exchange Risk
The Subfunds' investments may be made in other currencies than the relevant Reference Currency and therefore be subject to currency fluctuations, which may affect the net asset value of the relevant Subfunds favourably or unfavourably.
Currencies of certain countries may be volatile and therefore may affect the value of securities denominated in such currencies. If the currency in which an investment is denominated appreciates against the Reference Currency of the relevant Subfund, the value of the investment will increase. Conversely, a decline in the exchange rate of the currency would adversely affect the value of the investment.
The Subfunds may enter into hedging transactions on currencies to protect against a decline in the value of investments denominated in currencies other than the Reference Currency, and against any increase in the cost of investments denominated in currencies other than the Reference Currency. However, there is no guarantee that the hedging will be successfully achieved.
Although it is the policy of the Company to hedge the currency exposure of Subfunds against their respective Reference Currencies, hedging transactions may not always be possible and currency risks cannot therefore be excluded.

Credit Risk
Subfunds investing in fixed income securities are subject to the risk that issuers may not make payments on such securities. An issuer suffering an adverse change in its financial condition could lower the credit quality of a security, leading to greater price volatility of the security. A lowering of the credit rating of a security may also offset the security's liquidity. Subfunds investing in lower quality debt securities are more susceptible to these problems and their value may be more volatile.

Counterparty Risk
The Company may enter into over-the-counter transactions which will expose the Subfunds to the risk that the counterparty may default on its obligation to perform under such contracts. In the event of bankruptcy of the counterparty, the Subfunds could experience delays in liquidating the position and significant losses.

EU Bank Recovery and Resolution Directive
Directive 2014/59/EU establishing a framework for the recovery and resolution of credit institutions and investment firms (the "BRRD") was published in the Official Journal of the European Union on June 12, 2014 and entered into force on July 2, 2014. The stated aim of the BRRD is to provide resolution authorities, including the relevant Luxembourg resolution authority, with common tools and powers to address banking crises pre-emptively in order to safeguard financial stability and minimize taxpayers' exposure to losses.
In accordance with the BRRD and relevant implementing laws, national prudential supervisory authorities can assert certain powers over credit institutions and certain investment firms which are failing or are likely to fail and where normal insolvency would cause financial instability. These powers comprise write-down, conversion, transfer, modification, or suspension powers existing from time to time under, and exercised in compliance with any laws, regulations, rules or requirements in effect in the relevant EU Member State relating to the implementation of BRRD (the "Bank Resolution Tools").
The use of any such Bank Resolution Tools may affect or restrain the ability of counterparties subject to BRRD to honour their obligations towards the Subfunds, thereby exposing the Subfunds to potential losses.
The exercise of Bank Resolution Tools against investors of a Subfund may also lead to the mandatory sale of part of the assets of these investors, including their shares/units in that Subfund. Accordingly, there is a risk that a Subfund may experience reduced or even insufficient liquidity because of such an unusually high volume of redemption requests. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.
Furthermore, exercising certain Bank Resolution Tools in respect of a particular type of securities may, under certain circumstances, trigger a drying-up of liquidity in specific securities markets, thereby causing potential liquidity problems for the Subfunds.

Liquidity Risk
There is a risk that the Company will suffer liquidity issues because of unusual market conditions, an unusually high volume of redemption requests or other reasons. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.

Custody Risk
All assets of the Company comprising the portfolios of the various Subfunds, and any collateral held by the Company (as applicable) for those Subfunds, will be held under the custody or supervision of the Depositary Bank.
The Depositary Bank is authorised to delegate parts of its custody functions to third parties. The Depositary Bank is obliged, in accordance with the Law of December 17, 2010, to exercise due skill, care and diligence in the selection and appointment of any third parties to whom it intends to delegate parts of its tasks, and to continue to exercise all due skill, care and diligence in the periodic review and ongoing monitoring of these third party delegates. The Depositary Bank must, among others, ensure that any third party delegates segregate the assets of the clients of the Depositary Bank from their own assets and from the assets of the Depositary Bank in such a way that they can, at any time, be clearly identified as belonging to clients of a particular depositary bank. Moreover, the Depositary Bank must ensure that, in the event of insolvency of a third party delegate, the assets of the Company are unavailable for distribution among, or realisation for the benefit of, the creditors of the relevant third party delegate, and must immediately inform the Company where any of these conditions are no longer met.
Despite the foregoing, custody risk may nevertheless arise from the possibility that, to the detriment of a Subfund, such Subfund could be denied access, in whole or in part, to assets held in custody in circumstances that arise as a result of an external event beyond the Depositary Bank's reasonable control, the consequences of which would have been unavoidable despite all reasonable efforts to the contrary. Investors are invited to consider Chapter 18, "Depositary Bank" for further information on the liability of the Depositary Bank.
Without derogation to the generality of the foregoing, the governing rules and regulations in certain markets may require the Company to effect transactions via local market infrastructure, such the clearing, settlement and depository division of local stock exchanges, central securities depositories or other types of securities settlement services. Such requirements, and the local rules governing trades executed against cash and securities accounts hosted on local market infrastructure, may expose the Company and the Subfunds concerned to an increased counterparty risk, risk that the Company's approved brokers enter into unauthorized purchase and/or sale transactions, limited recourse, loss of assets, delays in execution and/or cancellation of trades, as well as economic harm due to potential adverse market movements, unpaid corporate actions entitlements, loss of best execution opportunities, the inability to buy or sell positions in a timely manner and/or loss of voting rights at shareholder meetings.

Sustainability Risks
Pursuant to EU Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector (the "SFDR"), the Subfunds are required to disclose the manner in which Sustainability Risks (as defined hereafter) are integrated into the investment decision and the results of the assessment of the likely impacts of Sustainability Risks on the returns of the Subfunds.
Sustainability risks means an environmental, social or governance event or condition that, if it occurs, could have a material negative impact on the value of the investment. The materiality of sustainability risks is determined by the likelihood, magnitude and time-horizon of the risk materializing.
Environmental events or conditions that could result in a sustainability risk generally include climate-related risks due to, for example, global warming and changing weather patterns and extreme weather events such as heatwaves, droughts, floods, storms, hail and forest fires. Those events or conditions can lead to direct loss of production facilities, workforce and parts of the supply chain as well as to increased operating cost from capital expenditure, insurance costs and faster asset depreciation (the risk of such events occurring is often referred to as physical risks). Environmental risks furthermore include risks related to the change to a low-carbon economy. Risk from political measures with respect to fossil fuels or emissions certificates can result in them becoming more expensive or scarce or the substitution of existing products and services with lower emissions options. These risks are generally referred to transition risks.
As regards social events or conditions that could result in a sustainability risk, those include generally but are not limited to health and safety of tenants and employees, human rights violation, poor labour standards, supply chain management issues, deficient employee welfare, data & privacy concerns as well as increasing technological regulation and reliance on new technology infrastructures.
Governance events or conditions that could result in a sustainability risk generally include but are not limited to bribery, corruption, tax fraud, tax evasion, high management incentives, board composition and

effectiveness as well as management quality and alignment of management with shareholders.
Sustainability risks may result in a negative impact on the returns of the Subfund. For passively managed Subfunds, the identification and management of sustainability risks are embedded into the index with limited possibility for the Management Company and the Investment Manager to monitor those risks and no possibility to fully exclude those risks when the relevant Subfund is tracking the index. Indices providing exposure to certain industrial sectors (including metals, mining and chemical companies) may expose the Subfunds to increased environmental risks. Similarly, indices providing exposure to companies and issuers in emerging markets aiming at transitioning to a lower carbon economy are exposing the Subfunds to higher sustainability risks considering that the companies and issuers will encounter additional and various challenges (for instance where industrial sector plays an essential part in the economic and social fabric) and will require additional capital in comparison to their developed counterparts to enable them to transition towards more sustainable business practices and may fail to raise sufficient funds to achieve a successful transition to a lower carbon footprint. Further information is provided in the section "Investments in Emerging Countries" of Chapter 7 "Risk Factors".

Sustainable Investing Risks
Subfunds which consider ESG Factors in their investment decision process and apply the Legacy CSAM Sustainable Investing Policy (as defined in Chapter 4, "Investment Policy") are exposed to specific risks linked to their sustainable investing strategy. In this context and given the nascent nature of ESG /sustainability regulations and guidelines, investors shall note that the ESG classifications and descriptions made in this Prospectus may be reviewed by the Management Company and the Investment Managers in response to evolving statutory, regulatory or internal guidance or changes in industry approach to classification. Since sustainability-related practices differ by region, industry and issue and are evolving accordingly, the practice or the assessment of such sustainability-related practice by the Subfunds, respectively their Investment Managers and the Management Company may change over time. Similarly, new sustainability requirements imposed by jurisdictions in which the Investment Managers do business and/or in which the Subfunds are marketed may result in additional compliance costs, disclosure obligations or other implications or restrictions on the Subfunds or on their Investment Managers and the Management Company. Under such requirements, the Investment Managers and the Management Company may be required to classify the Subfunds against certain criteria, some of which can be open to subjective interpretation. Especially their views on the appropriate classification may develop over time, including in response to statutory or regulatory guidance or changes in industry approach and this may include making a change to the classification of the Subfunds. Such change to the relevant classification may require certain actions to be taken, including new investments and disinvestments or new processes to be set up to meet the corresponding classification requirements and capture data about the Subfunds' investments, which may lead to additional cost, disclosure and reporting obligations.
Furthermore, investors shall note that the Management Company and the Investment Managers are, wholly or in part, reliant on public and third-party sources of information as well as potentially information produced by the issuer itself. Further, the ability of the Management Company and the Investment Managers to verify such data may be limited by the integrity of the data available in respect of the underlying constituents at the relevant point in time and the status and evolution of global laws, guidelines and regulations in relation to the tracking and provision of such ESG data. ESG data derived from private, public and third-party sources of information may be incorrect, unavailable, or not fully updated. Updates may also be subject of a time lag. ESG classification/scoring also reflects the opinion of the assessing party (including external parties, such as rating agencies or other financial institutions). In the absence of a standardized ESG scoring system, each assessing party has therefore its own research and analysis framework. Therefore, ESG scoring or risk levels given by different assessing parties to the same investment can vary greatly. This also applies for certain investments for which the Management Company and the Investment Managers may only have limited access to data from external parties in respect of the underlying constituents of an investment, due to, e.g. absence of look-through data. In such cases, the Management Company and the Investment Managers will attempt to assess such information on a best-effort basis. Such data gaps could also result in the incorrect assessment of a sustainability practice and/or related sustainability risks and opportunities. Furthermore, certain approaches are applied in a centralised way following a top-down approach, such as the centralized active ownership approach. In those cases, the actual output of those approaches at Subfund's level is not guaranteed, For instance, there is no guarantee that engagement is actually done over a specific reference period with investee companies held in a relevant Subfund even though the respective Subfund's portfolios is an integrated part of the overall UBS AM investment portfolio.
Investors shall also note that the non-financial- / ESG-performance of a portfolio might differ from its financial performance and the Management Company and the Investment Managers cannot give any representation as to the correlation of financial and ESG performance. Adhering to a new ESG classification, respectively a change of ESG classification may also lead to transactional costs to reposition the underlying portfolio as well as new disclosure, reporting, compliance and risk management related costs. Following ESG objectives does not necessarily imply suitability for meeting the investor or client's overall investment objectives, nor any investor/ client specific sustainability preferences.
Investors shall note that the ESG criteria used by the provider of a benchmark index in the index methodology may in some cases differ from the ESG approach specified in the Sustainable Investing Policy applying to subfunds promoting environmental or social characteristics and/or with a sustainable investment objective. The ESG factors included in the methodology of the index provider can be more limited so that the investment results may differ from the ESG approach specified in the Sustainable Investing Policy. For passively managed Subfunds in particular, investors shall note that the sustainable investing strategy is embedded into the relevant index. This means that the risks associated to this strategy derive from the relevant index (e.g. in case the index methodology fails to address the ESG risks and opportunities promoted or in case of certain market, sector or countries related exposures) with limited possibility for the Management Company and the Investment Managers to monitor those risks and no possibility to fully exclude those risks when the relevant Subfund is tracking the index.
Generally, Sustainable Investing Risks may be higher for Subfunds which track indices with a sustainable thematic objective and/or providing exposure to (i) certain industrial sectors (including metals, mining and chemical companies) may expose the Subfunds to a particular sectoral focus, such as investing in the industrial sector with larger carbon footprints and/or with higher transitioning costs to low carbon alternatives, or (ii) a particular geographical focus, such as concentrating investments in emerging markets with higher sustainability risks related to their transition path and the early stage of their social and governance structures. For more information about the sustainable investing risks related to investments in the industrial sector or in emerging markets, investors shall consult the environmental, social and governance risks described in more details in the section "Concentration on Certain Countries/Regions" and "Investments in Emerging Countries".

Investment Risk
Investments in Equities
The risks associated with investments in equity (and equity-type) securities include in particular significant fluctuations in market prices, adverse issuer or market information and the subordinate status of equity compared to debt securities issued by the same company.
Investors should also consider the risk attached to fluctuations in exchange rates, possible imposition of exchange controls and other restrictions.

Investments in Fixed Income Securities
Investments in securities of issuers from different countries and denominated in different currencies offer potential benefits not available from investments solely in securities of issuers from a single country, but also involve certain significant risks that are not typically associated with investing in the securities of issuers located in a single country. Among the risks involved are fluctuations in interest rates as well as fluctuations in currency exchange rates (as further described above under section "Interest Rate Risk" and "Foreign Exchange Risk") and the possible imposition of exchange control regulations or other laws or restrictions applicable to such investments. A decline in the value of a particular currency in comparison with the Reference Currency of the Subfund would reduce the value of certain portfolio securities that are denominated in such a currency.
An issuer of securities may be domiciled in a country other than the country in whose currency the instrument is denominated. The values and relative yields of investments in the securities markets of different countries, and their associated risks, may fluctuate independently of each other.
As the net asset value of a Subfund is calculated in its Reference Currency, the performance of investments denominated in a currency other than the Reference Currency will depend on the strength of such currency against the Reference Currency and on the interest rate environment in the country issuing the currency. In the absence of other events that could otherwise affect the value of non-Reference Currency investments (such as a change in the political climate or an issuer's credit quality), an increase in the value of the non-Reference Currency can generally be expected to increase the value of a Subfund's non-Reference Currency investments in terms of the Reference Currency.
The Subfunds may invest in investment grade debt securities. Investment grade debt securities are assigned ratings within the top rating categories

by rating agencies on the basis of the creditworthiness or risk of default. Rating agencies review, from time to time, such assigned ratings and debt securities may therefore be downgraded in rating if economic circumstances impact the relevant debt securities issue. Moreover, the Subfunds may invest in debt instruments in the non investment grade sector (high yield debt securities). Compared to investment grade debt securities, high yield debt securities are generally lower-rated securities and will usually offer higher yields to compensate for the reduced creditworthiness or increased risk of default attached to these debt instruments.
SEC Rule 144A provides a safe harbour exemption from the registration requirements of the Securities Act of 1933 for resale of restricted securities to qualified institutional buyers, as defined in the rule. The advantage for Investors may be higher returns due to lower administration charges. However, dissemination of secondary market transactions in rule 144A securities is restricted and only available to qualified institutional buyers. This might increase the volatility of the security prices and, in extreme conditions, decrease the liquidity of a particular rule 144A security.

Risk relating to Contingent Convertible Instruments

Unknown risk

The structure of the contingent convertible instruments is yet untested. In a stressed environment, when the underlying features of these instruments will be put to the test, it is uncertain how they will perform. In the event a single issuer activates a trigger or suspends coupons, it is uncertain whether the market will view the issue as an idiosyncratic event or systemic. In the latter case, potential price contagion and volatility to the entire asset class is possible. This risk may in turn be reinforced depending on the level of underlying instrument arbitrage. Furthermore in an illiquid market, price formation may be increasingly stressed.

Capital structure inversion risk

Contrary to classic capital hierarchy, contingent convertibles instruments investors may suffer a loss of capital when equity holders do not. In certain scenarios, holders of contingent convertible instruments will suffer losses ahead of equity holders, e.g. when a high trigger principal write-down contingent convertible instruments is activated. This cuts against the normal order of capital structure hierarchy where equity holders are expected to suffer the first loss.

Industry concentration risk

As the issuers of contingent convertible instruments may be unevenly distributed across sectors of industry, contingent convertible instruments may be prone to industry concentration risks.

Investments in Warrants

The leveraged effect of investments in warrants and the volatility of warrant prices make the risks attached to investments in warrants higher than in the case of investment in equities. Because of the volatility of warrants, the volatility of the share price of any Subfund investing in warrants may potentially increase.

Investments in Target Funds

Investors should note that investments in Target Funds may incur costs both at the Subfund level and at the level of the Target Funds. Furthermore, the value of the units or shares in the Target Funds may be affected by currency fluctuations, currency exchange transactions, tax regulations (including the levying of withholding tax) and any other economic or political factors or changes in the countries in which the Target Fund is invested, along with the risks associated with exposure to the emerging markets.
The investment of the Subfunds' assets in units or shares of Target Funds entails a risk that the redemption of the units or shares may be subject to restrictions, with the consequence that such investments may be less liquid than other types of investment.

Use of Derivatives

While the use of financial derivative instruments can be beneficial, financial derivative instruments also involve risks different from, and, in certain cases, greater than, the risks presented by more traditional investments.
Derivatives are highly specialized financial instruments. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself, without there being any opportunity to observe the performance of the derivative under all possible market conditions.
If a derivative transaction is particularly large or if the relevant market is illiquid, it may not be possible to initiate a transaction or liquidate a position at an advantageous price.
Since many derivatives have a leverage component, adverse changes in the value or level of the underlying asset, rate or index may result in a loss substantially greater than the amount invested in the derivative itself.
The other risks associated with the use of derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Many derivatives are complex and are often valued subjectively. Improper valuations can result in increased cash payment requirements to counterparties or a loss of value to the Company. Consequently, the Company's use of derivatives may not always be an effective means of, and sometimes could be counterproductive to, furthering the Company's investment objectives.
Derivative instruments also carry the risk that a loss may be sustained by the Company as a result of the failure of the counterparty to a derivative to comply with the terms of the contract (as further described under "Counterparty Risk" above). The default risk for exchange-traded derivatives is generally less than for privately negotiated derivatives, since the clearing house, which is the issuer or counterparty to each exchange-traded derivative, provides a guarantee of performance. In addition, the use of credit derivatives (credit default swaps, credit linked notes) carries the risk of a loss arising for the Company if one of the entities underlying the credit derivative defaults.
Moreover, OTC derivatives may bear liquidity risks. The counterparties with which the Company effects transactions might cease making markets or quoting prices in certain of the instruments. In such cases, the Company might not be in a position to enter into a desired transaction in currencies, credit default swaps or total return swaps or to enter into an offsetting transaction with respect to an open position which might adversely affect its performance. Unlike exchange-traded derivatives, forward, spot and option contracts on currencies do not provide the Management Company with the possibility to offset the Company's obligations through an equal and opposite transaction. Therefore, through entering into forward, spot or options contracts, the Company may be required, and must be able, to perform its obligations under these contracts.
The use of derivative instruments may or may not achieve its intended objective.

Investments in Hedge Fund Indices

In addition to the risks entailed in traditional investments (such as market, credit and liquidity risks), investments in hedge fund indices entail a number of specific risks that are set out below.
The hedge funds underlying the respective index, as well as their strategies, are distinguished from traditional investments primarily by the fact that their investment strategy may involve the short sale of securities and, on the other hand, by using borrowings and derivatives, a leverage effect may be achieved.
The leverage effect entails that the value of a fund's assets increases faster if capital gains arising from investments financed by borrowing exceed the related costs, notably the interest on borrowed monies and premiums payable on derivative instruments. A fall in prices, however, causes a faster decrease in the value of the Company's assets. The use of derivative instruments, and in particular of short selling, can in extreme cases lead to a total loss in value.
Most of the hedge funds underlying the respective index were established in countries in which the legal framework, and in particular the supervision by the authorities, either does not exist or does not correspond to the standards applied in western Europe or other comparable countries. The success of hedge funds depends in particular on the competence of the fund managers and the suitability of the infrastructure available to them.

Use of Futures

The utilization of futures by the Subfunds involves the risk of imperfect or even negative correlation to the relevant benchmark index if the index underlying the futures contract differs from the relevant benchmark index.

Investments in Commodity and Real Estate Indices

Investments in products and/or techniques providing an exposure to commodity, hedge fund and real estate indices differ from traditional investments and entail additional risk potential (e.g. they are subject to greater price fluctuations). When included in a broadly diversified portfolio, however, investments in products and/or techniques providing an exposure to commodity and real estate indices generally show only a low correlation to traditional investments.

Investments in illiquid Assets

The Company may invest up to 10% of the total net assets of each Subfund in transferable securities or money market instruments which are not traded on stock exchanges or regulated markets. It may therefore be the case that the Company cannot readily sell such securities. Moreover, there may be contractual restrictions on the resale of such securities. In addition, the Company may under certain circumstances trade futures contracts or options thereon. Such instruments may also be subject to illiquidity in certain situations when, for example, market activity decreases, or when a daily fluctuation limit has been reached. Most futures exchanges restrict the fluctuations in future contract prices during a single day by regulations referred to as "daily limits". During a single trading day no trades may be executed at prices above or below these daily limits. When the price of a futures contract has increased or decreased to the limit, positions can neither be purchased nor compensated. Futures prices have occasionally moved outside the daily limit for several consecutive days with little or no trading. Similar occurrences may prevent the Company from promptly liquidating unfavourable positions and therefore result in losses.

For the purpose of calculating the net asset value, certain instruments, which are not listed on an exchange, for which there is limited liquidity, will be valued based upon the average price taken from at least two major primary dealers. These prices may affect the price at which Shares are redeemed or purchased. There is no guarantee that in the event of a sale of such instruments the price thus calculated can be achieved.

Investments in Asset Backed Securities and Mortgage Backed Securities

The Subfunds may have exposure to asset backed securities ("ABS") and mortgage backed securities ("MBS"). ABS and MBS are debt securities issued by a special purpose vehicle (SPV) with the aim to pass through of liabilities of third parties other than the parent company of the issuer. Such securities are secured by an asset pool (mortgages in the case of MBS and various types of assets in the case of ABS). Compared to other traditional fixed income securities such as corporate or government issued bonds, the obligations associated with these securities may be subject to greater counterparty, liquidity and interest rate risks as well as other types of risks, such as reinvestment risk (arising from included termination rights, prepayment options), credit risks on the underlying assets and advance repayments of principal resulting in a lower total return (especially, if repayment of the debt is not concurrent with redemption of the assets underlying the claims).

ABS and MBS assets may be highly illiquid and therefore prone to substantial price volatility.

Small to medium-sized Companies

A number of Subfunds may invest primarily in small and mid-cap companies. Investing in the securities of smaller, lesser-known companies involves greater risk and the possibility of greater price volatility due to the less certain growth prospects of smaller firms, the lower degree of liquidity of the markets for such stocks and the greater sensitivity of smaller companies to changing market conditions.

Investments in REITs

REITs (real estate investment trusts) are listed companies – not open-ended undertakings for collective investment in transferable securities under Luxembourg law – which buy and/or develop real estate as long-term investments. They invest the bulk of their assets directly in real estate and derive most of their income from rent. Special risk considerations apply to investments in publicly traded securities of companies active primarily in the real estate sector. These risks include: the cyclical nature of real estate securities, risks connected with the general and local economic situation, supply overhangs and fierce competition, increases in land tax and operating costs, demographic trends and changes in rental income, changes to the provisions of building law, losses from damage and expropriation, environmental risks, rent ceilings imposed by administrative provisions, changes in real estate prices in residential areas, risks of associated parties, changes in the attractiveness of real estate to tenants, interest rate rises and other factors influencing the real estate capital market. As a rule, interest rate rises result in higher financing costs, which could reduce – either directly or indirectly – the value of the respective Subfund's investment.

Investments in Russia

Custodial and registration risk in Russia

- Although exposure to the Russian equity markets is substantially hedged through the use of GDRs and ADRs, individual Subfunds may, in accordance with their investment policy, invest in securities which require the use of local depository and/or custodial services. Currently, evidence of legal title to shares is maintained in "book-entry" form in Russia.
- The Subfund will hold securities through the Depositary Bank that will open a foreign nominee holder account with a Russian custodian. Russian law provides that the Depositary Bank (as foreign nominee holder) will be under an obligation to "make all reasonable efforts within its control" to provide the Russian custodian or, at their request, the issuer, a Russian court, the Central Bank of the Russian Federation and Russian investigative authorities, with information on owners of securities, other persons exercising rights under securities and persons in whose interests such rights are exercised, and the number of the relevant securities.
- It is plausible that the Depositary Bank should be able to comply with the obligation described above by providing information about the Subfund as owner of securities. However, it cannot be ruled out that information about the Subfund's Shareholders including information about beneficial ownership of shares held in the Subfund may also be requested. If such information is not provided by the Subfund and / or the Shareholder to the Depositary Bank, operations in the Depositary Bank's foreign nominee holder account in Russia may be, as Russian law states, "prohibited or limited" by the Central Bank of the Russian Federation for up to six months. Russian law is silent as to whether such six-month term can be extended, therefore, such extension(s) cannot be excluded for an undetermined period of time so that the final impact of the aforementioned prohibition or limitation of operations cannot reasonably be evaluated at this point in time.
- The significance of the register is crucial to the custodial and registration process. Although independent registrars are subject to licensing and supervision by the Central Bank of Russia and may bear civil, as well as administrative liability for non-performance or undue performance of their obligations, it is, nevertheless, possible for the Subfund to lose its registration through fraud, negligence or mere oversight. Furthermore, although companies are required under Russian law to maintain independent registrars that meet certain statutory criteria, in practice there may be instances where this regulation has not been complied with by the companies. Because of this lack of independence, the management of a company can potentially exert significant influence over the make-up of that company's shareholder base.
- Distortion or destruction of the register could substantially impair, or in certain cases erase, the Subfund's holdings of the relevant company's shares. Neither the Subfund, the Investment Manager, the Depositary Bank, the Management Company, the Board of Directors of the Management Company nor any of their agents can make any representation or warranty about, or any guarantee of, the registrars' actions or performance. Such risk will be borne by the Subfund. Although Russian law provides for the mechanism of restoration of the lost information in the register, there is no guidance on how this mechanism should operate in practice, and any potential dispute would be considered by a Russian court on a case-by-case basis.

The abovementioned amendments to the Russian Civil Code provide for unlimited protection of the "good faith purchaser" of equities acquired in the course of exchange trades. The only exception (which seems to be non-applicable) to this rule is the acquisition of such securities without consideration.

Direct investments in the Russian market are made in principle via equities or equity-type securities traded on the Moscow Exchange, in accordance with Chapter 7, "Investment Restrictions" and unless stipulated otherwise in Chapter 25 "Subfunds". Any other direct investments, which are not made via the Moscow Exchange will fall within the 10%-rule of Article 41 (2) a) of the Law of December 17, 2010.

Investments in India

*Direct Investments in India*In addition to the restrictions set out in this Prospectus, direct investments made in India are subject to the relevant Subfund obtaining a certificate of registration as "Foreign Portfolio Investor" ("FPI") (registration as Category I FPI) from a Designated Depository Participant ("DDP") on behalf of the Securities and Exchange Board of India ("SEBI"). In addition the Subfund shall obtain a Permanent Account Number (PAN) card from the Income Tax Department of India. The FPI Regulations set various limits for investments by FPIs and impose various obligations on the FPIs. All investments made directly in India will be subject to FPI Regulations prevailing at the time of the investment. Investors should note that the registration of the relevant Subfund as a FPI is a condition precedent to any direct investments by this Subfund in the Indian market.

The FPI registration of the Subfund can in particular be suspended or withdrawn by the SEBI in case of non-compliance with the SEBI's requirements, or in case of any acts or omissions in relation to compliance with any Indian regulations, including applicable laws and regulations relating to Anti-Money Laundering and Counter Terrorism Financing. No assurance can be given that the FPI registration will be maintained for the whole duration of the relevant Subfund. Consequently, investors should note that a suspension or a withdrawal of the FPI registration of the Subfund may lead to a deterioration of the performance of the relevant Subfund, which as a consequence, could have a negative impact on the value of the investors' participation depending on the prevailing market conditions at that time.

Investors should also note that the Prevention of Money Laundering Act, 2002 ("PMLA") and the rules framed thereunder in relation to the prevention and control of activities concerning money laundering and confiscation of property derived or involved in money laundering in India require inter-alia certain entities such as banks, financial institutions and intermediaries dealing in securities (including FPIs) to conduct client identification procedures and to establish the beneficial owner of the assets ("Client ID") and to maintain a record of Client ID and certain kinds of transactions ("Transactions"), such as cash transactions exceeding certain thresholds, suspicious transactions (whether or not made in cash and including credits or debits into or from non-monetary accounts such as security accounts).

Accordingly, the FPI regulations have the ability to seek information from the FPI holder on the identity of beneficial owners of the Subfund, hence information regarding investors and beneficial owners of the Subfund may be required for disclosure to local supervisory authorities.

As far as permitted under Luxembourg law, information and personal data regarding the investors and beneficial owners of the Subfund investing in the Indian market (including but not limited to any documentation submitted as part of the identification procedure prescribed in relation to their investment in the Subfund) may be disclosed to the DDP, resp. to governmental or regulatory authorities in India upon their request. In particular investors shall note that, in order to enable the Subfund to comply with the Indian laws and regulations, any natural person who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest above 10% of the Subfund's assets, is required to disclose its identity to the DDP.

Indirect Investments in India

In addition, certain Subfunds seek to get exposure to the Indian market by investing indirectly in Indian assets through derivative instruments or structured products. Accordingly, investors shall note that, in line with Indian laws and regulations on anti-money laundering, indirect investments made in India may require to disclose information pertaining to the Subfund, to the investors and beneficial owners of the Subfund to the relevant Indian supervisory authorities through the counterparty to the derivative instrument or structured product.

Therefore, as far as permitted under Luxembourg law, information and personal data regarding the investors and beneficial owners of the Subfund investing indirectly in the Indian market (including but not limited to any documentation submitted as part of the identification procedure prescribed in relation to their investment in the Subfund) may be disclosed to the counterparty to the derivative instrument or structured product and to governmental or regulatory authorities in India upon their request. In particular, investors shall note that, in order to enable the Subfund to comply with the Indian laws and regulations, any natural person who, whether acting alone or together, or through one or more juridical persons, exercises control through ownership or who ultimately has a controlling ownership interest above 10% of the Subfund's assets is required to disclose its identity to the relevant counterparty to the derivative instrument or structured product and to the local supervisory authorities.

Investments in the People's Republic of China ("PRC" or "China")

For the purposes of this Prospectus, "PRC" refers to the People's Republic of China (excluding the Hong Kong and Macau Special Administrative Regions and Taiwan) and the term "Chinese" shall be construed accordingly.

The following risk factors apply to Subfunds that may invest in PRC securities. Investing in the PRC is subject to risks that are similar to investing in emerging markets. This can lead to a greater risk of loss to these Subfunds.

Considerations Relating to PRC Regulations

At present, the securities market and the regulatory framework for the securities industry in the PRC is at an early stage of development. The China Securities Regulatory Commission ("CSRC") is responsible for supervising the national securities markets and producing relevant regulations. The PRC regulations, under which the Subfunds may invests in the PRC and which regulate investments by foreign investors in the PRC and repatriation, are relatively new. The application and interpretation of such PRC regulations is therefore largely untested and there is a lack of certainty as to how they will be applied. In addition, such relevant PRC regulations give CSRC, the PRC State Administration of Foreign Exchange ("SAFE"), the People's Bank of China ("PBOC") and other relevant PRC authorities wide discretions and there are few precedents and little certainty as to how these discretions might be exercised, either now or in the future. PRC regulations may be varied in the future and no assurance can be given that any such changes will not adversely affect the Subfunds. CSRC, SAFE, PBOC and/or other relevant PRC authorities may have power in the future to impose new restrictions or conditions on or terminate the access to PRC securities which may adversely affect the Subfunds and its investors. It is not possible to predict how such changes, if any, would affect the Subfunds.

Corporate Disclosure, Accounting and Regulatory Standards

The PRC's disclosure and regulatory standards may not be as well developed as those in certain OECD countries. There may be less publicly available information about PRC companies than is regularly published by or about companies based in OECD countries and such available information may be less reliable than that published by or about companies in OECD countries. PRC companies are subject to accounting standards and requirements that may differ in significant respects from those applicable to companies established or listed in OECD countries. Further, PRC companies may be subject to different standards relating to corporate governance and protection of minority shareholder rights compared to OECD countries. These factors may have an adverse impact on the value of investments made by the Subfunds and may impact the Investment Manager's ability to accurately assess and value potential companies to invest in.

Currency Risks

The PRC government's control of currency exposure and future movements in exchange rates may adversely affect the operations and financial results of companies invested in by the Subfunds. Renminbi is not a freely convertible currency and it is subject to foreign exchange control policies of and repatriation restrictions imposed by the PRC government. If such policies or restrictions change in the future, the Subfunds may be adversely affected.

SAFE imposes restrictions on the ability of companies in the PRC to retain and deal in foreign currency. There are significant restrictions on the ability of companies located in the PRC to purchase and make outward remittance of foreign currency. SAFE approval may be required in order to purchase or remit foreign currency (including transfers and remittances by a qualified foreign institution), subject to compliance with all applicable requirements. Accordingly, there is a risk that the Subfunds may not be able to repatriate funds for the purposes of distributions or redemptions in relation to the Shares.

The Subfunds will be subject to bid/offer spread on currency conversion and transaction costs. Such foreign exchange risk and costs of conversion may result in losses to the Subfunds. To the extent that the Subfunds do not invest, or delays its investment into Renminbi denominated securities in the PRC, they will be exposed to fluctuations in the Renminbi exchange rate. The Subfunds may but are not obliged to seek to hedge currency risks but as the foreign exchange of Renminbi is regulated, such hedging is likely to be an imperfect hedge in that it could involve hedging a currency that has historically been correlated to Renminbi and may be expensive. There can be no assurance that any hedging, particularly such imperfect hedging, will be successful and it could reduce or eliminate some or all of the benefit the Subfunds may experience from favourable currency fluctuations.

There can be no assurance that Renminbi will not be subject to devaluation or revaluation or that shortages in the availability of foreign currency will not develop.

Developing Legal System

The PRC's legal system is based on written statutes under which prior court decisions may be cited for reference, but do not form a set of binding precedents. Since 1979, the PRC government has been developing a comprehensive system of commercial laws and, in particular, as mentioned above, the PRC regulations with respect to foreign investments are relatively new and have a short operating history. Because these laws, regulations and legal requirements are relatively recent, their interpretation and enforcement involve significant uncertainty. In addition, the PRC laws governing business organisations, bankruptcy and insolvency may provide substantially less protection to security holders than that provided by the laws of more developed countries. These factors (individually or combined) could have an adverse effect on the Subfunds.

There can be no guarantee that new tax laws, regulations and practices in the PRC specifically relating to foreign investments and transactions in Chinese securities will not be promulgated in the future. The promulgation of such new laws, regulations and practices may operate to the advantage or disadvantage of investors. Various tax reform policies have been implemented by the PRC government in recent years, and existing tax laws and regulations may be revised or amended in the future. As a consequence, it is possible that the current tax laws, regulations and practices in the PRC will be changed with retroactive effect. Moreover, there is no assurance that tax incentives currently offered to Chinese companies, if any, will not be abolished and the existing tax laws and regulations will not be revised or amended in the future. Any changes in tax policies may reduce the after-tax profits of the companies in the PRC in which the Subfunds invest, thereby adversely affecting the Subfunds.

Investment Restrictions

There are foreign ownership limits applicable to PRC securities from time to time. Such limits may apply to all underlying foreign investors in aggregate or to a single foreign investor. The capacity of the Subfunds to make investments in the relevant securities will be restricted by such limits and may be affected by the activities of all underlying foreign investors.

It will be difficult in practice for the Subfunds to monitor the investment of the underlying foreign investors since investors may make investment through different permitted channels.

Liquid Assets

The Subfunds may maintain a liquid portfolio of cash, deposits and money market instruments in such amount as the Board of Directors considers appropriate. Investors should be aware that due to potential repatriation restrictions, the Subfunds may need to maintain higher cash balances, including potentially balances held outside the PRC resulting in less of the proceeds of the Subfunds being invested in the PRC than would otherwise be the case if such local restrictions did not apply. Such retained funds may not form part of the Subfund's investments in the PRC and, as such, in times of rising PRC security values, the portion of the Subfunds' assets retained in cash may represent a drag on the performance of the Subfunds and, conversely, in times of falling PRC security values may cause the Subfunds to perform better than might otherwise have been the case had a greater investment been made in the PRC.

PRC Governmental, Political, Economic and Related Considerations

For over a decade, the PRC government has been reforming the economic and political systems of the PRC. Whilst these reforms may continue, many of the reforms are unprecedented or experimental and may be refined or changed. Political, economic and social factors could also lead to further adjustments to the reform measures. The Subfunds could be adversely affected by adjustments in the PRC's state plans, political, economic and social conditions, changes in the policies of the PRC government such as changes in laws and regulations (or the interpretation thereof), measures which may be introduced to control inflation, changes in investor sentiment (both in the PRC and globally), changes in the rate or method of taxation, imposition of additional restrictions on currency conversion, the availability and cost of credit, market liquidity and the imposition of additional import restrictions.

The PRC economy has experienced significant growth in the past ten years, but such growth has been uneven both geographically and among the various sectors of the economy, and no assurance may be given that such growth will continue. The PRC government has implemented various measures from time to time to control inflation and to regulate economic expansion with a view to preventing overheating of the economy, and these measures could have a negative impact on the performance of the Subfunds. Furthermore, a portion of the economic activity in the PRC is export-driven and, therefore, is affected by developments in the economies of the PRC principal trading partners.

The transformation from a centrally planned, socialist economy to a more market-oriented economy has also resulted in many economic and social disruptions and distortions. Moreover, there can be no assurance that the economic and political initiatives necessary to achieve and sustain such a transformation will continue or, if such initiatives continue and are sustained, that they will be successful. These changes could adversely affect the interests of the relevant Subfunds.

In the past the PRC government has applied nationalisation, expropriation, confiscatory levels of taxation and currency blockage. There can be no assurance that this will not re-occur, and any re-occurrence could adversely affect the interests of the relevant Subfunds.

Risk Relating to the PRC Securities Markets and Exchanges

The PRC securities markets, including the PRC stock exchanges, currently are undergoing a period of growth and change which may lead to difficulties in the settlement and recording of transactions and in interpreting and applying the relevant regulations. In addition, the regulation of, and enforcement activity in, the PRC securities markets may not be equivalent to that in markets in OECD countries. There may not be equivalent regulation and monitoring of the PRC securities markets and activities of investors, brokers and other participants to that in certain OECD markets.

The PRC stock exchanges may have lower trading volumes than some OECD exchanges and the market capitalisations of listed companies may be smaller compared to those on more developed exchanges in developed markets. The listed securities of many companies in the PRC may accordingly be materially less liquid, subject to greater dealing spreads and experience materially greater volatility than those of OECD countries. Government supervision and regulation of the PRC securities markets and of quoted companies may also be less developed than in some OECD countries. In addition, there is a high measure of legal uncertainty concerning the rights and duties of market participants when compared to investments made through securities systems of established markets.

The PRC stock market has in the past experienced substantial price volatility and no assurance can be given that such volatility will not occur in the future. The above factors could negatively affect the Subfunds, the ability of investors to redeem Shares and the price at which Shares may be redeemed.

Risks Relating to Settlement Cycles

Due to the different settlement cycles of the stock exchanges and the PRC interbank bond market comprised in its investment universe, the Subfunds may be prevented from perfectly matching the subscriptions and redemptions with the trading of the securities and therefore from being fully invested at all times.

Risks relating to investments through Bond Connect

Launched in 2017, Bond Connect is an initiative for mutual access to the bond markets of Hong Kong and the Chinese mainland via a crossborder platform. Via the northbound trading of Bond Connect, eligible foreign investors can invest in the Chinese interbank market ("CIBM"). Northbound trading is not suitable for citizens of the People's Republic of China (PRC).

Overview of Bond Connect

Bond Connect is a scheme allowing mutual access to the bond markets of Hong Kong and the Chinese mainland and was set up by China Foreign Exchange Trade System & National Interbank Funding Centre, China Central Depository & Clearing Co., Ltd, Shanghai Clearing House hereinafter referred to together as "financial infrastructure institutions on the mainland" as well as the HKEx and Central Moneymarkets Unit (hereinafter referred to together as "financial infrastructure institutions in Hong Kong"). The PRC bond market primarily comprises the CIBM. Northbound trading enables eligible foreign investors to invest in the CIBM via Bond Connect. Northbound trading is subject to the current political framework with regard to the participation of foreign investors in the CIBM. No investment allocation will be set for northbound trading.

According to the current regulations on the Chinese mainland, eligible foreign investors who wish to invest in the CIBM via Bond Connect may do so through an offshore custodian approved by the Hong Kong Monetary Authority ("HKMA"), which is responsible for opening an account with the relevant onshore custodian approved by the People's Bank of China ("PBOC").

The risks associated with Bond Connect are currently difficult to evaluate. Material risks include (list not exhaustive):

General risks associated with Bond Connect

Due to market volatility and potential liquidity shortages caused by low trading volumes for certain debt instruments on the CIBM, prices for certain debt instruments traded on this market can fluctuate considerably. Subfunds that invest in these markets are therefore subject to liquidity and volatility risk. Bid/ask spreads for prices of these securities can thus be substantial. Accordingly, considerable trading and settlement costs can therefore arise for the subfunds concerned, and they can even suffer losses upon the sale of these investments.

In addition, a subfund carrying out a transaction on the CIBM may be exposed to risks associated with settlement procedures as well as counterparty default. It is possible that the counterparty which entered into a transaction with the subfund concerned will not meet its obligation to settle the transaction by failing to deliver the security concerned or by failing to pay the amount due. Due to the need to open an account for investments in the CIBM via Bond Connect through an offshore custodian, the subfund concerned is exposed to the risk of default or error on the part of the offshore custodian.

Bond Connect is subject to regulatory risks. The relevant guidelines and directives for investments via Bond Connect are subject to potentially retroactive changes. If the relevant Chinese authorities suspend account-opening or trading via Bond Connect, the ability of the subfund concerned to invest in the CIBM via Bond Connect is restricted. This may have a negative impact on the performance of the subfund, since it may potentially need to sell its positions in the CIBM. The subfund concerned could suffer significant losses as a result.

Risk in connection with taxation on the Chinese mainland

In accordance with the circular Caishui 2018 No. 108, which was jointly issued on November 7, 2018 by the Ministry of Finance and the administration of taxation, overseas institutional investors that invest in Chinese bonds via Bond Connect in the period from November 7, 2018 to November 6, 2021 are exempt from withholding tax and sales tax on coupon income from such bonds. However, there is no certainty as to what the tax situation will be after November 6, 2021. The tax authorities on the Chinese mainland could issue further requirements in future, and these could potentially be applied retroactively. In light of the uncertainty surrounding the future taxation of gains or earnings from the subfunds' investments on the Chinese mainland, the fund management company reserves the right to subject these gains or earnings to withholding tax and to retain the tax for the account of the subfunds.

Risks in connection with the exercising of creditor rights

The rights and claims of the subfunds in respect of CIBM bonds are exercised by the Central Moneymarkets Unit, which exercises its rights as "nominee" for the Bond Connect securities. The Bond Connect program generally involves the concept of a "nominee" in the same way as the Stock Connect program. The precise nature and rights of an investor who invests via northbound trading and becomes a beneficial owner of Bond Connect securities are not precisely defined under Chinese law. Nor is it possible to determine beyond doubt the precise nature of the rights and claims enshrined in the legislation of the Chinese mainland of investors who invest via northbound trading or the methods for enforcing these rights and claims. With regard to the specific rights and claims in respect of China Connect securities that can only be exercised or pursued through the relevant courts on the Chinese mainland, it is unclear whether these rights can actually be enforced, as the nominee is not obliged to initiate a lawsuit or other legal proceedings on the Chinese mainland or elsewhere in order to enforce the rights of investors in respect of Bond Connect securities.

Risk in connection with the disclosure of participations

According to the requirements that apply in respect of disclosure of participations on the Chinese mainland, the subfund is subject to the risk of its participations having to be disclosed in the event of it becoming a major creditor in relation to a CIBM bond. As a result, the participations of the subfund may become publicly known, which may in turn have repercussions for the subfund's performance.

Risks relating to investments through the Stock Connect Scheme

The Subfunds may invest in eligible China A shares ("China Connect Securities") through the Shanghai-Hong Kong Stock Connect scheme, the Shenzhen-Hong Kong Stock Connect scheme or other similar scheme(s) established under applicable laws and regulations from time to time (together the "Stock Connect Scheme"). The Shanghai-Hong Kong Stock Connect Scheme is a securities trading and clearing linked program developed by, amongst others, The Stock Exchange of Hong Kong Limited ("SEHK"), Shanghai Stock Exchange ("SSE"), Hong Kong Securities Clearing Company Limited ("HKSCC") and China Securities Depository and Clearing Corporation Limited ("ChinaClear"), with an aim to achieve mutual stock market access between mainland China (Shanghai) and Hong Kong.

The Shenzhen-Hong Kong Stock Connect is a similar securities trading and clearing linked program developed by SEHK, Shenzhen Stock Exchange ("SZSE"), HKSCC and ChinaClear for the establishment of mutual stock market access between mainland China (Shenzhen) and Hong Kong.

For investment in China Connect Securities, the Stock Connect Scheme provides the "Northbound Trading Link". Under the Northbound Trading Link, investors, through their Hong Kong brokers and a securities trading service company established by SEHK, may be able to place orders to trade China Connect Securities listed on the SSE by routing orders to the SSE.

Under the Stock Connect Scheme, HKSCC, also a wholly-owned subsidiary of Hong Kong Exchanges and Clearing Limited ("HKEx"), will be responsible for the clearing, settlement and the provision of depository, nominee and other related services of the trades executed by Hong Kong market participants and investors.

There is a risk that the Subfund's appointed broker could inadvertently or intentionally instruct the sale of some or all shares of one or more China Connect Securities from the Subfund's account held with the local subcustodian with insufficient consideration or no consideration at all (e.g. via free of payment settlement), and that neither the custodian nor the local subcustodian are able to prevent settlement of such sale. In such event, neither the custodian nor the subcustodian shall be responsible or liable for any resulting loss suffered by the Subfund, including in the event that the Subfund is not able to recover such shares from the relevant broker (e.g. in the event of such broker's insolvency).

There is also a risk that the Subfund's broker could inadvertently or intentionally instruct the purchase of shares of one or more China Connect Securities from the Subfund's account held with the local subcustodian with excessive consideration, including consideration that exceeds the value of assets held by the Subfund in such account, and neither the custodian nor the local subcustodian are able to prevent settlement of such purchase. In such event, neither the custodian nor the local subcustodian shall be responsible or liable for any resulting loss suffered by the Subfund, including in the event that the Subfund is not able to recover cash delivered to such Subfund's broker as consideration for the purchase of such shares (e.g. in the event of such broker's insolvency).

Further, the Subfund may overdraw its account held with the local subcustodian as a result of consideration owed by the Subfund for the purchase of China Connect Securities (executed by the Subfund's broker) exceeding the Subfund's assets held in such account, or even as a result of insufficient or inadequate sale proceeds being delivered to such account as consideration for the sale of China Connect Securities (executed by the Subfund's broker), and the Subfund would be liable to reimburse the local subcustodian for such overdraft liabilities. Such liabilities may exceed the Subfund's total assets, including those assets held in other markets (outside of Hong Kong and China).

China Connect Securities Eligible for Northbound Trading Link

China Connect Securities eligible for trading on the Northbound Trading Link under the Shanghai-Hong Kong Stock Connect scheme, as of the date of the Prospectus, include shares listed on the SSE that are (a) constituent stocks of SSE 180 Index; (b) constituent stocks of SSE 380 Index; (c) China A shares listed on the SSE that are not constituent stocks of the SSE 180 Index or SSE 380 Index, but which have corresponding China H shares accepted for listing and trading on SEHK, provided that: (i) they are not traded on the SSE in currencies other than Renminbi; and (ii) they are not included in the risk alert board. SEHK may include or exclude securities as China Connect Securities and may change the eligibility of shares for trading on the Northbound Trading Link.

China Connect Securities eligible for trading on the Northbound Trading Link under the Shenzhen-Hong Kong Stock Connect scheme, as of the date of the Prospectus, include shares listed on the SZSE Component Index and the SZSE Small/Mid Cap Innovation Index which have a market capitalization of not less than RMB 6 billion, and all the SZSE listed A shares which have corresponding H shares listed on SEHK, provided that: (i) they are not traded on the SZSE in currencies other than RMB; and (ii) they are not included in the risk alert board.

Eligible securities under the SZHK Stock Connect described above include shares listed on the Main Board, the Small and Medium Enterprise Board and the ChiNext Market of SZSE. Unless the SEHK otherwise determines, all investors are eligible to trade in A shares listed on the Main Board and the Small and Medium Enterprise Board of SZSE, however only institutional professional investors as defined under the relevant Hong Kong rules and regulations are eligible to trade in A shares listed on the ChiNext Market of SZSE.

SEHK may include or exclude securities as China Connect Securities and may change the eligibility of shares for trading on the Northbound Trading Link.

Ownership of China Connect Securities

China Connect Securities acquired by Hong Kong and overseas investors (including the relevant Subfunds) through the Stock Connect Scheme are held in ChinaClear and HKSCC is the nominee holder of such China Connect Securities. Applicable PRC rules, regulations and other administration measures and provisions (the "Stock Connect Scheme Rules") generally provide for the concept of a "nominee holder" and recognise the concept of a "beneficial owner" of securities. In this respect, a nominee holder (being HKSCC in relation to the relevant China Connect Securities) is the person who holds securities on behalf of others (being Hong Kong and overseas investors (including the relevant Subfunds) in relation to the relevant China Connect Securities). HKSCC holds the relevant China Connect Securities on behalf of Hong Kong and overseas investors (including the relevant Subfunds) who are the beneficial owners of the relevant China Connect Securities. The relevant Stock Connect Scheme Rules provide that investors enjoy the rights and benefits of the China Connect Securities acquired through the Stock Connect Scheme in accordance with applicable laws. Based on the provisions of the Stock Connect Scheme Rules, it is the Hong Kong and overseas investors (including the relevant Subfunds) who should be recognised under the laws and regulations of the PRC as having beneficial ownership in the relevant China Connect Securities. Separately, under applicable rules of the Central Clearing and Settlement System ("CCASS") all proprietary interests in respect of the relevant China Connect Securities held by HKSCC as nominee holder belong to the relevant CCASS participants or their clients (as the case may be).

However Northbound investors shall exercise their rights in relation to the China Connect Securities through the CCASS clearing participant and HKSCC as the nominee holder. With respect to certain rights and interests of China Connect Securities that can only be exercised via bringing legal actions to mainland China competent courts, it is uncertain whether such rights could be enforced since under the CCASS rules, HKSCC as nominee holder shall have no obligation to take any legal action or court proceeding to enforce any rights on behalf of the investors in respect of the China Connect Securities in mainland China or elsewhere.

The precise nature and rights of a Northbound investor as the beneficial owner of China Connect Securities through HKSCC as nominee is less well defined under mainland China law and the exact nature and methods of enforcement of the rights and interests of Northbound investors under mainland China law are not free from doubt.

Pre-trade checking

Mainland China law provides that SSE may reject a sell order if an investor (including the Subfunds) does not have sufficient available China A shares in its account. SEHK will apply similar checking on all sell orders of China Connect Securities on the Northbound Trading Link at the level of SEHK's registered exchange participants ("Exchange Participants") to ensure there is no overselling by any individual Exchange Participant ("Pre-Trade Checking").

Quota limitations

Trading under the Stock Connect Scheme will be subject to a maximum daily cross-border investment quota ("Daily Quota"). The Northbound Trading Link will be subject to a separate set of Daily Quota, which is monitored by SEHK. The Daily Quota limits the maximum net buy value of cross-border trades via the Northbound Trading Link under the Stock Connect Scheme each trading day. The Daily Quota may change from time to time without prior notice and investors should refer to the SEHK website and other information published by the SEHK for up-to-date information.

Once the remaining balance of the Daily Quota applicable to the Northbound Trading Link drops to zero or such Daily Quota is exceeded, new buy orders will be rejected (though investors will be allowed to sell their China Connect Securities regardless of the quota balance). Therefore, quota limitations may restrict the Subfunds' ability to invest in China Connect Securities through the Stock Connect Scheme on a timely basis.

Restriction on Day Trading

Day (turnaround) trading is not permitted on the China A share market. Therefore, the Subfunds buying China Connect Securities on T day can only sell the shares on and after T+1 day subject to any China Connect Rules. This will limit the Subfunds' investment options, in particular where a Subfund wishes to sell any China Connect Securities on a particular trading day. Settlement and Pre-Trade Checking requirements may be subject to change from time to time.

Order Priority

Where a broker provides the Stock Connect Scheme trading services to its clients, proprietary trades of the broker or its affiliates may be submitted to the trading system independently and without the traders having information on the status of orders received from clients. There is no guarantee that brokers will observe client order priority (as applicable under relevant laws and regulations).

Best Execution Risk

China Connect Securities trades may, pursuant to the applicable rules in relation to the Stock Connect Scheme, be executed through one or multiple brokers that may be appointed in relation to the Subfunds for trading via the Northbound Trading Link. In order to satisfy the Pre-Trade Checking requirements, the Subfunds may determine that they can only execute China Connect Securities trades through certain specific broker(s) or Exchange Participant(s) and accordingly such trades may not be executed on a best execution basis.

In addition, the broker may aggregate investment orders with its and its affiliates' own orders and those of its other clients, including the Subfunds. In some cases, aggregation may operate to the Subfunds' disadvantage and in other cases aggregation may operate to the Subfunds' advantage.

Limited off-exchange trading and transfers

"Non-trade" transfers (i.e. off-exchange trading and transfers) are permitted in limited circumstances such as post-trade allocation of China Connect Securities to different funds/sub-funds by fund managers or correction of trade errors.

Clearing, settlement and custody risks

HKSCC and ChinaClear will establish the clearing links between SEHK and SSE and each will become a participant of each other to facilitate clearing and settlement of cross-border trades. For cross-border trades initiated in a market, the clearing house of that market will on one hand clear and settle with its own clearing participants, and on the other hand undertake to fulfil the clearing and settlement obligations of its clearing participants with the counterparty clearing house.

China Connect Securities traded through the Stock Connect Scheme are issued in scripless form, so investors, including the Subfunds, will not hold any physical China Connect Securities. Under the Stock Connect Scheme, Hong Kong and overseas investors, including the Subfunds, which have acquired China Connect Securities through the Northbound Trading Link, should maintain such China Connect Securities with their brokers' or custodians' stock accounts with CCASS operated by HKSCC.

There are risks involved in dealing with the custodians or brokers who hold the Subfunds' investments or settle the Subfunds' trades. It is possible that, in the event of the insolvency or bankruptcy of a custodian or broker, the Subfunds would be delayed or prevented from recovering their assets from the custodian or broker, or its estate, and may have only a general unsecured claim against the custodian or broker for those assets.

There is a risk that the Subfund's appointed broker could inadvertently or intentionally instruct the sale of some or all shares of one or more China Connect Securities from the Subfund's account held with the local sub-custodian with insufficient consideration or no consideration at all (e.g. via free of payment settlement), and that neither the custodian nor the local sub-custodian are able to prevent settlement of such sale. In such event, neither the custodian nor the sub-custodian shall be responsible or liable for any resulting loss suffered by the Subfund, including in the event that the Subfund is not able to recover such shares from the relevant broker (e.g. in the event of such broker's insolvency).

There is also a risk that the Subfund's broker could inadvertently or intentionally instruct the purchase of shares of one or more China Connect Securities from the Subfund's account held with the local sub-custodian with excessive consideration, including consideration that exceeds the value of assets held by the Subfund in such account, and neither the custodian nor the local sub-custodian are able to prevent settlement of such purchase. In such event, neither the custodian nor the local sub-custodian shall be responsible or liable for any resulting loss suffered by the Subfund, including in the event that the Subfund is not able to recover cash delivered to such Subfund's broker as consideration for the purchase of such shares (e.g. in the event of such broker's insolvency).

Due to the short settlement cycle for China Connect Securities, the CCASS clearing participant acting as custodian may act upon the exclusive instruction of the selling broker duly instructed by the relevant Subfund's Investment Manager. For such purpose the Depositary Bank may have to waive, at the risk of the Subfund, its settlement instruction right in respect of CCASS clearing participant acting as its custodian in the market.

Accordingly, the selling brokerage and custody services may be provided by one entity, whereas the Subfund may be exposed to risks resulting from potential conflict of interests which will be managed by appropriate internal procedures.

The Subfunds' rights and interests in China Connect Securities will be exercised through HKSCC exercising its rights as the nominee holder of the China Connect Securities credited to HKSCC's RMB common stock omnibus account with ChinaClear.

Risk of CCASS Default and ChinaClear Default

Investors should note that China Connect Securities held with relevant brokers' or custodians' accounts with CCASS may be vulnerable in the event of a default, bankruptcy or liquidation of CCASS. In such case, there is a risk that the Subfunds may not have any proprietary rights to the assets deposited in the account with CCASS, and/or the Subfunds may become unsecured creditors, ranking pari passu with all other unsecured creditors, of CCASS.

Further, the Subfunds' assets held with relevant brokers' or custodians' accounts with CCASS may not be as well protected as they would be if it were possible for them to be registered and held solely in the name of the Subfunds. In particular, there is a risk that creditors of CCASS may assert that the securities are owned by CCASS and not the Subfunds, and that a court would uphold such an assertion, in which case creditors of CCASS could seize assets of the Subfunds.

In the event of any settlement default by HKSCC, and a failure by HKSCC to designate securities or sufficient securities in an amount equal to the default such that there is a shortfall of securities to settle any China Connect Securities trades, ChinaClear will deduct the amount of that shortfall from HKSCC's RMB common stock omnibus account with ChinaClear, such that the Subfunds may share in any such shortfall.

ChinaClear has established a risk management framework and measures that are approved and supervised by the China Securities Regulatory Commission. Should the remote event of ChinaClear's default occur and ChinaClear be declared as a defaulter, HKSCC's liabilities in Northbound trades under its market contracts with clearing participants will be limited to assisting clearing participants in pursuing their claims against ChinaClear. HKSCC will in good faith, seek recovery of the outstanding stocks and monies from ChinaClear through available legal channels or through ChinaClear's liquidation. In that event, the Subfunds may suffer delay in the recovery process or may not be able to fully recover their losses from ChinaClear.

Participation in corporate actions and shareholders' meetings

Following existing market practice in China, investors engaged in trading of China Connect Securities on the Northbound Trading Link will not be able to attend meetings by proxy or in person of the relevant SSE-listed company. The Subfunds will not be able to exercise the voting rights of the invested company in the same manner as provided in some developed markets.

In addition, any corporate action in respect of China Connect Securities will be announced by the relevant issuer through the SSE website and certain officially appointed newspapers. However, SSE-listed issuers publish corporate documents in Chinese only, and English translations will not be available.

HKSCC will keep CCASS participants informed of corporate actions of China Connect Securities. Hong Kong and overseas investors (including the Subfunds) will need to comply with the arrangement and deadline specified by their respective brokers or custodians (i.e. CCASS participants). The time for them to take actions for some types of corporate actions of China Connect Securities may be as short as one business day only. Therefore, the Subfunds may not be able to participate in some corporate actions in a timely manner. Further, as multiple proxies are not available in mainland China, the Subfunds may not be able to appoint proxies to attend or participate in shareholders' meetings in respect of China Connect Securities. There is no assurance that CCASS participants who participate in the Stock Connect Scheme will provide or arrange for the provision of any voting or other related services.

Short swing profit rule and Disclosure of Interests

Short swing profit rule risk

According to the mainland China securities law, a shareholder holding 5% or more, aggregating its positions with other group companies, of the total issued shares ("Major Shareholder") of a mainland China incorporated company which is listed on a stock exchange in mainland China (a "PRC Listco") has to return any profits obtained from the purchase and sale of shares of such PRC Listco if both transactions occur within a six-month period. In the event that the Company becomes a Major Shareholder of a PRC Listco by investing in China Connect Securities via the Stock Connect Scheme, the profits that the Subfunds may derive from such investments may be limited, and thus the performance of the Subfunds may be adversely affected depending on the Company's size of investment in China Connect Securities through the Stock Connect Scheme.

Disclosure of Interests Risk

Under the mainland China disclosure of interest requirements, in the event the Company becomes a Major Shareholder of a PRC Listco may be subject to the risk that the Company's holdings may have to be reported in aggregate with the holdings of such other persons mentioned above. This may expose the Company's holdings to the public with an adverse impact on the performance of the Subfunds.

Foreign Ownership Limits

Since there are limits on the total shares held by all underlying foreign investors and/or a single foreign investor in one PRC Listco based on thresholds as set out under the mainland China regulations (as amended from time to time), the capacity of the Subfunds (being a foreign investor) to make investments in China Connect Securities will be affected by the relevant threshold limits and the activities of all underlying foreign investors. It will be difficult in practice to monitor the investments of the underlying foreign investors since an investor may make investment through different permitted channels under mainland China laws.

Operational risk

The Stock Connect Scheme is premised on the functioning of the operational systems of the relevant market participants. Market participants are able to participate in the Stock Connect Scheme subject to meeting certain information technology capability, risk management and other requirements as may be specified by the relevant exchange and/or clearing house.

Further, the "connectivity" in the Stock Connect Scheme requires routing of orders across the border of Hong Kong and mainland China. This requires the development of new information technology systems on the part of SEHK and Exchange Participants (i.e. China Stock Connect System) to be set up by SEHK to which Exchange Participants need to connect. There is no assurance that the systems of SEHK and market participants will function properly or will continue to be adapted to changes and developments in both markets. In the event that the relevant systems fail to function properly, trading in China Connect Securities through the Stock Connect Scheme could be disrupted. The Subfunds' ability to access the China A share market (and hence to pursue its investment strategy) may be adversely affected.

Regulatory risk

The Stock Connect Scheme is a new program to the market and will be subject to regulations promulgated by regulatory authorities and implementation rules made by the stock exchanges in mainland China and Hong Kong. Further, new regulations may be promulgated from time to time by the regulators in connection with operations and cross-border legal enforcement in connection with cross-border trades under the Stock Connect Scheme.

No Protection by Investor Compensation Fund

The Subfunds' investments through Northbound Trading Link is currently not covered by the Hong Kong's Investor Compensation Fund. Therefore the Subfunds are exposed to the risks of default of the broker(s) engaged in their trading in China Connect Securities.

Differences in trading day

The Stock Connect Scheme will only operate on days when both mainland China and Hong Kong markets are open for trading and when banks in both markets are open on the corresponding settlement days. So it is possible that there are occasions when it is a normal trading day for the mainland China market but investors, including the Subfunds, cannot carry out any China Connect Securities trading. The Subfunds may be subject to a risk of price fluctuations in China Connect Securities during the time when the Stock Connect Scheme is not trading as a result.

Risks relating to suspension of the mainland China stock markets

Securities exchanges in mainland China typically have the right to suspend or limit trading in any security traded on the relevant exchange. In particular, trading band limits are imposed by the stock exchanges, whereby trading in any China A-shares on the relevant stock exchange may be suspended if the trading price of the security fluctuates beyond the trading band limit. Such a suspension would make any dealing with the existing positions impossible and would potentially expose the Subfunds to losses.

Mainland China tax risk

Under Caishui 2014 No. 81 - The Circular on Issues Relating to the Tax Policy of the Pilot Inter-connected Mechanism for Trading on the Shanghai and Hong Kong Stock Markets jointly issued by the Ministry of Finance, the State Administration of Taxation and the China Securities Regulatory Commission on 14 November 2014, investors investing in China Connect Securities through the Stock Connect Scheme are exempt from income tax on capital gains derived from the sales of China Connect Securities. However, there is no guarantee on how long the exemption will last and there can be no certainty that the trading of China Connect Securities will not attract a liability to such tax in the future. The mainland China tax authorities may in the future issue further guidance in this regard and with potential retrospective effect.

In light of the uncertainty as to how gains or income that may be derived from the Subfunds' investments in mainland China will be taxed, the Management Company reserves the right to provide for withholding tax on such gains or income and withhold tax for the account of the Subfunds. Withholding tax may already be withheld at broker/custodian level. Any tax provision, if made, will be reflected in the Net Asset Value of the Subfunds at the time of debit or release of such provision and thus will impact the Shares at the time of debit or release of such provision.

Hedged Share Class Risk

The hedging strategy applied to hedged Share Classes may vary from one Subfund to another. Each Subfund will apply a hedging strategy which aims to reduce currency risk between the Reference Currency of the respective Subfund and the nominal currency of the hedged Share Class while taking various practical considerations into account. The hedging strategy aims to reduce, but may not totally eliminate, currency exposure.

The direct costs of hedging are allocated exclusively to the hedged Share Classes and not shared among all Share Classes of the same Subfund. Investors should, however, note that there is no segregation of liabilities between the individual Share Classes within a Subfund. Hence, there is a risk that under certain exceptional circumstances, hedging transactions in relation to a hedged Share Class could result in liabilities affecting the Net Asset Value of the other Share Classes of the same Subfund. In such case assets of other Share Classes of such Subfund may be used to cover the liabilities incurred by the hedged Share Class.

Clearing and Settlement Procedures

Different markets also have different clearing and settlement procedures. Delays in settlement may result in a portion of the assets of a Subfund remaining temporarily uninvested and no return is earned thereon. The inability of the Company to make intended security purchases due to settlement problems could cause a Subfund to miss attractive investment opportunities. The inability to dispose of portfolio securities due to settlement problems could result either in losses to a Subfund due to subsequent declines in value of the portfolio security or, if a Subfund has entered into a contract to sell the security, could result in possible liability to the purchaser.

Investment Countries

The issuers of fixed income securities and the companies, the shares of which are purchased, are generally subject to different accounting, auditing and financial reporting standards in the different countries of the world. The volume of trading, volatility of prices and liquidity of issuers may vary from one market or country to another. In addition, the level of government supervision and regulation of securities exchanges, securities dealers and listed and unlisted companies is different throughout the world. The laws and regulations of some countries may restrict the Company's ability to invest in securities of certain issuers located in those countries.

Concentration on certain Countries/Regions

Where a Subfund restricts itself to investing in securities of issuers located in a particular country or countries, such concentration will expose the Subfund to the risk of adverse social, political or economic events which may occur in that country or countries.

The risk increases if the country in question is an emerging market. Investments in these Subfunds are exposed to the risks which have been described; these may be exacerbated by the special factors pertaining to this emerging market.

Investments in Emerging Countries

Investors should note that certain Subfunds may invest in less developed or emerging markets. Emerging markets are all countries which, at the time of the investment, are not considered to be developed industrialized countries by the International Monetary Fund, the World Bank or the International Finance Corporation (IFC).

Investing in emerging markets may carry a higher risk than investing in developed markets.
The securities markets of less developed or emerging markets are generally smaller, less developed, less liquid and more volatile than the securities markets of developed markets. The assets of Subfunds investing in such markets, as well as the income derived from the Subfund, may also be effected unfavourably by fluctuations in currency rates and exchange control and tax regulations and consequently the Net Asset Value of Shares of these Subfunds may be subject to significant volatility. Also, there might be restrictions on the repatriation of the capital invested.
Some of these markets may not be subject to accounting, auditing and financial reporting standards and practices comparable to those of more developed countries and the securities markets of such markets may be subject to unexpected closure. In addition, there may be less government supervision, legal regulation and less well defined tax laws and procedures than in countries with more developed securities markets.
Moreover, settlement systems in emerging markets may be less well organised than in developed markets. Thus, there may be a risk that settlement may be delayed and that cash or securities of the concerned Subfunds may be in jeopardy because of failures or of defects in the systems. In particular, market practice may require that payment shall be made prior to receipt of the security which is being purchased or that delivery of a security must be made before payment is received. In such cases, default by a broker or bank through whom the relevant transaction is effected might result in a loss being suffered by the Subfunds investing in emerging market securities.
In addition, there may be a higher than usual risk of political, economic, social and religious instability and adverse changes in government regulations and laws in less developed or emerging markets, which could affect the investments in those countries.
Those risks include the risk of social unrest, reduced access to healthcare, the involvement of child labour, the fragile structures of governing bodies, lack of transparency and cybersecurity risks, all of which may ultimately hinder the development of a sustainable economy. Environmental risks in emerging countries can also be higher, as investors may be impacted by higher physical risks and higher transition risks affecting investments in those countries.
Concentrated investments in emerging countries may further have higher sustainability risks than in developed markets, in particular due the slower transition path of emerging-market companies towards a lower carbon economy and to the early stage of their social and governance structures.
Investors should also read the increased sustainability risks specific to investment in emerging markets, as further developed in the section “Sustainability Risk” and “Sustainable Investing Risks”.
It must also be borne in mind that companies are selected regardless of their market capitalization (micro, small, mid, large caps), sector or geographical location. This may lead to a concentration in geographical or sector terms.
Subscriptions in the relevant Subfunds are thus only suitable for investors who are fully aware of, and able to bear, the risks related to this type of investment.

Industry/Sector Risk
The Subfunds may invest in specific industries or sectors or a group of related industries. These industries or sectors may, however, be affected by market or economic factors, which could have a major effect on the value of the Subfunds’ investments.

Securities Lending
The Subfunds may enter into securities lending transactions subject to the conditions and limits set out in this Prospectus. Securities lending transactions involve counterparty risk, including the risk that the securities lent cannot be returned or redeemed on time. If the borrower of securities fails to return the securities lent by a sub-fund, there is a risk that the collateral received may be realised at a lower value than the securities lent, whether due to inaccurate pricing of the collateral, adverse market movements, a deterioration in the creditworthiness of the collateral issuer, illiquidity of the market on which the collateral is traded, negligence or insolvency of the custodian holding collateral or termination of legal agreements, e.g. due to insolvency, which adversely affects the performance of the Subfund. If the other party to a securities lending transaction should default, the Subfund might suffer a loss to the extent that the proceeds from the sale of the collateral held by the Company in connection with the securities lending transaction are less than the value of the securities lent. In addition, in the event of the bankruptcy or similar proceedings of the other party to the securities lending transaction or its failure to return the securities as agreed, the sub-fund could suffer losses, including loss of interest on or principal of the securities and costs associated with delay and enforcement of the securities lending agreement.
The Subfunds will only use securities lending transactions for the purpose of either reducing risks (hedging) or generating additional capital or income for the relevant Subfund. When using such techniques, the Subfund will comply at all times with the provisions set out in this Prospectus. The risks arising from the use of securities lending transactions will be closely monitored and techniques (including collateral management) will be employed to seek to mitigate those risks. Although it is expected that the use of securities lending transactions will generally not have a material impact on a Subfund's performance, the use of such transactions may have a significant effect, either negative or positive, on the Subfund's net asset value.

Total Return Swaps
A TRS is an OTC derivative contract in which the total return payer transfers the total economic performance, including income from interest and fees, gains and losses from price movements, and credit losses, of a reference obligation to the total return receiver. In exchange, the total return receiver either makes an upfront payment to the total return payer, or makes periodic payments based on set rate which can be either fixed or variable. A TRS thus typically involves a combination of market risk and interest rate risk, as well as counterparty risk.
In addition, due to the periodic settlement of outstanding amounts and/or periodic margin calls under the relevant contractual agreements, a counterparty may, under unusual market circumstances, have insufficient funds available to pay the amounts due. Moreover, each TRS is a bespoke transaction among others with respect to its reference obligation, duration, and contractual terms, including frequency and conditions for settlement. Such lack of standardisation may adversely affect the price or conditions under which a TRS can be sold, liquidated or closed out. Any TRS therefore involves certain degree of liquidity risk.
Finally, as any OTC derivative, a TRS is a bilateral agreement which involves a counterparty which may, for any reason, not be in a position to fulfil its obligations under the TRS. Each party to the TRS is therefore exposed to counterparty risk and, if the agreement include the use of collaterals, to the risks related to collateral management.
Investors are invited to consider the relevant risk warnings on Market Risk, Interest Rate Risk, Liquidity Risk, Counterparty Risk and Collateral Management set out in this Chapter.

Collateral Management
Where the Company enters into OTC financial derivative and/or efficient portfolio management techniques, collateral may be used to reduce counterparty risk exposure. Collateral will be treated in accordance with the Company’s collateral policy as set out in Chapter 21, “Regulatory Disclosures”.
The exchange of collateral involves certain risks, including operational risk related to the actual exchange, transfer and booking of collateral. Collateral received under a title transfer arrangement will be held by the Depositary Bank in accordance with the usual terms and provisions of the Depositary Bank Agreement. For other types of collateral arrangement, the collateral can be held by a third party custodian which is subject to prudential supervision, and which is unrelated to the provider of the collateral. The use of such third party custodians may involve additional operational and clearing and settlement risk, as well as counterparty risk.
Collateral received will consist of either cash or transferable securities that meet the criteria set out in the Company’s collateral policy. Transferable securities received as collateral are subject to market risk. The Management Company aims to manage this risk by applying appropriate haircuts, valuing collateral on a daily basis, and accepting only high quality collateral. However, some residual market risk must be expected to remain.
Non-cash collateral must be highly liquid and traded on a regulated market or multilateral trading facility with transparent pricing in order that it can be sold quickly at a price that is close to pre-sale valuation. However, in adverse market circumstances, the market for certain types of transferable securities may be illiquid and, in extreme cases, may cease to exist. Any non-cash collateral therefore involves a certain degree of liquidity risk.
Any collateral received will not be sold, re-invested or pledged. Accordingly, no risk is expected to arise from the reuse of collateral.
Risks linked to the management of collateral will be identified, managed and mitigated in accordance with the Management Company’s risk management process concerning the Company. Investors are invited to consider the relevant risk warnings on Market Risk, Counterparty Risk, Liquidity Risk and Clearing and Settlement Procedures set out in this Chapter.

Legal, Regulatory, Political and Tax Risk
The Management Company and the Company must at all times comply with applicable laws and regulations in each of the various jurisdictions where it is active, or where the Company makes its investments or holds its assets. Legal or regulatory constraints or changes to applicable laws and regulations may affect the Management Company or the Company, as well as the assets and liabilities of any of its Subfunds and may require a

change in the investment objectives and policy of a Subfund. Substantive changes in applicable laws and regulations may make the investment objectives and policy of a Subfund more difficult or even impossible to achieve or implement, which may prompt the Management Company to take appropriate action, which may include the discontinuation of a Subfund.
The assets and liabilities of a Subfund, including but not limited to the financial derivative instruments used by the Management Company to implement that Subfund's investment objectives and policy may also be subject to change in laws or regulations and/or regulatory action which may affect their value or enforceability. In the implementation of a Subfund's investment objectives and policy, the Management Company may have to rely on complex legal agreements, including but not limited to master agreements for financial derivatives agreements, confirmations and collateral arrangements and securities lending agreements. Such agreements may be drawn up by industry bodies established outside of the Grand Duchy of Luxembourg and subject to foreign laws, which may imply an additional element of legal risk. Whilst the Management Company will ensure that it receives appropriate advice from reputable legal counsel, it cannot be excluded that such complex legal agreements, whether governed by domestic or foreign laws, may be held unenforceable by a competent court due to legal or regulatory developments or for any other reason.
Recently, the global economic environment has been characterised by an increase in political risk in both developed and developing countries. The performance of the Subfunds or an investor's possibility to purchase, sell or redeem Shares may be adversely affected by market disruption due in particular to changes in general economic conditions and uncertainties caused by political developments such as the results of popular votes or referenda, changes in economic policy, the rescinding of free trade agreements, adverse developments in diplomatic relations, increased military tension, active armed conflict, changes in government agencies or policies, the imposition of restrictions on the transfer of capital and changes in the industrial and financial outlook in general.
Changes in tax laws or fiscal policy in any country where the Management Company or the Company is active, or where a Subfund is invested or holds assets, may adversely affect the performance of a Subfund or any of its Share Classes. Investors are invited to consider the relevant risk warning on Taxation, and to consult with their professional advisers to assess their individual tax position.

Armed Conflict Risk
At a future date following its investments, a Subfund may find itself in a situation where it has exposure to issuers that are based or have business operations or assets in a region where an armed conflict, caused either by state actors or by non-state actors, is occurring. As a consequence of such armed conflict, trade, payment infrastructure, control over investments and business operations may be significantly impeded, and, as such, investments in such region may suffer extensive losses. Such Subfund may suffer losses because of the adverse impact of such armed conflict on the Subfund's investments in such a region or in an issuer with either business operations or assets in such a region.
In addition, in the context of an armed conflict, the conflicted parties and/or other countries and/or international or supranational bodies may impose Sanctions, other restrictions on trade or free movement of capital and/or asset freezes, directly or indirectly related to the conflict or targeted at certain individuals, companies, public institutions, critical industrial, technological and/or financial infrastructure, currencies and/or the overall economy of one or more conflicted parties. Such Sanctions and/or other restrictions (including rating restrictions) may have a significant adverse impact on the investments of a Subfund and lead to considerable losses in value of the Subfund's assets. Sanctions may further cause the assets of a Subfund to become stranded as a result of the inability of the Subfund to value such assets and/or to sell such assets due to their unanticipated or premature economic depreciation. The scope of Sanctions and/or other restrictions may be very broad and their practical implementation and monitoring may be challenging. Any failure to fully implement and abide by any applicable Sanctions and/or other restrictions may cause additional financial and/or reputational damage to the Subfund or its assets.

Taxation
The proceeds from the sale of securities in some markets or the receipt of any dividends and other income may be or may become subject to tax, levies, duties or other fees or charges imposed by the authorities in that market, including taxation levied by withholding at source.
It is possible that the tax law (and/or the current interpretation of the law) as well as the practice in countries, into which the Subfunds invest or may invest in the future, might change. As a result, the Company could become subject to additional taxation in such countries that is not anticipated either at the date of this Prospectus or when investments are made, valued or disposed of.

European Anti-Tax Avoidance Directive ("ATAD")
Investors should be aware of the potential impact of ATAD on the Company. In particular, we note that changes in law are anticipated as EU member states implement the recent extension of ATAD ("**ATAD II**"). On 21 December 2018, Luxembourg transposed the EU anti-tax avoidance rules laid down in the Council Directive (EU) 2016/1164 of 12 July 2016 and transposed into domestic law the EU Council Directive 2017/952 of 29 May 2017 amending Directive (EU) 2016/1164, per Luxembourg Law of 20 December 2019, as regards hybrid mismatches with third countries (the "**ATAD Law**"). The ATAD Law, as amended, extends rules on hybrid mismatches to apply not only where the hybrid mismatch arises between Member States such that they also apply on hybrid mismatches with third countries. In addition, the hybrid mismatch definition in ATAD (which covers situations of double deductions or deductions without a corresponding inclusion in the taxable basis as a result of the hybrid nature of the relevant entities or hybrid financial instruments) is extended to include mismatches resulting from arrangements involving permanent establishments, hybrid transfers, imported mismatches, and reverse hybrid entities. ATAD II also includes rules on tax residency hybrid mismatches. Luxembourg has opted to implement a carve-out for collective investment vehicles as provided for by ATAD II for Luxembourg regulated investment funds (UCITs, Part II UCIs (2010 law), SIFs and RAIFs), and any AIF that is widely-held, holds a diversified portfolio and is subject to investor protection rules.

Multilateral Instrument
In addition to the international anti-tax avoidance measures mentioned above, the OECD adopted the Multilateral Instrument ("**MLI**"). This multilateral instrument will swiftly implement a series of tax treaty measures to update international tax rules and lessen the opportunity for tax avoidance by multinational enterprises. Existing tax treaties may be amended in order to reflect the minimum standards as provided by the MLI. On June 7, 2017, the Luxembourg government was among the first group of signatories to sign the MLI in Paris. On July 3, 2018, the Luxembourg government presented a draft Bill (n°7333) for the ratification of the MLI. On 14 February 2019, the Luxembourg Parliament passed the bill of law on the ratification of the MLI into Luxembourg domestic tax law. The application of the MLI provisions to the Company will have to be monitored on a case-by-case basis according to the ratification by the other states and on the type of tax concerned, i.e., withholding tax or other taxes.

FATCA
The Company may be subject to regulations imposed by foreign regulators, in particular the Foreign Account Tax Compliance provisions of the Hiring Incentives to Restore Employment Act (commonly known as "**FATCA**"). FATCA provisions generally impose a reporting to the U.S. Internal Revenue Service of non-U.S. financial institutions that do not comply with FATCA and U.S. persons' (within the meaning of FATCA) direct and indirect ownership of non-U.S. accounts and non-U.S. entities. Failure to provide the requested information will lead to a 30% withholding tax applying to certain U.S. source income (including dividends and interest) and gross proceeds from the sale or other disposal of property that can produce U.S. source interest or dividends.
Under the terms of FATCA, the Company will be treated as a Foreign Financial Institution (within the meaning of FATCA). As such, the Company may require all investors to provide documentary evidence of their tax residence and all other information deemed necessary to comply with the above mentioned regulations.
Should the Company become subject to a withholding tax as a result of FATCA, the value of the Shares held by all Shareholders may be materially affected.
The Company and/or its Shareholders may also be indirectly affected by the fact that a non U.S. financial entity does not comply with FATCA regulations even if the Company satisfies with its own FATCA obligations.
Despite anything else herein contained, the Company shall have the right to:
- withhold any taxes or similar charges that it is legally required to withhold by applicable laws and regulations in respect of any shareholding in the Company;
- require any Shareholder or beneficial owner of the Shares to promptly furnish such personal data as may be required by the Company in its discretion in order to comply with applicable laws and regulations and/or to promptly determine the amount of withholding to be retained;
- divulge any such personal information to any tax authority, as may be required by applicable laws or regulations or requested by such authority; and
- delay payments of any dividend or redemption proceeds to a Shareholder until the Company holds sufficient information to comply with applicable laws and regulations or determine the correct amount to be withheld.

Common Reporting Standard
The Company may be subject to the Standard for Automatic Exchange of Financial Account Information in Tax matters (the "Standard") and its Common Reporting Standard (the "**CRS**") as set out in the Luxembourg law dated 18 December 2015 implementing Council Directive 2014/107/EU of 9 December 2014 as regards mandatory automatic exchange of information in the field of taxation (the "**CRS-Law**").
Under the terms of the CRS-Law, the Company is to be treated as a Luxembourg Reporting Financial Institution. As such, as of 30 June 2017 and without prejudice to other applicable data protection provisions, the Company will be required to annually report to the Luxembourg tax authority personal and financial information related, inter alia, to the identification of, holdings by and payments made to (i) certain shareholders as per the CRS-Law (the "**Reportable Persons**") and (ii) Controlling Persons of certain non-financial entities ("**NFEs**") which are themselves Reportable Persons. This information, as exhaustively set out in Annex I of the CRS-Law (the "**Information**"), will include personal data related to the Reportable Persons.
The Company's ability to satisfy its reporting obligations under the CRS-Law will depend on each Shareholder providing the Company with the Information, along with the required supporting documentary evidence. In this context, the Shareholders are hereby informed that, as data controller, the Company will process the Information for the purposes as set out in the CRS-Law. The Shareholders undertake to inform their Controlling Persons, if applicable, of the processing of their Information by the Company.
The term "**Controlling Person**" means in the present context any natural persons who exercise control over an entity. In the case of a trust it means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, persons in equivalent or similar positions. The term "Controlling Persons" must be interpreted in a manner consistent with the Financial Action Task Force Recommendations.
The Shareholders are further informed that the Information related to Reportable Persons within the meaning of the CRS-Law will be disclosed to the Luxembourg tax authority annually for the purposes set out in the CRS-Law. In particular, Reportable Persons are informed that certain operations performed by them will be reported to them through the issuance of statements, and that part of this information will serve as a basis for the annual disclosure to the Luxembourg tax authority.
Similarly, the Shareholders undertake to inform the Company within thirty (30) days of receipt of these statements should any included personal data be not accurate. The Shareholders further undertake to immediately inform the Company of, and provide the Company with all supporting documentary evidence of any changes related to the Information after occurrence of such changes.
Any Shareholder that fails to comply with the Company's Information or documentation requests may be held liable for penalties imposed on the Company and attributable to such shareholder's failure to provide the Information.

DAC 6
The EU Directive on Administrative Cooperation (2011/16/EU) has been recently amended to require taxpayers and intermediaries to report details of "reportable cross-border arrangements" to their home tax authority pursuant to a new Mandatory Disclosure Regime – DAC 6. This information will be automatically exchanged among the tax authorities of the EU Member States. The rules are to be transposed into domestic law in all EU Member States by the end of 2019 and are to apply from 1 July 2020 onwards (the first reporting may however be delayed in Luxembourg and in the Other Member States as a result of the COVID-19 pandemic). However, the rules (once introduced) will require taxpayers and/or intermediaries to report the details of all relevant arrangements entered into after 25 June 2018. Accordingly, these rules may be relevant to the Company and its Investments. In March 2020, Luxembourg transposed the DAC 6 rules into Luxembourg law. The newly implemented law, in line with the underlying EU directive, imposes mandatory disclosure requirements for certain cross-border arrangements satisfying "hallmarks" specified in the EU directive and in certain instances where the main or expected benefit of the arrangement is a tax advantage. Please refer to clause 23 "Certain Regulatory and Tax Matters" for further details.

German Investment Tax Act
As of 1 January 2018, under the provisions for the so-called partial tax exemption (*Teilfreistellung*),
- 30% of the income of a German tax-resident private investor (i.e. holding the interest in the fund as private assets for tax purposes (*steuerliches Privatvermögen*)) that results from an investment in a fund qualifying as a so-called equity fund (*Aktienfonds*) as defined in section 2 paragraph 6 of the German Investment Tax Act (*Investmentsteuergesetz*) as applicable as of 1 January 2018 and amended from time to time ("**German Investment Tax Act**") is exempt from German income tax (and from solidarity surcharge and, if applicable, church tax); and
- 15% of the income of such a German tax-resident private investor that results from an investment in a fund qualifying as a so-called mixed fund (*Mischfonds*) as defined in section 2 paragraph 7 of the German Investment Tax Act is exempt from German income tax (and from solidarity surcharge and, if applicable, church tax).

It is assessed for every calendar year whether such rules apply.
A fund qualifies as an equity fund (or mixed fund) if
- it is stipulated in its investment guidelines that it will continuously invest more than 50% (or at least 25%) of the value of its total assets in certain qualifying equity instruments as defined in section 2 paragraph 8 of the German Investment Tax Act or an investor individually proves vis-à-vis the competent tax office that the respective limit was met throughout the respective calendar year for which the partial tax-exemption is claimed; and
- if such requirement is continuously met in such calendar year.

Similar rules (though with different percentage rates) apply to income generated by German individual business investors (i.e. holding the interest in the fund as business assets for tax purposes (*steuerliches Betriebsvermögen*)) and German tax-resident corporations from their investment in an equity fund or mixed fund, subject to certain exemptions, and a corresponding portion of any expenses they incur in relation to such an investment is not tax-deducible.
As set out in their respective Investment Policy, the relevant Subfund seeks to invest continuously more than 50% or at least 25% of the value of its total assets in qualifying equity instruments.
However, it will depend on a number of factors – some of which are beyond the control of the fund manager – whether or not such minimum percentage will continuously be met – and, hence, whether the rules on the partial exemption will apply to German tax-resident investors – in any calendar year, in particular on the definition of qualifying participations and the interpretation of other legal provisions by the German tax authorities and German tax courts, how the instruments in which the relevant Subfund invests are classified (by the respective issuer and/or data providers) and on the value (market price) of the instruments held by it.
Therefore, no guarantee can be given that the rules about the partial exemption will apply. Consequently, German tax-resident investors should be prepared to be subject to German tax on 100% of the income from their investment in the relevant Subfund.

Sanctions
Certain countries or designated persons or entities may, from time to time, be subject to sanctions and other restrictive measures imposed by states or supranational authorities (for example, but not limited to, the European Union or the United Nations), or their agencies (collectively, "**Sanctions**"). Sanctions may be imposed among others on foreign governments, state-owned enterprises, sovereign wealth funds, specified companies or economic sectors, as well as non-state actors or designated persons associated with any of the foregoing. Sanctions may take different forms, including but not limited to trade embargoes, prohibitions or restrictions to conduct trade or provide services to targeted countries or entities, as well as seizures, asset freezes and/or the prohibition to provide or receive funds, goods or services to or from designated persons.
Sanctions may adversely affect companies or economic sectors in which the Company, or any of its Subfunds, may from time to time invest. The Company could experience, among others, a decrease in value of securities of any issuer due to the imposition of Sanctions, whether directed towards such issuer, an economic sector in which such issuer is active, other companies or entities with which such issuer conducts business, or towards the financial system of a certain country. Because of Sanctions, the Company may be forced to sell certain securities at unattractive prices, at inopportune moments and/or in unfavourable circumstances where it may not have done so in the absence of Sanctions. Even though the Company will make reasonable efforts, acting in the best interest of the investors, to sell such securities under optimal conditions, such forced sales could potentially result in losses for the Subfunds concerned. Depending on the circumstances, such losses could be considerable. The Company may also experience adverse consequences due to an asset freeze or other restrictive measures directed at other companies, including but not limited to any entity that serves as a counterparty to derivatives, or as a sub-custodian, paying agent or other service provider to the Company or any of its Subfunds. The imposition of Sanctions may require the Company to sell securities, terminate ongoing agreements, lose access to certain markets or essential market infrastructure, cause some or all of a Subfund's assets to become unavailable, freeze cash or other assets belonging to the Company and/or adversely affect the cash flows associated with any investment or transaction.
The Company, the Management Company, the Depositary Bank, the Investment Manager and any other members from the UBS Group(collectively, the "**Fund Parties**") are required to comply with all applicable sanctions laws and regulations in the countries in which the

Fund Parties conduct business (recognizing that certain of the sanctions regimes have implications for cross-border or foreign activities) and will implement the necessary policies and procedures to this effect (collectively, "**Sanctions Policies**"). The Shareholders should note that these Sanctions Policies will be developed by the Fund Parties in their discretion and best judgment and may involve protective or preventive measures that go beyond the strict requirements of applicable laws and regulations imposing any Sanctions, which may further negatively impact the investments of the Company.

Risk Relating to Secondary Market

Listing: There can be no certainty that a listing on any stock exchange, as applied for by the Company, will be achieved and/or maintained or that the conditions of listing will not change. Further, trading in ETF Shares on a Relevant Stock Exchange may be halted pursuant to that Relevant Stock Exchange's rules due to market conditions and investors may not be able to sell their ETF Shares until trading resumes.

Authorised Participant Model: Where an investor holds Shares via an Authorised Participant or other nominee or intermediary such investor will typically not appear on the register of Shareholders of the Company and may not therefore be able to exercise voting or other rights available to those persons appearing on the register of Shareholders.

Trading Risk: Even though the ETF Shares are to be listed on one or more Relevant Stock Exchanges, there can be no certainty that there will be liquidity in the ETF Shares on any Relevant Stock Exchange or that the market price at which the ETF Shares may be traded on a Relevant Stock Exchange will be the same as or approximately equal to the Net Asset Value per ETF Share. As the ETF Shares may be dealt in by means of subscription and redemption, the Board of Directors considers that large discounts or premiums in the Net Asset Value of a Subfund would not be sustainable. There can be no guarantee that once the ETF Shares are listed on a Relevant Stock Exchange they will remain listed or that the conditions of listing will not change.

Trading in ETF Shares on a Relevant Stock Exchange may be halted or suspended due to market conditions or for the reason that, in the Relevant Stock Exchange's view, trading in the ETF Shares is inadvisable, or otherwise pursuant to the Relevant Stock Exchange's rules. If trading on a Relevant Stock Exchange is halted, investors in ETF Shares may not be able to sell their ETF Shares until trading resumes however such investors should be able to apply to the Company to redeem ETF Shares in accordance with the provisions set out below.

Costs Of Buying Or Selling Shares: Investors buying or selling ETF Shares in the secondary market will pay brokerage commissions or other charges determined and imposed by the applicable broker. Brokerage commissions are often a fixed amount and may be a significant proportional cost for investors seeking to buy or sell relatively small amounts of Shares. In addition, secondary market investors will incur the cost of the difference between the price that an investor is willing to pay for the ETF Shares (the "bid" price) and the price at which an investor is willing to sell ETF Shares (the "ask" price). This difference in bid and ask prices is often referred to as the "spread" or "bid/ask spread." The bid/ask spread varies over time for Shares based on trading volume and market liquidity, and is generally lower if a Subfund's ETF Shares have more trading volume and market liquidity and higher if ETF Shares have little trading volume and market liquidity. Further, increased market volatility may cause increased bid/ask spreads. Due to the costs of buying or selling ETF Shares, including bid/ask spreads, frequent trading of ETF Shares may significantly reduce investment results and an investment in ETF Shares may not be advisable for investors who wish to trade regularly in relatively small amounts.

9. Net Asset Value

The Net Asset Value of the Shares of each Subfund shall be calculated in the Reference Currency of the respective Subfund and shall be determined under the responsibility of the Company's Board of Directors in Luxembourg on each Banking Day on which banks are open all day for business in Luxembourg (each such day being referred to as a "Valuation Day"). In case the Valuation Day is not a full Banking Day in Luxembourg, the Net Asset Value of that Valuation Day will be calculated on the next following Banking Day.

Notwithstanding the foregoing, a Net Asset Value of the Shares of each Subfund shall always be calculated for each end of month.

For determining the Net Asset Value, the assets and liabilities of the Company shall be allocated to the Subfunds (and to the individual Share Classes within each Subfund), the calculation is carried out by dividing the Net Asset Value of the Subfund by the total number of Shares outstanding for the relevant Subfund or the relevant Share Class. If the Subfund in question has more than one Share Class, that portion of the Net Asset Value of the Subfund attributable to the particular Class will be divided by the number of issued Shares of that Class.

The Net Asset Value of an Alternate Currency Class shall be calculated first in the Reference Currency of the relevant Subfund. The Net Asset Value of the Alternate Currency Class shall be calculated through conversion at the mid-market rate between the Reference Currency and the Alternate Currency of the relevant Share Class.

The Net Asset Value of the Alternate Currency Class will in particular reflect the costs and expenses incurred for the currency conversion in connection with the subscription, redemption and conversion of Shares in this Class and for hedging the risk exposure in terms of investment currencies.

Unless otherwise specified in Chapter 25, "Subfunds", the assets of each Subfund shall be valued as follows:

a) Securities which are listed or regularly traded on a stock exchange shall be valued at the prices paid on the main market - last traded price (bid or ask price) - or at the price supplied by the index provider - or at the closing mid-price (the mean of the closing bid and ask prices) which may be taken as a basis for the valuation.

b) If a security is traded on several stock exchanges, the valuation shall be made by reference to the exchange which is the main market for this security.

c) In the case of securities for which trading on a stock exchange is not significant but which are traded on a secondary market with regulated trading among securities dealers (with the effect that the price reflects market conditions), the valuation may be based on this secondary market.

d) Securities traded on a regulated market shall be valued in the same way as those listed on a stock exchange.

e) Securities that are not listed on a stock exchange and are not traded on a regulated market shall be valued at their last available market price. If no such price is available, the Company shall value these securities in accordance with other criteria to be established by the Board of Directors and on the basis of the probable sales price, the value of which shall be estimated with due care and in good faith.

f) Derivatives shall be treated in accordance with the above. OTC swap transactions will be valued on a consistent basis based on bid, offer or mid prices as determined in good faith pursuant to procedures established by the Board of Directors. When deciding whether to use the bid, offer or mid prices the Board of Directors will take into consideration the anticipated subscription or redemption flows, among other parameters. If, in the opinion of the Board of Directors, such values do not reflect the fair market value of the relevant OTC swap transactions, the value of such OTC swap transactions will be determined in good faith by the Board of Directors or by such other method as it deems in its discretion appropriate.

g) The valuation price of a money market instrument which has a maturity or remaining term to maturity of less than 12 months and does not have any specific sensitivity to market parameters, including credit risk, shall, based on the net acquisition price or on the price at the time when the investment's remaining term to maturity falls below 12 months, be progressively adjusted to the repayment price while keeping the resulting investment return constant. In the event of a significant change in market conditions, the basis for the valuation of different investments shall be brought into line with the new market yields.

h) Units or shares of UCITS or other UCIs shall be valued on the basis of their most recently calculated net asset value, where necessary by taking due account of the redemption fee. Where no net asset value and only buy and sell prices are available for units or shares of UCITS or other UCIs, the units or shares of such UCITS or other UCIs may be valued at the mean of such buy and sell prices.

i) Fiduciary and fixed-term deposits shall be valued at their respective nominal value plus accrued interest.

The amounts resulting from such valuations shall be converted into the Reference Currency of each Subfund at the prevailing mid-market rate. Foreign exchange transactions conducted for the purpose of hedging currency risks shall be taken into consideration when carrying out this conversion.

If a valuation in accordance with the above rules is rendered impossible or incorrect due to particular or changed circumstances, the Company's Board of Directors shall be entitled to use other generally recognized and auditable valuation principles in order to reach a proper valuation of the Subfund's assets and as a measure to prevent the practices relating to market timing.

Investments which are difficult to value (in particular those which are not listed on a secondary market with a regulated price-setting mechanism) are valued on a regular basis using comprehensible, transparent criteria. For the valuation of private equity investments, the Company may use the services of third parties which have appropriate experience and systems in this area. The Company's Board of Directors and the auditor shall monitor the comprehensibility and transparency of the valuation methods and their application.

The Net Asset Value of a Share shall be rounded up or down, as the case may be, to the next smallest unit of the Reference Currency which is currently used, unless otherwise specified in Chapter 25, "Subfunds".

For ETF Share Classes, the Net Asset Value shall be rounded up or down, as the case may be, to the next four (4) units of the Reference Currency which is currently used.
The Net Asset Value of one or more Share Classes may also be converted into other currencies at the mid-market rate should the Company's Board of Directors decide to effect the issue and redemption of Shares in one or more other currencies. Should the Board of Directors determine such currencies, the Net Asset Value of the respective Shares in these currencies shall be rounded up or down to the next smallest unit of currency.
In exceptional circumstances, further valuations may be carried out on the same day; such valuations will be valid for any applications for subscription and/or redemption subsequently received.
The total net asset value of the Company shall be calculated in Euro.

Adjustment of the Net Asset Value (Single Swing Pricing)
In order to protect existing Shareholders and subject to the conditions set out in Chapter 25, "Subfunds", the Net Asset Value of some or all Share Classes of a Subfund may be adjusted upwards or downwards by a maximum percentage ("swing factor") indicated in Chapter 25, "Subfunds", in the event of a net surplus of subscription or redemption applications on a particular Valuation Day in respect of all relevant Swing Share Classes combined. In such case the same Net Asset Value applies to all incoming and outgoing investors of the relevant Share Class on that particular Valuation Day.
The adjustment of the Net Asset Value aims to cover in particular but not exclusively transaction costs, tax charges and bid/offer spreads incurred by the respective Subfund due to subscriptions, redemptions and/or conversions in and out of the Subfund. Existing Shareholders would no longer have to indirectly bear these costs, since they are directly integrated into the calculation of the Net Asset Value and hence, are borne by incoming and outgoing investors.
The Net Asset Value may be adjusted on every Valuation Day on a net deal basis. The Board of Directors of the Company can set a threshold (net capital flows that needs to be exceeded) to apply the adjustment to the Net Asset Value. Shareholders should note that the performance calculated on the basis of the adjusted Net Asset Value might not reflect the true portfolio performance as a consequence of the adjustment of the Net Asset Value.

10. Expenses and Taxes

i. Taxes

The following summary is based on the laws and practices that are currently applicable in the Grand Duchy of Luxembourg, as may be amended from time to time.
Unless otherwise specified in Chapter 25, "Subfunds", the Company is subject to a subscription tax ("taxe d'abonnement") in the Grand Duchy of Luxembourg of 0.05% p.a. computed on its total net assets, calculated and payable on a quarterly basis. The Company must comply with quarterly reporting requirements as regards subscription tax. Among other options, a reduced subscription tax rate of 0.01% p.a. of the net assets will apply for example to Share Classes of the respective Subfund which are reserved to one or more institutional investors as set forth in article 174 (2) c) of the Law of December 17, 2010.
Further, an exemption of the taxe d'abonnement will apply for example to Share Classes of the respective Subfund where (i) securities are listed or traded on at least one stock exchange or another regulated market operating regularly, recognised and open to the public; and (ii) whose exclusive object is to replicate the performance of one or more indices as required by Article 175 e) of the Law of 17 December 2010. If several classes of securities exist within the Company or the respective Subfund, the exemption only applies if the conditions mentioned in point (i) are fulfilled by Share Classes of the respective Subfund.
The Company's income is not taxable in Luxembourg.
Dividends, interest, income and gains received by the Company on its investments may be subject to non-recoverable withholding tax or other taxes in the countries of origin.
According to the legislation currently in force in Luxembourg, Shareholders are not required to pay any income, gift, inheritance or other taxes in Luxembourg unless they are resident or domiciled in Luxembourg or maintain a permanent establishment there.
The tax consequences will vary for each investor in accordance with the laws and practices currently in force in a Shareholder's country of citizenship, residence or temporary domicile, and in accordance with his or her personal circumstances. Investors should therefore ensure they are fully informed in this respect and should, if necessary, consult their own financial advisers.

ii. Tax Information and Tax Liability

Each Investor shall provide in a timely manner any information, form, disclosure, certification or documentation ("**Tax Information**") that the Company and/or the Management Company may reasonably request in writing in order to maintain appropriate records, report such information as may be required to be reported to the Luxembourg tax authorities or any other tax or competent authority (the "**Tax Reporting Regimes**") and provide for withholding amounts, if any, in each case relating to each Investor's interest in or payments from the Company including, without limitation, any information requested in order to comply with:

(i) The FATCA provisions, including, for the avoidance of doubt, the agreement reached between the Government of the Grand Duchy of Luxembourg and the Government of the United States of America to improve international tax compliance and to implement the Foreign Account Tax Compliance Provisions, signed on 28 March 2014, and approved within the Law of 24 July 2015, or any other agreement between the United States of America and any other jurisdiction implementing the Foreign Account Tax Compliance Provisions; or
(ii) European Union Council Directive 2014/107/EU, as amended, on the mandatory automatic exchange of information between tax administrations (the "**Exchange of Information Directive**"); or
(iii) European Union Council Directive 2011/16/EU (the "**DAC**"), as amended; or
(iv) The Multilateral Competent Authority Agreement on the Automatic Exchange of Financial Account Information signed by the Government of the Grand Duchy of Luxembourg on 29 October 2014 in relation to agreements with the participating jurisdictions listed in the table in Schedule A to said agreement to improve international tax compliance based on the standard for automatic exchange of financial account information developed by the OECD; or
(v) The directive (EU) 2017/952 of 29 May 2017 amending directive (EU) 2016/1164 as regards hybrid mismatches with third countries pursuant to which each Investor should be able to confirm that its investment does not give rise to a hybrid mismatch;
(vi) Any law, rule or regulation pursuant to or implementing any of the FATCA, the Exchange of Information Directive, the DAC, the CRS or any other regime requiring the exchange of Tax Information;
(vii) General tax rules whereby information on the Investor would be required for the Company and/or the Management Company to conduct the Company's affairs (including but not limited to ensuring tax deductibility of payments made by the Company and its affiliates).

The Investor shall use all reasonable endeavours to promptly supply to the Company and/or the Management Company such information, affidavits, certificates, representations and forms that may reasonably be requested by the Company and/or the Management Company in order for the Company to comply with any applicable or future legal, or regulatory or tax requirements pursuant to this section.
Each Investor further agrees to update or replace any such Tax Information promptly to the extent such Investor is aware of any changes to any of the Tax Information it has provided, or that such Tax Information has become obsolete. In addition, each Investor shall take such actions as the Company and/or the Management Company may request in order to enable any relevant entity to comply with any Tax Information requirements or mitigate any taxation and hereby authorizes each relevant entity to take such actions as it determines are needed in order to enable any relevant entity to comply with any Tax Information requirements, or mitigate any taxation (including but not limited to the disclosure of personal data).
An Investor shall indemnify the Company and/or the Management Company and the other Investors for all loss, costs, expenses, damages, claims and/ or requests (including, but not limited to, any withholding tax, penalties or interest borne by the Company and/or the Investors or any non-deductibility of a payment made by the Company or its Affiliates) arising as a result of such Investor's failure to comply with any of the requirements set out in this section or any requests of the Company and/or the Management Company under this section in a timely manner.
If requested by the Company and/or the Management Company, the Investors shall promptly execute any and all documents or take such other actions as the Company and/or the Management Company may require pursuant to this section. The Company and/or the Management Company may exercise the power of attorney granted to them pursuant to the last paragraph of this section to execute any such documents or take such actions on behalf of any Investor in connection with the above if the Investor fails to do so.
In the event that any Investor fails to establish that payments and allocations to it are exempt from withholding or fails to comply with any of the requirements and fails to rectify any such failure, in each case in a timely manner (without regard as to whether such information was not provided due to the fact that it was not reasonably practicable for the Investor to obtain such information) and the Company and/or the Management Company reasonably consider that any of the following is necessary or advisable, with respect to the Tax Reporting Regimes compliance matters, having regard to the interests of the Company and Investors generally, the Company and/or the Management Company shall have full authority (but shall not be obliged) to take any and all of the following actions:

(i) withhold any withholding tax required to be withheld pursuant to any applicable legislation, regulations, rules or agreements;
(ii) allocate to an Investor any taxation and/or other costs which are attributable to that Investor, including any additional tax resulting from the non-deduction of an otherwise tax deductible payment (including, but not limited to, as a result of a hybrid mismatch in the sense of directive (EU) 2017/952 of 29 May 2017 amending directive (EU) 2016/1164 as regards hybrid mismatches with third countries);
(iii) request such Investor to withdraw from the Company;
(iv) transfer such Investor's interests to a third party (including, but not limited to, any existing Investor) in exchange for the consideration negotiated by the Company and/or the Management Company in good faith for such interests; and/or
(v) take any other action that the Company and/or the Management Company deem, in good faith, to be reasonable in order to mitigate any adverse effect of such failure on the Company or any other Investor.

Each Investor hereby irrevocably appoints the Company and/or the Management Company (and its duly appointed attorney) as its true and lawful attorney to do all things and to execute any documents as may be required in connection with this section and each such Investor undertakes to ratify and confirm whatever the Company and/or the Management Company (and/or its duly appointed attorneys) shall lawfully do pursuant to such power of attorney.

Irrespective of the application of the "**Tax Information**" section above, in the event that the Company and/or the Management Company or any of their associates incurs a liability (e.g. in case of denial of the tax deductibility) for any tax whether directly or indirectly, as a result of the participation of a particular Investor (or particular Investors) in the Company, the Company and/or the Management Company may, in its absolute discretion, determine that an amount equal to such tax liability shall be treated as an amount that has been allocated and distributed to such Investor (in which case such deemed allocation and distribution will be made between the relevant Investors on such appropriate pro rata basis as the Company and/or the Management Company may determine in their absolute discretion) or give rise to indemnification by this investor. The Company and/or the Management Company will give notice of such deemed allocation and distribution to the particular Investor (or particular Investors) concerned.

iii. Expenses

The Company pays a monthly management fee and / or a monthly management service fee, payable at the end of each month, based on the average daily Net Asset Values of the relevant Share Classes during that month.

The management fee and management service fee may be charged at different rates for individual Subfunds and Share Classes within a Subfund or may be waived in full.

Further details of the management fees and management service fee are included in Chapter 2, "Summary of Share Classes".

The management fee applicable to Class "UCITS ETF A", "UCITS ETF AH", "UCITS ETF B" and "UCITS ETF BH" Shares ("ETF Shares") and to Class "CA", "CAH", "CB", "CBH", "QA", "QAH", "QB", "QBH", "QAX", "QAXH", "QBX", "QBXH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX", "WBXH", "FA", "FB", "FAH" and "FBH" Shares and payable to the Management Company comprises the charges in relation to the provision of investment management.

The management service fee which is in addition applicable to the Classes is payable to the Management Company comprises all fees and expenses not covered by the management fee.

Class "DA", "DB", "DAH" and "DBH" Shares are only subject to a management service fee, payable by the Company to the Management Company covering all fees and expenses. Additional fees will be charged directly to the investor, upon the conditions of the separate agreement entered into between the investor and the relevant UBS Group entity .

The aforementioned management service fee covers the costs specified below:

a) Fees payable to the Depositary Bank, which are charged at rates agreed from time to time with the Company on the basis of usual market rates prevailing in Luxembourg, and which are based on the net assets of the respective Subfund and/or the value of transferable securities and other assets held or determined as a fixed sum; in certain cases the transaction fees and the fees of the Depositary Bank's correspondents may be charged additionally;
b) Fees payable to the Central Administration, which are charged at rates agreed from time to time with the Company on the basis of usual market rates prevailing in Luxembourg, and which are based on the net assets of the respective Subfund or determined as a fixed sum;
c) Fees payable to the Paying Agents (in particular, a coupon payment commission), Transfer Agents and the authorized representatives in the countries of registration;
d) All other charges incurred for sales activities and other services rendered to the Company but not mentioned in the present section; for certain Share Classes these fees may be borne in full or in part by the Management Company;
e) Fees incurred for collateral management in relation to derivative transactions;
    - Expenses, including those for legal and tax advice, which may be incurred by the Company, the Investment Manager or the Depositary Bank through measures taken on behalf of the Shareholders (such as legal and other fees associated with transactions on behalf of the Company);
f) The costs of preparing, depositing and publishing the Articles of Incorporation and other documents in respect of the Company, including notifications for registration, PRIIPS KID, prospectuses or memoranda for all government authorities and stock exchanges (including local securities dealers' associations) which are required in connection with the Company or with offering the Shares; the cost of printing and distributing annual and semi-annual reports for the Shareholders in all required languages (including, for the avoidance of doubt, any regulatory reporting requirement to the CSSF), together with the cost of printing and distributing all other reports and documents which are required by the relevant legislation or regulations of the above-mentioned authorities; the remuneration of the members of the Board of Directors and their reasonable and documented travel and out-of-pocket expenses, insurance coverage (including director/manager insurance), any license fees payable to licensors of certain trademarks, service marks, or indices; the cost of book-keeping and calculating the daily Net Asset Value, the cost of notifications to Shareholders including the publication of prices for the Shareholders, the fees and costs of the Company's auditors and legal advisers, and all other similar administrative expenses, and other expenses directly incurred in connection with the offer and sale of Shares, including the cost of printing copies of the aforementioned documents or reports as are used in marketing the Company's Shares. The cost of advertising may also be charged.
g) Any fees payable to providers of risk management systems or providers of data for those risk management systems being used by the Management Company for the purpose of fulfilling regulatory requirements.
h) Any fees payable to agencies, firms or other institutions (including but not limited to proxy voting delegate) used by the Management Company solely for the purpose of complying with regulatory requirements;
i) Any fees payable to providers of domiciliary services;
j) Furthermore, the 'taxe d'abonnement', if applicable, will be part of the management service fee.
k) The management service fee which is in addition applicable to ETF Shares and payable to the Management Company covers (without limitation) also the fees and expenses incurred or payable for the purpose of listing and in maintaining the listing or complying with the requirements for the listing of the Shares on the Relevant Stock Exchanges or the fees connected with the market maker.

The Company will bear all taxes which may be payable on the assets, income and expenses chargeable to the Company as well as Standard brokerage, clearing account maintenance fees, fees charged by clearing platforms, bank charges and costs related to continuous linked settlements (CLS) incurred by the Company through securities transactions in relation to the portfolio (these charges shall be included in the acquisition cost of such securities and deducted from the sale proceeds).

All recurring fees shall first be deducted from investment income, then from the gains from securities transactions and then from the Company's assets. Other non-recurring fees, such as the costs for establishing the Company and (new) Subfunds or Share Classes, may be written off over a period of up to five years.

The costs attributable to the individual Subfunds shall be allocated directly to them; otherwise the costs shall be divided among the individual Subfunds in proportion to the net asset value of each Subfund.

Without prejudice to the aforesaid, unless supported by the Management Company and/or the Investment Manager, any costs and expenses incurred with respect to the realization of assets or otherwise related to the liquidation of a subfund, such as the legal, advisory, asset recovery and administrative costs of liquidation, shall be borne by the relevant subfund in liquidation. Any such costs in relation to the liquidation of a subfund are borne by all investors holding Shares of the subfund at the time the decision to liquidate the subfund is taken by the Company.

11. Accounting Year

The accounting year of the Company closes on 31 December of each year.

12. Appropriation of Net Income and Capital Gains

Accumulating Shares

At present, no distribution is envisaged for accumulating Share Classes of the Subfunds (see Chapter 5, "Investment in Credit Suisse Index Fund (Lux)") and the income generated shall be used to increase the Net Asset Value of the Shares after deduction of general costs. However, within the scope of statutory provisions the Company may distribute from time to time, in whole or in part, ordinary net income and/or realized capital gains as well as all non-recurring income, after deduction of realized capital losses.

Distribution Shares

The Board of Directors is entitled to determine the payment of dividends and decides to what extent distributions are to be made from the net investment income attributable to each distributing Share Class of the Subfund in question (see Chapter 5, "Investment in Credit Suisse Index Fund (Lux)"). In addition, gains made on the sale of assets belonging to the Subfund may be distributed to investors. Further distributions may be made from the Subfund's assets in order to achieve an appropriate distribution ratio.

Distributions may be declared on an annual basis or at any intervals to be specified by the Board of Directors, unless otherwise specified in Chapter 25, "Subfunds".

Appropriation of the annual result as well as other distributions are proposed by the Board of Directors to the Annual General Meeting and are determined by the latter.

Distributions may on no account cause the Company's capital to fall below the minimum amount prescribed by law.

General Information

Payment of income distributions shall be made in the manner described in Chapter 5, iii "Redemption of Shares".

Claims for distributions which are not made within five years shall lapse and the assets involved shall revert to the respective Subfund.

13. Lifetime, Liquidation and Merger

The Company and the Subfunds have been established for an unlimited period, unless otherwise specified in Chapter 25, "Subfunds". However, an extraordinary General Meeting of Shareholders may dissolve the Company. To be valid, such a resolution shall require the minimum quorum prescribed by law. If the capital of the Company falls below two thirds of the minimum amount, the Board of Directors must submit the question of the Company's dissolution to a General Meeting of Shareholders for which no quorum is prescribed and which may pass a resolution by a simple majority of the Shares represented. If the capital of the Company falls below one quarter of the minimum amount, the Board of Directors must submit the question of the Company's dissolution to a General Meeting of Shareholders. In such cases, no quorum is required; Shareholders holding one quarter of the Shares at the General Meeting may pass a resolution to dissolve the Company. The minimum capital required under Luxembourg law is currently EUR 1,250,000. If the Company is liquidated, the liquidation shall be effected in accordance with Luxembourg law, the liquidator(s) named by the General Meeting of Shareholders shall dispose of the Company's assets in the best interests of the Shareholders and the net liquidation proceeds of the Subfunds shall be distributed pro rata to the Shareholders of these Subfunds.

A Subfund may be liquidated and Shares in the Subfund concerned may be subject to compulsory redemption based on:

- a resolution passed by the Company's Board of Directors, as the Subfund may no longer be appropriately managed within the interests of the shareholders; or
- a resolution passed by the General Meeting of Shareholders of the Subfund in question; the Articles of Incorporation specify that the quorum and majority requirements laid down by Luxembourg law in respect of resolutions to amend the Articles of Incorporation shall apply to such General Meetings.

Any resolution passed by the Company's Board of Directors to dissolve a Subfund shall be published in accordance with Chapter 15, "Information for Shareholders". The Net Asset Value of the Shares of the relevant Subfund will be paid out on the date of the mandatory redemption of the Shares. Any liquidation and redemption proceeds that cannot be distributed to the Shareholders at the closure of the liquidation shall be deposited with the "Caisse de Consignation" in Luxembourg until the statutory period of limitation has elapsed.

In accordance with the definitions and conditions set out in the Law of 17 December 2010, any Subfund may, either as a merging Subfund or as a receiving Subfund, be subject to mergers with another Subfund of the Company or another UCITS, on a domestic or cross-border basis. The Company itself may also, either as a merging UCITS or as a receiving UCITS be subject to cross-border and domestic mergers.

Furthermore, a Subfund may as a receiving Subfund be subject to mergers with another UCI or a Subfund thereof, on a domestic or cross-border basis.

In all cases, the Board of Directors of the Company will be competent to decide on the merger. Insofar as a merger requires the approval of the Shareholders pursuant to the provisions of the Law of 17 December 2010, the meeting of Shareholders deciding by simple majority of the votes cast by Shareholders present or represented at the meeting is competent to approve the effective date of such a merger. No quorum requirement will be applicable. Only the approval of the Shareholders of the Subfunds concerned by the merger will be required.

Mergers shall be announced at least thirty days in advance in order to enable Shareholders to request the redemption or conversion of their shares.

Dissolution of a Subfund - FX Hedging Transactions

During the liquidation of a Subfund, the Investment Manager shall realize the assets of the Subfund in the best interest of the Investors. During such period, the Investment Manager shall no longer be bound by the investment restrictions applicable to the relevant Subfund, and shall be free to suspend or cease all or part of the FX hedging transactions in relation to the Subfund's portfolio while acting the best interest of the Investors. As far as the Share Class hedging is concerned, the Investment Manager or, if applicable, the FX hedging agent shall maintain the FX hedging during the liquidation phase unless the Investment Manager or the Board of Directors of the Company respectively determines that Share Class hedging is no longer definitively in the best interest of the Investors (e.g. when the costs of hedging are expected to outweigh the benefits for Investors), in which case the Investment Manager or, if applicable, the FX hedging agent, shall cease the FX hedging.

Dissolution of a Share Class

In case the value of a Share Class has fallen below, or has failed to reach, a level which the Board of Directors considers to be the minimum required for the economically efficient management of that Share Class, the Board of Directors may decide to terminate or deactivate that Share Class in accordance with the relevant provisions of the articles of incorporation.

Where applicable, the Single Swing Pricing mechanism described in Chapter 9 shall apply.

14. General Meetings

The Annual General Meeting ("AGM") of the Shareholders in the Company shall be held in Luxembourg at the place specified in the convening notice on the third Wednesday of May of each year at 10.00 a.m. (Central European Time). If this date is not a Banking Day in Luxembourg, the AGM will take place on the next Banking Day. Generally, notices of all General Meetings will be sent to the holders of registered Shares by registered mail at least eight (8) calendar days prior to the meeting at their addresses shown in the register of Shareholders. Meetings of the Shareholders of a particular Subfund may only pass resolutions relating to that Subfund.

15. Information for Shareholders

Information about the launch of new Subfunds may be obtained from the Company and the Distributors. The audited annual reports shall be made available to Shareholders free of charge at the registered office of the Company, at the Paying Agents, Information Agents and Distributors, within four months after the close of each accounting year.

Unaudited semi-annual reports shall be made available in the same way within two months after the end of the accounting period to which they refer.

Other information regarding the Company, as well as the issue and redemption prices of the Shares may be obtained on any Banking Day at the Company's registered office.

The Net Asset Value shall be published daily on the Internet at www.ubs.com/funds and may be published in the *Recueil Electronique des Sociétés et Associations* ("**RESA**") and/or in various newspapers.

All notices to Shareholders, including any information relating to a suspension of the calculation of the Net Asset Value, shall be announced online at www.ubs.com/funds and, if required, be published in the "RESA" and/or in various newspapers.

Investors may obtain the Prospectus, the PRIIPS KID, the latest annual and semi-annual reports and copies of the Articles of Incorporation free of charge from the registered office of the Company or on the internet at "www.ubs.com/funds". The relevant contractual agreements as well as the Management Company's Articles of Incorporation are available for inspection at the Company's registered office during normal business hours. Also, up to-date information regarding Chapter 18, "Depositary Bank" shall be made available to investors upon request at the registered office of the Company.

16. Management Company

The Company has designated UBS Asset Management (Europe) S.A. to act as its Management Company. UBS Asset Management (Europe) S.A. was established in Luxembourg on 1 July 2010 as an *Aktiengesellschaft* (public limited company) for an indefinite duration. Its registered office is located at 33A avenue J.F. Kennedy, L-1855 Luxembourg. The articles of incorporation of the Management Company have been published by reference on 16 August 2010 in the Mémorial, Recueil des Sociétés et Associations. The consolidated version of the articles of incorporation has been deposited for inspection with the Register of Trade and Companies in Luxembourg. The corporate object of the Management Company is, inter alia, the management of Luxembourg undertakings for collective investment as well as the issue and redemption of units of these products. In addition to the Company, the Management currently manages further undertakings for collective investment. The share capital of the Management Company amounts to EUR 13,000,000 and is fully paid-in.

17. Investment Manager and Sub-Investment Manager

The Company's Board of Directors is responsible for investing the Subfunds' assets. The Board of Directors has appointed the Management Company to implement the Subfunds' investment policy on a day-to-day basis.
In order to implement the policy of each Subfund, the Management Company may delegate, under its permanent supervision and responsibility, the management of the assets of the Subfunds to one or more Investment Managers.
Pursuant to the Investment Management Agreement, the Investment Manager has discretion, on a day-to-day basis and subject to the overall control and ultimate responsibility of the Management Company, to purchase and sell securities and otherwise to manage the relevant Subfund's portfolios.
The Investment Manager(s) for the respective Subfunds are indicated in Chapter 25, "Subfunds". The Management Company may at any time appoint an Investment Manager other than the one/s named in Chapter 25, "Subfunds", or may terminate the relation with any of the Investment Manager/s. The investors of such Subfund will be informed and the Prospectus will be modified accordingly.
The Investment Manager may appoint under its responsibility and control and at its own cost, affiliates within the UBS Group as sub-investment managers. The Investment Manager's liability shall not be affected by the fact that it has delegated portfolio management functions and duties to sub-investment manager(s).

18. Depositary Bank

Pursuant to a depositary agreement (the "Depositary Bank Agreement"), Brown Brothers Harriman (Luxembourg) S.C.A. has been appointed as depositary bank of the Company (the "Depositary Bank"). The Depositary Bank will also provide paying agent services with respect to the Shares which are not ETF Shares (for ETF Shares, please refer to Chapter 6, "Share Dealings").
Brown Brothers Harriman S.C.A. is a société en commandite par actions under the laws of Luxembourg incorporated for an unlimited duration. Its registered and administrative offices are at 80, route d'Esch, L-1740 Luxembourg, Grand Duchy of Luxembourg. It is licensed to engage in all banking operations under Luxembourg law. The Depositary Bank shall assume its functions and responsibilities as a fund depositary in accordance with the provisions of the Depositary Agreement and the Directive 2014/91/EU (amending EU Directive 2009/65/CE) of the European Parliament and the Council on Undertaking for Collective Investments in Transferable Securities as regards depositary functions, remunerations policies and sanctions, the European Commission Delegated Regulation EU 2016 /438 of 17 December 2015 supplementing the Directive 2009/65/EC with regard to obligations of depositories (together the 'UCITS law') and the CSSF Circular 14/587 (as amended) on provisions applicable to credit institutions acting as Depositaries of UCITS subject to part I of the Law of December 17, 2010.

The Depositary Bank shall:
(a) ensure that the sale, issue, repurchase, redemption and cancellation of Shares are carried out in accordance with Luxembourg law and the Articles of Incorporation;
(b)ensure that the value of the Shares is calculated in accordance with Luxembourg law and the Articles of Incorporation;
(c) carry out the instructions of the Management Company or the Company are carried out, unless they conflict with applicable Luxembourg law and/or the Articles of Incorporation;
(d)ensure that in transactions involving the Company's assets any consideration is remitted to the Company within the usual time limits; and
(v) the Company's incomes are applied in accordance with Luxembourg law and the Articles of Incorporation.
The Depositary Bank maintains comprehensive and detailed corporate policies and procedures requiring the Depositary Bank to comply with applicable laws and regulations.
The Depositary Bank's liability shall not be affected by any such delegation to a sub-custodian unless otherwise stipulated in the Law of December 17, 2010 and/or the Depositary Bank Agreement.
The Depositary Bank is liable to the Company or its Shareholders for the loss of a financial instrument held in custody by the Depositary Bank and/or a sub-custodian. In case of loss of such financial instrument, the Depositary Bank has to return a financial instrument of an identical type or the corresponding amount to the Company without undue delay. In accordance with the provisions of the Law of December 17, 2010, the Depositary Bank will not be liable for the loss of a financial instrument, if such loss has arisen as a result of an external event beyond its reasonable control, the consequences of which would have been unavoidable despite all reasonable efforts to the contrary.
The Depositary Bank shall be liable to the Company and to the Shareholders for all other losses suffered by them as a result of the Depositary Bank's negligence or intentional failure to properly fulfil its duties in accordance with applicable law, in particular the Law of December 17, 2010and/or the Depositary Bank Agreement.
The Depositary Bank has policies and procedures governing the management of conflicts of interest ("CoI"). These policies and procedures address CoIs that may arise through the provision of services to the Company.
The Depositary Bank's policies require that all material CoIs involving internal or external parties are promptly disclosed, escalated to senior management, registered, mitigated and/or prevented, as appropriate. In the event a conflict of interest may not be avoided, the Depositary Bank shall maintain and operate effective organisational and administrative arrangements in order to take all reasonable steps to properly (i) disclosing conflicts of interest to the Company and to shareholders (ii) managing and monitoring such conflicts.
The Depositary Bank ensures that employees are informed, trained and advised of CoI policies and procedures and that duties and responsibilities are segregated appropriately to prevent CoI issues.
Compliance with CoI policies and procedures is supervised and monitored by the board of managers as general partner of the Depositary Bank and by the Depositary Bank's authorized management, as well as the Depositary Bank's compliance, internal audit and risk management functions.
The Depositary Bank shall take all reasonable steps to identify and mitigate potential CoIs. This includes implementing its CoI policies that are appropriate for the scale, complexity and nature of its business. This policy identifies the circumstances that give rise or may give rise to a CoI and includes the procedures to be followed and measures to be adopted in order to manage CoIs. A CoI register is maintained and monitored by the Depositary Bank.
Brown Brothers Harriman (Luxembourg) S.C.A does also act as administrative agent and/or registrar and transfer agent pursuant to the terms of the administration agreements between Brown Brothers Harriman (Luxembourg) S.C.A and the Company.
Brown Brothers Harriman (Luxembourg) S.C.A has implemented appropriate segregation of activities between the Depositary Bank and the administration/ registrar and transfer agency services, including escalation processes and governance. In addition, the depositary bank function is hierarchically and functionally segregated from the administration and registrar and transfer agency services business unit.
The Depositary Bank may delegate to third parties the safe-keeping of the Company's assets to correspondents (the "Correspondents") subject to the conditions laid down in the applicable laws and regulations and the provisions of the Depositary Agreement. In relation to the Correspondents, the Depositary Bank has a process in place designed to select the highest quality third-party provider(s) in each market. The Depositary Bank shall exercise due care and diligence in choosing and appointing each Correspondent so as to ensure that each Correspondent has and maintains the required expertise and competence. The Depositary Bank shall also periodically assess whether Correspondents fulfil applicable legal and regulatory requirements and shall exercise ongoing supervision over each Correspondent to ensure that the obligations of the Correspondents continue to be appropriately discharged. The list of Correspondents relevant to the Company is available on https://www.bbh.com/us/en/policies-and-disclosures/.html . This list may be updated from time to time and is available from the Depositary Bank upon written request.
A potential risk of conflicts of interest may occur in situations where the Correspondents may enter into or have a separate commercial and/or business relationship with the Depositary Bank in parallel to the safekeeping delegation relationship. In the conduct of its business, conflicts of interest may arise between the Depositary Bank and the Correspondent. Where a Correspondent shall have a group link with the Depositary Bank, the Depositary Bank undertakes to identify potential conflicts of interests arising from that link, if any, and to take all reasonable steps to mitigate those conflicts of interest.

The Depositary Bank does not anticipate that there would be any specific conflicts of interest arising as a result of any delegation to any Correspondent. The Depositary Bank will notify the Board of the Company and/or the Board of the Management Company of the Company of any such conflict should it so arise.
To the extent that any other potential conflicts of interest exist pertaining to the Depositary Bank, they have been identified, mitigated and addressed in accordance with the Depositary Bank's policies and procedures.
Updated information on the Depositary Bank's custody duties and conflicts of interest that may arise may be obtained, free of charge and upon request, from the Depositary Bank.

19. Central Administration

Pursuant to an administration agreement, the Company has appointed Brown Brothers Harriman (Luxembourg) S.C.A. as its central administration (the "Central Administration").
The Central Administration is responsible for, inter alia, the daily determination of the Net Asset Value per Share of each Class of Shares of each Subfund, the proper book-keeping of the Company, the maintenance of the Share register and transfer agency services.
The aforementioned administration agreement may be terminated by either party upon ninety (90) days' prior written notice. Moreover, the agreement can be terminated immediately in certain circumstances.
Pursuant to a Registrar and Transfer Agency Schedule to the administration agreement with the Central Administration, the Company has appointed the Central Administration as its registrar and transfer agent (the "Registrar and Transfer Agent"). The Registrar and Transfer Agent is responsible for processing the issue, redemption and transfer of Shares, for the safekeeping and maintenance of the register of Shareholders, as well as for the implementation of those identification procedures and, where applicable, the performance of the detailed verification prescribed by the law of 12 November 2004 on the fight against money laundering and terrorist financing, as amended as well as regulatory provisions.

20. Local Paying Agents

Local laws or regulations in certain EEA and other jurisdictions may require that the Management Company appoints a local paying agent and/or other local representatives. The role of the local paying agent may entail, for example maintaining accounts through which subscription and redemption proceeds and dividends are paid.
Investors who choose or are obliged under local regulations to pay/receive subscription/redemption monies via the intermediary entity rather than directly to the Central Administration or the Company bear a credit risk against that entity with respect to a) subscription monies prior to the transmission of such monies to the Depositary for the account of the Company and b) redemption monies payable by such intermediate entity to the relevant investor. The appointment of a local paying agent (including a summary of the agreement appointing such local paying agent) may be detailed in a supplement to this Prospectus.
Fees and expenses of local paying agent and/or other local representatives, which will be at normal commercial rates, will be borne by the relevant Subfund(s). Fees payable to the local paying agent and/or other local representatives which are based on Net Asset Value will be payable only from the Net Asset Value of the relevant Subfund(s) attributable to the relevant Class(es), all Shareholders of which Class(es) are entitled to avail of the services of the local paying agent and/or other local representatives.
Investors who do not themselves wish to be registered as Shareholders may use the services of a nominee. Where Shares are held through a nominee, those underlying investors who avail of the services of such nominee may be obliged to pay a fee directly to it in relation to the subscription, redemption or conversion of Shares, details of which will be provided by the nominee. Regard must be had to the anti-money laundering requirements set out in the section entitled "Share Dealings".

21. Regulatory Disclosure

Policies
Additional information is made available from the Management Company in accordance with the applicable set of Luxembourg laws and regulations at the following website: www.ubs.com/fml-policies. A paper copy will be made available free of charge upon request.

This additional information includes the procedures relating to complaints handling, the strategy followed for the exercise of voting rights of the Fund, the conflict of interests policy, 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 the composition of the remuneration committee and the best execution policy.

Handling complaints, strategy for exercising voting rights and best execution
In accordance with Luxembourg laws and regulations, the Management Company provides additional information on procedures for handling complaints, the strategy for exercising voting rights as well as best execution on the following website:
http://www.ubs.com/lu/en/asset_management/investor_information.html

Fair Treatment
Investors participate in the Subfunds by subscribing into, and holding, Shares of individual Share Classes. Individual Shares of a single Share Class bear the same rights and obligations in order to ensure equal treatment of all investors within the same Share Class of the relevant Subfund.
While remaining within the parameters profiling the different Share Classes of the relevant Subfund, the Company and/or the Management Company may enter into arrangements, on the basis of objective criteria as further specified below, with individual investors or a group of investors providing for special entitlements for those investors.
Such entitlements predominantly comprise, but are not limited to, rebates on fees charged to the Share Class, or specific disclosures, and will be granted solely based on objective criteria determined by the Management Company.
Objective criteria include, but are not limited to (alternatively, or cumulatively):

- the current or anticipated volume subscribed or to be subscribed by an investor;
- the total volume held by an investor in the Subfund or in any other UBS sponsored product;
- the expected holding period for an investment in the Subfund;
- the investor's willingness to invest during the launch phase of the Subfund;
- the type of the investor (e.g. repackager, wholesaler, fund management company, asset manager, other institutional investor, or private individual);
- the fee volume or revenues generated by the investor with a group of, or all UBS Group affiliates;
- a legitimate purpose to obtain specific disclosures, which includes primarily legal, regulatory or tax obligations.

Any investor or prospective investor within a Share Class of a given Subfund which is, in the reasonable opinion of the Management Company, objectively in the same situation than another investor in the same Share Class who entered into arrangements with the Company and/or the Management Company is entitled to the same arrangements. In order to obtain the same treatment, any investor or prospective investor may liaise with the Management Company by addressing a request to the Management Company's registered office.
The Management Company will Share the relevant information on the existence and nature of such specific arrangements with the relevant investor or prospective investor, verify the information received from the latter and determine on the basis of the information made available to it (including by such investor or prospective investor) whether the latter is entitled to the same treatment or not.

Investor Rights
The Company draws the investors' attention to the fact that any investor will only be able to fully exercise its investor rights directly against the Company, notably the right to participate in General Meetings of Shareholders if the investor is registered itself and in its own name in the registered account kept for the Company and its Shareholders by the Company's Central Administration. In cases where an investor invests in the Company through an intermediary investing into the Company in its own name but on behalf of the investor, it may not always be possible for the investor to exercise certain shareholder rights directly against the Company. Investors are advised to take advice on their rights.

Remuneration Policy
The Board of Directors of the Management Company has adopted a remuneration policy that aims to ensure remuneration complies with the applicable regulations – in particular the provisions defined under (i) UCITS Directive 2014/91/EU, the ESMA final report on sound remuneration policies under the UCITS Directive and AIFMD published on 31 March 2016, (ii) the Alternative Investment Fund Managers (AIFM) Directive 2011/61/EU, enacted into Luxembourg national law by the AIFM Law of 12 July 2013, as amended, the ESMA guidelines on sound remuneration policies under the AIFMD, published on 11 February 2013 and (iii) the CSSF Circular 10/437 on Guidelines concerning the remuneration policies in the financial sector, issued on 1 February 2010 – as well as the guidelines of the UBS Group AG remuneration policy. This remuneration policy is reviewed at least annually.

The remuneration policy promotes a solid and effective risk management framework, is aligned with the interests of investors, and prevents risks from being taken that do not comply with the risk profiles, the Management Regulations, or the Articles of Incorporation of this Company. The remuneration policy also ensures compliance with the strategies, objectives, values and interests of the Management Company and the Company, including measures to prevent conflicts of interest.
Furthermore, this approach aims to:
- Evaluate performance over a multi-year period that is suitable to the recommended holding period of investors in the sub-fund, in order to ensure that the evaluation process is based on the Company's long-term performance and investment risks, and that performance-related remuneration is actually paid out over the same period;
- Provide employees with remuneration that comprises a balanced mix of fixed and variable elements. The fixed remuneration component represents a sufficiently large portion of the total remuneration amount, which allows for a flexible bonus strategy. This includes the option not to pay any variable remuneration. This fixed remuneration is determined according to the individual employee's role, which includes their responsibilities and the complexity of their work, their performance, and the local market conditions. Furthermore, it should be noted that the Management Company may, at its own discretion, offer benefits to employees. These form an integral part of the fixed remuneration.
All information relevant hereto shall be disclosed in the annual reports of the Management Company in accordance with the provisions of UCITS Directive 2014/91/EU. More details about the current remuneration policy, including, but not limited to, the description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee (if any), are available at http://www.ubs.com/lu/en/asset_management/investor_information.html.

This information can also be requested in hard copy from the Management Company free of charge.

Collateral Policy

Where the Company enters into OTC financial derivative and/or efficient portfolio management techniques, collateral may be used to reduce counterparty risk exposure in accordance with CSSF Circulars 08/356 and 14/592 and subject to the following principles:
The Company currently accepts the following assets as eligible collateral:

- Cash in US-Dollars, Euros and Swiss Francs, and a Subfund's reference currency;
- Government bonds, issued by OECD member countries, subject to a minimum long term rating requirement of A+/A1;
- Bonds issued by federal states, government agencies, supranational institutions, government special banks or governmental export-import banks, municipalities or cantons of OECD member countries, subject to a minimum long term rating requirement of A+/A1;
- Covered bonds issued by an issuer from an OECD member country, subject to a minimum long term rating of AA-/Aa3;
- Corporate bonds issued by an issuer from an OECD member country, subject to a minimum long term rating of AA-/Aa3;
- Shares representing common stock admitted to or dealt in on a regulated market of a Member State of the EU or on a stock exchange of a Member State of the OECD and included in a main index.

The issuer of negotiable debt obligations must have a relevant credit rating by S&P and/or Moody's.
Where the relevant ratings of S&P and Moody's differ with respect to the same issuer, the lower of the ratings shall apply.
The Management Company has the right to restrict or exclude certain OECD countries from the list of eligible countries, or more generally, to further restrict the eligible collateral.

- Any collateral received other than cash must be highly liquid and traded on a regulated market or multilateral trading facility with transparent pricing in order that it can be sold quickly at a price that is close to pre-sale valuation. Collateral received must also comply with the provisions of Article 48 of the Law of 17 December 2010.
- Bonds of any type and/or maturity are accepted, except perpetual bonds.
- The collateral received will be valued mark-to-market on a daily basis, as is common industry standard, and in accordance with Chapter 9, "Net Asset Value". The collateral received will be adjusted on a daily basis. Assets that exhibit high price volatility will not be accepted as collateral unless suitably conservative haircuts are in place.
- The collateral received by the Company must be issued by an entity that is independent from the counterparty and is expected not to display a high correlation with the performance of the counterparty.
- Collateral must be sufficiently diversified in terms of country, markets and issuers. The criterion of sufficient diversification with respect to issuer concentration is considered to be respected if a Subfund receives from a counterparty of OTC derivative and/or efficient portfolio management transactions a basket of collateral with a maximum exposure to a given issuer of 20% of its Net Asset Value. When a Subfund is exposed to different counterparties, the different baskets of collateral must be aggregated to calculate the 20% limit of exposure to a single issuer. By way of derogation from this sub-paragraph, a Subfund may be fully collateralised in different transferable securities and money market instruments issued or guaranteed by a Member State, one or more of its local authorities, a third country, or a public international body to which one or more Member States belong. Such a Subfund must receive securities from at least six different issues, but securities from any single issue should not account for more than 30% of the Subfund's Net Asset Value.
- Risks linked to the management of collateral, such as operational and legal risks, will be identified, managed and mitigated in accordance with the Management Company's risk management process concerning the Company.
- Where there is a title transfer, the collateral received must be held by the Depositary Bank. For other types of collateral arrangement, the collateral can be held by a third party custodian which is subject to prudential supervision, and which is unrelated to the provider of the collateral.
- Collateral received must be capable of being fully enforced by the Company at any time without reference to or approval from the counterparty.
- Any collateral received must not be sold, re-invested or pledged.

Haircut Policy

The Company has implemented a haircut policy in respect of each class of assets received as collateral. A haircut is a discount applied to the value of a collateral asset to account for the fact that its valuation, or liquidity profile, may deteriorate over time. The haircut policy takes account of the characteristics of the relevant asset class, the type and credit quality of the issuer of the collateral, the price volatility of the collateral and the results of any stress tests which may be performed in accordance with the collateral management policy. Subject to the framework of agreements in place with the relevant counterparty, which may or may not include minimum transfer amounts, it is the intention of the Company that any collateral received shall have a value, adjusted in light of the haircut policy.

According to the Company's haircut policy the following discounts will be made:

Type of Collateral	Discount
Cash, restricted to USD, EUR, CHF and a Subfund's reference currency	0%
Government bonds, issued by OECD member countries, subject to a minimum long term rating requirement of A+ by S&P and/or A1 by Moody's	0.5% - 5%
Bonds issued by federal states, government agencies, supranational institutions, government special banks or governmental export-import banks, municipalities or cantons of OECD member countries, subject to a minimum long term rating requirement of A+ by S&P and/or A1 by Moody's	0.5% - 5%
Covered bonds issued by an issuer from an OECD member country, subject to a minimum long term rating of AA- by S&P and/or Aa3 by Moody's	1% - 8%
Corporate bonds issued by an issuer from an OECD member country, subject to a minimum long term rating of AA- by S&P and/or Aa3 by Moody's	1% - 8%
Shares representing common stock admitted to or dealt in on a regulated market of a Member State of the EU or on a stock exchange of a Member State of the OECD and included in a main index	5% - 15%

In addition to the above haircuts, there will be an additional haircut of 1% - 8% on any collateral (cash, bonds or equity) in a different currency to that of its underlying transaction.
Moreover, in case of unusual market volatility, the Management Company reserves the right to increase the haircut it applies to collateral. As a consequence, the Company will receive more collateral to secure its counterparty exposure.

Benchmark Regulation

Pursuant to Regulation (EU) No 2016/1011 of the European Parliament and of the Council of 8 June 2016 on indices used as benchmarks in financial instruments and financial contracts or to measure the performance of investment funds and amending Directives 2008/48/EC and 2014/17/EU and Regulation (EU) No 596/2014 and Regulation (EU) 2021/168 (the "Benchmark Regulation"), the Company can only use a benchmark or a combination of benchmarks if the benchmark is provided by an

administrator located in the European Union, or in a third country subject to certain equivalence, recognition or endorsement conditions, and which is included in a register maintained by the European Securities and Markets Authority (**"ESMA"**).
Certain transitional provisions apply until 1 January 2020 pursuant to which benchmark administrators are currently not required to obtain authorisation or registration by the national competent authorities of their home member state in accordance with article 34 of the Benchmark Regulation or qualify for use in the European Union under the Benchmark Regulation's equivalence, recognition or endorsement regimes in accordance with articles 30, respectively 32 or 33 of the Benchmark Regulation. The Company has, to the extent possible, complied with its disclosure obligations under article 29 of the Benchmark Regulation based on the most up-to-date information available as at the date of this Prospectus in the register established and maintained by the ESMA. Where possible, further information will be made available at each Prospectus update. Investors should, however, note that there may be a certain time lapse between the moment the register maintained by ESMA is updated with additional information, and the moment when such information is added to the Prospectus in the context of the next following update.
In accordance with the Benchmark Regulation, the Company has established and maintains benchmark written contingency plans setting out the actions which the Company would take in the event that a benchmark index used by a Subfund materially changes or ceases to be provided (the "**Benchmark Contingency Plans**"). Details of the up-to-date Benchmark Contingency Plans are available free of charge to Shareholders and investors upon request at the registered office of the Company.
Investors should note that the actions that may be taken by the Company on the basis of the Benchmark Contingency Plans in case a benchmark index used by a Subfund materially changes or ceases to be provided may lead to a change of, among others, the name, the investment objectives and/or the investment policies of the relevant Subfund, or the benchmark used for the calculation of a performance fee (if any), particularly if the benchmark index is changed. Alternatively, the Board of Directors may decide to terminate the relevant Subfund or to merge or otherwise amalgamate the assets of the relevant Subfund with another Subfund of the Company or another UCITS. Any such actions and the related amendments to this Prospectus will be notified to the Shareholders and will be implemented in accordance with Luxembourg law, the requirements of the CSSF (as applicable) and the terms of this Prospectus.

22. Data Protection Policy

In accordance with the provisions of the Luxembourg Law of 1 August 2018 on the organisation of the National Data Protection Commission and the general data protection framework, as amended, and Regulation (EU) 2016/679 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 (the "data protection legislation"), the Company acts as a data controller and collects, stores and processes, by electronic or other means, the data provided by investors for the purpose of performing the services required by investors and in order to meet the Company's legal and supervisory obligations.

The data processed includes in particular the investor's name, contact details (including their postal or email address), bank account details, the amount and the nature of the investments in the Company (and if the investor is a legal entity, the data of natural persons connected with this legal entity, such as its contact person(s) and/or beneficial owner(s)) ("personal data").

Investors may decline to transfer personal data to the Company at their own discretion. However, in this case the Company is entitled to reject orders to subscribe shares.

Investors' personal data is processed when they enter into a relationship with the Company and in order to carry out the subscription of shares (i.e. to fulfil a contract), to safeguard the Company's legitimate interests and to meet the Company's legal obligations. Personal data is processed for the following purposes in particular: (i) to carry out subscriptions, redemptions and conversions of shares, pay dividends to investors and administer client accounts; (ii) to manage client relationships; (iii) to carry out checks relating to excess trading and market timing practices and for tax identification that may be mandated by Luxembourg or foreign legislation and regulations (including laws and regulations relating to FATCA and the CRS); (iv) to comply with applicable anti-money laundering regulations. Data provided by shareholders is also processed (v) to administer the Company's register of shareholders. In addition, personal data may be used (vi) for marketing purposes.

The above-mentioned legitimate interests include:

- the purposes listed in points (ii) and (vi) of the previous paragraph of this data protection section for which data may be processed;
- meeting the accounting and supervisory obligations of the Company in general;
- carrying out the Company's business in accordance with appropriate market standards.

For this purpose and in accordance with the provisions of the data protection legislation, the Company may transfer personal data to its data recipients (the "recipients"), who may be affiliated or external companies that assist the Company in its activities in relation to the above-mentioned purposes. These include in particular the management company, the administrative agent, the distributors, the depositary, the paying agent, the investment manager, the domiciliary agent, the global distributor, the auditor and the legal advisor of the Company.

The recipients may pass on the personal data on their own responsibility to their representatives and/or agents (the "sub-recipients"), who may process the personal data solely for the purpose of assisting the recipients in performing their services for the Company and/or in meeting their legal obligations.

The recipients and sub-recipients may be located in countries inside or outside the European Economic Area (EEA) where data protection legislation may not provide an appropriate level of protection.

When transferring personal data to recipients and/or sub-recipients located in a country outside the EEA which does not have appropriate data protection standards, the Company shall establish contractual safeguards to ensure that investors' personal data is afforded the same protection as that provided by the data protection legislation and may use the model clauses approved by the European Commission to do so. Investors are entitled to request copies of the relevant documents that enable the transfer of personal data to these countries by sending a written request to the Company's address listed above.

When subscribing to shares, every investor is explicitly reminded that their personal data may be transferred to and processed by the above-mentioned recipients and sub-recipients, including companies located outside the EEA and in particular in countries that may not offer an appropriate level of protection.

The recipients and sub-recipients may process the personal data as processors when handling the data on the Company's instructions, or as controllers in their own right when processing the personal data for their own purposes, i.e. to meet their own legal obligations. The Company may also transfer personal data to third parties in accordance with the applicable legislation and regulations, such as government and supervisory authorities, including tax authorities inside or outside the EEA. In particular, personal data may be passed on to the Luxembourg tax authorities which in turn act as controllers and can forward this data to foreign tax authorities.

In accordance with the provisions of the data protection legislation, every investor has the right, by sending a written request to the Company's address listed above, to the following:

- Access to his or her personal data (i.e. the right to obtain confirmation from the Company as to whether his or her personal data is being processed, the right to obtain certain information as to how the fund processes his or her personal data, the right of access to such data and the right to obtain a copy of the personal data processed (subject to any statutory exemptions));

- Rectification of their personal data if it is inaccurate or incomplete (i.e. the right to oblige the Company to update or correct inaccurate or incomplete personal data or factual errors accordingly);

- Restriction of the use of their personal data (i.e. the right to request that the processing of their personal data is restricted to the storage of such data in certain circumstances until they give consent);

- Objecting to the processing of their personal data, including to the processing of their personal data for marketing purposes (i.e. the right to object, on grounds relating to the specific situation of the investor, to the processing of personal data based on the performance of a task carried out in the public interest or the legitimate interests of the Company; the Company terminates such processing unless it can prove that there are compelling legitimate grounds for the processing which override the interests, rights and freedoms of the investor or that they need to process the data for the establishment, exercise or defence of legal claims);

• Deletion of their personal data (i.e. the right to request the erasure of personal data under certain conditions, including when processing of such data by the Company is no longer necessary in relation to the purposes for which it was collected or processed);

• Data portability (i.e. the right, where technically feasible, to request the transfer of data to the investor or another data controller in a structured, shared and machine-readable format).

Investors also have the right to lodge a complaint with the National Data Protection Commission at 1, Avenue du Rock'n'Roll, L-4361 Esch-sur-Alzette, Grand Duchy of Luxembourg, or with another national data protection authority if they are resident in another Member State of the European Union.

Personal data will not be stored for longer than required for the purpose for which the data is being processed. The relevant statutory time limits for data storage shall apply.

23. Certain Regulatory and Tax Matters

Foreign Account Tax Compliance

Capitalized terms used in this section should have the meaning as set forth in the Luxembourg amended law dated 24 July 2015 (the "**FATCA Law**"), unless provided otherwise herein.

The Foreign Account Tax Compliance provisions of the Hiring Incentives to Restore Employment Act (commonly known as **"FATCA"**) generally impose a new reporting regime and potentially a 30% withholding tax with respect to (i) certain US source income (including dividends and interest) and gross proceeds from the sale or other disposal of property that can produce US source interest or dividends (**"Withholdable Payments"**) and (ii) a portion of certain non-US source payments from non-US entities that have entered into FFI Agreements (as defined below) to the extent attributable to Withholdable Payments (**"Passthru Payments"**). As a general matter, the new rules are designed to require US persons' direct and indirect ownership of non-US accounts and non-US entities to be reported to the US Internal Revenue Service (the **"IRS"**). The 30% withholding tax regime applies if there is a failure to provide required information regarding US ownership.

Generally, the FATCA rules subject all Withholdable Payments and Passthru Payments received by the Company to 30% withholding tax (including the share that is allocable to Non-US Investors) unless the Company enters into an agreement (a **"FFI Agreement"**) with the IRS to provide information, representations and waivers of non-US law (including any information notice relating to data protection) as may be required to comply with the provisions of the new rules, including information regarding its direct and indirect US accountholders, or otherwise qualifies for an exemption, including an exemption under an intergovernmental agreement (or "IGA") between the United States and a country in which the non-US entity is resident or otherwise has a relevant presence.

The governments of Luxembourg and the United States have entered into an IGA regarding FATCA, implemented by the Luxembourg law transposing the Intergovernmental Agreement concluded on 28 March 2014 between the Grand Duchy of Luxembourg and the United States of America 8 (the **"FATCA Law"**). Provided the Company adheres to any applicable terms of the FATCA Law, the Company will not be subject to withholding or generally required to withhold amounts on payments it makes under FATCA. Additionally the Company will not have to enter into an FFI agreement with the IRS and instead will be required to obtain information regarding its Shareholders and to report such information to the Luxembourg tax authority, which, in turn, would report such information to the IRS.

Any tax caused by an Investor's failure to comply with FATCA will be borne by such Investor.

Each prospective Investor and each Shareholder should consult its own tax advisors regarding the requirements under FATCA with respect to its own situation.

Each Shareholder and each transferee of a Shareholder's interest in any Subfund shall furnish (including by way of updates) to the Management Company, or any third party designated by the Management Company (a **"Designated Third Party"**), in such form and at such time as is reasonably requested by the Management Company (including by way of electronic certification) any information, representations, waivers and forms relating to the Shareholder (or the Shareholder's direct or indirect owners or account holders) as shall reasonably be requested by the Management Company or the Designated Third Party to assist it in obtaining any exemption, reduction or refund of any withholding or other taxes imposed by any taxing authority or other governmental agency (including withholding taxes imposed pursuant to the Hiring Incentives to Restore Employment Act of 2010, or any similar or successor legislation or intergovernmental agreement, or any agreement entered into pursuant to any such legislation or intergovernmental agreement) upon the Company, amounts paid to the Company, or amounts allocable or distributable by the Company to such Shareholder or transferee. In the event that any Shareholder or transferee of a Shareholder's interest fails to furnish such information, representations, waivers or forms to the Management Company or the Designated Third Party, the Management Company or the Designated Third Party shall have full authority to take any and all of the following actions: (i) withhold any taxes required to be withheld pursuant to any applicable legislation, regulations, rules or agreements; (ii) redeem the Shareholder's or transferee's interest in any Subfund, and (iii) form and operate an investment vehicle organized in the United States that is treated as a "domestic partnership" for purposes of section 7701 of the Internal Revenue Code of 1986, as amended and transfer such Shareholder's or transferee's interest in any Subfund or interest in such Subfund assets and liabilities to such investment vehicle. If requested by the Management Company or the Designated Third Party, the Shareholder or transferee shall execute any and all documents, opinions, instruments and certificates as the Management Company or the Designated Third Party shall have reasonably requested or that are otherwise required to effectuate the foregoing. Each Shareholder hereby grants to the Management Company or the Designated Third Party a power of attorney, coupled with an interest, to execute any such documents, opinions, instruments or certificates on behalf of the Shareholder, if the Shareholder fails to do so.

Data protection information in the context of FATCA processing

In accordance with the FATCA Law, Luxembourg Financial Institutions ("**FI**") are required to report to the Luxembourg tax authority (i.e. Administration des Contributions Directes, the "**Luxembourg Tax Authority**") information regarding reportable persons such as defined in the FATCA Law.

The Company is considered a sponsored entity and as such as a non-reporting Luxembourg financial institution and shall be treated as deemed compliant foreign FI as foreseen by FATCA. The Company is the data controller and processes personal data of Shareholders and Controlling Persons as reportable persons for FATCA purposes.

The Company processes personal data concerning Shareholders or their Controlling Persons for the purpose of complying with the Company's legal obligations under the FATCA Law. These personal data include the name, date and place of birth, address, U.S. tax identification number, the country of tax residence and residence address, the phone number, the account number (or functional equivalent), the account balance or value, the total gross amount of interest, the total gross amount of dividends, the total gross amount of other income generated with respect to the assets held in the account, the total gross proceeds from the sale or redemption of property paid or credited to the account, the total gross amount of interest paid or credited to the account, the total gross amount paid or credited to the Shareholder with respect to the account, standing instructions to transfer funds to an account maintained in the United States, and any other relevant information in relation to the Shareholders or their Controlling Persons for the purposes of the FATCA Law (the "**FATCA Personal Data**").

The FATCA Personal Data will be reported by the Management Company or the Central Administration, as applicable, to the Luxembourg Tax Authority. The Luxembourg Tax Authority, under its own responsibility, will in turn pass on the FATCA Personal Data to the IRS in application of the FATCA Law.

In particular, Shareholders and Controlling Persons are informed that certain operations performed by them will be reported to them through the issuance of statements, and that part of this information will serve as a basis for the annual disclosure to the Luxembourg Tax Authority.

FATCA Personal Data may also be processed by the Company's data processors ("**Processors**") which, in the context of FATCA processing, may include the Management Company of the Company and the Central Administration of the Company.

The Company's ability to satisfy its reporting obligations under the FATCA Law will depend on each Shareholder or Controlling Person providing the Company with the FATCA Personal Data, including information regarding direct or indirect owners of each Shareholder, along with the required supporting documentary evidence. Upon request of the Company, each Shareholder or Controlling Person must provide the Company with such information. Failure to do so within the prescribed timeframe may trigger a notification of the account to the Luxembourg Tax Authority.

Although the Company will attempt to satisfy any obligation imposed on it to avoid any taxes or penalties imposed by the FATCA Law, no assurance can be given that the Company will be able to satisfy these obligations. If the Company becomes subject to a tax or penalty as result of the FATCA Law, the value of the Shares may suffer material losses.

Any Shareholder or Controlling Person that fails to comply with the Company's documentation requests may be charged with any taxes and penalties of the FATCA law imposed on the Company (inter alia: withholding under section 1471 of the U.S. Internal Revenue Code, a fine of up to 250.000 euros or a fine of up to 0,5 per cent of the amounts that should have been reported and which may not be less than 1.500 euros) attributable to such Shareholder's or Controlling Person's failure to provide

the information and the Company may, in its sole discretion, redeem the Shares of such Shareholders.
Shareholders and Controlling Persons should consult their own tax advisor or otherwise seek professional advice regarding the impact of the FATCA-Law on their investment.
FATCA Personal Data will be processed in accordance with the provisions of the data protection notice which will be made available in the application form issued by the Company to the investors.

Automatic Exchange of Information – Common Reporting Standard
Capitalized terms used in this section should have the meaning as set forth in the Luxembourg law dated 18 December 2015 (the "**CRS Law**"), unless provided otherwise herein.
On 9 December 2014, the Council of the European Union adopted the Directive 2014/107/EU amending the Directive 2011/16/EU of 15 February 2011 on administrative cooperation in the field of taxation which now provides for an automatic exchange of financial account information between EU Member States ("**DAC Directive**"). The adoption of the aforementioned directive implements the OECD's CRS and generalizes the automatic exchange of information within the European Union as of 1 January 2016.
In addition, Luxembourg signed the OECD's multilateral competent authority agreement ("**Multilateral Agreement**") to automatically exchange information between financial authorities. Under this Multilateral Agreement, Luxembourg will automatically exchange financial account information with other participating jurisdictions as of 1 January 2016. The CRS-Law implements this Multilateral Agreement, jointly with the DAC Directive introducing the CRS in Luxembourg law.
Under the terms of the CRS-Law, the Company may be required to annually report to the Luxembourg tax authority the name, address, state(s) of residence, TIN(s), as well as the date and place of birth of i) each Reportable Person that is an account holder, ii) and, in the case of a Passive NFE within the meaning of the CRS-Law, of each Controlling Person(s) that is a Reportable Person. Such information may be disclosed by the Luxembourg tax authority to foreign tax authorities.
The Company's ability to satisfy its reporting obligations under the CRS Law will depend on each Shareholder providing the Company with the Information, including information regarding direct or indirect owners of each Shareholder, along with the required supporting documentary evidence. Upon request of the Company, each Shareholder shall agree to provide the Company such information.
Although the Company will attempt to satisfy any obligation imposed on it to avoid any taxes or penalties imposed by the CRS-Law, no assurance can be given that the Company will be able to satisfy these obligations. If the Company becomes subject to a tax or penalty as result of the CRS-Law, the value of the Shares may suffer material losses.
Any Shareholder that fails to comply with the Company's documentation requests may be charged with any taxes and penalties imposed on the Company attributable to such Shareholder's failure to provide the information and the Company may, in its sole discretion, redeem the Shares of such Shareholder.
Shareholders should consult their own tax advisor or otherwise seek professional advice regarding the impact of the CRS-Law on their investment.

Data protection information in the context of CRS processing
In accordance with the CRS-Law, Luxembourg Financial Institutions ("**FI**") are required to report to the Luxembourg Tax Authority information regarding Reportable Persons such as defined in the CRS-Law.
As Luxembourg Reporting FI, the Company is the data controller and processes personal data of Shareholders and Controlling Persons as Reportable Persons for the purposes set out in the CRS-Law.
In this context, the Company may be required to report to the Luxembourg Tax Authority the name, residence address, TIN(s), the date and place of birth, the country of tax residence(s), the phone number, the account number (or functional equivalent), standing instructions to transfer funds to an account maintained in a foreign jurisdiction, the account balance or value, the total gross amount of interest, the total gross amount of dividends, the total gross amount of other income generated with respect to the assets held in the account, the total gross proceeds from the sale or redemption of property paid or credited to the account, the total gross amount of interest paid or credited to the account, the total gross amount paid or credited to the Shareholder with respect to the account, as well as any other information required by applicable laws of i) each Reportable Person that is an account holder, ii) and, in the case of a Passive NFE within the meaning of the CRS-Law, of each Controlling Person that is a Reportable Person (the "**CRS Personal Data**").
CRS Personal Data regarding the Shareholders or the Controlling Persons will be reported by the Reporting FI to the Luxembourg Tax Authority. The Luxembourg Tax Authority, under its own responsibility, will in turn pass on the CRS Personal Data to the competent tax authorities of one or more Reportable Jurisdiction(s). The Company processes the CRS Personal Data regarding the Shareholders or the Controlling Persons only for the purpose of complying with the Company's legal obligations under the CRS Law.
In particular, Shareholders and Controlling Persons are informed that certain operations performed by them will be reported to them through the issuance of statements, and that part of this information will serve as a basis for the annual disclosure to the Luxembourg Tax Authority.
CRS Personal Data may also be processed by the Company's data processors ("**Processors**") which, in the context of CRS processing, may include the Management Company of the Company and the Central Administration of the Company.
The Company's ability to satisfy its reporting obligations under the CRS-Law will depend on each Shareholder or Controlling Person providing the Company with the CRS Personal Data, including information regarding direct or indirect owners of each Shareholder, along with the required supporting documentary evidence. Upon request of the Company, each Shareholder or Controlling Person must provide the Company with such information. Failure to do so within the prescribed timeframe may trigger a notification of the account to the Luxembourg Tax Authority.
Although the Company will attempt to satisfy any obligation imposed on it to avoid any taxes or penalties imposed by the CRS-Law, no assurance can be given that the Company will be able to satisfy these obligations. If the Company becomes subject to a tax or penalty as result of the CRS-Law, the value of the Shares may suffer material losses.
Any Shareholder or Controlling Person that fails to comply with the Company's documentation requests may be charged with any taxes and penalties of the CRS-Law imposed on the Company (inter alia: a fine of up to 250.000 euros or a fine of up to 0,5 per cent of the amounts that should have been reported and which may not be less than 1.500 euros) attributable to such Shareholder's or Controlling Person's failure to provide the information and the Company may, in its sole discretion, redeem the Shares of such Shareholder.
Shareholders should consult their own tax advisor or otherwise seek professional advice regarding the impact of the CRS-Law on their investment.
CRS Personal Data will be processed in accordance with the provisions of the data protection notice which will be made available in the application form issued by the Company to the investors.

DAC 6
The Council Directive 2018/822/EU ("**DAC 6**"), which introduced mandatory disclosure rules for intermediaries to be applied by the Member States from 1 July 2020, has been transposed in Luxembourg by means of law dated 25 March 2020 ("**Luxembourg DAC 6 Law**"). Note that DAC 6 implementation might be delayed in the Member States as a result of the COVID-19 pandemic, however this remains to be confirmed by the authorities of the Member States. The obligation to disclose will retroactively apply to structures implemented as early as 25 June 2018. It was intended that reportable cross-border arrangements implemented between 25 June 2018 and 30 June 2020 are to be disclosed by 31 August 2020 at the latest. It should be noted that, as a result of the COVID-19 pandemic, the EU Commission proposed to Member States to extend the reporting deadlines by six months, as follows (and as adopted by Luxembourg): (i) the first exchange of information on reportable cross-border arrangements is extended to 30 April 2021 (instead of 31 October 2020), (ii) the date of the beginning of the 30-day period for reporting cross-border arrangements that fall within the hallmarks starts as of 1 January 2021 (instead of 1 July 2020), and (iii) the date for the reporting of historical cross-border arrangements (the first step of which was implemented between 25 June 2018 and 30 June 2020) starts as of 28 February 2021 (instead of 31 August 2020). The maximum penalty for failing to disclose a reportable arrangement is currently set at €250,000. Additional guidance on the application of the rules may be published by the Luxembourg tax authorities.
Advice and services given related to cross-border tax planning arrangements that qualify as reportable cross-border arrangements (within the meaning of DAC 6) may need to be reported to the tax authorities by the intermediaries (within the meaning of DAC 6) or by the taxpayer itself. The tax authorities will automatically exchange the provided information within the EU through a centralised database. The meaning of intermediaries encompasses any person that designs, markets, organises, makes available for implementation or manages the implementation of a reportable cross-border arrangement and any person that knows, or could be reasonably expected to know, that they have undertaken to provide (directly or by means of other persons) aid, assistance or advice with respect to designing, marketing, organising, making available for implementation or managing the implementation of a reportable cross-border arrangement. This definition therefore encompasses, amongst others, tax advisors, lawyers, accountants, domiciliation agents, management companies and banks. However, based on the Luxembourg DAC 6 Law, lawyers, chartered accountants and auditors are subject to legal professional privilege, meaning that the reporting obligations will not

apply to them. Nonetheless, they have an obligation to notify any intermediary that is not subject to legal professional privilege, or where there is no such intermediary, the taxpayer concerned by the relevant reporting obligations. Where there is no Luxembourg intermediary, or where the Luxembourg intermediary benefits from legal professional privilege, reporting obligations fall to the concerned taxpayers.

German Investment Tax Act

More than 50% (or at least 25%) of the value of the total assets of the relevant Subfund must continuously be invested in Qualifying Equity Instruments as defined in section 2 paragraph 8 of the German Investment Tax Act.
According to section 2 paragraph 8 of the German Investment Tax Act as applicable on the 22 November 2019, "**Qualifying Equity Instruments**" are:
- shares in a corporation (e.g. public limited company) that does not qualify as an Investment Fund (as defined below), that are admitted to trading on a stock exchange or that are listed on an organised market,
- shares in a corporation that does not qualify as an Investment Fund (as defined below) or as a Real Estate Company (as defined below) and
  - is domiciled in a member state of the European Union or in another contracting state of the Agreement on the European Economic Area and which is subject to corporate income tax in such state, without being exempt from such corporate income tax, or
  - which is domiciled in another state and is subject to corporate income tax in such state levied at a rate of at least 15%, without being exempt from such corporate income tax,
- interests in Equity Funds (as defined below) at a rate of 51% of the value of such interests, and
- interests in Mixed Funds (as defined below) at a rate of 25% of the value of such interests;

for the avoidance of doubt, in the case that the definition of Qualifying Equity Instruments (section 2 paragraph 8 of German Investment Tax Act as applicable on 22 November 2019) is amended or replaced, any reference to Qualifying Equity Instruments in this Prospectus shall be read as the reference to such amended or new definition.
An "**Investment Fund**" means any of the following entities:
- undertaking for collective investments in securities (UCITS) falling under the Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities without being exempt from its scope;
- any alternative investment fund (AIF) falling under the Directive 2011/61/EU of the European Parliament and of the Council of 8 June 2011 on Alternative Investment Fund Managers and amending Directives 2003/41/EC and 2009/65/EC and Regulations (EC) No 1060/2009 and (EU) No 1095/2010 Text with EEA relevance without being exempt from its scope;
- undertakings for collective investments which limit the number of investors to one, but meet all other criteria to qualify as an AIF; and
- companies which must not be operationally active and are not subject to, or exempt from, taxation;

unless it qualifies as
- a REIT as defined in section 1 paragraph 1 or section 19 paragraph 5 of the German REIT-Act;
- an investment company as defined in section 1 paragraph 1a of the German Act on Investment Companies;
- a capital investment company that, in the public interest using own funds or with government support, invests in participations; or
- unless it is a UCITS, a partnership.

A "**Real Estate Company**" is any corporation or partnership which, according to its articles of incorporation or limited partnership agreement, may only acquire real property and real estate-type rights and fixtures and fittings that are required for their management.
An "**Equity Fund**" is any Investment Fund that continuously invests more than 50% of the value of its total assets in the Qualifying Equity Instruments according to its investment policy.
A "**Mixed Fund**" is any Investment Fund that continuously invests at least 25% of the value of its total assets in the Qualifying Equity Instruments according to its investment policy. On 9 December 2014, the Council of the European Union adopted the Directive 2014/107/EU amending the Directive 2011/16/EU of 15 February 2011 on administrative cooperation in the field of taxation which now provides for an automatic exchange.

24. Main Parties

Company
Credit Suisse Index Fund (Lux)
49, Avenue J.F. Kennedy, L-1855, Kirchberg, Luxembourg.

Board of Directors of the Company
– Marc Berryman
  Executive Director, Credit Suisse Asset Management Ltd, London
– Petra Borisch
  Non-Executive Director, Luxembourg
– Jonathan Griffin
  Independent Director, Luxembourg
– Eduard von Kymmel
  Independent Director, Luxembourg

Independent Auditor of the Company
PricewaterhouseCoopers, *Société cooperative*
2, rue Gerhard Mercator, L-2182 Luxembourg

Management Company
UBS Asset Management (Europe) S.A.
33A avenue J.F. Kennedy, L-1855 Luxembourg

Board of Directors of the Management Company

– Michael Kehl
  Managing Director, UBS Asset Management, Zurich, Switzerland
– Francesca Prym
  CEO, UBS Asset Management (Europe) S.A., Luxembourg, Grand Duchy of Luxembourg
– Eugène Del Cioppo,
  Managing Director, UBS Fund Management (Switzerland) AG, Basel, Switzerland
– Ann-Charlotte Lawyer
  Non-Executive Director, Luxembourg, Grand Duchy of Luxembourg

Conducting Officers of the Management Company

– Valérie Bernard,
  UBS Asset Management (Europe) S.A., Luxembourg, Grand Duchy of Luxembourg
– Geoffrey Lahaye,
  UBS Asset Management (Europe) S.A., Luxembourg, Grand Duchy of Luxembourg
– Olivier Humbert,
  UBS Asset Management (Europe) S.A., Luxembourg, Grand Duchy of Luxembourg
– Andrea Papazzoni,
  UBS Asset Management (Europe) S.A., Luxembourg, Grand Duchy of Luxembourg
– Stéphanie Minet
  UBS Asset Management (Europe) S.A., Luxembourg, Grand Duchy of Luxembourg

Depositary Bank
Brown Brothers Harriman, (Luxembourg) S.C.A.,
80, route d'Esch, L-1470 Luxembourg

Central Administration
Brown Brothers Harriman (Luxembourg) S.C.A.,
80, route d'Esch, L-1740 Luxembourg

Legal Advisor
Clifford Chance,
10, boulevard Grande-Duchesse Charlotte, L-1330 Luxembourg

25. Subfunds

CSIF (Lux) Equity Canada

The Reference Currency in which the performance and net asset value of the Subfund are calculated is Canada-Dollar.

Investment Objective

The Subfund tracks the **MSCI Canada 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 Canada Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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 Canada Index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;
e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.

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.
The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.
Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 6 of SFDR.
The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index

The MSCI Canada Index is a free float-adjusted market capitalization weighted index that is designed to capture large and mid cap Canada equity market performance. Pursuant to the index rules the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.
Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.msci.com/indexes.
The MSCI Canada Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error

Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.10%.

Global Exposure

The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares

Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.
Payment of the issue price must be effected on the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made on the Valuation Day of the redemption price.

Risk Information

Investors should carefully consider all of the risk factors set out in Chapter 8 "Risk Factors" before investing in the Subfund.

Investor Profile

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 Canadian equity securities.

Investment Manager

The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)

The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

Disclaimer

THIS FUND IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MSCI INC. ("MSCI"), ANY OF ITS AFFILIATES, ANY OF ITS INFORMATION PROVIDERS OR ANY OTHER THIRD PARTY INVOLVED IN, OR RELATED TO, COMPILING, COMPUTING OR CREATING ANY MSCI INDEX (COLLECTIVELY, THE "MSCI PARTIES"). THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES ARE SERVICE MARK(S) OF MSCI OR ITS AFFILIATES AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY UBS AG. NONE OF THE MSCI PARTIES MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, TO THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY REGARDING THE ADVISABILITY OF INVESTING IN FUNDS GENERALLY OR IN THIS FUND PARTICULARLY OR THE ABILITY OF ANY MSCI INDEX TO TRACK CORRESPONDING STOCK MARKET PERFORMANCE. MSCI OR ITS AFFILIATES ARE THE LICENSORS OF CERTAIN TRADEMARKS, SERVICE MARKS AND TRADE NAMES AND OF THE MSCI INDEXES WHICH ARE DETERMINED, COMPOSED AND CALCULATED BY MSCI WITHOUT REGARD TO THIS FUND OR THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY. NONE OF THE MSCI PARTIES HAS ANY OBLIGATION TO TAKE THE NEEDS OF THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY INTO CONSIDERATION IN DETERMINING, COMPOSING OR CALCULATING THE MSCI INDEXES. NONE OF THE MSCI PARTIES IS RESPONSIBLE FOR OR HAS PARTICIPATED IN THE DETERMINATION OF THE TIMING OF, PRICES AT, OR QUANTITIES OF THIS FUND TO BE ISSUED OR IN THE DETERMINATION OR CALCULATION OF THE EQUATION BY OR THE CONSIDERATION INTO WHICH THIS FUND IS REDEEMABLE.

FURTHER, NONE OF THE MSCI PARTIES HAS ANY OBLIGATION OR LIABILITY TO THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY IN CONNECTION WITH THE ADMINISTRATION, MARKETING OR OFFERING OF THIS FUND.
ALTHOUGH MSCI SHALL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE MSCI INDEXES FROM SOURCES THAT MSCI CONSIDERS RELIABLE, NONE OF THE MSCI PARTIES WARRANTS OR GUARANTEES THE ORIGINALITY, ACCURACY AND/OR THE COMPLETENESS OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY THE ISSUER OF THE FUND, OWNERS OF THE FUND, OR ANY OTHER PERSON OR ENTITY, FROM THE USE OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS OF OR IN CONNECTION WITH ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. FURTHER, NONE OF THE MSCI PARTIES MAKES ANY EXPRESS OR IMPLIED WARRANTIES OF ANY KIND, AND THE MSCI PARTIES HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO EACH MSCI INDEX AND ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL ANY OF THE MSCI PARTIES HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.
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CSIF (Lux) Equity Canada ESG Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is Canada-Dollar.

Investment Objective
The Subfund tracks the **MSCI Canada ESG Leaders 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 Canada ESG Leaders Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles
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 Canada ESG Leaders Index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;
e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.

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.
The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.
Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 8 (1) of SFDR.
Information about the environmental or social characteristics promoted by the Subfund is available in the SFDR Annex of this Prospectus.

Description of the Underlying Index
The MSCI Canada ESG Leaders Index is a capitalization weighted index that provides exposure to companies with high Environmental, Social and Governance (ESG) performance relative to their sector peers. MSCI Canada ESG Leaders Index consists of large and mid cap companies in the Canadian market. To assess whether a given company has high ESG ratings relative to its sector peers, the benchmark administrator excludes companies with controversial business lines. The benchmark administrator further rates controversial business practices and excludes companies with severe controversies with regard to ESG indicators. The benchmark administrator finally performs a holistic assessment of companies according to universal and industry-specific subjects and rates companies on various indicators in the environmental, social and governance pillars, whereby companies that do not meet the required minimum standards on a list of ESG factors are excluded.

Pursuant to the index rules, the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules. Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information, including changes made from time to time by the benchmark administrator to the index methodology as described below, is available on the website of the benchmark administrator at https://www.msci.com/index-methodology.
The MSCI Canada ESG Leaders Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.10%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.
Payment of the issue price must be effected on the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made on the Valuation Day of the redemption price.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund, in particular sections "Sustainability Risks" and "Sustainable Investing Risks".

Investor Profile
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 Canadian equity securities.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

Disclaimer
THIS FUND IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MSCI INC. ("MSCI"), ANY OF ITS AFFILIATES, ANY OF ITS INFORMATION PROVIDERS OR ANY OTHER THIRD PARTY INVOLVED IN, OR RELATED TO, COMPILING, COMPUTING OR CREATING ANY MSCI INDEX (COLLECTIVELY, THE "MSCI PARTIES"). THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES ARE SERVICE MARK(S) OF MSCI OR ITS AFFILIATES AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY UBS. NONE OF THE MSCI PARTIES MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, TO THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY REGARDING THE ADVISABILITY OF INVESTING IN FUNDS GENERALLY OR IN THIS FUND PARTICULARLY OR THE ABILITY OF ANY MSCI INDEX TO TRACK CORRESPONDING STOCK MARKET PERFORMANCE. MSCI OR ITS AFFILIATES ARE THE LICENSORS OF CERTAIN TRADEMARKS, SERVICE MARKS AND TRADE NAMES AND OF THE MSCI INDEXES WHICH ARE DETERMINED, COMPOSED AND CALCULATED BY MSCI WITHOUT REGARD TO THIS FUND OR THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY. NONE OF THE MSCI PARTIES HAS ANY OBLIGATION TO TAKE THE NEEDS OF THE ISSUERS OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY INTO CONSIDERATION IN DETERMINING, COMPOSING OR CALCULATING THE MSCI INDEXES. NONE OF THE MSCI PARTIES IS RESPONSIBLE FOR OR HAS PARTICIPATED IN THE DETERMINATION OF THE TIMING OF, PRICES AT, OR QUANTITIES OF THIS FUND TO BE ISSUED OR IN THE DETERMINATION OR CALCULATION OF THE EQUATION BY OR THE CONSIDERATION INTO WHICH THIS FUND IS REDEEMABLE. FURTHER, NONE OF THE MSCI PARTIES HAS ANY OBLIGATION OR LIABILITY TO THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY IN CONNECTION WITH THE ADMINISTRATION, MARKETING OR OFFERING OF THIS FUND.
ALTHOUGH MSCI SHALL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE MSCI INDEXES FROM SOURCES THAT MSCI CONSIDERS RELIABLE, NONE OF THE MSCI PARTIES WARRANTS OR GUARANTEES THE ORIGINALITY, ACCURACY AND/OR THE COMPLETENESS OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY THE ISSUER OF THE FUND, OWNERS OF THE FUND, OR ANY OTHER PERSON OR ENTITY, FROM THE USE OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS OF OR IN CONNECTION WITH ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. FURTHER, NONE OF THE MSCI PARTIES MAKES ANY EXPRESS OR IMPLIED WARRANTIES OF ANY KIND, AND THE MSCI PARTIES HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO EACH MSCI INDEX AND ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL ANY OF THE MSCI PARTIES HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.
No purchaser, seller or holder of this security, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

CSIF (Lux) Equity China Total Market Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is US-Dollar.

Investment Objective

The Subfund tracks the **MSCI China All Shares ESG Universal 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 China All Shares ESG Universal Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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 China All Shares ESG Universal Index on the basis of its acceptance criteria;

c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;

d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;

e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.

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.

The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.

In addition, the Subfund may invest up to 15% of its total net assets in structured products (certificates, notes) on equities, equity-type securities, equity baskets and equity indices that are sufficiently liquid and issued by first-class banks (or by issuers that offer investor protection comparable to that provided by first-class banks). These structured products must qualify as securities pursuant to Art. 41 of the Law of December 17, 2010. These structured products must be valued regularly and transparently on the basis of independent sources. Structured products must not entail any leverage effect. As well as satisfying the regulations on risk spreading, the equity baskets and equity indices must be sufficiently diversified.

Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.

The Subfund qualifies as a financial product under Art. 8 (1) of SFDR.

Information about the environmental or social characteristics promoted by the Subfund is available in the SFDR Annex of this Prospectus.

Description of the Underlying Index

The MSCI China All Shares ESG Universal Index is based on the MSCI China All Shares Index, its parent index, and captures large and mid-cap representation across China A-shares, B-shares, H-shares, Red-chips, P-chips and foreign listings (e.g. ADRs). The index aims to reflect the opportunity set of China share classes listed in Hong Kong, Shanghai, Shenzhen and outside of China. The index is designed to reflect the performance of an investment strategy that, by tilting away from free-float market cap weights, seeks to gain exposure to those companies demonstrating both a robust ESG profile as well as a positive trend in improving that profile, using minimal exclusions from the MSCI China All Shares Index.

The MSCI ESG Universal Indexes are constructed in the following steps. First, the stocks with the weakest ESG profile from an MSCI Index (the 'Parent Index') are excluded. Second, ESG re-weighting factor is defined that reflects an assessment of both the current ESG profile (based on the current MSCI ESG Rating) as well as the trend in that profile (based on the MSCI ESG Rating Trend). Finally, the securities are re-weighted from the free-float market cap weights of the Parent Index using the combined ESG score to construct the MSCI ESG Universal Index.

Pursuant to the index rules the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules. Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.msci.com/indexes.

The MSCI China All Shares ESG Universal Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error

Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 1.00%.

Global Exposure

The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares

Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 3 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open the day after the Dealing Day and provided that this day is also a day on which banks are open for business in Luxembourg.

The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the second full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.

Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 3 p.m. on the following Dealing Day.

Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

No application has been submitted or will be submitted, nor any registration has been or will be sought, by the Management Company to or from any of the People's Republic of China (PRC) governmental or regulatory authorities in connection with the advertising, offer, distribution or sale of the Shares of the Subfund in or from the PRC, and the Management Company does not intend to or will not, directly or indirectly, advertise, offer, distribute or sell the Shares of the Subfund within the PRC.

The Shares of the Subfund are not intended to be offered or sold within the PRC. A PRC investor may subscribe for Shares only if they are permitted to do so and/or are not restricted from doing so under all relevant PRC laws, rules, regulations, notices, directives, orders or other regulatory requirements in the PRC issued by any PRC governmental or regulatory authority that are applicable to them as investor, or that apply to the Management Company or to the Investment Manager whether or not having the force of law and as may be issued and amended from time to time. Where applicable, PRC investors are responsible for obtaining all necessary governmental approvals, verifications, licences or registrations (if any) from all relevant PRC regulatory and/or governmental authorities, including, but not limited to, the State Administration of Foreign Exchange, the China Securities Regulatory Commission and/or other relevant regulatory and/or governmental authorities, as applicable, and complying with all relevant PRC regulations, including, but not limited to, any relevant foreign exchange regulations and/or overseas investment regulations. If an investor fails to comply with the above, the Company may take any action in good faith and acting on reasonable grounds in relation to such investor's Shares to comply with relevant regulatory requirements, including effecting

compulsory redemption of Shares owned by the relevant investor, subject to the Articles of Incorporation, and applicable laws and regulations.
Persons into whose possession this Prospectus or any Shares may come must inform themselves about, and observe, any such restrictions.

Absolute Threshold
The following measure can be applied in the event where net subscription and redemption orders exceed the threshold of USD 200 million. The rules set out below will be applied before the procedures for the handling of large redemption applications described in Chapter 5, iii "Redemption of Shares".
In the event that on a particular Dealing Day the net subscription and redemption orders ("net" meaning the difference between subscription and redemption orders received on a particular Dealing Day, not including transfers of assets into and out of the fund) exceed the threshold specified above for the Subfund and where there is insufficient liquidity on the market underlying the benchmark index, the Board of Directors may, by way of exception, act in the interests of the Shareholders by capping total subscription and redemption orders on a pro-rata basis.
To the extent that any order is not given full effect on such Dealing Day by virtue of the exercise of the power to prorate the orders, it shall be treated with respect to the unsatisfied balance thereof as if a further request has been made by the Shareholder in respect of the next Dealing Day.
The subscribing or redeeming investors shall therefore receive a share of the total available subscription or redemption amount corresponding to the ratio between the executable portion of the subscription or redemption orders and all subscription or redemption orders received for the Dealing Day concerned.
Sample calculation in event of surplus subscriptions: The threshold is USD 200 million. On Dealing Day 1, subscription orders are received for USD 800 million and redemption orders for USD 140 million. This gives a net subscription order of USD 660 million.

Total subscription orders	USD 800 mn
Total redemption orders	USD 140 mn
Surplus subscriptions (= net subscription orders)	USD 660 mn (USD 800 mn – USD 140 mn)
Transactions in the market	USD 200 mn (threshold)
Executable subscription orders	USD 340 mn (USD 200 mn + USD 140 mn)
Non-executable subscription orders Total subscription orders	USD 460 mn (USD 800 mn – USD 340 mn)
Cap on subscription orders	57.5% (USD 460 mn / USD 800 mn)
Subscription orders to be processed on following day	USD 460 mn

Redemptions are paid out in full. Subscription orders totalling USD 800 million can only be satisfied up to USD 340 million (USD 140 million by netting against redemption orders and USD 200 million by purchasing securities on the market). Subscription orders are therefore capped at 340/800 for each applicant. The remaining portion – that is, 460/800 – is regarded as an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all subscription orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.
Sample calculation in event of surplus redemptions: The threshold is USD 200 million. On Dealing Day 1, subscription orders are received for USD 60 million and redemption orders for USD 700 million. This gives a net redemption order of USD 640 million.

Total subscription orders	USD 60 mn
Total redemption orders	USD 700 mn
Surplus redemptions (net redemption orders)	USD 640 mn (USD 700 mn – USD 60 mn)
Transactions in the market	USD 200 mn (threshold)
Executable redemption orders	USD 260 mn (USD 60 mn + USD 200 mn)
Non-executable redemption orders	USD 440 mn (USD 700 mn – USD 260 mn)
Capping of redemption orders	62.9% (USD 440 mn / USD 700 mn)
Redemption orders to be processed on following day	USD 440 mn

Subscriptions are executed in full. Redemption orders totalling USD 700 million can only be satisfied up to USD 260 million (USD 60 million by netting against subscription orders and USD 200 million through selling of securities on the market). Redemption orders are therefore capped at 260/700 for each applicant. The remaining portion – that is, 440/700 – is considered an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all redemption orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.

There is a risk that the Company will suffer liquidity issues because of unusual market conditions, an unusually high volume of redemption requests or other reasons. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.

Relative threshold
The Company reserves the right not to accept instructions to redeem, to issue or to convert Shares on any one Dealing Day representing more than 25% of the net assets of this Subfund. In these circumstances, the Board of Directors may declare that the redemption of part or all Shares in excess of 25% for which a redemption or a conversion has been requested will be deferred until the next Dealing Day and will be valued at the Net Asset Value per Share prevailing on that Dealing Day. On such Dealing Day, deferred requests will be dealt with in priority to later requests and in the order that requests were initially received by the Transfer Agent.
During a period of suspension or deferral, a Shareholder may withdraw his request in respect of any Shares not redeemed or converted, by notice in writing received by the Transfer Agent before the end of such period.
The Company reserves the right to extend the period of payment of redemption proceeds to such period, not exceeding twenty (20) calendar days, as shall be necessary to repatriate proceeds of the sale of investments in the event of impediments due to exchange control regulations or similar constraints in the markets in which a substantial part of the assets of this Subfund are invested or in exceptional circumstances where the liquidity of this Subfund is not sufficient to meet the redemption requests.

The Company reserves the right to apply the lower of either the relative or absolute threshold depending on the circumstances.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund, in particular sections "Sustainability Risks" and "Sustainable Investing Risks".
Investments through the Shanghai-Hong Kong Stock Connect Scheme or other similar scheme(s) established under applicable laws and regulations from time to time (the "Stock Connect Scheme") involve specific risks. Accordingly, potential investors are referred in particular to the risks set out in Chapter 8, "Risk Factors" under section "Risks associated with the Stock Connect Scheme".

Investor Profile
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 Chinese equity securities.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

Disclaimer
THIS FUND IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MSCI INC. ("MSCI"), ANY OF ITS AFFILIATES, ANY OF ITS INFORMATION PROVIDERS OR ANY OTHER THIRD PARTY INVOLVED IN, OR RELATED TO, COMPILING, COMPUTING OR CREATING ANY MSCI INDEX (COLLECTIVELY, THE "MSCI PARTIES"). THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES ARE SERVICE MARK(S) OF MSCI OR ITS AFFILIATES AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY UBS. NONE OF THE MSCI PARTIES MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, TO THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY REGARDING THE ADVISABILITY OF INVESTING IN FUNDS

GENERALLY OR IN THIS FUND PARTICULARLY OR THE ABILITY OF ANY MSCI INDEX TO TRACK CORRESPONDING STOCK MARKET PERFORMANCE. MSCI OR ITS AFFILIATES ARE THE LICENSORS OF CERTAIN TRADEMARKS, SERVICE MARKS AND TRADE NAMES AND OF THE MSCI INDEXES WHICH ARE DETERMINED, COMPOSED AND CALCULATED BY MSCI WITHOUT REGARD TO THIS FUND OR THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY. NONE OF THE MSCI PARTIES HAS ANY OBLIGATION TO TAKE THE NEEDS OF THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY INTO CONSIDERATION IN DETERMINING, COMPOSING OR CALCULATING THE MSCI INDEXES. NONE OF THE MSCI PARTIES IS RESPONSIBLE FOR OR HAS PARTICIPATED IN THE DETERMINATION OF THE TIMING OF, PRICES AT, OR QUANTITIES OF THIS FUND TO BE ISSUED OR IN THE DETERMINATION OR CALCULATION OF THE EQUATION BY OR THE CONSIDERATION INTO WHICH THIS FUND IS REDEEMABLE. FURTHER, NONE OF THE MSCI PARTIES HAS ANY OBLIGATION OR LIABILITY TO THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY IN CONNECTION WITH THE ADMINISTRATION, MARKETING OR OFFERING OF THIS FUND.
ALTHOUGH MSCI SHALL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE MSCI INDEXES FROM SOURCES THAT MSCI CONSIDERS RELIABLE, NONE OF THE MSCI PARTIES WARRANTS OR GUARANTEES THE ORIGINALITY, ACCURACY AND/OR THE COMPLETENESS OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY THE ISSUER OF THE FUND, OWNERS OF THE FUND, OR ANY OTHER PERSON OR ENTITY, FROM THE USE OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS OF OR IN CONNECTION WITH ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. FURTHER, NONE OF THE MSCI PARTIES MAKES ANY EXPRESS OR IMPLIED WARRANTIES OF ANY KIND, AND THE MSCI PARTIES HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO EACH MSCI INDEX AND ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL ANY OF THE MSCI PARTIES HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.
No purchaser, seller or holder of this security, product or fund, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this security without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

CSIF (Lux) Equity Emerging Markets

The Reference Currency in which the performance and net asset value of the Subfund are calculated is US-Dollar.

Investment Objective
The Subfund tracks the **MSCI Emerging Markets 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 Emerging Markets Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles
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) or equity-type securities such as American Depositary Receipts (ADRs), American Depositary Shares (ADS), Global Depositary Receipts (GDRs) and Global Depositary Shares (GDS) etc. (excluding securities with embedded derivatives) each of which qualifies as transferable security within the meaning of the Law of 17 December 2010, issued by companies which are contained in the above reference 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 Emerging Markets Index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;
e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.

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.
The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.
In addition, the Subfund may invest up to 15% of its total net assets in structured products (certificates, notes) on equities, equity-type securities, equity baskets and equity indices that are sufficiently liquid and issued by first-class banks (or by issuers that offer investor protection comparable to that provided by first-class banks). These structured products must qualify as securities pursuant to Art. 41 of the Law of December 17, 2010. These structured products must be valued regularly and transparently on the basis of independent sources. Structured products must not entail any leverage effect. As well as satisfying the regulations on risk spreading, the equity baskets and equity indices must be sufficiently diversified.
Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 6 of SFDR.
The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index
The MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance in the global emerging markets.
The MSCI Emerging Markets Index consists of large and mid-cap companies across 24 Emerging Markets (EM) countries: Brazil, Chile, China, Colombia, Czech Republic, Egypt, Greece, Hungary, Indonesia, India, Korea, Malaysia, Mexico, Pakistan, Peru, Philippines, Poland, Qatar, Russia, South Africa, Taiwan, Thailand, Turkey, and United Arab Emirates.
Pursuant to the index rules the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.
Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.msci.com/indexes.
The MSCI Emerging Markets Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.50%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications by 3 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open the day after the Dealing Day and provided that this day is also a day on which banks are open for business in Luxembourg.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the second full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 3 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined.
Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.
No Shares of the Subfund will be, directly or indirectly, advertised, offered, distributed or sold to persons resident in India and no subscription application for Shares in the Subfund will be accepted if the acquisition of these Shares is financed by funds derived from sources within India.
As described under Chapter 5, "Investment in Credit Suisse Index Fund (Lux)" of the Prospectus, the Company is entitled to compulsorily redeem all Shares held by a Shareholder in any circumstances in which the Company determines that such compulsory redemption would avoid material legal, regulatory, pecuniary, tax, economic, proprietary, administrative or other disadvantages to the Company, including but not limited to the cases where such Shares are held by Shareholders who are not entitled to acquire or possess these Shares or who fail to comply with any obligations associated with the holding of these Shares under the applicable regulations. As a consequence the Shareholders shall note that the legal, regulatory or tax requirements applicable to their shareholding in the Subfund may include specific local requirements applicable as per the Indian laws and regulations and that non-compliance with the Indian regulations might lead to the termination of their investment in the Subfund, the compulsory redemption (in whole or in part) of the Shares held by the investors in the Subfund, the retention of any redemption proceeds to the investors or to any other measures taken by the local authorities and impacting the investment of the investor in the Subfund.
No application has been submitted or will be submitted, nor any registration has been or will be sought, by the Management Company to or from any of the People's Republic of China (PRC) governmental or regulatory authorities in connection with the advertising, offer, distribution or sale of the Shares of the Subfund in or from the PRC, and the Management Company does not intend to or will not, directly or indirectly, advertise, offer, distribute or sell the Shares of the Subfund within the PRC.
The Shares of the Subfund are not intended to be offered or sold within the PRC. A PRC investor may subscribe for Shares only if they are permitted to do so and/or are not restricted from doing so under all relevant PRC laws, rules, regulations, notices, directives, orders or other regulatory requirements in the PRC issued by any PRC governmental or regulatory authority that are applicable to them as investor, or that apply to the Management Company or to the Investment Manager whether or not having the force of law and as may be issued and amended from time to time. Where applicable, PRC investors are responsible for obtaining all necessary governmental approvals, verifications, licences or registrations (if any) from all relevant PRC regulatory and/or governmental authorities, including, but not limited to, the State Administration of Foreign Exchange, the China Securities Regulatory Commission and/or other relevant regulatory and/or governmental authorities, as applicable, and complying with all relevant PRC regulations, including, but not limited to, any relevant foreign exchange regulations and/or overseas investment regulations. If an investor fails to comply with the above, the Company may take any action in good faith and acting on reasonable grounds in relation to such investor's Shares to comply with relevant regulatory requirements, including effecting compulsory redemption of Shares owned by the relevant investor, subject to the Articles of Incorporation, and applicable laws and regulations.
No application has been submitted or will be submitted, nor any registration has been or will be sought, by the Company or the Management Company to or from any of the Indian governmental or regulatory authorities in connection with the advertising, offer, distribution or sale of the Shares in or from India and neither the Company nor the Management Company intends to or will, directly or indirectly, advertise, offer, distribute or sell the Shares to persons resident in India. Subject to certain limited exceptions, the Shares may not be purchased by persons resident in India and purchase of the Shares by such persons are subject to legal and regulatory restrictions.
Persons into whose possession this Prospectus or any Shares may come must inform themselves about, and observe, any such restrictions.

<u>Absolute threshold</u>
The following measure can be applied in the event where net subscription and redemption orders exceed the threshold of USD 500 million. The rules set out below will be applied before the procedures for the handling of large redemption applications described in Chapter 5, iii "Redemption of Shares".
In the event that on a particular Dealing Day the net subscription and redemption orders ("net" meaning the difference between subscription and redemption orders received on a particular Dealing Day, not including transfers of assets into and out of the fund) exceed the threshold specified above for the Subfund and where there is insufficient liquidity on the market underlying the benchmark index, the Board of Directors may, by way of exception, act in the interests of the Shareholders by capping total subscription and redemption orders on a pro-rata basis.
To the extent that any order is not given full effect on such Dealing Day by virtue of the exercise of the power to prorate the orders, it shall be treated with respect to the unsatisfied balance thereof as if a further request has been made by the Shareholder in respect of the next Dealing Day.
The subscribing or redeeming investors shall therefore receive a share of the total available subscription or redemption amount corresponding to the ratio between the executable portion of the subscription or redemption orders and all subscription or redemption orders received for the Dealing Day concerned.
Sample calculation in event of surplus subscriptions: The threshold is USD 500 million. On Dealing Day 1, subscription orders are received for USD 800 million and redemption orders for USD 140 million. This gives a net subscription order of USD 660 million.

Total subscription orders	USD 800 mn
Total redemption orders	USD 140 mn
Surplus subscriptions (= net subscription orders)	USD 660 mn (USD 800 mn – USD 140 mn)
Transactions in the market	USD 500 mn (threshold)
Executable subscription orders	USD 640 mn (USD 500 mn + USD 140 mn)
Non-executable subscription orders Total subscription orders	USD 160 mn (USD 800 mn – USD 640 mn)
Cap on subscription orders	20% (USD 160 mn / USD 800 mn)
Subscription orders to be processed on following day	USD 140 mn

Redemptions are paid out in full. Subscription orders totalling USD 800 million can only be satisfied up to USD 660 million (USD 160 million by netting against redemption orders and USD 500 million by purchasing securities on the market). Subscription orders are therefore capped at 660/800 for each applicant. The remaining portion – that is, 140/800 – is regarded as an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all subscription orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.
Sample calculation in event of surplus redemptions: The threshold is USD 500 million. On Dealing Day 1, subscription orders are received for USD 60

million and redemption orders for USD 700 million. This gives a net redemption order of USD 640 million.

Total subscription orders	USD 60 mn
Total redemption orders	USD 700 mn
Surplus redemptions (net redemption orders)	USD 640 mn (USD 700 mn – USD 60 mn)
Transactions in the market	USD 500 mn (threshold)
Executable redemption orders	USD 560 mn (USD 60 mn + USD 500 mn)
Non-executable redemption orders	USD 140 mn (USD 700 mn – USD 560 mn)
Capping of redemption orders	20% (USD 140 mn / USD 700 mn)
Redemption orders to be processed on following day	USD 140 mn

Subscriptions are executed in full. Redemption orders totalling USD 700 million can only be satisfied up to USD 560 million (USD 60 million by netting against subscription orders and USD 500 million through selling of securities on the market). Redemption orders are therefore capped at 560/700 for each applicant. The remaining portion – that is, 140/700 – is considered an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all redemption orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.

There is a risk that the Company will suffer liquidity issues because of unusual market conditions, an unusually high volume of redemption requests or other reasons. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.

Relative threshold
The Company reserves the right not to accept instructions to redeem, to issue or to convert Shares on any one Dealing Day representing more than 25% of the net assets of this Subfund. In these circumstances, the Board of Directors may declare that the redemption of part or all Shares in excess of 25% for which a redemption or a conversion has been requested will be deferred until the next Dealing Day and will be valued at the Net Asset Value per Share prevailing on that Dealing Day. On such Dealing Day, deferred requests will be dealt with in priority to later requests and in the order that requests were initially received by the Transfer Agent.
During a period of suspension or deferral, a Shareholder may withdraw his request in respect of any Shares not redeemed or converted, by notice in writing received by the Transfer Agent before the end of such period.
The Company reserves the right to extend the period of payment of redemption proceeds to such period, not exceeding twenty (20) calendar days, as shall be necessary to repatriate proceeds of the sale of investments in the event of impediments due to exchange control regulations or similar constraints in the markets in which a substantial part of the assets of this Subfund are invested or in exceptional circumstances where the liquidity of this Subfund is not sufficient to meet the redemption requests.

The Company reserves the right to apply the lower of either the relative or absolute threshold depending on the circumstances.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, “Risk Factors” before investing in the Subfund. In particular the following risk set out in Chapter 8. “Risk Factors” may be more relevant for this Subfund: Investments in Emerging Countries.
Direct investments in India also involve specific risks. Accordingly, potential investors are referred in particular to the risks set out in Chapter 8, “Risk Factors” in relation to the FPI registration of the Subfund and the potential disclosure of information and personal data regarding the investors in the Subfund to the Indian local supervisory authorities and to the DDP.
Investments through the Shanghai-Hong Kong Stock Connect Scheme or other similar scheme(s) established under applicable laws and regulations from time to time (the “Stock Connect Scheme”) involve specific risks. Accordingly, potential investors are referred in particular to the risks set out in Chapter 8, “Risk Factors” under section “Risks associated with the Stock Connect Scheme”.

Investments in Kuwait
Investors should note that the opening of accounts to invest in stocks issued by Kuwait-based companies requires inter-alia certain entities such as banks, financial institutions and intermediaries dealing in or involved in the clearing of securities (including local clearing houses) (the “Local Intermediaries”) to conduct client identification procedures, to establish the beneficial owner of the assets and to maintain a record of those beneficiaries and certain kinds of transactions. Accordingly, those Local Intermediaries have the ability to seek information on the identity of beneficial owners of the Subfund.
As far as permitted under Luxembourg law, information and personal data regarding the investors of the Subfund seeking exposure to the Kuwait market (including but not limited to any documentation submitted as part of the identification procedure prescribed in relation to their investment in the Subfund) may be disclosed to those Local Intermediaries, resp. to governmental or regulatory authorities in Kuwait. In particular, investors shall note that, in order to enable the Subfund to open accounts to invest in the Kuwait market, any natural person who, whether acting through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest exceeding a certain threshold of the Subfund’s assets is required to disclose its identity to those Local Intermediaries.
Investors should note that the opening of the accounts in Kuwait is a condition precedent to any direct investments by the Subfund in the Kuwait market. No assurance can be given that the accounts will be maintained for the whole duration of the relevant Subfund and a closure of the accounts may lead to a deterioration of the performance of the relevant Subfund, which, as a consequence, could have a negative impact on the value of the investors’ participation depending on the prevailing market conditions at that time.

Investor Profile
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 equity securities within emerging markets.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class “CA”, “CAH”, “CB”, “CBH”, “WA”, “WAH”, “WB”, “WBH”, “WAX”, “WAXH”, “WBX” and “WBXH” Shares calculated in accordance with Chapter 9, “Net Asset Value” will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, “Information for Shareholders”.

Disclaimer
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CSIF (Lux) Equity Emerging Markets ESG Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is US-Dollar.

Investment Objective

The Subfund tracks the **MSCI Emerging Markets ESG Leaders 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 Emerging Markets ESG Leaders Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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) or equity-type securities such as American Depositary Receipts (ADRs), American Depositary Shares (ADS), Global Depositary Receipts (GDRs) and Global Depositary Shares (GDS) etc. (excluding securities with embedded derivatives) each of which qualifies as transferable security within the meaning of the Law of 17 December 2010, issued by companies which are contained in the above reference 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 Emerging Markets ESG Leaders Index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;
e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.
f) In addition to direct investments, the Subfund may engage in total return swaps for investment purposes to gain exposure to the benchmark index, or certain constituents thereof, where a direct exposure to the constituents of the index is not possible or efficient. The principal amount of the Subfund's assets that can be subject to total return swaps may represent up to a maximum of 20% of the net asset value of the Subfund calculated by way of the sum of notionals of the total return swaps. It is generally expected that the amount of such total return swap will remain within the range of 0% to 20% of the net asset value of the Subfund calculated by way of the sum of notionals of the total return swaps. In certain circumstances this proportion may be higher.
The sum of notionals takes into account the absolute value of the notional exposure of the total return swaps used by the Subfund. The expected amount of such total return swaps is an indicator of the intensity of the use of total return swaps within the Subfund. However, it is not necessarily an indicator of the investment risks in relation to those instruments because it does not take into account any netting or hedging effects.

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.
The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.
In addition, the Subfund may invest up to 15% of its total net assets in structured products (certificates, notes) on equities, equity-type securities, equity baskets and equity indices that are sufficiently liquid and issued by first-class banks (or by issuers that offer investor protection comparable to that provided by first-class banks). These structured products must qualify as securities pursuant to Art. 41 of the Law of December 17, 2010. These structured products must be valued regularly and transparently on the basis

of independent sources. Structured products must not entail any leverage effect. As well as satisfying the regulations on risk spreading, the equity baskets and equity indices must be sufficiently diversified.
Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 8 (1) of SFDR.
Information about the environmental or social characteristics promoted by the Subfund is available in the SFDR Annex of this Prospectus.

Description of the Underlying Index
The MSCI Emerging Markets ESG Leaders Index is a capitalization weighted index that provides exposure to companies with high Environmental, Social and Governance (ESG) performance relative to their sector peers. It consists of large and mid-cap companies across 24 Emerging Markets (EM) countries: Brazil, Chile, China, Colombia, Czech Republic, Egypt, Greece, Hungary, Indonesia, India, Korea, Malaysia, Mexico, Pakistan, Peru, Philippines, Poland, Qatar, Russia, South Africa, Taiwan, Thailand, Turkey, and United Arab Emirates. The Index is designed for investors seeking a broad, diversified sustainability benchmark with relatively low tracking error to the underlying equity market.
To assess whether a given company has high ESG ratings relative to its sector peers, the benchmark administrator excludes companies with controversial business lines. The benchmark administrator further rates controversial business practices and excludes companies with severe controversies with regard to ESG indicators. The benchmark administrator finally performs a holistic assessment of companies according to universal and industry-specific subjects and rates companies on various indicators in the environmental, social and governance pillars, whereby companies that do not meet the required minimum standards on a list of ESG factors are excluded.
Pursuant to the index rules the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules. Further details regarding the index (including its constituents and changes made from time to time by the benchmark administrator to the index methodology as described above) are available on the website of the benchmark administrator at https://www.msci.com/index-methodology.
The MSCI Emerging Markets ESG Leaders Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.50%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications by 3 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open the day after the Dealing Day and provided that this day is also a day on which banks are open for business in Luxembourg.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the second full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 3 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.
No Shares of the Subfund will be, directly or indirectly, advertised, offered, distributed or sold to persons resident in India and no subscription application for Shares in the Subfund will be accepted if the acquisition of these Shares is financed by funds derived from sources within India.
As described under Chapter 5, "Investment in Credit Suisse Index Fund (Lux)" of the Prospectus, the Company is entitled to compulsorily redeem all Shares held by a Shareholder in any circumstances in which the Company determines that such compulsory redemption would avoid material legal, regulatory, pecuniary, tax, economic, proprietary, administrative or other disadvantages to the Company, including but not limited to the cases where such Shares are held by Shareholders who are not entitled to acquire or possess these Shares or who fail to comply with any obligations associated with the holding of these Shares under the applicable regulations. As a consequence the Shareholders shall note that the legal, regulatory or tax requirements applicable to their shareholding in the Subfund may include specific local requirements applicable as per the Indian laws and regulations and that non-compliance with the Indian regulations might lead to the termination of their investment in the Subfund, the compulsory redemption (in whole or in part) of the Shares held by the investors in the Subfund, the retention of any redemption proceeds to the investors or to any other measures taken by the local authorities and impacting the investment of the investor in the Subfund.
No application has been submitted or will be submitted, nor any registration has been or will be sought, by the Management Company to or from any of the People's Republic of China (PRC) governmental or regulatory authorities in connection with the advertising, offer, distribution or sale of the Shares of the Subfund in or from the PRC, and the Management Company does not intend to or will not, directly or indirectly, advertise, offer, distribute or sell the Shares of the Subfund within the PRC.
The Shares of the Subfund are not intended to be offered or sold within the PRC. A PRC investor may subscribe for Shares only if they are permitted to do so and/or are not restricted from doing so under all relevant PRC laws, rules, regulations, notices, directives, orders or other regulatory requirements in the PRC issued by any PRC governmental or regulatory authority that are applicable to them as investor, or that apply to the Management Company or to the Investment Manager whether or not having the force of law and as may be issued and amended from time to time. Where applicable, PRC investors are responsible for obtaining all necessary governmental approvals, verifications, licences or registrations (if any) from all relevant PRC regulatory and/or governmental authorities, including, but not limited to, the State Administration of Foreign Exchange, the China Securities Regulatory Commission and/or other relevant regulatory and/or governmental authorities, as applicable, and complying with all relevant PRC regulations, including, but not limited to, any relevant foreign exchange regulations and/or overseas investment regulations. If an investor fails to comply with the above, the Company may take any action in good faith and acting on reasonable grounds in relation to such investor's Shares to comply with relevant regulatory requirements, including effecting compulsory redemption of Shares owned by the relevant investor, subject to the Articles of Incorporation, and applicable laws and regulations.
No application has been submitted or will be submitted, nor any registration has been or will be sought, by the Company or the Management Company to or from any of the Indian governmental or regulatory authorities in connection with the advertising, offer, distribution or sale of the Shares in or from India and neither the Company nor the Management Company intends to or will, directly or indirectly, advertise, offer, distribute or sell the Shares to persons resident in India. Subject to certain limited exceptions, the Shares may not be purchased by persons resident in India and purchase of the Shares by such persons are subject to legal and regulatory restrictions.
Persons into whose possession this Prospectus or any Shares may come must inform themselves about, and observe, any such restrictions.

Absolute Threshold
The following measure can be applied in the event where net subscription and redemption orders exceed the threshold of USD 300 million. The rules set out below will be applied before the procedures for the handling of large redemption applications described in Chapter 5, iii "Redemption of Shares".
In the event that on a particular Dealing Day the net subscription and redemption orders ("net" meaning the difference between subscription and redemption orders received on a particular Dealing Day, not including transfers of assets into and out of the fund) exceed the threshold specified above for the Subfund and where there is insufficient liquidity on the market underlying the benchmark index, the Board of Directors may, by way of exception, act in the interests of the Shareholders by capping total subscription and redemption orders on a pro-rata basis.
To the extent that any order is not given full effect on such Dealing Day by virtue of the exercise of the power to prorate the orders, it shall be treated with respect to the unsatisfied balance thereof as if a further request has been made by the Shareholder in respect of the next Dealing Day.
The subscribing or redeeming investors shall therefore receive a share of the total available subscription or redemption amount corresponding to the ratio between the executable portion of the subscription or redemption

orders and all subscription or redemption orders received for the Dealing Day concerned.
Sample calculation in event of surplus subscriptions: The threshold is USD 300 million. On Dealing Day 1, subscription orders are received for USD 800 million and redemption orders for USD 140 million. This gives a net subscription order of USD 660 million.

Total subscription orders	USD 800 mn
Total redemption orders	USD 140 mn
Surplus subscriptions (= net subscription orders)	USD 660 mn (USD 800 mn – USD 140 mn)
Transactions in the market	USD 300 mn (threshold)
Executable subscription orders	USD 440 mn (USD 300 mn + USD 140 mn)
Non-executable subscription orders Total subscription orders	USD 360 mn (USD 800 mn – USD 440 mn)
Cap on subscription orders	45% (USD 360 mn / USD 800 mn)
Subscription orders to be processed on following day	USD 360 mn

Redemptions are paid out in full. Subscription orders totalling USD 800 million can only be satisfied up to USD 440 million (USD 140 million by netting against redemption orders and USD 300 million by purchasing securities on the market). Subscription orders are therefore capped at 440/800 for each applicant. The remaining portion – that is, 360/800 – is regarded as an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all subscription orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.
Sample calculation in event of surplus redemptions: The threshold is USD 300 million. On Dealing Day 1, subscription orders are received for USD 60 million and redemption orders for USD 700 million. This gives a net redemption order of USD 640 million.

Total subscription orders	USD 60 mn
Total redemption orders	USD 700 mn
Surplus redemptions (net redemption orders)	USD 640 mn (USD 700 mn – USD 60 mn)
Transactions in the market	USD 300 mn (threshold)
Executable redemption orders	USD 360 mn (USD 60 mn + USD 300 mn)
Non-executable redemption orders	USD 340 mn (USD 700 mn – USD 360 mn)
Capping of redemption orders	48.6% (USD 340 mn / USD 700 mn)
Redemption orders to be processed on following day	USD 340 mn

Subscriptions are executed in full. Redemption orders totalling USD 700 million can only be satisfied up to USD 360 million (USD 60 million by netting against subscription orders and USD 300 million through selling of securities on the market). Redemption orders are therefore capped at 360/700 for each applicant. The remaining portion – that is, 340/700 – is considered an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all redemption orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.

There is a risk that the Company will suffer liquidity issues because of unusual market conditions, an unusually high volume of redemption requests or other reasons. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.

Relative threshold
The Company reserves the right not to accept instructions to redeem, or to convert Shares on any one Dealing Day representing more than 25% of the net assets of this Subfund. In these circumstances, the Board of Directors may declare that the redemption of part or all Shares in excess of 25% for which a redemption or a conversion has been requested will be deferred until the next Dealing Day and will be valued at the Net Asset Value per Share prevailing on that Dealing Day. On such Dealing Day, deferred requests will be dealt with in priority to later requests and in the order that requests were initially received by the Transfer Agent.
The Company also reserves the right not to accept instructions to issue Shares on any one Dealing Day representing more than 20% of the net assets of this Subfund. In these circumstances, the Board of Directors may declare that the issuance of part or all Shares in excess of 20% for which a subscription has been requested will be deferred until the next Dealing Day and will be valued at the Net Asset Value per Share prevailing on that Dealing Day. On such Dealing Day, deferred requests will be dealt with in priority to later requests and in the order that requests were initially received by the Transfer Agent.
During a period of suspension or deferral, a Shareholder may withdraw his request in respect of any Shares not redeemed or converted, by notice in writing received by the Transfer Agent before the end of such period.
The Company reserves the right to extend the period of payment of redemption proceeds to such period, not exceeding twenty (20) calendar days, as shall be necessary to repatriate proceeds of the sale of investments in the event of impediments due to exchange control regulations or similar constraints in the markets in which a substantial part of the assets of this Subfund are invested or in exceptional circumstances where the liquidity of this Subfund is not sufficient to meet the redemption requests.

The Company reserves the right to apply the lower of either the relative or absolute threshold depending on the circumstances.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund. In particular the following risk set out in Chapter 8. "Risk Factors" may be more relevant for this Subfund: "Investments in Emerging Countries", "Sustainability Risks" and "Sustainable Investing Risks".
Direct investments in India also involve specific risks. Accordingly, potential investors are referred in particular to the risks set out in Chapter 8, "Risk Factors" in relation to the FPI registration of the Subfund and the potential disclosure of information and personal data regarding the investors in the Subfund to the Indian local supervisory authorities and to the DDP.
Investments through the Shanghai-Hong Kong Stock Connect Scheme or other similar scheme(s) established under applicable laws and regulations from time to time (the "Stock Connect Scheme") involve specific risks. Accordingly, potential investors are referred in particular to the risks set out in Chapter 8, "Risk Factors" under section "Risks associated with the Stock Connect Scheme".

Investments in Kuwait
Investors should note that the opening of accounts to invest in stocks issued by Kuwait-based companies requires inter-alia certain entities such as banks, financial institutions and intermediaries dealing in or involved in the clearing of securities (including local clearing houses) (the "Local Intermediaries") to conduct client identification procedures, to establish the beneficial owner of the assets and to maintain a record of those beneficiaries and certain kinds of transactions. Accordingly, those Local Intermediaries have the ability to seek information on the identity of beneficial owners of the Subfund.
As far as permitted under Luxembourg law, information and personal data regarding the investors of the Subfund seeking exposure to the Kuwait market (including but not limited to any documentation submitted as part of the identification procedure prescribed in relation to their investment in the Subfund) may be disclosed to those Local Intermediaries, resp. to governmental or regulatory authorities in Kuwait. In particular, investors shall note that, in order to enable the Subfund to open accounts to invest in the Kuwait market, any natural person who, whether acting through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest exceeding a certain threshold of the Subfund's assets is required to disclose its identity to those Local Intermediaries.
Investors should note that the opening of the accounts in Kuwait is a condition precedent to any direct investments by the Subfund in the Kuwait market. No assurance can be given that the accounts will be maintained for the whole duration of the relevant Subfund and a closure of the accounts may lead to a deterioration of the performance of the relevant Subfund, which, as a consequence, could have a negative impact on the value of the investors' participation depending on the prevailing market conditions at that time.

Investor Profile
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 equity securities within emerging markets.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a

maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, “Information for Shareholders”.

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CSIF (Lux) Equity EMU
The Reference Currency in which the performance and net asset value of the Subfund are calculated is Euro.

Investment Objective
The Subfund tracks the **MSCI EMU 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 EMU Index** (the “Underlying Index”) (see description under the section “Description of the Underlying Index”).

Investment Principles
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 EMU Index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;
e) 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 index or on indices which are primarily based on the same markets as the Subfund’s benchmark index.

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.
The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.
Subject to conditions set out in Chapter 4 “Investment Policy”, the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 6 of SFDR.
The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index
The MSCI EMU (European Economic and Monetary Union) Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of countries within EMU. The MSCI EMU Index consists of the following 10 developed market country indices: Austria, Belgium, Finland, France, Germany, Ireland, Italy, the Netherlands, Portugal, and Spain. Pursuant to the index rules the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.
Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider’s website https://www.msci.com/indexes.
The MSCI EMU Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and

benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.10%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund.

Investor Profile
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 equity securities within Europe Economic and Monetary Union.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

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CSIF (Lux) Equity EMU Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is Euro.

Investment Objective

The Subfund tracks the **MSCI EMU 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 EMU Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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 EMU Index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;
e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.

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.
The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.
Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 6 of SFDR.
The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index

The MSCI EMU (European Economic and Monetary Union) Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of countries within EMU. The MSCI EMU Index consists of the following 10 developed market country indices: Austria, Belgium, Finland, France, Germany, Ireland, Italy, the Netherlands, Portugal and Spain. Pursuant to the index rules the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.
Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.msci.com/indexes.
The MSCI EMU Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error

Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.10%.

Global Exposure

The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares

Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.
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Risk Information

Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund.

Investor Profile

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Investment Manager

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Adjustment of the Net Asset Value (Single Swing Pricing)

The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
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PARTICIPATED IN THE DETERMINATION OF THE TIMING OF, PRICES AT, OR QUANTITIES OF THIS FUND TO BE ISSUED OR IN THE DETERMINATION OR CALCULATION OF THE EQUATION BY OR THE CONSIDERATION INTO WHICH THIS FUND IS REDEEMABLE. FURTHER, NONE OF THE MSCI PARTIES HAS ANY OBLIGATION OR LIABILITY TO THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY IN CONNECTION WITH THE ADMINISTRATION, MARKETING OR OFFERING OF THIS FUND.

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CSIF (Lux) Equity EMU ESG Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is Euro.

Investment Objective

The Subfund tracks the **MSCI EMU ESG Leaders 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 EMU ESG Leaders Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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 EMU ESG Leaders Index on the basis of its acceptance criteria;

c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;

d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;

e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.

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.

The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.

Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.

The Subfund qualifies as a financial product under Art. 8 (1) of SFDR.

Information about the environmental or social characteristics promoted by the Subfund is available in the SFDR Annex of this Prospectus.

Description of the Underlying Index

The MSCI EMU ESG Leaders Index is a capitalization weighted index that provides exposure to companies with high Environmental, Social and Governance (ESG) performance relative to their sector peers. MSCI EMU ESG Leaders Index consists of large and mid cap across the 10 Developed Markets countries in the EMU. Developed Market countries in the EMU include: Austria, Belgium, Finland, France, Germany, Ireland, Italy, the Netherlands, Portugal and Spain.

To assess whether a given company has high ESG ratings relative to its sector peers, the benchmark administrator excludes companies with controversial business lines. The benchmark administrator further rates controversial business practices and excludes companies with severe controversies with regard to ESG indicators. The benchmark administrator finally performs a holistic assessment of companies according to universal and industry-specific subjects and rates companies on various indicators in

the environmental, social and governance pillars, whereby companies that do not meet the required minimum standards on a list of ESG factors are excluded.
Pursuant to the index rules the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules. Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information, including changes made from time to time by the benchmark administrator to the index methodology as described above, is available on the website of the benchmark administrator at https://www.msci.com/index-methodology .
The MSCI EMU ESG Leaders Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.10%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund, in particular sections "Sustainability Risks" and "Sustainable Investing Risks".

Investor Profile
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 equity securities within Europe Economic and Monetary Union.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
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CSIF (Lux) Equity EMU Small Cap Blue

The Reference Currency in which the performance and Net Asset Value of the Subfund are calculated is Euro.

Investment Objective

The Subfund tracks the **MSCI EMU Small Cap 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 EMU Small Cap Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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 EMU Small Cap Index on the basis of its acceptance criteria;

c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;

d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;

e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.

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The Subfund qualifies as a financial product under Art. 6 of SFDR.

The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index

The MSCI EMU Small Cap Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of the developed small cap markets in the EMU (European Economic and Monetary Union). The MSCI EMU Small Cap Index consists of the following 10 developed market country indices: Austria, Belgium, Finland, France, Germany, Ireland, Italy, the Netherlands, Portugal and Spain. Pursuant to the index rules the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.

Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.msci.com/indexes.

The MSCI EMU Small Cap Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error

Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.20%.

Global Exposure

The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares

Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.

The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.

Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.

Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

The following measure can be applied in the event where net subscription and redemption orders exceed the threshold of Euro 70 million. The rules set out below will be applied before the procedures for the handling of large redemption applications described in Chapter 5, iii "Redemption of Shares".

In the event that on a particular Dealing Day the net subscription and redemption orders ("net" meaning the difference between subscription and redemption orders received on a particular Dealing Day, not including transfers of assets into and out of the fund) exceed the threshold specified above for the Subfund and where there is insufficient liquidity on the market underlying the benchmark index, the Board of Directors may, by way of exception, act in the interests of the Shareholders by capping total subscription and redemption orders on a pro-rata basis.

To the extent that any order is not given full effect on such Dealing Day by virtue of the exercise of the power to prorate the orders, it shall be treated with respect to the unsatisfied balance thereof as if a further request has been made by the Shareholder in respect of the next Dealing Day.

The subscribing or redeeming investors shall therefore receive a share of the total available subscription or redemption amount corresponding to the ratio between the executable portion of the subscription or redemption orders and all subscription or redemption orders received for the Dealing Day concerned.

Sample calculation in event of surplus subscriptions: The threshold is EUR 70 million. On Dealing Day 1, subscription orders are received for EUR 160 million and redemption orders for EUR 28 million. This gives a net subscription order of EUR 132 million.

Total subscription orders	EUR 160 mn
Total redemption orders	EUR 28 mn
Surplus subscriptions (= net subscription orders)	EUR 132 mn (EUR 160 mn – EUR 28 mn)
Transactions in the market	EUR 70 mn (threshold)
Executable subscription orders	EUR 98 mn (EUR 70 mn + EUR 28 mn)
Non-executable subscription orders Total subscription orders	EUR 62 mn (EUR 160 mn – EUR 98 mn)
Cap on subscription orders	38.8% (EUR 62 mn / EUR 160 mn)
Subscription orders to be processed on following day	EUR 62 mn

Redemptions are paid out in full. Subscription orders totalling EUR 160 million can only be satisfied up to EUR 98 million (EUR 28 million by netting against redemption orders and EUR 70 million by purchasing securities on the market). Subscription orders are therefore capped at 98/160 for each applicant. The remaining portion – that is, 62/160 – is regarded as an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all subscription orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.

Sample calculation in event of surplus redemptions: The threshold is EUR 70 million. On Dealing Day 1, subscription orders are received for EUR 12 million and redemption orders for EUR 140 million. This gives a net redemption order of EUR 128 million.

Total subscription orders	EUR 12 mn
Total redemption orders	EUR 140 mn
Surplus redemptions (net redemption orders)	EUR 128 mn (EUR 140 mn – EUR 12 mn)
Transactions in the market	EUR 70 mn (threshold)
Executable redemption orders	EUR 82 mn (EUR 12 mn + EUR 70 mn)
Non-executable redemption orders	EUR 58 mn (EUR 140 mn – EUR 82 mn)
Capping of redemption orders	41.4% (EUR 58 mn / EUR 140 mn)
Redemption orders to be processed on following day	EUR 58 mn

Subscriptions are executed in full. Redemption orders totalling EUR 140 million can only be satisfied up to EUR 82 million (EUR 12 million by netting against subscription orders and EUR 70 million through selling of securities on the market). Redemption orders are therefore capped at 82/140 for each applicant. The remaining portion – that is, 58/140 – is considered an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all redemption orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.

There is a risk that the Company will suffer liquidity issues because of unusual market conditions, an unusually high volume of redemption requests or other reasons. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, “Risk Factors” before investing in the Subfund.

Investor Profile
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 small cap equity securities within Europe Economic and Monetary Union.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class “CA”, “CAH”, “CB”, “CBH”, “WA”, “WAH”, “WB”, “WBH”, “WAX”, “WAXH”, “WBX” and “WBXH” Shares calculated in accordance with Chapter 9, “Net Asset Value” will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, “Information for Shareholders”.

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CSIF (Lux) Equity Europe

The Reference Currency in which the performance and net asset value of the Subfund are calculated is Euro.

Investment Objective

The Subfund tracks the **MSCI Europe 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 Europe Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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 Europe Index on the basis of its acceptance criteria;

c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;

d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;

e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.

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.

The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.

Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.

The Subfund qualifies as a financial product under Art. 6 of SFDR.

The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index

The MSCI Europe Index captures large and mid cap representation across 15 Developed Markets (DM) countries in Europe. Developed Market countries in Europe include: Austria, Belgium, Denmark, Finland, France, Germany, Ireland, Italy, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland and the UK. Pursuant to the index rules, the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.

Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.msci.com/indexes.

The MSCI Europe Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error

Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.10%.

Global Exposure

The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares

Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.

The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.

Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.

Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

Risk Information

Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund.

Investor Profile

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 European equity securities.

Investment Manager

The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)

The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.

Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

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CSIF (Lux) Equity Europe ESG Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is Euro.

Investment Objective

The Subfund tracks the **MSCI Europe ESG Leaders 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 Europe ESG Leaders Index** (the “Underlying Index”) (see description under the section “Description of the Underlying Index”).

Investment Principles

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 Europe ESG Leaders Index on the basis of its acceptance criteria;

c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;

d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;

e) 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 index or on indices which are primarily based on the same markets as the Subfund’s benchmark index.

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.

The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.

Subject to conditions set out in Chapter 4 “Investment Policy”, the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.

The Subfund qualifies as a financial product under Art. 8 (1) of SFDR.

Information about the environmental or social characteristics promoted by the Subfund is available in the SFDR Annex of this Prospectus.

Description of the Underlying Index

The MSCI Europe ESG Leaders Index is a capitalization weighted index that provides exposure to companies with high Environmental, Social and Governance (ESG) performance relative to their sector peers. MSCI Europe ESG Leaders Index consists of large and mid cap companies in 15 developed markets countries. Developed Markets countries in Europe include: Austria, Belgium, Denmark, Finland, France, Germany, Ireland, Italy, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland and the UK.

The Index is designed for investors seeking a broad, diversified sustainability benchmark with relatively low tracking error to the underlying equity market. The index is a member of the MSCI ESG Leaders Index series. Constituent selection is based on data from MSCI ESG Research.

To assess whether a given company has high ESG ratings relative to its sector peers, the benchmark administrator excludes companies with

controversial business lines. The benchmark administrator further rates controversial business practices and excludes companies with severe controversies with regard to ESG indicators. The benchmark administrator finally performs a holistic assessment of companies according to universal and industry-specific subjects and rates companies on various indicators in the environmental, social and governance pillars, whereby companies that do not meet the required minimum standards on a list of ESG factors are excluded.
Pursuant to the index rules, the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.
Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information, including changes made from time to time by the benchmark administrator to the index methodology as described above, is available on the website of the benchmark administrator at https://www.msci.com/index-methodology.
The MSCI Europe ESG Leaders Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.10%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund, in particular sections "Sustainability Risks" and "Sustainable Investing Risks".

Investor Profile
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 equity securities within Europe.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

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CSIF (Lux) Equity Japan

The Reference Currency in which the performance and net asset value of the Subfund are calculated is Yen.

Investment Objective

The Subfund tracks the **MSCI Japan 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 Japan Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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 Japan Index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;
e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.

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.
The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.
Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 6 of SFDR.
The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index

The MSCI Japan Index is a free-float adjusted market capitalization weighted index that is designed to track the equity market performance of Japanese securities listed on Tokyo Stock Exchange, Osaka Stock Exchange, JASDAQ and Nagoya Stock Exchange. Pursuant to the index rules the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.
Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.msci.com/indexes.
The MSCI Japan Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error

Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.20%.

Global Exposure

The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares

Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications by 4 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open the day after the Dealing Day and provided that this day is also a day on which banks are open for business in Luxembourg.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the second full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 4 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined.
Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

Risk Information

Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund.

Investor Profile

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 equity securities within Japan.

Investment Manager

The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)

The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

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CSIF (Lux) Equity Japan ESG Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is Yen.

Investment Objective
The Subfund tracks the **MSCI Japan ESG Leaders 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 Japan ESG Leaders Index** (the “Underlying Index”) (see description under the section “Description of the Underlying Index”).

Investment Principles
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 Japan ESG Leaders Index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;
e) 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 index or on indices which are primarily based on the same markets as the Subfund’s benchmark index.

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.
The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.
Subject to conditions set out in Chapter 4 “Investment Policy”, the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 8 (1) of SFDR.
Information about the environmental or social characteristics promoted by the Subfund is available in the SFDR Annex of this Prospectus.

Description of the Underlying Index
The MSCI Japan ESG Leaders Index is a capitalization weighted index that provides exposure to companies with high Environmental, Social and Governance (ESG) performance relative to their sector peers. MSCI Japan ESG Leaders Index consists of large and mid cap companies in Japanese markets.
To assess whether a given company has high ESG ratings relative to its sector peers, the benchmark administrator excludes companies with controversial business lines. The benchmark administrator further rates controversial business practices and excludes companies with severe controversies with regard to ESG indicators. The benchmark administrator finally performs a holistic assessment of companies according to universal and industry-specific subjects and rates companies on various indicators in the environmental, social and governance pillars, whereby companies that

do not meet the required minimum standards on a list of ESG factors are excluded.
Pursuant to the index rules the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules. Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information, including changes made from time to tome by the benchmark administrator to the index methodology as described above, is available on the website of the benchmark administrator at https://www.msci.com/index-methodology .
The MSCI Japan ESG Leaders Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.20%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 4 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open the day after the Dealing Day and provided that this day is also a day on which banks are open for business in Luxembourg.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the second full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 4 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund, in particular sections "Sustainability Risks" and "Sustainable Investing Risks".

Investor Profile
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 equity securities within Japan.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

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No purchaser, seller or holder of this security, product or fund, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this security without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

CSIF (Lux) Equity Pacific ex Japan

The Reference Currency in which the performance and net asset value of the Subfund are calculated is US-Dollar.

Investment Objective

The Subfund tracks the **MSCI Pacific ex Japan 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 Pacific ex Japan Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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 Pacific ex Japan Index on the basis of its acceptance criteria;

c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;

d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;

e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.

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.

The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.

Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.

The Subfund qualifies as a financial product under Art. 6 of SFDR.

The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index

The MSCI Pacific ex Japan Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of the developed markets in the Pacific ex Japan region. The MSCI Pacific ex Japan Index consists of the following 4 developed market countries: Australia, Hong Kong, New Zealand, and Singapore. Pursuant to the index rules the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.

Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.msci.com/indexes.

The MSCI Pacific ex Japan Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error

Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.20%.

Global Exposure

The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares

Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications by 4 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open the day after the Dealing Day and provided that this day is also a day on which banks are open for business in Luxembourg.

The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the second full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.

Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 4 p.m. on the following Dealing Day.

Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

Risk Information

Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund.

Investor Profile

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 equity securities within the Pacific region excluding Japan.

Investment Manager

The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)

The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.

Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

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CSIF (Lux) Equity Pacific ex Japan ESG Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is US-Dollar.

Investment Objective
The Subfund tracks the **MSCI Pacific ex Japan ESG Leaders 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 Pacific ex Japan ESG Leaders Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles
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 Pacific ex Japan ESG Leaders Index on the basis of its acceptance criteria;
c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;
e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.

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.
The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.
Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 8 (1) of SFDR.
Information about the environmental or social characteristics promoted by the Subfund is available in the SFDR Annex of this Prospectus.

Description of the Underlying Index
The MSCI Pacific ex Japan ESG Leaders Index is a capitalization weighted index that provides exposure to companies with high Environmental, Social and Governance (ESG) performance relative to their sector peers. The MSCI Pacific ex Japan ESG Leaders Index consists of large and mid cap companies across 4 developed markets countries: Australia, Hong Kong, New Zealand, and Singapore.
To assess whether a given company has high ESG ratings relative to its sector peer, the benchmark administrator excludes companies with controversial business lines. The benchmark administrator further rates controversial business practices and excludes companies with severe controversies with regard to ESG indicators. The benchmark administrator finally performs a holistic assessment of companies according to universal and industry-specific subjects and rates companies on various indicators in the environmental, social and governance pillars, whereby companies that

do not meet the required minimum standards on a list of ESG factors are excluded.
Pursuant to the index rules the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.
Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information, including changes made from time to time by the benchmark administrator to the benchmark methodology as described above, is available on the website of the benchmark administrator at https://www.msci.com/index-methodology.
The MSCI Pacific ex Japan ESG Leaders Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.20%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications by 4 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open the day after the Dealing Day and provided that this day is also a day on which banks are open for business in Luxembourg.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the second full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 4 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined.
Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund, in particular sections "Sustainability Risks" and "Sustainable Investing Risks".

Investor Profile
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 equity securities within the Pacific region excluding Japan.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

Disclaimer
THIS FUND IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MSCI INC. ("MSCI"), ANY OF ITS AFFILIATES, ANY OF ITS INFORMATION PROVIDERS OR ANY OTHER THIRD PARTY INVOLVED IN, OR RELATED TO, COMPILING, COMPUTING OR CREATING ANY MSCI INDEX (COLLECTIVELY, THE "MSCI PARTIES"). THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES ARE SERVICE MARK(S) OF MSCI OR ITS AFFILIATES AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY UBS. NONE OF THE MSCI PARTIES MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, TO THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY REGARDING THE ADVISABILITY OF INVESTING IN FUNDS GENERALLY OR IN THIS FUND PARTICULARLY OR THE ABILITY OF ANY MSCI INDEX TO TRACK CORRESPONDING STOCK MARKET PERFORMANCE. MSCI OR ITS AFFILIATES ARE THE LICENSORS OF CERTAIN TRADEMARKS, SERVICE MARKS AND TRADE NAMES AND OF THE MSCI INDEXES WHICH ARE DETERMINED, COMPOSED AND CALCULATED BY MSCI WITHOUT REGARD TO THIS FUND OR THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY. NONE OF THE MSCI PARTIES HAS ANY OBLIGATION TO TAKE THE NEEDS OF THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY INTO CONSIDERATION IN DETERMINING, COMPOSING OR CALCULATING THE MSCI INDEXES. NONE OF THE MSCI PARTIES IS RESPONSIBLE FOR OR HAS PARTICIPATED IN THE DETERMINATION OF THE TIMING OF, PRICES AT, OR QUANTITIES OF THIS FUND TO BE ISSUED OR IN THE DETERMINATION OR CALCULATION OF THE EQUATION BY OR THE CONSIDERATION INTO WHICH THIS FUND IS REDEEMABLE. FURTHER, NONE OF THE MSCI PARTIES HAS ANY OBLIGATION OR LIABILITY TO THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY IN CONNECTION WITH THE ADMINISTRATION, MARKETING OR OFFERING OF THIS FUND. ALTHOUGH MSCI SHALL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE MSCI INDEXES FROM SOURCES THAT MSCI CONSIDERS RELIABLE, NONE OF THE MSCI PARTIES WARRANTS OR GUARANTEES THE ORIGINALITY, ACCURACY AND/OR THE COMPLETENESS OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY THE ISSUER OF THE FUND, OWNERS OF THE FUND, OR ANY OTHER PERSON OR ENTITY, FROM THE USE OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS OF OR IN CONNECTION WITH ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. FURTHER, NONE OF THE MSCI PARTIES MAKES ANY EXPRESS OR IMPLIED WARRANTIES OF ANY KIND, AND THE MSCI PARTIES HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO EACH MSCI INDEX AND ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL ANY OF THE MSCI PARTIES HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

CSIF (Lux) Equity UK ESG Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is British Pound.

Investment Objective

The Subfund tracks the **MSCI UK ESG Leaders 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 UK ESG Leaders Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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 UK ESG Leaders Index on the basis of its acceptance criteria;

c) up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;

d) in units of passively managed collective investment schemes, both domestic and foreign and listed and unlisted, that are consistent with the investment policy;

e) 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index.

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.

The Subfund will invest more than 50% of the value of its total assets in Qualifying Equity Instruments.

Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.

The Subfund qualifies as a financial product under Art. 8 (1) of SFDR.

Information about the environmental or social characteristics promoted by the Subfund is available in the SFDR Annex of this Prospectus.

Description of the Underlying Index

The MSCI UK ESG Leaders Index is a capitalization weighted index that provides exposure to companies with high Environmental, Social and Governance (ESG) performance relative to their sector peers. The MSCI UK ESG Leaders Index consists of large and mid cap companies in the UK market.

To assess whether a given company has high ESG ratings relative to its sector peer, the benchmark administrator excludes companies with controversial business lines. The benchmark administrator further rates controversial business practices and excludes companies with severe controversies with regard to ESG indicators. The benchmark administrator finally performs a holistic assessment of companies according to universal and industry-specific subjects and rates companies on various indicators in the environmental, social and governance pillars, whereby companies that do not meet the required minimum standards on a list of ESG factors are excluded.

Pursuant to the index rules, the index is rebalanced on a quarterly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules. Additional information in relation to the index performance, characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information, including changes made from time to time by the benchmark administrator to the index methodology as described above, is available on the website of the benchmark administrator at https://www.msci.com/index-methodology.

The MSCI UK ESG Leaders Index is provided by MSCI Limited, an authorised benchmark administrator included in the register of administrators and benchmarks established and maintained by the ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error

Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.10%.

Global Exposure

The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares

Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.

The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.

Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.

Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

Risk Information

Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund, in particular sections "Sustainability Risks" and "Sustainable Investing Risks".

Investor Profile

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 UK equity securities.

Investment Manager

The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)

The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.

Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

Disclaimer

THIS FUND IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MSCI INC. ("MSCI"), ANY OF ITS AFFILIATES, ANY OF ITS INFORMATION PROVIDERS OR ANY OTHER THIRD PARTY INVOLVED IN, OR RELATED TO, COMPILING, COMPUTING OR CREATING ANY MSCI INDEX (COLLECTIVELY, THE "MSCI PARTIES"). THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES ARE SERVICE MARK(S) OF MSCI OR ITS AFFILIATES AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY UBS. NONE OF THE MSCI PARTIES MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, TO THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY REGARDING THE ADVISABILITY OF INVESTING IN FUNDS GENERALLY OR IN THIS FUND PARTICULARLY OR THE ABILITY OF

ANY MSCI INDEX TO TRACK CORRESPONDING STOCK MARKET PERFORMANCE. MSCI OR ITS AFFILIATES ARE THE LICENSORS OF CERTAIN TRADEMARKS, SERVICE MARKS AND TRADE NAMES AND OF THE MSCI INDEXES WHICH ARE DETERMINED, COMPOSED AND CALCULATED BY MSCI WITHOUT REGARD TO THIS FUND OR THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY. NONE OF THE MSCI PARTIES HAS ANY OBLIGATION TO TAKE THE NEEDS OF THE ISSUERS OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY INTO CONSIDERATION IN DETERMINING, COMPOSING OR CALCULATING THE MSCI INDEXES. NONE OF THE MSCI PARTIES IS RESPONSIBLE FOR OR HAS PARTICIPATED IN THE DETERMINATION OF THE TIMING OF, PRICES AT, OR QUANTITIES OF THIS FUND TO BE ISSUED OR IN THE DETERMINATION OR CALCULATION OF THE EQUATION BY OR THE CONSIDERATION INTO WHICH THIS FUND IS REDEEMABLE. FURTHER, NONE OF THE MSCI PARTIES HAS ANY OBLIGATION OR LIABILITY TO THE ISSUER OR OWNERS OF THIS FUND OR ANY OTHER PERSON OR ENTITY IN CONNECTION WITH THE ADMINISTRATION, MARKETING OR OFFERING OF THIS FUND. ALTHOUGH MSCI SHALL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE MSCI INDEXES FROM SOURCES THAT MSCI CONSIDERS RELIABLE, NONE OF THE MSCI PARTIES WARRANTS OR GUARANTEES THE ORIGINALITY, ACCURACY AND/OR THE COMPLETENESS OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY THE ISSUER OF THE FUND, OWNERS OF THE FUND, OR ANY OTHER PERSON OR ENTITY, FROM THE USE OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS OF OR IN CONNECTION WITH ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. FURTHER, NONE OF THE MSCI PARTIES MAKES ANY EXPRESS OR IMPLIED WARRANTIES OF ANY KIND, AND THE MSCI PARTIES HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO EACH MSCI INDEX AND ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL ANY OF THE MSCI PARTIES HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.
No purchaser, seller or holder of this security, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

CSIF (Lux) Bond Aggregate EUR

The Reference Currency in which the performance and net asset value of the Subfund are calculated is Euro.

Investment Objective
The Subfund tracks the **Bloomberg Euro Aggregate Bond 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 **Bloomberg Euro Aggregate Bond Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles
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

a) invests in euro-denominated bonds, as well as other fixed or variable-interest debt instruments, contingent convertible instruments and rights of private, semi-private and public issuers to the extent contained in the benchmark index;
b) may temporarily invest in euro-denominated bonds and other fixed or variable-rate debt instruments and rights which are not contained in the benchmark index but where there is a high probability that such securities will be included in the Bloomberg Euro Aggregate Bond Index on the basis of its acceptance criteria;
c) exhibits a modified duration which may not differ from that of the benchmark index by more than six months;
d) invests 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index;
e) may invest up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
f) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year.

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. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
Investments in ABS and MBS are limited to a maximum of 10% of the Subfund's total net assets.
Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 6 of SFDR.
The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index
The Bloomberg Euro Aggregate Bond Index is a broad-based flagship benchmark that measures the investment grade, euro denominated, fixed-rate bond market, including treasuries, government-related, corporate and securitized issues. Inclusion is based on currency denomination of a bond and not country of risk of the issuer. Pursuant to the index rules the index is rebalanced on a monthly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules. Additional information in relation to the index characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates

and other general information is available on the index provider's website https://www.bloomberg.com/professional/product/indices/bloomberg-fixed-income-indices-fact-sheets-publications/.
The Bloomberg Euro Aggregate Bond Index is provided by Bloomberg Index Services Limited (the "Benchmark Administrator"). As at the date of this Prospectus, neither the Benchmark Administrator nor the index appears on the register of administrators and benchmarks established and maintained by ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.20%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.
The following measure can be applied in the event where net subscription and redemption orders exceed the threshold of Euro 50 million. The rules set out below will be applied before the procedures for the handling of large redemption applications described in Chapter 5, iii "Redemption of Shares".
In the event that on a particular Dealing Day the net subscription and redemption orders ("net" meaning the difference between subscription and redemption orders received on a particular Dealing Day, not including transfers of assets into and out of the fund) exceed the threshold specified above for the Subfund and where there is insufficient liquidity on the market underlying the benchmark index, the Board of Directors may, by way of exception, act in the interests of the Shareholders by capping total subscription and redemption orders on a pro-rata basis.
To the extent that any order is not given full effect on such Dealing Day by virtue of the exercise of the power to prorate the orders, it shall be treated with respect to the unsatisfied balance thereof as if a further request has been made by the Shareholder in respect of the next Dealing Day.
The subscribing or redeeming investors shall therefore receive a share of the total available subscription or redemption amount corresponding to the ratio between the executable portion of the subscription or redemption orders and all subscription or redemption orders received for the Dealing Day concerned.
Sample calculation in event of surplus subscriptions: The threshold is EUR 50 million. On Dealing Day 1, subscription orders are received for EUR 80 million and redemption orders for EUR 14 million. This gives a net subscription order of EUR 66 million.

Total subscription orders	EUR 80 mn
Total redemption orders	EUR 14 mn
Surplus subscriptions (= net subscription orders)	EUR 66 mn (EUR 80 mn – EUR 14 mn)
Transactions in the market	EUR 50 mn (threshold)
Executable subscription orders	EUR 64 mn (EUR 50 mn + EUR 14 mn)
Non-executable subscription orders Total subscription orders	EUR 16 mn (EUR 80 mn – EUR 64 mn)
Cap on subscription orders	20% (EUR 16 mn / EUR 80 mn)
Subscription orders to be processed on following day	EUR 16 mn

Redemptions are paid out in full. Subscription orders totalling EUR 80 million can only be satisfied up to EUR 64 million (EUR 14 million by netting against redemption orders and EUR 50 million by purchasing securities on the market). Subscription orders are therefore capped at 64/80 or 4/5 for each applicant. The remaining portion – that is, one-fifth – is regarded as an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all subscription orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.
Sample calculation in event of surplus redemptions: The threshold is EUR 50 million. On Dealing Day 1, subscription orders are received for EUR 6 million and redemption orders for EUR 70 million. This gives a net redemption order of EUR 64 million.

Total subscription orders	EUR 6mn
Total redemption orders	EUR 70 mn
Surplus redemptions (net redemption orders)	EUR 64 mn (EUR 70 mn – EUR 6 mn)
Transactions in the market	EUR 50 mn (threshold)
Executable redemption orders	EUR 56 mn (EUR 6 mn + EUR 50 mn)
Non-executable redemption orders	EUR 14 mn (EUR 70 mn – EUR 56 mn)
Capping of redemption orders	20% (EUR 14 mn / EUR 70 mn)
Redemption orders to be processed on following day	EUR 14 mn

Subscriptions are executed in full. Redemption orders totalling EUR 70 million can only be satisfied up to EUR 56 million (USD 6 million by netting against subscription orders and EUR 50 million through selling of securities on the market). Redemption orders are therefore capped at 56/70 or 4/5 for each applicant. The remaining portion – that is, one-fifth – is considered an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all redemption orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.

There is a risk that the Company will suffer liquidity issues because of unusual market conditions, an unusually high volume of redemption requests or other reasons. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8 "Risk Factors" before investing in the Subfund.

Investor Profile
The subfund is suitable for investors with low risk tolerance and a medium-term view who wish to invest in a broadly diversified portfolio of debt securities.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

Disclaimer
"Bloomberg®" and Bloomberg Euro-Aggregate Bond Index are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the index (collectively, "Bloomberg"), and have been licensed for use for certain purposes by the Subfund.
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CSIF (Lux) Bond Corporate EUR

The Reference Currency in which the performance and net asset value of the Subfund are calculated is Euro.

Investment Objective

The Subfund tracks the **Bloomberg Euro-Aggregate Corporate 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 **Bloomberg Euro-Aggregate Corporate Index** (the “Underlying Index”) (see description under the section “Description of the Underlying Index”).

Investment Principles

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

a) invests in euro-denominated bonds, as well as other fixed or variable-interest debt instruments, contingent convertible instruments and rights of private, semi-private and public issuers to the extent contained in the benchmark index;
b) may temporarily invest in euro-denominated bonds and other fixed or variable-rate debt instruments and rights which are not contained in the benchmark index but where there is a high probability that such securities will be included in the Bloomberg Euro-Aggregate Corporate Index on the basis of its acceptance criteria;
c) exhibits a modified duration which may not differ from that of the benchmark index by more than six months;
d) invests 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 index or on indices which are primarily based on the same markets as the Subfund’s benchmark index;
e) may invest up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
f) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year.

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. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
Investments in ABS and MBS are limited to a maximum of 10% of the Subfund’s total net assets.
Subject to conditions set out in Chapter 4 “Investment Policy”, the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 6 of SFDR.
The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index

The Bloomberg Euro-Aggregate Corporate Index is a broad-based benchmark that measures the investment grade euro-denominated, fixed rate corporate bond market. Inclusion is based on the currency denomination of a bond and not the country of risk of the issuer. Pursuant to the index rules the index is rebalanced on a monthly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.
Additional information in relation to the index characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available

on the index provider's website
https://www.bloomberg.com/professional/product/indices/bloomberg-fixed-income-indices-fact-sheets-publications/.
The Bloomberg Euro-Aggregate Corporate Index is provided by Bloomberg Index Services Limited (the "Benchmark Administrator"). As at the date of this Prospectus, neither the Benchmark Administrator nor the index appears on the register of administrators and benchmarks established and maintained by ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.20%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined.
Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.
The following measure can be applied in the event where net subscription and redemption orders exceed the threshold of Euro 20 million. The rules set out below will be applied before the procedures for the handling of large redemption applications described in Chapter 5, iii "Redemption of Shares".
In the event that on a particular Dealing Day the net subscription and redemption orders ("net" meaning the difference between subscription and redemption orders received on a particular Dealing Day, not including transfers of assets into and out of the fund) exceed the threshold specified above for the Subfund and where there is insufficient liquidity on the market underlying the benchmark index, the Board of Directors may, by way of exception, act in the interests of the Shareholders by capping total subscription and redemption orders on a pro-rata basis.
To the extent that any order is not given full effect on such Dealing Day by virtue of the exercise of the power to prorate the orders, it shall be treated with respect to the unsatisfied balance thereof as if a further request has been made by the Shareholder in respect of the next Dealing Day.
The subscribing or redeeming investors shall therefore receive a share of the total available subscription or redemption amount corresponding to the ratio between the executable portion of the subscription or redemption orders and all subscription or redemption orders received for the Dealing Day concerned.
Sample calculation in event of surplus subscriptions: The threshold is EUR 20 million. On Dealing Day 1, subscription orders are received for EUR 80 million and redemption orders for EUR 14 million. This gives a net subscription order of EUR 66 million.

Total subscription orders	EUR 80 mn
Total redemption orders	EUR 14 mn
Surplus subscriptions (= net subscription orders)	EUR 66 mn (EUR 80 mn – EUR 14 mn)
Transactions in the market	EUR 20 mn (threshold)
Executable subscription orders	EUR 34 mn (EUR 20 mn + EUR 14 mn)
Non-executable subscription orders Total subscription orders	EUR 46 mn (EUR 80 mn – EUR 34 mn)
Cap on subscription orders	57.5% (EUR 46 mn / EUR 80 mn)
Subscription orders to be processed on following day	EUR 46 mn

Redemptions are paid out in full. Subscription orders totalling EUR 80 million can only be satisfied up to EUR 34 million (EUR 14 million by netting against redemption orders and EUR 20 million by purchasing securities on the market). Subscription orders are therefore capped at 34/80 for each applicant. The remaining portion – that is, 46/80– is regarded as an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all subscription orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.
Sample calculation in event of surplus redemptions: The threshold is EUR 20 million. On Dealing Day 1, subscription orders are received for EUR 6 million and redemption orders for EUR 70 million. This gives a net redemption order of EUR 64 million.

Total subscription orders	EUR 6mn
Total redemption orders	EUR 70 mn
Surplus redemptions (net redemption orders)	EUR 64 mn (EUR 70 mn – EUR 6 mn)
Transactions in the market	EUR 20 mn (threshold)
Executable redemption orders	EUR 26 mn (EUR 6 mn + EUR 20 mn)
Non-executable redemption orders	EUR 44 mn (EUR 70 mn – EUR 26 mn)
Capping of redemption orders	62.9% (EUR 44 mn / EUR 70 mn)
Redemption orders to be processed on following day	EUR 44 mn

Subscriptions are executed in full. Redemption orders totalling EUR 70 million can only be satisfied up to EUR 26 million (EUR 6 million by netting against subscription orders and EUR 20 million through selling of securities on the market). Redemption orders are therefore capped at 26/70 for each applicant. The remaining portion – that is, 44/70 – is considered an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all redemption orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.

There is a risk that the Company will suffer liquidity issues because of unusual market conditions, an unusually high volume of redemption requests or other reasons. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8 "Risk Factors" before investing in the Subfund.

Investor Profile
The subfund is suitable for investors with low risk tolerance and a medium-term view who wish to invest in a broadly diversified portfolio of debt securities.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

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Share customers, in connection with the administration, marketing or trading of the Shares.
BLOOMBERG DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE BLOOMBERG EURO-AGGREGATE CORPORATE INDEX OR ANY DATA RELATED THERETO AND SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS THEREIN. BLOOMBERG DOES NOT MAKE ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY THE SUBFUND, OWNERS OF THE SHARES OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE BLOOMBERG EURO-AGGREGATE CORPORATE INDEX OR ANY DATA RELATED THERETO. BLOOMBERG DOES NOT MAKE ANY EXPRESS OR IMPLIED WARRANTIES AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE BLOOMBERG EURO-AGGREGATE CORPORATE INDEX OR ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, TO THE MAXIMUM EXTENT ALLOWED BY LAW, BLOOMBERG, ITS LICENSORS, AND ITS AND THEIR RESPECTIVE EMPLOYEES, CONTRACTORS, AGENTS, SUPPLIERS, AND VENDORS SHALL HAVE NO LIABILITY OR RESPONSIBILITY WHATSOEVER FOR ANY INJURY OR DAMAGES—WHETHER DIRECT, INDIRECT, CONSEQUENTIAL, INCIDENTAL, PUNITIVE OR OTHERWISE—ARISING IN CONNECTION WITH THE SHARES OR BLOOMBERG EURO-AGGREGATE CORPORATE INDEX OR ANY DATA OR VALUES RELATING THERETO—WHETHER ARISING FROM THEIR NEGLIGENCE OR OTHERWISE, EVEN IF NOTIFIED OF THE POSSIBILITY THEREOF.

CSIF (Lux) Bond Corporate Global

The Reference Currency in which the performance and net asset value of the Subfund are calculated is US-Dollar.

Investment Objective
The Subfund tracks the **Bloomberg Global Aggregate Corporate 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 **Bloomberg Global Aggregate Corporate Index** (the “Underlying Index”) (see description under the section “Description of the Underlying Index”).

Investment Principles
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

a) invests in US-Dollar-denominated bonds, as well as other fixed or variable-interest debt instruments, contingent convertible instruments and rights of private, semi-private and public issuers to the extent contained in the benchmark index;
b) may temporarily invest in US-Dollar-denominated bonds and other fixed or variable-rate debt instruments and rights which are not contained in the benchmark index but where there is a high probability that such securities will be included in the Bloomberg Global Aggregate Corporate Bond Index on the basis of its acceptance criteria;
c) exhibits a modified duration which may not differ from that of the benchmark index by more than six months;
d) invests 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 index or on indices which are primarily based on the same markets as the Subfund’s benchmark index;
e) may invest up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
f) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year.

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. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
Investments in ABS and MBS are limited to a maximum of 10% of the Subfund’s total net assets.
Subject to conditions set out in Chapter 4 “Investment Policy”, the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 6 of SFDR.
The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index
The Bloomberg Global Aggregate Corporate Index is a flagship measure of global investment grade, fixed-rate corporate debt. This multi-currency benchmark includes bonds from developed and emerging markets issuers within the industrial, utility and financial sectors. Securities must be rated investment grade (Baa3/BBB-/BBB- or higher) using the middle rating of Moody’s, S&P and Fitch. The index is rebalanced on a monthly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules. Additional information in relation to the index characteristics, constituents,

sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.bloomberg.com/professional/product/indices/bloomberg-fixed-income-indices-fact-sheets-publications/.
The Bloomberg Global Aggregate Corporate Index is provided by Bloomberg Index Services Limited (the "Benchmark Administrator"). As at the date of this Prospectus, neither the Benchmark Administrator nor the index appears on the register of administrators and benchmarks established and maintained by ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.20%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 3 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open the day after the Dealing Day and provided that this day is also a day on which banks are open for business in Luxembourg.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the second full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 3 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.
The following measure can be applied in the event where net subscription and redemption orders exceed the threshold of US-Dollar 20 million. The rules set out below will be applied before the procedures for the handling of large redemption applications described in Chapter 5, iii "Redemption of Shares".
In the event that on a particular Dealing Day the net subscription and redemption orders ("net" meaning the difference between subscription and redemption orders received on a particular Dealing Day, not including transfers of assets into and out of the Subfund) exceed the threshold specified above for the Subfund and where there is insufficient liquidity on the market underlying the benchmark index, the Board of Directors may, by way of exception, act in the interests of the Shareholders by capping total subscription and redemption orders on a pro-rata basis.
To the extent that any order is not given full effect on such Dealing Day by virtue of the exercise of the power to prorate the orders, it shall be treated with respect to the unsatisfied balance thereof as if a further request has been made by the Shareholder in respect of the next Dealing Day.
The subscribing or redeeming investors shall therefore receive a share of the total available subscription or redemption amount corresponding to the ratio between the executable portion of the subscription or redemption orders and all subscription or redemption orders received for the Dealing Day concerned.
Sample calculation in event of surplus subscriptions: The threshold is USD 20 million. On Dealing Day 1, subscription orders are received for USD 80 million and redemption orders for USD 14 million. This gives a net subscription order of USD 66 million.

Total subscription orders	USD 80 mn
Total redemption orders	USD 14 mn
Surplus subscriptions (= net subscription orders)	USD 66 mn (USD 80 mn – USD 14 mn)
Transactions in the market	USD 20 mn (threshold)
Executable subscription orders	USD 34 mn (USD 20 mn + USD 14 mn)
Non-executable subscription orders Total subscription orders	USD 46 mn (USD 80 mn – USD 34 mn)
Cap on subscription orders	57.5% (USD 46 mn / USD 80 mn)
Subscription orders to be processed on following day	USD 46 mn

Redemptions are paid out in full. Subscription orders totalling USD 80 million can only be satisfied up to USD 34 million (USD 14 million by netting against redemption orders and USD 20 million by purchasing securities on the market). Subscription orders are therefore capped at 34/80 for each applicant. The remaining portion – that is, 46/80 – is regarded as an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all subscription orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.
Sample calculation in event of surplus redemptions: The threshold is USD 20 million. On Dealing Day 1, subscription orders are received for USD 6 million and redemption orders for USD 70 million. This gives a net redemption order of USD 64 million.

Total subscription orders	USD 6mn
Total redemption orders	USD 70 mn
Surplus redemptions (net redemption orders)	USD 64 mn (USD 70 mn – USD 6 mn)
Transactions in the market	USD 20 mn (threshold)
Executable redemption orders	USD 26 mn (USD 6 mn + USD 20 mn)
Non-executable redemption orders	USD 44 mn (USD 70 mn – USD 26 mn)
Capping of redemption orders	62.9% (USD 44 mn / USD 70 mn)
Redemption orders to be processed on following day	USD 44 mn

Subscriptions are executed in full. Redemption orders totalling USD 70 million can only be satisfied up to USD 26 million (USD 6 million by netting against subscription orders and USD 20 million through selling of securities on the market). Redemption orders are therefore capped at 26/70 for each applicant. The remaining portion – that is, 44/70 – is considered an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all redemption orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.

There is a risk that the Company will suffer liquidity issues because of unusual market conditions, an unusually high volume of redemption requests or other reasons. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund.

Investor Profile
The subfund is suitable for investors with low risk tolerance and a medium-term view who wish to invest in a broadly diversified portfolio of debt securities.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

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BLOOMBERG DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE BLOOMBERG GLOBAL AGGREGATE CORPORATE INDEX OR ANY DATA RELATED THERETO AND SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS THEREIN. BLOOMBERG DOES NOT MAKE ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY THE SUBFUND, OWNERS OF THE SHARES OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE BLOOMBERG GLOBAL AGGREGATE CORPORATE INDEX OR ANY DATA RELATED THERETO. BLOOMBERG DOES NOT MAKE ANY EXPRESS OR IMPLIED WARRANTIES AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE BLOOMBERG GLOBAL AGGREGATE CORPORATE INDEX OR ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, TO THE MAXIMUM EXTENT ALLOWED BY LAW, BLOOMBERG, ITS LICENSORS, AND ITS AND THEIR RESPECTIVE EMPLOYEES, CONTRACTORS, AGENTS, SUPPLIERS, AND VENDORS SHALL HAVE NO LIABILITY OR RESPONSIBILITY WHATSOEVER FOR ANY INJURY OR DAMAGES—WHETHER DIRECT, INDIRECT, CONSEQUENTIAL, INCIDENTAL, PUNITIVE OR OTHERWISE—ARISING IN CONNECTION WITH THE SHARES OR BLOOMBERG GLOBAL AGGREGATE CORPORATE INDEX OR ANY DATA OR VALUES RELATING THERETO—WHETHER ARISING FROM THEIR NEGLIGENCE OR OTHERWISE, EVEN IF NOTIFIED OF THE POSSIBILITY THEREOF.

CSIF (Lux) Bond Corporate USD

The Reference Currency in which the performance and net asset value of the Subfund are calculated is US-Dollar.

Investment Objective

The Subfund tracks the **Bloomberg Global Aggregate Corporate USD 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 **Bloomberg Global Aggregate Corporate USD Index** (the “Underlying Index”) (see description under the section “Description of the Underlying Index”).

Investment Principles

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

a) invests in US-Dollar-denominated bonds, as well as other fixed or variable-interest debt instruments, contingent convertible instruments and rights of private, semi-private and public issuers to the extent contained in the benchmark index;
b) may temporarily invest in US-Dollar-denominated bonds and other fixed or variable-rate debt instruments and rights which are not contained in the benchmark index but where there is a high probability that such securities will be included in the Bloomberg Global Aggregate Corporate Bond USD Index on the basis of its acceptance criteria;
c) exhibits a modified duration which may not differ from that of the benchmark index by more than six months;
d) invests 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 index or on indices which are primarily based on the same markets as the Subfund’s benchmark index;
e) may invest up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
f) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year.

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. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

Investments in ABS and MBS are limited to a maximum of 10% of the Subfund’s total net assets.

Subject to conditions set out in Chapter 4 “Investment Policy”, the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.

The Subfund qualifies as a financial product under Art. 6 of SFDR.

The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index

The Bloomberg Global Aggregate Corporate USD Index measures the investment grade, fixed-rate, taxable corporate bond market. It includes USD-denominated securities publicly issued by US and non-US industrial, utility and financial issuers. Securities must be rated investment grade (Baa3/BBB-/BBB- or higher) using the middle rating of Moody’s, S&P and Fitch. The index is rebalanced on a monthly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules. Additional information in relation to the index characteristics, constituents, sector and

country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.bloomberg.com/professional/product/indices/bloomberg-fixed-income-indices-fact-sheets-publications/ .
The Bloomberg Global Aggregate Corporate USD Index is provided by Bloomberg Index Services Limited (the "Benchmark Administrator"). As at the date of this Prospectus, neither the Benchmark Administrator nor the index appears on the register of administrators and benchmarks established and maintained by ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.20%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined.
Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.
The following measure can be applied in the event where net subscription and redemption orders exceed the threshold of US-Dollar 20 million. The rules set out below will be applied before the procedures for the handling of large redemption applications described in Chapter 5, iii "Redemption of Shares".
In the event that on a particular Dealing Day the net subscription and redemption orders ("net" meaning the difference between subscription and redemption orders received on a particular Dealing Day, not including transfers of assets into and out of the Subfund) exceed the threshold specified above for the Subfund and where there is insufficient liquidity on the market underlying the benchmark index, the Board of Directors may, by way of exception, act in the interests of the Shareholders by capping total subscription and redemption orders on a pro-rata basis.
To the extent that any order is not given full effect on such Dealing Day by virtue of the exercise of the power to prorate the orders, it shall be treated with respect to the unsatisfied balance thereof as if a further request has been made by the Shareholder in respect of the next Dealing Day.
The subscribing or redeeming investors shall therefore receive a share of the total available subscription or redemption amount corresponding to the ratio between the executable portion of the subscription or redemption orders and all subscription or redemption orders received for the Dealing Day concerned.
Sample calculation in event of surplus subscriptions: The threshold is USD 20 million. On Dealing Day 1, subscription orders are received for USD 80 million and redemption orders for USD 14 million. This gives a net subscription order of USD 66 million.

Total subscription orders	USD 80 mn
Total redemption orders	USD 14 mn
Surplus subscriptions (= net subscription orders)	USD 66 mn (USD 80 mn – USD 14 mn)
Transactions in the market	USD 20 mn (threshold)
Executable subscription orders	USD 34 mn (USD 20 mn + USD 14 mn)
Non-executable subscription orders Total subscription orders	USD 46 mn (USD 80 mn – USD 34 mn)
Cap on subscription orders	57.5% (USD 46 mn / USD 80 mn)
Subscription orders to be processed on following day	USD 46 mn

Redemptions are paid out in full. Subscription orders totalling USD 80 million can only be satisfied up to USD 34 million (USD 14 million by netting against redemption orders and USD 20 million by purchasing securities on the market). Subscription orders are therefore capped at 34/80 for each applicant. The remaining portion – that is, 46/80 – is regarded as an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all subscription orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.
Sample calculation in event of surplus redemptions: The threshold is USD 20 million. On Dealing Day 1, subscription orders are received for USD 6 million and redemption orders for USD 70 million. This gives a net redemption order of USD 64 million.

Total subscription orders	USD 6mn
Total redemption orders	USD 70 mn
Surplus redemptions (net redemption orders)	USD 64 mn (USD 70 mn – USD 6 mn)
Transactions in the market	USD 20 mn (threshold)
Executable redemption orders	USD 26 mn (USD 6 mn + USD 20 mn)
Non-executable redemption orders	USD 44 mn (USD 70 mn – USD 26 mn)
Capping of redemption orders	62.9% (USD 44 mn / USD 70 mn)
Redemption orders to be processed on following day	USD 44 mn

Subscriptions are executed in full. Redemption orders totalling USD 70 million can only be satisfied up to USD 26 million (USD 6 million by netting against subscription orders and USD 20 million through selling of securities on the market). Redemption orders are therefore capped at 26/70 for each applicant. The remaining portion – that is, 44/70 – is considered an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all redemption orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.

There is a risk that the Company will suffer liquidity issues because of unusual market conditions, an unusually high volume of redemption requests or other reasons. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund.

Investor Profile
The subfund is suitable for investors with low risk tolerance and a medium-term view who wish to invest in a broadly diversified portfolio of debt securities.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

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CSIF (Lux) Bond Government Emerging Markets Local

The Reference Currency in which the performance and net asset value of the Subfund are calculated is US-Dollar.

Investment Objective

The Subfund tracks the **JPM GBI-EM Global Diversified 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 **JPM GBI-EM Global Diversified Index** (the “Underlying Index”) (see description under the section “Description of the Underlying Index”).

Investment Principles

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

a) invests in US-Dollar and locally-denominated bonds, as well as other fixed or variable-interest debt instruments, Global Depositary Notes (GDNs) and rights of private, semi-private and public issuers which are, or have an underlying that is, contained in the benchmark index;
b) may temporarily invest in US-Dollar and locally-denominated bonds and other fixed or variable-rate debt instruments and rights which are not contained in the benchmark index but where there is a high probability that such securities will be included in the JPM GBI-EM Global Diversified Index on the basis of its acceptance criteria;
c) exhibits a modified duration which may not differ from that of the benchmark index by more than six months;
d) invests 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 index or on indices which are primarily based on the same markets as the Subfund’s benchmark index;
e) may invest up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
f) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year.

The Subfund may invest in fixed income investments among others via Bond Connect (as defined in Chapter 8, “Risk Factors”).

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. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

Investments in ABS and MBS are limited to a maximum of 10% of the Subfund’s total net assets.

Subject to conditions set out in Chapter 4 “Investment Policy”, the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.

The Subfund qualifies as a financial product under Art. 6 of SFDR.

The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index

The Government Bond-Emerging Market Index (GBI-EM) series, launched in June 2005, the first comprehensive global emerging markets index of local government bond debt. The unique diversification scheme ensures that weights among the index countries are more evenly distributed by reducing the weight of large countries and redistributing the excess to the smaller weighted countries. The index is rebalanced on a monthly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.

Additional information in relation to the index characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.jpmorganindices.com/indices/listing.
The JPM GBI-EM Global Diversified Index is provided by J.P. Morgan (the "Benchmark Administrator"). As at the date of this Prospectus, neither the Benchmark Administrator nor the index appears on the register of administrators and benchmarks established and maintained by ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 2.00%.
Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 3 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open the day after the Dealing Day and provided that this day is also a day on which banks are open for business in Luxembourg.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the second full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 3 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.
The following measure can be applied in the event where net subscription and redemption orders exceed the threshold of US-Dollar 50 million. The rules set out below will be applied before the procedures for the handling of large redemption applications described in Chapter 5, iii "Redemption of Shares".
In the event that on a particular Dealing Day the net subscription and redemption orders ("net" meaning the difference between subscription and redemption orders received on a particular Dealing Day, not including transfers of assets into and out of the Subfund) exceed the threshold specified above for the Subfund and where there is insufficient liquidity on the market underlying the benchmark index, the Board of Directors may, by way of exception, act in the interests of the Shareholders by capping total subscription and redemption orders on a pro-rata basis.
To the extent that any order is not given full effect on such Dealing Day by virtue of the exercise of the power to prorate the orders, it shall be treated with respect to the unsatisfied balance thereof as if a further request has been made by the Shareholder in respect of the next Dealing Day.
The subscribing or redeeming investors shall therefore receive a share of the total available subscription or redemption amount corresponding to the ratio between the executable portion of the subscription or redemption orders and all subscription or redemption orders received for the Dealing Day concerned.
Sample calculation in event of surplus subscriptions: The threshold is USD 50 million. On Dealing Day 1, subscription orders are received for USD 80 million and redemption orders for USD 14 million. This gives a net subscription order of USD 66 million.

Total subscription orders	USD 80 mn
Total redemption orders	USD 14 mn
Surplus subscriptions (= net subscription orders)	USD 66 mn (USD 80 mn – USD 14 mn)
Transactions in the market	USD 50 mn (threshold)
Executable subscription orders	USD 64 mn (USD 50 mn + USD 14 mn)
Non-executable subscription orders Total subscription orders	USD 16 mn (USD 80 mn – USD 64 mn)
Cap on subscription orders	20% (USD 16 mn / USD 80 mn)
Subscription orders to be processed on following day	USD 16 mn

Redemptions are paid out in full. Subscription orders totalling USD 80 million can only be satisfied up to USD 64 million (USD 14 million by netting against redemption orders and USD 50 million by purchasing securities on the market). Subscription orders are therefore capped at 64/80 or 4/5 for each applicant. The remaining portion – that is, one-fifth – is regarded as an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all subscription orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.
Sample calculation in event of surplus redemptions: The threshold is USD 50 million. On Dealing Day 1, subscription orders are received for USD 6 million and redemption orders for USD 70 million. This gives a net redemption order of USD 64 million.

Total subscription orders	USD 6mn
Total redemption orders	USD 70 mn
Surplus redemptions (net redemption orders)	USD 64 mn (USD 70 mn – USD 6 mn)
Transactions in the market	USD 50 mn (threshold)
Executable redemption orders	USD 56 mn (USD 6 mn + USD 50 mn)
Non-executable redemption orders	USD 14 mn (USD 70 mn – USD 56 mn)
Capping of redemption orders	20% (USD 14 mn / USD 70 mn)
Redemption orders to be processed on following day	USD 14 mn

Subscriptions are executed in full. Redemption orders totalling USD 70 million can only be satisfied up to USD 56 million (USD 6 million by netting against subscription orders and USD 50 million through selling of securities on the market). Redemption orders are therefore capped at 56/70 or 4/5 for each applicant. The remaining portion – that is, one-fifth – is considered an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all redemption orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.

No application has been submitted or will be submitted, nor any registration has been or will be sought, by the Management Company to or from any of the People's Republic of China (PRC) governmental or regulatory authorities in connection with the advertising, offer, distribution or sale of the Shares of the Subfund in or from the PRC, and the Management Company does not intend to or will not, directly or indirectly, advertise, offer, distribute or sell the Shares of the Subfund within the PRC.
The Shares of the Subfund are not intended to be offered or sold within the PRC. A PRC investor may subscribe for Shares only if they are permitted to do so and/or are not restricted from doing so under all relevant PRC laws, rules, regulations, notices, directives, orders or other regulatory requirements in the PRC issued by any PRC governmental or regulatory authority that are applicable to them as investor, or that apply to the Management Company or to the Investment Manager whether or not having the force of law and as may be issued and amended from time to time. Where applicable, PRC investors are responsible for obtaining all necessary governmental approvals, verifications, licences or registrations (if any) from all relevant PRC regulatory and/or governmental authorities, including, but not limited to, the State Administration of Foreign Exchange, the China Securities Regulatory Commission and/or other relevant regulatory and/or governmental authorities, as applicable, and complying with all relevant PRC regulations, including, but not limited to, any relevant foreign exchange regulations and/or overseas investment regulations. If an investor fails to comply with the above, the Company may take any action in good faith and acting on reasonable grounds in relation to such investor's Shares to comply with relevant regulatory requirements, including effecting compulsory redemption of Shares owned by the relevant investor, subject to the Articles of Incorporation, and applicable laws and regulations.
No application has been submitted or will be submitted, nor any registration has been or will be sought, by the Company or the Management Company to or from any of the Indian governmental or regulatory authorities in connection with the advertising, offer, distribution or sale of the Shares in or from India and neither the Company nor the Management Company intends to or will, directly or indirectly, advertise, offer, distribute or sell the Shares to persons resident in India. Subject to certain limited exceptions, the Shares may not be purchased by persons resident in India and purchase of the Shares by such persons are subject to legal and regulatory restrictions.
Persons into whose possession this Prospectus or any Shares may come must inform themselves about, and observe, any such restrictions.

There is a risk that the Company will suffer liquidity issues because of unusual market conditions, an unusually high volume of redemption requests or other reasons. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund.

Investor Profile
The subfund is suitable for investors with medium risk tolerance and a long-term view who wish to invest in a broadly diversified portfolio of government debt securities within emerging markets.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

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CSIF (Lux) Bond Government Emerging Markets USD ESG Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is US-Dollar.

Investment Objective
The Subfund tracks the **JPM ESG EMBI Global Diversified 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 **JPM ESG EMBI Global Diversified Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles
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

a) invests in US-Dollar-denominated bonds, as well as floating rate securities and capitalizing/amortizing bonds to the extent contained in the benchmark index;
b) may temporarily invest in US-Dollar-denominated bonds, floating rate securities and capitalizing/amortizing bonds which are not contained in the benchmark index but where there is a high probability that such securities will be included in the JPM ESG EMBI Global Diversified Index on the basis of its acceptance criteria;
c) exhibits a modified duration which may not differ from that of the benchmark index by more than six months;
    - invests in derivatives (including bonds with embedded options and warrants) on the above investments, provided that i) the options/warrants are attached to instruments that would otherwise be included in the index and ii) the quotation convention—as recommended by the Emerging Markets Traders Association (EMTA)—is for instrument prices to be quoted cumulative options or warrants.;
d) may invest up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
e) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year.

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. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
Investments in ABS and MBS are limited to a maximum of 10% of the Subfund's total net assets.
Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 8 (1) of SFDR.
Information about the environmental or social characteristics promoted by the Subfund is available in the SFDR Annex of this Prospectus.

Description of the Underlying Index
The JPM ESG EMBI Global Diversified Index tracks liquid, US-Dollar emerging market fixed and floating-rate debt instruments issued by sovereign and quasi-sovereign entities. The index applies an ESG scoring and screening methodology to tilt toward issuers ranked higher on ESG criteria and green bond issues, and to underweight and remove issuers that rank lower. The JPM ESG EMBI Global Diversified Index is based on the JPM EMBI Global Diversified Index. The JPM ESG EMBI Global Diversified Index limits the weights of those index countries with larger debt stocks by

only including a specified portion of these countries' eligible current face amounts of debt outstanding. Once these instrument allocations are derived for each country, the current settlement price for each instrument is applied to its index allocation to calculate the market capitalization of each issue in the index. The weight of each instrument in the index is then determined by dividing its market capitalization by the total market capitalization for all of the index's instrument allocations. The result represents the weight of each issue expressed as a percentage of the index. By allocating their portfolios according to these exact instrument weights, and accounting for coupon reinvestments and instrument allocation changes, investors can replicate the performance of the JPM ESG EMBI Global Diversified Index. The index is rebalanced on a monthly basis. Additional information in relation to the index characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.jpmorgan.com/insights/research/index-research/composition-docs .
The JPM ESG EMBI Global Diversified Index is provided by J.P. Morgan (the "Benchmark Administrator"). As at the date of this Prospectus, neither the Benchmark Administrator nor the index appears on the register of administrators and benchmarks established and maintained by ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.20%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 3 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open the day after the Dealing Day and provided that this day is also a day on which banks are open for business in Luxembourg.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the second full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 3 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.
The following measure can be applied in the event where net subscription and redemption orders exceed the threshold of USD50 million. The rules set out below will be applied before the procedures for the handling of large redemption applications described in Chapter 5, iii "Redemption of Shares".
In the event that on a particular Dealing Day the net subscription and redemption orders ("net" meaning the difference between subscription and redemption orders received on a particular Dealing Day, not including transfers of assets into and out of the fund) exceed the threshold specified above for the Subfund and where there is insufficient liquidity on the market underlying the benchmark index, the Board of Directors may, by way of exception, act in the interests of the Shareholders by capping total subscription and redemption orders on a pro-rata basis.
To the extent that any order is not given full effect on such Dealing Day by virtue of the exercise of the power to prorate the orders, it shall be treated with respect to the unsatisfied balance thereof as if a further request has been made by the Shareholder in respect of the next Dealing Day.
The subscribing or redeeming investors shall therefore receive a share of the total available subscription or redemption amount corresponding to the ratio between the executable portion of the subscription or redemption orders and all subscription or redemption orders received for the Dealing Day concerned.
Sample calculation in event of surplus subscriptions: The threshold is USD 50 million. On Dealing Day 1, subscription orders are received for USD 80 million and redemption orders for USD 14 million. This gives a net subscription order of USD 66 million.

Total subscription orders	USD 80 mn
Total redemption orders	USD 14 mn
Surplus subscriptions (= net subscription orders)	USD 66 mn (USD 80 mn – USD 14 mn)
Transactions in the market	USD 50 mn (threshold)
Executable subscription orders	USD 64 mn (USD 50 mn + USD 14 mn)
Non-executable subscription orders Total subscription orders	USD 16 mn (USD 80 mn – USD 64 mn)
Cap on subscription orders	20% (USD 16 mn / USD 80 mn)
Subscription orders to be processed on following day	USD 16 mn

Redemptions are paid out in full. Subscription orders totalling USD 80 million can only be satisfied up to USD 64 million (USD 14 million by netting against redemption orders and USD 50 million by purchasing securities on the market). Subscription orders are therefore capped at 64/80 or 4/5 for each applicant. The remaining portion – that is, one-fifth – is regarded as an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all subscription orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.
Sample calculation in event of surplus redemptions: The threshold is USD 50 million. On Dealing Day 1, subscription orders are received for USD 6 million and redemption orders for USD 70 million. This gives a net redemption order of USD 64 million.

Total subscription orders	USD 6mn
Total redemption orders	USD 70 mn
Surplus redemptions (net redemption orders)	USD 64 mn (USD 70 mn – USD 6 mn)
Transactions in the market	USD 50 mn (threshold)
Executable redemption orders	USD 56 mn (USD 6 mn + EUR 50 mn)
Non-executable redemption orders	USD 14 mn (USD 70 mn – USD 56 mn)
Capping of redemption orders	20% (USD 14 mn / USD 70 mn)
Redemption orders to be processed on following day	USD 14 mn

Subscriptions are executed in full. Redemption orders totalling USD 70 million can only be satisfied up to USD 56 million (USD 6 million by netting against subscription orders and USD50 million through selling of securities on the market). Redemption orders are therefore capped at 56/70 or 4/5 for each applicant. The remaining portion – that is, one-fifth – is considered an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all redemption orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.

No application has been submitted or will be submitted, nor any registration has been or will be sought, by the Company or the Management Company to or from any of the Indian governmental or regulatory authorities in connection with the advertising, offer, distribution or sale of the Shares in or from India and neither the Company nor the Management Company intends to or will, directly or indirectly, advertise, offer, distribute or sell the Shares to persons resident in India. Subject to certain limited exceptions, the Shares may not be purchased by persons resident in India and purchase of the Shares by such persons are subject to legal and regulatory restrictions.
Persons into whose possession this Prospectus or any Shares may come must inform themselves about, and observe, any such restrictions.
There is a risk that the Company will suffer liquidity issues because of unusual market conditions, an unusually high volume of redemption requests or other reasons. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.

Risk Information
Investors should carefully consider section "Credit Suisse Asset Management Sustainable Investing Policy" of Chapter 4 "Investment Policy" and all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund, in particular sections "Sustainability Risks" and "Sustainable Investing Risks".
Investors should note that the ESG factors used in the index methodology of the Subfund's benchmark differ from the ESG approach specified in the Sustainable Investing Policy and that, as a result, the Subfund may be exposed to a certain extent to fossil fuel investments.

Investor Profile
The subfund is suitable for investors with medium risk tolerance and a long-term view who wish to invest in a broadly diversified portfolio of government debt securities within emerging markets.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)

The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.

Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

Disclaimer

Information has been obtained from sources believed to be reliable but J.P. Morgan does not warrant its completeness or accuracy. The Index is used with permission. The Index may not be copied, used, or distributed without J.P. Morgan's prior written approval.

CSIF (Lux) Bond Government EUR Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is Euro.

Investment Objective

The Subfund tracks the **FTSE EMU Government Bond 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 **FTSE EMU Government Bond Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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

a) invests in euro-denominated bonds, as well as other fixed or variable-interest debt instruments and rights of public issuers which are contained in the benchmark index;

b) may temporarily invest in euro-denominated bonds and other fixed or variable-rate debt instruments and rights which are not contained in the benchmark index but where there is a high probability that such securities will be included in the FTSE EMU Government Bond Index on the basis of its acceptance criteria;

c) exhibits a modified duration which may not differ from that of the benchmark index by more than six months;

d) invests 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index;

e) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year.

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. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.

The Subfund will currently not invest in ABS and MBS.

Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.

The Subfund qualifies as a financial product under Art. 6 of SFDR.

The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index

The FTSE EMU Government Bond Index consists of those EMU-participating countries that meet the WGBI (World Government Bond Index) index criteria. Current EMU-participating countries include: Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Slovenia and Spain. However, an individual EMU-participating country must satisfy the WGBI entry criteria for its market to be included in the EGBI. Therefore, the debt of Cyprus, Estonia, Greece, Luxembourg, Malta, Portugal, Slovakia and Slovenia is not currently included in this Index. Pursuant to the index rules the index is rebalanced on a monthly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules.

Additional information in relation to the index characteristics, constituents, sector and country weights, methodology of construction and maintenance,

rebalancing dates and other general information is available on the index provider's website www.yieldbook.com.
The FTSE EMU Government Bond Index is provided by FTSE Fixed Income LLC (the "Benchmark Administrator"). As at the date of this Prospectus, neither the Benchmark Administrator nor the index appears on the register of administrators and benchmarks established and maintained by ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error
Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.15%.

Global Exposure
The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares
Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

Effect of PRC Regulations on Subscriptions, Redemptions and Conversions
No application has been submitted or will be submitted, nor any registration has been or will be sought, by the Management Company to or from any of the People's Republic of China (PRC) governmental or regulatory authorities in connection with the advertising, offer, distribution or sale of the Shares of the Subfund in or from the PRC, and the Management Company does not intend to or will not, directly or indirectly, advertise, offer, distribute or sell the Shares of the Subfund within the PRC.
The Shares of the Subfund are not intended to be offered or sold within the PRC. A PRC investor may subscribe for Shares only if they are permitted to do so and/or are not restricted from doing so under all relevant PRC laws, rules, regulations, notices, directives, orders or other regulatory requirements in the PRC issued by any PRC governmental or regulatory authority that are applicable to them as investor, or that apply to the Management Company or to the Investment Manager whether or not having the force of law and as may be issued and amended from time to time. Where applicable, PRC investors are responsible for obtaining all necessary governmental approvals, verifications, licences or registrations (if any) from all relevant PRC regulatory and/or governmental authorities, including, but not limited to, the State Administration of Foreign Exchange, the China Securities Regulatory Commission and/or other relevant regulatory and/or governmental authorities, as applicable, and complying with all relevant PRC regulations, including, but not limited to, any relevant foreign exchange regulations and/or overseas investment regulations. If an investor fails to comply with the above, the Company may take any action in good faith and acting on reasonable grounds in relation to such investor's Shares to comply with relevant regulatory requirements, including effecting compulsory redemption of Shares owned by the relevant investor, subject to the Articles of Incorporation, and applicable laws and regulations.
Persons into whose possession this Prospectus or any Shares may come must inform themselves about, and observe, any such restrictions.

Risk Information
Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund.

Investor Profile
The subfund is suitable for investors with low risk tolerance and a medium-term view who wish to invest in a broadly diversified portfolio of government debt securities.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

Disclaimer
The CSIF (Lux) Bond Government EUR Blue (the "Fund") has been developed solely by UBS. The Fund is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain LSE Group companies.
All rights in the FTSE World Government Bond Index (the "Index") vest in the relevant LSE Group company which owns the Index. "FTSE®" is a trade mark of the relevant LSE Group company and is used by any other LSE Group company under license.
The Index is calculated by or on behalf of FTSE Fixed Income, LLC or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Fund. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Fund or the suitability of the Index for the purpose to which it is being put by UBS.

CSIF (Lux) Bond Government USD Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is US -Dollar.

Investment Objective

The Subfund tracks the FTSE US Government Bond 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 FTSE US Government Bond Index (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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

a) invests in US Dollar-denominated bonds, as well as other fixed or variable-interest debt instruments and rights of public issuers which are contained in the benchmark index;
b) may temporarily invest in US Dollar-denominated bonds and other fixed or variable-rate debt instruments and rights which are not contained in the benchmark index but where there is a high probability that such securities will be included in the FTSE US Government Bond Index on the basis of its acceptance criteria;
c) exhibits a modified duration which may not differ from that of the benchmark index by more than six months;
d) invests 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index;
e) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year.

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. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The Subfund will currently not invest in ABS and MBS.
Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 6 of SFDR.
The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index

The FTSE US Government Bond Index measures the performance of fixed-rate, USD, investment-grade sovereign bonds. The Index is a broad benchmark providing coverage of the US sovereign fixed income market.
Additional information in relation to the index characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website www.yieldbook.com.
The FTSE US Government Bond Index is provided by FTSE Fixed Income LLC (the "Benchmark Administrator"). As at the date of this Prospectus, neither the Benchmark Administrator nor the index appears on the register of administrators and benchmarks established and maintained by ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error

Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.15%.

Global Exposure

The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares

Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 2 p.m. (Central European Time) on any day on which banks are normally open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the first full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 2 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

Risk Information

Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund.

Investor Profile

The Subfund is suitable for an investor who wishes to have the investment exposure as set out in the Subfund's investment objective. Although an investor can redeem Shares at any time (subject to the conditions described in Chapter 5), this Subfund is suitable where the intended investment horizon is long-term.

Investment Manager

The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)

The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

Disclaimer

The CSIF (Lux) Bond Government USD Blue (the "Fund") has been developed solely by UBS. The Fund is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain LSE Group companies.
All rights in the FTSE US Government Bond Index (the "Index") vest in the relevant LSE Group company which owns the Index. "FTSE®" is a trade mark of the relevant LSE Group company and is used by any other LSE Group company under license.
The Index is calculated by or on behalf of FTSE Fixed Income, LLC or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Fund. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Fund or the suitability of the Index for the purpose to which it is being put by UBS.

CSIF (Lux) Bond Green Bond Global Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is US-Dollar.

Investment Objective

The Subfund tracks the **Bloomberg MSCI Global Green Bond 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 **Bloomberg MSCI Global Green Bond Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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

a) invests in US-Dollar-denominated bonds, as well as other fixed or variable-interest debt instruments, contingent convertible instruments and rights of private, semi-private and public issuers to the extent contained in the benchmark index;
b) may temporarily invest in US-Dollar-denominated bonds and other fixed or variable-rate debt instruments and rights which are not contained in the benchmark index but where there is a high probability that such securities will be included in the Bloomberg MSCI Global Green Bond Index on the basis of its acceptance criteria;
c) exhibits a modified duration which may not differ from that of the benchmark index by more than six months;
d) invests 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index;
e) may invest up to 10% in assets as per prov. a) of companies which are not contained in the benchmark index but have similar investment characteristics with a corresponding risk profile;
f) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year.

The Subfund may invest in fixed income investments among others via Bond Connect (as defined in Chapter 8, "Risk Factors").
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. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
Investments in ABS and MBS are limited to a maximum of 10% of the Subfund's total net assets.
Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 8 (1) of SFDR.

Information about the environmental or social characteristics promoted by the Subfund is available in the SFDR Annex of this Prospectus.

Description of the Underlying Index

The Bloomberg MSCI Global Green Bond Index offers investors an objective and robust measure of the global market for fixed income securities issued to fund projects with direct environmental benefits. The Global Green Bond Index is a multi-currency benchmark that includes local currency debt markets tracked by the Bloomberg Global Aggregate Index. The index is rebalanced on a monthly basis and may also be rebalanced at other times, e.g. in order to reflect corporate activity such as mergers and acquisitions, as provided for in the index rules. Additional information in relation to the index characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.bloomberg.com/professional/product/indices/bloomberg-fixed-income-indices-fact-sheets-publications/ .
The Bloomberg MSCI Global Green Bond Index is provided by Bloomberg Index Services Limited (the "Benchmark Administrator"). As at the date of this Prospectus, neither the Benchmark Administrator nor the index appears on the register of administrators and benchmarks established and maintained by ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error

Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.20%.

Global Exposure

The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares

Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 3 p.m. (Central European Time) on any day on which banks are open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open the day after the Dealing Day and provided that this day is also a day on which banks are open for business in Luxembourg.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the second full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 3 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.
No application has been submitted or will be submitted, nor any registration has been or will be sought, by the Management Company to or from any of the People's Republic of China (PRC) governmental or regulatory authorities in connection with the advertising, offer, distribution or sale of the Shares of the Subfund in or from the PRC, and the Management Company does not intend to or will not, directly or indirectly, advertise, offer, distribute or sell the Shares of the Subfund within the PRC.
The Shares of the Subfund are not intended to be offered or sold within the PRC. A PRC investor may subscribe for Shares only if they are permitted to do so and/or are not restricted from doing so under all relevant PRC laws, rules, regulations, notices, directives, orders or other regulatory requirements in the PRC issued by any PRC governmental or regulatory authority that are applicable to them as investor, or that apply to the Management Company or to the Investment Manager whether or not having the force of law and as may be issued and amended from time to time. Where applicable, PRC investors are responsible for obtaining all necessary governmental approvals, verifications, licences or registrations (if any) from all relevant PRC regulatory and/or governmental authorities, including, but not limited to, the State Administration of Foreign Exchange, the China Securities Regulatory Commission and/or other relevant regulatory and/or governmental authorities, as applicable, and complying with all relevant PRC regulations, including, but not limited to, any relevant foreign exchange regulations and/or overseas investment regulations. If an investor fails to comply with the above, the Company may take any action in good faith and acting on reasonable grounds in relation to such investor's Shares to comply with relevant regulatory requirements, including effecting compulsory redemption of Shares owned by the relevant investor, subject to the Articles of Incorporation, and applicable laws and regulations.
Persons into whose possession this Prospectus or any Shares may come must inform themselves about, and observe, any such restrictions.
The following measure can be applied in the event where net subscription and redemption orders exceed the threshold of US-Dollar 20 million. The rules set out below will be applied before the procedures for the handling of large redemption applications described in Chapter 5, iii "Redemption of Shares".
In the event that on a particular Dealing Day the net subscription and redemption orders ("net" meaning the difference between subscription and redemption orders received on a particular Dealing Day, not including transfers of assets into and out of the Subfund) exceed the threshold specified above for the Subfund and where there is insufficient liquidity on the market underlying the benchmark index, the Board of Directors may, by way of exception, act in the interests of the Shareholders by capping total subscription and redemption orders on a pro-rata basis.

To the extent that any order is not given full effect on such Dealing Day by virtue of the exercise of the power to prorate the orders, it shall be treated with respect to the unsatisfied balance thereof as if a further request has been made by the Shareholder in respect of the next Dealing Day.
The subscribing or redeeming investors shall therefore receive a share of the total available subscription or redemption amount corresponding to the ratio between the executable portion of the subscription or redemption orders and all subscription or redemption orders received for the Dealing Day concerned.
Sample calculation in event of surplus subscriptions: The threshold is USD 20 million. On Dealing Day 1, subscription orders are received for USD 80 million and redemption orders for USD 14 million. This gives a net subscription order of USD 66 million.

Total subscription orders	USD 80 mn
Total redemption orders	USD 14 mn
Surplus subscriptions (= net subscription orders)	USD 66 mn (USD 80 mn – USD 14 mn)
Transactions in the market	USD 20 mn (threshold)
Executable subscription orders	USD 34 mn (USD 20 mn + USD 14 mn)
Non-executable subscription orders Total subscription orders	USD 46 mn (USD 80 mn – USD 34 mn)
Cap on subscription orders	57.5% (USD 46 mn / USD 80 mn)
Subscription orders to be processed on following day	USD 46 mn

Redemptions are paid out in full. Subscription orders totalling USD 80 million can only be satisfied up to USD 34 million (USD 14 million by netting against redemption orders and USD 20 million by purchasing securities on the market). Subscription orders are therefore capped at 34/80 for each applicant. The remaining portion – that is, 46/80 – is regarded as an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all subscription orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.
Sample calculation in event of surplus redemptions: The threshold is USD 20 million. On Dealing Day 1, subscription orders are received for USD 6 million and redemption orders for USD 70 million. This gives a net redemption order of USD 64 million.

Total subscription orders	USD 6mn
Total redemption orders	USD 70 mn
Surplus redemptions (net redemption orders)	USD 64 mn (USD 70 mn – USD 6 mn)
Transactions in the market	USD 20 mn (threshold)
Executable redemption orders	USD 26 mn (USD 6 mn + USD 20 mn)
Non-executable redemption orders	USD 44 mn (USD 70 mn – USD 26 mn)
Capping of redemption orders	62.9% (USD 44 mn / USD 70 mn)
Redemption orders to be processed on following day	USD 44 mn

Subscriptions are executed in full. Redemption orders totalling USD 70 million can only be satisfied up to USD 26 million (USD 6 million by netting against subscription orders and USD 20 million through selling of securities on the market). Redemption orders are therefore capped at 26/70 for each applicant. The remaining portion – that is 44/70 – is considered an order for the next Dealing Day; if the threshold is exceeded once again on Dealing Day 2, all redemption orders are capped in the same manner and the remaining portion once again regarded as an order for the following day, Dealing Day 3. No interest shall be payable on the remaining portion.

There is a risk that the Company will suffer liquidity issues because of unusual market conditions, an unusually high volume of redemption requests or other reasons. In such case the Company may not be able to pay redemption proceeds within the time period stated in this Prospectus.

Risk Information
Before investing in the Subfund, Investors should carefully consider section "Credit Suisse Asset Management Sustainable Investing Policy" of Chapter 4 "Investment Policy", the risk factors set out in Chapter 8, "Risk Factors" (in particular sections "Sustainability Risks" and "Sustainable Investing Risks") and refer to www.credit-suisse.com/esg for specific exclusions applicable to the Subfund.

Investor Profile
The subfund is suitable for investors with low risk tolerance and a medium-term view who wish to invest in a broadly diversified portfolio of debt securities.

Investment Manager
The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)
The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

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CSIF (Lux) Bond Inflation-Linked Global Blue

The Reference Currency in which the performance and net asset value of the Subfund are calculated is US-Dollar.

Investment Objective

The Subfund tracks the **Bloomberg World Government Inflation-Linked Bond 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 **Bloomberg World Government Inflation-Linked Bond Index** (the "Underlying Index") (see description under the section "Description of the Underlying Index").

Investment Principles

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

a) invests bonds, as well as other fixed or variable-interest debt instruments, and rights of public issuers which are contained in the benchmark index;
b) may temporarily invest in bonds and other fixed or variable-rate debt instruments and rights which are not contained in the benchmark index but where there is a high probability that such securities will be included in the Bloomberg World Government Inflation-Linked Bond Index on the basis of its acceptance criteria;
c) exhibits a modified duration which may not differ from that of the benchmark index by more than six months;
d) invests 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 index or on indices which are primarily based on the same markets as the Subfund's benchmark index;
e) invests in securities as per prov. a) which were formerly included in the benchmark index but were dropped from it solely because of the benchmark index criterion stipulating a residual maturity of more than one year.

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. However, those securities which are dropped from the benchmark index solely on the basis of the benchmark index criterion stipulating a residual maturity of more than one year need not be sold.
The Subfund will currently not invest in ABS and MBS.
Subject to conditions set out in Chapter 4 "Investment Policy", the Subfund may invest in ancillary liquid assets (i.e., bank deposits at sight) up to 20% of the total net assets of the Subfund in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under Part I of the Law of December 17, 2010 or for a period of time strictly necessary in case of unfavourable market conditions. The Subfund may also invest up to 20% of its total net assets (including the bank deposits at sight referred to above) in cash, time deposits, liquidity funds, money market funds and money market instruments. In any case and for the avoidance of doubt, investment in liquidity funds and money market funds is limited to 10% of the total net assets.
The Subfund qualifies as a financial product under Art. 6 of SFDR.
The investments underlying this Subfund do not take into account the EU criteria for environmentally sustainable economic activities.

Description of the Underlying Index

The Bloomberg World Government Inflation-Linked Bond Index measures the performance of investment grade, government inflation-linked debt from 12 different developed market countries. Investability is a key criterion for inclusion of markets in this index, and it is designed to include only those markets in which a global government linker fund is likely and able to invest. Additional information in relation to the index characteristics, constituents, sector and country weights, methodology of construction and maintenance, rebalancing dates and other general information is available on the index provider's website https://www.bloomberg.com/professional/product/indices/bloomberg-fixed-income-indices-fact-sheets-publications/ .
The Bloomberg World Government Inflation Linked Bond Index is provided by Bloomberg Index Services Limited (the "Benchmark Administrator"). As at the date of this Prospectus, neither the Benchmark Administrator nor the index appears on the register of administrators and benchmarks established and maintained by ESMA pursuant to article 36 of the Benchmark Regulation.

Tracking Error

Under normal market conditions, it is expected that the anticipated level of tracking error will be less than 0.15%.

Global Exposure

The global exposure of the Subfund will be calculated on the basis of the commitment approach.

Subscription, Redemption and Conversion of Shares

Subscription, redemption and conversion applications must be submitted in written form to the Central Administration or a distributor authorized by the Company to accept such applications, by 3 p.m. (Central European Time) on any day on which banks are normally open for business in Luxembourg ("Dealing Day"), provided that the market or markets, on which 75% of the relevant Subfund's assets are traded are open the day after the Dealing Day and provided that this day is also a day on which banks are open for business in Luxembourg.
The Net Asset Value per Share of the relevant Share Class of the Subfund, is calculated on the second full business day in Luxembourg ("Valuation Day") following the respective Dealing Day.
Subscription, redemption and conversion applications received after this cut-off point shall be deemed to have been received prior to 3 p.m. on the following Dealing Day.
Payment of the issue price must be effected within one Banking Day after the Valuation Day on which the issue price of the Shares was determined. Payment of the redemption price of the Shares shall be made within one Banking Day following calculation of the redemption price.

Risk Information

Investors should carefully consider all of the risk factors set out in Chapter 8, "Risk Factors" before investing in the Subfund.

Investor Profile

The Subfund is suitable for an investor who wishes to have the investment exposure as set out in the Subfund's investment objective. Although an investor can redeem Shares at any time (subject to the conditions described in Chapter 5), this Subfund is suitable where the intended investment horizon is long-term.

Investment Manager

The Management Company has appointed UBS Asset Management Switzerland AG, Zurich, as Investment Manager.

Adjustment of the Net Asset Value (Single Swing Pricing)

The Net Asset Value of the Class "CA", "CAH", "CB", "CBH", "WA", "WAH", "WB", "WBH", "WAX", "WAXH", "WBX" and "WBXH" Shares calculated in accordance with Chapter 9, "Net Asset Value" will be increased by up to a maximum of 2% per Share in the event of a net surplus of subscription applications, or reduced by up to a maximum of 2% per Share in the event of a net surplus of redemption applications, based on all applications received in respect of all relevant Swing Share Classes combined on the relevant Valuation Day.
Under exceptional circumstances the Company may, in the interest of Shareholders, decide to increase the maximum swing factor indicated above. In such case the Company would inform the investors in accordance with Chapter 15, "Information for Shareholders".

Disclaimer

"Bloomberg®" and Bloomberg World Government Inflation-Linked Bond Index are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the index (collectively, "Bloomberg"), and have been licensed for use for certain purposes by the Subfund.
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26. SFDR Annex

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product Name:
Credit Suisse Index Fund (Lux) – CSIF (Lux) Bond Government Emerging Markets USD ESG Blue

Legal Entity Identifier:
5493003VIPB3DQ0S0Y61

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

Environmental and/or social characteristics

Does this financial product have a sustainable investment objective?

☐ **Yes**	☒ **No**
☐ It will make a minimum of **sustainable investments with an environmental objective:** ____ %	☐ It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of ___ % of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy
☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It will make a minimum of **sustainable investments with a social objective:** _____ %	☒ It promotes E/S characteristics, but **will not make any sustainable investments**

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

What environmental and/or social characteristics are promoted by this financial product?

This Subfund promotes the following environmental and social characteristics:

- promotes to not invest in certain issuers based on ESG Exclusions applied by the index provider when constructing the index
- promotes to invest only into issuers that comply with international treaties on controversial weapons (Norms-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes not to invest into issuers that derive more than 20% of their revenue from the production of thermal coal and/or the production of electricity from thermal coal (Values-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes adherence to, and conducting business activities in accordance with conduct-based exclusions of SVVK-ASIR (Business-conduct Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes contribution to good governance and sustainable practices through qualifying for engagement (Active Ownership)
- promotes to invest according to the ESG methodology of the index provider (ESG Integration)

This Subfund makes use of a reference benchmark for the purpose of attaining the environmental and/or social characteristics. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.
Please find further information on ESG Integration, ESG Exclusions and Active Ownership below in the question "What investment strategy does this financial product follow?" and online at www.credit-suisse.com/esg.

Sustainability indicators measure how the sustainable objectives of this financial product are attained.

What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?

The Subfund uses the following sustainability indicators:

- ESG Rating
- ESG Controversies Flag
- Adherence to legacy CSAM ESG Exclusions (for index tracking funds)

What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?

Not applicable.

How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

Not applicable.

How have the indicators for adverse impacts on sustainability factors been taken into account?

Not applicable.

How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights?

The alignment of Sustainable investments with the 'OECD Guidelines for Multinational Enterprises' and the 'UN Guiding Principles on Business and Human Rights' is assessed through the CS business conduct framework as part of the CS ESG Exclusion framework. Companies that exhibit severe weaknesses in business conduct, particularly with regard to breaches of the 'United Nations Global Compact Principles' (UNGC) and companies placed on the watchlist, but with no immediate exclusion, are flagged to not be considered SFDR Sustainable

The EU Taxonomy sets out a "do not significant harm" principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.
The "do no significant harm" principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
Any other sustainable investments must also not significantly harm any environmental or social objectives.

Investments due to DNSH.

Does this financial product consider principal adverse impacts on sustainability factors?

☒Yes

Yes, principal adverse impacts on sustainability factors, as defined by SFDR, are considered by this Subfund based on the ESG methodology of the tracked index. In addition, UBS AM applies the Norms-based Exclusions, excludes companies and issuers that derive a significant portion of their revenue from the production of thermal coal and/or the production of electricity from thermal coal, and applies exclusions of SVVK-ASIR.
Information on principal adverse impacts on sustainability factors of this Subfund will be available in annual reports published after January 1, 2023.

☐No

What investment strategy does this financial product follow?

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

The investment strategy of the Subfund is to track its reference benchmark.
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.
To attain the environmental or social characteristics promoted by this Subfund, this Subfund applies ESG Integration and ESG Exclusions as described in the Legacy CSAM Sustainable Investing Policy explained in Chapter 4 "Investment Policy" of the Prospectus. In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, the portfolio management team, supported by the Credit Suisse Asset Management Sustainable Investing Team, may integrate additional ESG considerations to limit the portfolio to a subset of securities from the benchmark index.

What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?

The binding elements are:

- Provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, application of Norms-based Exclusions, exclusion of companies that derive more than 20% of their revenue in the production of thermal coal and/or in the production of electricity from thermal coal and application of conduct-based exclusions of SVVK-ASIR. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.
- Adhere to the index methodology of the index provider

Meeting the minimum proportions for investments which are E/S aligned

What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

This Subfund does not have a commitment to reduce the scope of investments by a minimum rate.

What is the policy to assess good governance practices of the investee companies?

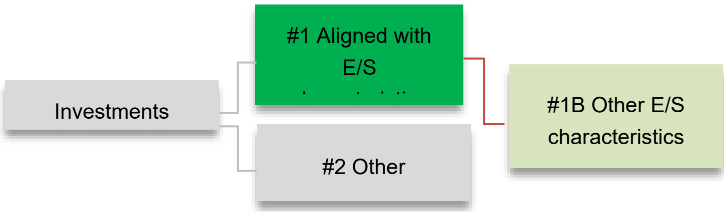
The methodology to assess and ensure good governance of investments, includes the following:

- Within the index construction process, the index provider assesses key governance practices of companies, which is reflected in the company's rating and/or controversy score. Companies with poor governance practices or having faced severe controversies on governance aspects are excluded from the eligible investment universe
- In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, UBS AM applies the conduct-based exclusions of SVVK-ASIR.

The Good Governance practice may not be assessed for investments in securities issued by sovereigns or supranational entities.

What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.



#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.
#2 Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.
The category **#1 Aligned with E/S characteristics** covers:

- The sub-category #1B Other E/S characteristics covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this Subfund (category #1 above) is 70% of its total net assets.

Taxonomy-aligned activities are expressed as a share of:
- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- ***operational expenditure*** *(OpEx) reflecting green operational activities of investee companies.*

How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?

Derivatives are not used to attain the environmental or social characteristics of the Subfund. However, they may be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an additional source of return.

To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

0%. This Subfund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the Subfund may be aligned with the EU Taxonomy.

Does the financial ***product*** *invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy*[1]*?*

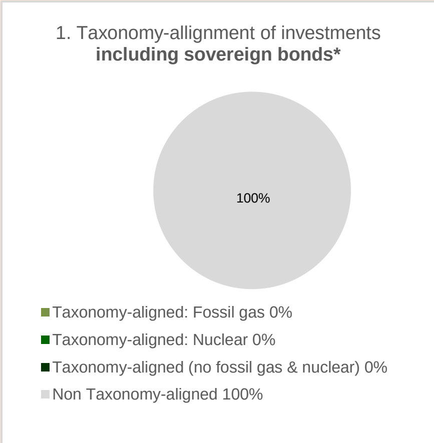
☐ *Yes:*

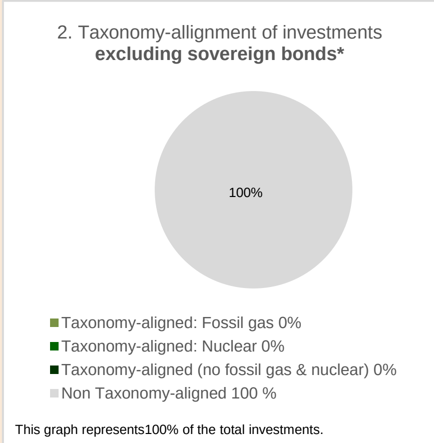
☐ In fossil gas ☐ In nuclear energy

☒ No

[1] Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds*, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.





**Enabling activities* directly enable other activities to make a substantial contribution to an environmental objective.*
***Transitional activities** are activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.*

**For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures*

What is the minimum share of investments in transitional and enabling activities?

Not applicable.

are environmentally sustainable investments **that do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.

What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

Not applicable.

What is the minimum share of socially sustainable investments?

Not applicable.

What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments such as cash, derivatives and structured product may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this Subfund. Such investments do not have minimum environmental or social safeguards.
Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that ESG Exclusions are adhered to.

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.

Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

Yes, the Subfund tracks the **JPM ESG EMBI Global Diversified Index** as the reference benchmark.

How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?

The reference benchmark tracks liquid, US Dollar emerging market fixed and floating-rate debt instruments issued by sovereign and quasi-sovereign entities. The index applies an ESG scoring and screening methodology to tilt toward issuers ranked higher on ESG criteria and green bond issues, and to underweight and remove issuers that rank lower.

How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?

This Subfund tracks the reference benchmark and is continuously monitoring the constituents of the benchmark.

How does the designated index differ from a relevant broad market index?

The reference benchmark is based on the JPM EMBI Global Diversified. It differs from this broad market index by tilting to issuers with higher ESG scores and avoiding exposure to issuers with lower scores.

Where can the methodology used for the calculation of the designated index be found?

The methodology of the reference benchmark is explained online at:
https://www.jpmorgan.com/content/dam/jpm/cib/complex/content/markets/composition-docs/pdf-30.pdf

Where can I find more product specific information online?

More product-specific information can be found on the website: www.credit-suisse.com/fundsearch
Additionally, more information about the Legacy CSAM Sustainable Investing Policy can be found in Chapter 4 “Investment Policy” of the Prospectus or online at: www.credit-suisse.com/esg.

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product Name:
Credit Suisse Index Fund (Lux) – CSIF (Lux) Bond Green Bond Global Blue

Legal Entity Identifier:
549300EMGRCG8JMFSK49

Environmental and/or social characteristics

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

Does this financial product have a sustainable investment objective?

☐ **Yes**	☒ **No**
☐ It will make a minimum of **sustainable investments with an environmental objective:** ____ %	☒ It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of 50 % of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy
☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy	☒ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It will make a minimum of **sustainable investments with a social objective:** _____ %	☐ It promotes E/S characteristics, but **will not make any sustainable investments**

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

What environmental and/or social characteristics are promoted by this financial product?

This Subfund promotes the following environmental and social characteristics:

- promotes to not invest in certain companies and issuers based on ESG Exclusions applied by the index provider when constructing the index
- promotes to invest only into companies that comply with international treaties on controversial weapons (Norms-based Exclusions) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes not to invest into companies that derive more than 20% of their revenue from the production of thermal coal and/or the production of electricity from thermal coal (Values-based Exclusions) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes adherence to, and conducting business activities in accordance with conduct-based exclusions of SVVK-ASIR (Business-conduct Exclusions) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes exposure to green bonds which are fixed income securities in which the proceeds will be applied to projects or activities that promote climate or other environmental sustainability purposes
- promotes contribution to good governance and sustainable practices through qualifying for engagement (Active Ownership)
- promotes to invest according to the ESG methodology of the index provider (ESG Integration)

This Subfund makes use of a reference benchmark for the purpose of attaining the environmental and/or social characteristics.

Please find further information on ESG Integration, ESG Exclusions and Active Ownership below in the question “What investment strategy does this financial product follow?” and online at www.credit-suisse.com/esg.

Sustainability indicators measure how the sustainable objectives of this financial product are attained.

What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?

The Subfund uses the following sustainability indicators:

- Green Bonds
- Adherence to legacy CSAM ESG Exclusions (for index tracking funds)

What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?

The objectives of the SFDR Sustainable Investments are to contribute to Environmental objectives. Sustainable revenue thresholds and climate targets are used to determine to which extent investments contribute to the environmental objectives targeted by the Subfunds (e.g. investments in securities whose proceeds pursue a predefined environmental objective) in accordance with the CS SFDR Sustainable Investment Methodology. It defines the criteria that UBS AM uses to determine if an investment is a sustainable investment, considering E/S contribution, DNSH and good governance.

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?

UBS AM considers the indicators for principal adverse impacts on sustainability factors (PAI Indicators) and further indicators from its exclusion framework to assess whether sustainable investments would cause significant harm to any environmental or social investment objective. For this purpose, UBS AM has defined a set of criteria and thresholds that sustainable investments need to meet. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the “Do No Significant Harm” principle.

How have the indicators for adverse impacts on sustainability factors been taken into account?

PAI Indicators are taken into account as part of the CS SFDR Sustainable Investment Methodology applied by UBS AM to identify investments which qualify as SFDR Sustainable Investments. UBS AM has defined a set of criteria and thresholds to determine if an investment passes the DNSH condition. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the DNSH condition.

How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights?

The alignment of Sustainable investments with the ‘OECD Guidelines for Multinational Enterprises’ and the ‘UN Guiding Principles on Business and Human Rights’ is assessed through the CS business conduct framework as part of the CS ESG Exclusion framework. Companies that exhibit severe weaknesses in business conduct, particularly with regard to breaches of the ‘United Nations Global Compact Principles’ (UNGC) and companies placed on the watchlist, but with no immediate exclusion, are flagged to not be considered SFDR Sustainable Investments due to DNSH.

The EU Taxonomy sets out a “do not significant harm” principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.
The “do no significant harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
Any other sustainable investments must also not significantly harm any environmental or social objectives.

Does this financial product consider principal adverse impacts on sustainability factors?

☒Yes

Principal adverse impacts on sustainability factors, as defined by SFDR, are considered by this Subfund based on the ESG methodology of the tracked index. In addition, UBS AM applies the Norms-based Exclusions, excludes companies and issuers that derive a significant portion of their revenue from the production of thermal coal and/or the production of electricity from thermal coal, and applies exclusions of SVVK-ASIR.
Information on principal adverse impacts on sustainability factors of this Subfund will be available in annual reports published after January 1, 2023.

☐No

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

What investment strategy does this financial product follow?

The investment strategy of the Subfund is to track its reference benchmark.
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.
To attain the environmental or social characteristics promoted by this Subfund, this Subfund applies ESG Exclusions and Active Ownership as described in the Legacy CSAM Sustainable Investing Policy explained in Chapter 4 “Investment Policy” of the Prospectus. In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, the portfolio management team, supported by the Credit Suisse Asset Management Sustainable Investing Team, may integrate additional ESG considerations to limit the portfolio to a subset of securities from the benchmark index.

What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?

The binding elements are:

- Provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, application of Norms-based Exclusions, exclusion of companies that derive more than 20% of their revenue in the production of thermal coal and/or in the production of electricity from thermal coal and application of conduct-based exclusions of SVVK-ASIR
- Adhere to the index methodology of the index provider
- Meeting the minimum proportions for investments which are E/S aligned and SFDR Sustainable Investments

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

Asset allocation describes the share of investments in specific assets.

Taxonomy-aligned activities are expressed as a share of:
- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- ***operational expenditure*** *(OpEx) reflecting green operational activities of*

What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?

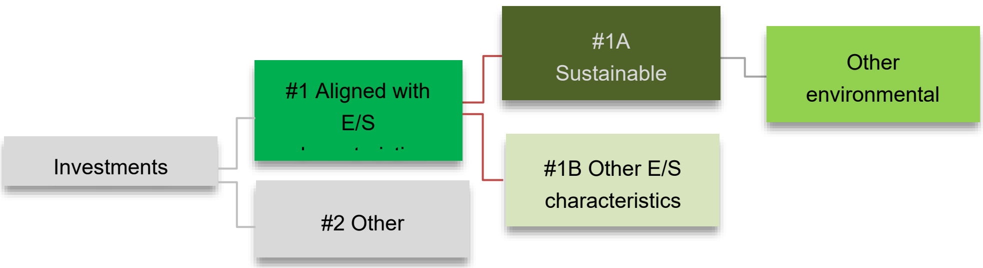
This Subfund does not have a commitment to reduce the scope of investments by a minimum rate.

What is the policy to assess good governance practices of the investee companies?

Within the index construction process, the index provider assesses the stated use of process, the process for green project evaluation and selection, the process for management of proceeds and the commitment to ongoing reporting of the environmental performance of the use of proceeds at Green Bond level (i.e., not of the issuer.)

In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, UBS AM applies the conduct-based exclusions of SVVK-ASIR. The Good Governance practice may not be assessed for investments in securities issued by sovereigns or supranational entities.

What is the asset allocation planned for this financial product?



#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.
#2 Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.
The category **#1 Aligned with E/S characteristics** covers:
- The sub-category #1A Sustainable covers sustainable investments with environmental or social objectives
- The sub-category #1B Other E/S characteristics covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this Subfund (category #1 above) is 70% of its total net assets.
Within this category the Subfund aims to hold a minimum proportion of 50% of its total net assets in sustainable investments (category #1A above). Within that category, the Subfund aims to hold a minimum proportion of 1% of its total net assets in sustainable investments with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy. For investment in category #1B above ESG Exclusions are applied to ensure minimum environmental or social safeguards.

How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?

The main purpose of the derivatives is to be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an additional source of return.

To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

0%. This Subfund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the Subfund may be aligned with the EU Taxonomy.

Does the ***financial product*** *invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?*

☐ *Yes:*

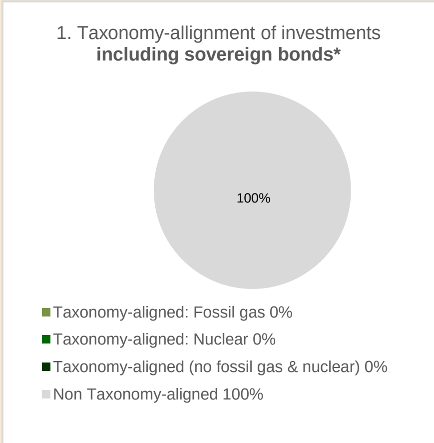
☐ In fossil gas ☐ In nuclear energy

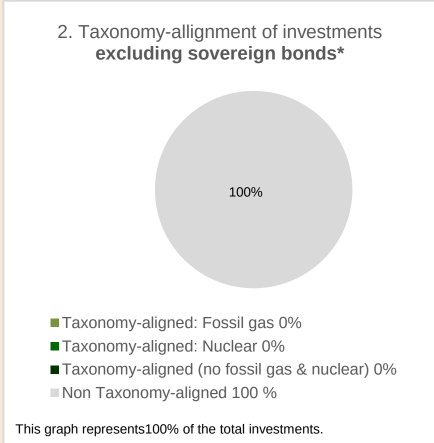
☒ No

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds*, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph

[2] Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.

shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.





**For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures*

***Enabling activities** directly enable other activities to make a substantial contribution to an environmental objective.*
***Transitional activities are** activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.*

What is the minimum share of investments in transitional and enabling activities?

Not applicable

are environmentally sustainable investments **that do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.

What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

The minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy is 1%.

What is the minimum share of socially sustainable investments?

Not applicable

What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments such as cash and derivatives may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this Subfund. Such investments do not have minimum environmental or social safeguards.
Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that ESG Exclusions are adhered to.

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.

Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

Yes, the Subfund tracks the **Bloomberg MSCI Global Green Bond Index** as the reference benchmark.

How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?

The sustainable investment objective of the reference benchmark is to fund projects with direct environmental benefits by investing in green bonds. The benchmark provider applies a proprietary methodology to classify green bonds. According to the benchmark provider's methodology, green bonds are fixed-income securities in which the proceeds will be exclusively and formally applied to projects or activities that promote climate or other environmental sustainability purposes. In principle, use of proceeds and project bonds are considered eligible if the use of proceeds falls within at least one of six eligible environmental categories defined by MSCI ESG Research (alternative energy, energy efficiency, pollution prevention and control, sustainable water, green building, and climate adaption). Further information on the selection criteria for green bonds applied by the benchmark provider are available on: www.msci.com/our-solutions/indexes/esg-indexes.
Since the benchmark provider applies a proprietary methodology to identify and classify green bonds, this methodology does not necessarily consider the criteria of the EU Green Bond standard.

How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?

This Subfund tracks the reference benchmark and is continuously monitoring the constituents of the benchmark

How does the designated index differ from a relevant broad market index?

The reference benchmark differs from a broad market index by limiting the investment universe to green bonds. For comparison reasons, the **Bloomberg Global Aggregate Bond Index** is used as a broad market index.

Where can the methodology used for the calculation of the designated index be found?

The methodology of the reference benchmark is explained online at: www.msci.com/our-solutions/indexes/esg-indexes

Where can I find more product specific information online?

More product-specific information can be found on the website: www.credit-suisse.com/fundsearch
Additionally, more information about the Legacy CSAM Sustainable Investing Policy can be found in Chapter 4 “Investment Policy” of the Prospectus or online at: www.credit-suisse.com/esg.
More information about the CS SFDR Sustainable Investment Methodology can be found in Chapter 4 “Investment Policy” of the Prospectus.

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product Name:
Credit Suisse Index Fund (Lux) – CSIF (Lux) Equity Canada ESG Blue

Legal Entity Identifier:
549300G6HYBNSMZQRF69

Environmental and/or social characteristics

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

Does this financial product have a sustainable investment objective?

☐ **Yes**	☒ **No**
☐ It will make a minimum of **sustainable investments with an environmental objective:** ____ %	☐ It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of ___ % of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy
☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It will make a minimum of **sustainable investments with a social objective:** _____ %	☒ It promotes E/S characteristics, but **will not make any sustainable investments**

What environmental and/or social characteristics are promoted by this financial product?

This Subfund promotes the following environmental and social characteristics:

- promotes to not invest in certain issuers based on ESG Exclusions applied by the index provider when constructing the index
- promotes to invest only into issuers that comply with international treaties on controversial weapons (Norms-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes not to invest into issuers that derive more than 20% of their revenue from the production of thermal coal and/or the production of electricity from thermal coal (Values-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes adherence to, and conducting business activities in accordance with conduct-based exclusions of SVVK-ASIR (Business-conduct Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes contribution to good governance and sustainable practices through qualifying for engagement (Active Ownership)
- promotes to invest according to the ESG methodology of the index provider (ESG Integration)

This Subfund makes use of a reference benchmark for the purpose of attaining the environmental and/or social characteristics. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.

Please find further information on ESG Integration, ESG Exclusions and Active Ownership below in the question "What investment strategy does this financial product follow?" and online at www.credit-suisse.com/esg.

Sustainability indicators measure how the sustainable objectives of this financial product are attained.

What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?

The Subfund uses the following sustainability indicators:

- ESG Rating
- Environmental Pillar Score
- Social Pillar Score
- Governance Pillar Score
- ESG Controversies Flag
- Adherence to legacy CSAM ESG Exclusions (for index tracking funds)

What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?

Not applicable

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?

Not applicable

How have the indicators for adverse impacts on sustainability factors been taken into account?

Not applicable

How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights?

Not applicable.

The EU Taxonomy sets out a "do not significant harm" principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.
The "do no significant harm" principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
Any other sustainable investments must also not significantly harm any environmental or social objectives.

Does this financial product consider principal adverse impacts on sustainability factors?

☒Yes

Yes, principal adverse impacts on sustainability factors, as defined by SFDR, are considered by this Subfund based on the ESG methodology of the tracked index. In addition, UBS AM applies the Norms-based Exclusions, excludes companies and issuers that derive a significant portion of their revenue from the production of thermal coal and/or the production of electricity from thermal coal, and applies exclusions of SVVK-ASIR.
Information on principal adverse impacts on sustainability factors of this Subfund will be available in annual reports published after January 1, 2023.

☐No

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

What investment strategy does this financial product follow?

The investment strategy of the Subfund is to track its reference benchmark.
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.
To attain the environmental or social characteristics promoted by this Subfund, this Subfund applies ESG Exclusions, ESG Integration and Active Ownership as described in the Legacy CSAM Sustainable Investing Policy explained in Chapter 4 "Investment Policy" of the Prospectus. In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, the portfolio management team, supported by the Credit Suisse Asset Management Sustainable Investing Team, may integrate additional ESG considerations to limit the portfolio to a subset of securities from the benchmark index.

What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?

The binding elements are:

- Provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, application of Norms-based Exclusions, exclusion of companies that derive more than 20% of their revenue in the production of thermal coal and/or in the production of electricity from thermal coal and application of conduct-based exclusions of SVVK-ASIR. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.
- Performing proxy voting in accordance with the UBS AM criteria and materiality thresholds defined in the Proxy Voting Approach and Policy Summary available online at www.credit-suisse.com/esg (section "Active Ownership") at www.credit-suisse.com/esg (section "Active Ownership").
- Adhere to the index methodology of the index provider
- Meeting the minimum proportions for investments which are E/S aligned Investments

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?

This Subfund does not have a commitment to reduce the scope of investments by a minimum rate.

What is the policy to assess good governance practices of the investee companies?

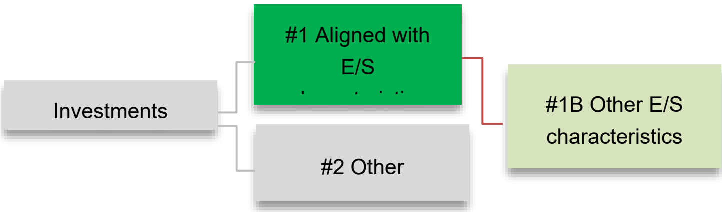
The methodology to assess and ensure good governance of investments, includes the following:

- Within the index construction process, the index provider assesses key governance practices of companies, which is reflected in the company's rating and/or controversy score. Companies with poor governance practices or having faced severe controversies on governance aspects are excluded from the eligible investment universe
- In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, UBS AM applies the conduct-based exclusions of SVVK-ASIR.
- Proxy voting: in markets and for investments where UBS AM exercises its voting rights, UBS AM votes on governance topics such as the independence of the board of directors, remuneration and board incentive systems, in line with its fiduciary duty. UBS AM may discuss with investee companies shortcomings and what improvements UBS AM expects, based on the UBS AM proxy voting framework.

The Good Governance practice may not be assessed for investments in securities issued by sovereigns or supranational entities.

Asset allocation describes the share of investments in specific assets.

What is the asset allocation planned for this financial product?



#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.
#2 Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.
The category **#1 Aligned with E/S characteristics** covers:
- The sub-category #1B Other E/S characteristics covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this Subfund (category #1 above) is 70% of its total net assets.

Taxonomy-aligned activities are expressed as a share of:
- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- ***operational expenditure*** *(OpEx) reflecting green operational activities of investee companies.*

How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?

Derivatives are not used to attain the environmental or social characteristics of the Subfund. However, they may be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an additional source of return.

To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

0%. This Subfund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the Subfund may be aligned with the EU Taxonomy.

*Does the **financial product** invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[3]?*

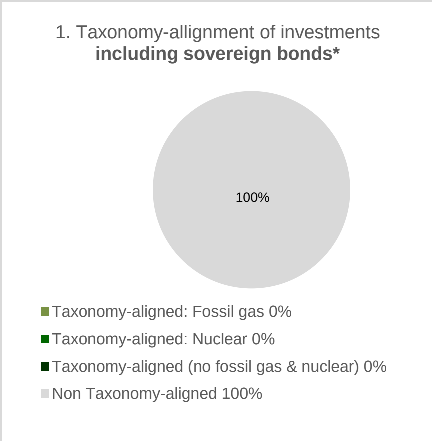
☐ *Yes:*

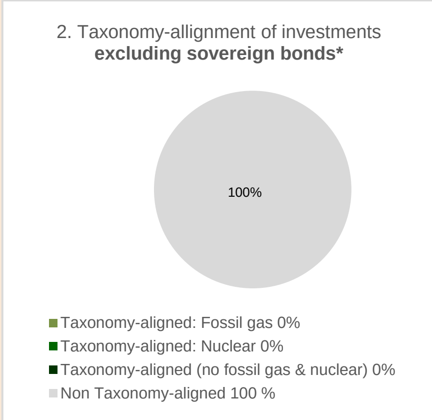
☐ In fossil gas ☐ In nuclear energy

☒ No

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds*, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.

[3] Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.





This graph represents100% of the total investments.

**For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures*

***Enabling activities** directly enable other activities to make a substantial contribution to an environmental objective.*
***Transitional activities** are activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.*

What is the minimum share of investments in transitional and enabling activities?

Not applicable.

What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

Not applicable.

are environmentally sustainable investments **that do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.

What is the minimum share of socially sustainable investments?

Not applicable

What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments such as cash, derivatives and structured product may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this Subfund. Such investments do not have minimum environmental or social safeguards.
Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that ESG Exclusions are adhered to.

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.

Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

Yes, the Subfund tracks the MSCI Canada ESG Leaders Index as the reference benchmark.

How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?

The reference benchmark applies ESG Integration by following a best-in-class approach based on its parent index. The index selects companies with the highest ESG ratings in each sector of the parent index. Additionally, companies in the parent index which are involved in severe controversies are excluded. The reference benchmark is periodically rebalanced as described in the index methodology.

How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?

This Subfund tracks the reference benchmark and is continuously monitoring the constituents of the benchmark.

How does the designated index differ from a relevant broad market index?

The reference benchmark is based on the MSCI Canada Index as its parent index. It differs from this broad market index by a higher exposure to companies with highest ESG ratings and by avoiding exposure to companies involved in severe controversies.

Where can the methodology used for the calculation of the designated index be found?

The methodology of the reference benchmark is explained online at: www.msci.com/indexes

Where can I find more product specific information online?

More product-specific information can be found on the website: www.credit-suisse.com/fundsearch
Additionally, more information about the Legacy CSAM Sustainable Investing Policy can be found in Chapter 4 "Investment Policy" of the Prospectus or online at: www.credit-suisse.com/esg.

More information about the CS SFDR Sustainable Investment Methodology can be found in Chapter 4 “Investment Policy” of the Prospectus.

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product Name:
Credit Suisse Index Fund (Lux) – CSIF (Lux) Equity China Total Market Blue

Legal Entity Identifier:
549300RJ3ORXSC3URS80

Environmental and/or social characteristics

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

Does this financial product have a sustainable investment objective?

☐ **Yes**	☒ **No**
☐ It will make a minimum of **sustainable investments with an environmental objective:** ____ %	☒ It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of 5 % of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy
☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy	☒ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☒ with a social objective
☐ It will make a minimum of **sustainable investments with a social objective:** _____ %	☐ It promotes E/S characteristics, but **will not make any sustainable investments**

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

What environmental and/or social characteristics are promoted by this financial product?

This Subfund promotes the following environmental and social characteristics:

- promotes to not invest in certain issuers based on ESG Exclusions applied by the index provider when constructing the index
- promotes to invest only into issuers that comply with international treaties on controversial weapons (Norms-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes not to invest into issuers that derive more than 20% of their revenue from the production of thermal coal and/or the production of electricity from thermal coal (Values-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes adherence to, and conducting business activities in accordance with conduct-based exclusions of SVVK-ASIR (Business-conduct Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes contribution to good governance and sustainable practices through qualifying for engagement (Active Ownership)
- promotes to invest according to the ESG methodology of the index provider (ESG Integration)

This Subfund makes use of a reference benchmark for the purpose of attaining the environmental and/or social characteristics. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.
Please find further information on ESG Integration, ESG Exclusions and Active Ownership below in the question "What investment strategy does this financial product follow?" and online at www.credit-suisse.com/esg.

Sustainability indicators measure how the sustainable objectives of this financial product are attained.

What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?

The Subfund uses the following sustainability indicators:

- ESG Rating
- Environmental Pillar Score
- Social Pillar Score
- Governance Pillar Score
- ESG Controversies Flag
- Adherence to legacy CSAM ESG Exclusions (for index tracking funds)

What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?

The objectives of the SFDR Sustainable Investments are to contribute to Environmental and/or Social objectives. Sustainable revenue thresholds and climate targets are used to determine to which extent investments contribute to the environmental or social objectives targeted by the Subfunds (e.g. key resource efficiency indicators on the use of energy, renewable energy, raw materials, water, and land, tackling inequality or fostering social cohesion, social integration, and labour relations) in accordance with the CS SFDR Sustainable Investment Methodology.

It defines the criteria that UBS AM uses to determine if an investment is a sustainable investment, considering E/S contribution, DNSH and good governance.

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?

UBS AM considers the indicators for principal adverse impacts on sustainability factors (PAI Indicators) and further indicators from its exclusion framework to assess whether sustainable investments would cause significant harm to any environmental or social investment objective. For this purpose, UBS AM has defined a set of criteria and thresholds that sustainable investments need to meet. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the “Do No Significant Harm” principle.

How have the indicators for adverse impacts on sustainability factors been taken into account?

PAI Indicators are taken into account as part of the CS SFDR Sustainable Investment Methodology applied by UBS AM to identify investments which qualify as SFDR Sustainable Investments. UBS AM has defined a set of criteria and thresholds to determine if an investment passes the DNSH condition. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the DNSH condition.

How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights?

The alignment of Sustainable investments with the ‘OECD Guidelines for Multinational Enterprises’ and the ‘UN Guiding Principles on Business and Human Rights’ is assessed through the CS business conduct framework as part of the CS ESG Exclusion framework. Companies that exhibit severe weaknesses in business conduct, particularly with regard to breaches of the ‘United Nations Global Compact Principles’ (UNGC) and companies placed on the watchlist, but with no immediate exclusion, are flagged to not be considered SFDR Sustainable Investments due to DNSH.

The EU Taxonomy sets out a “do not significant harm” principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.
The “do no significant harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
Any other sustainable investments must also not significantly harm any environmental or social objectives.

Does this financial product consider principal adverse impacts on sustainability factors?

☒Yes

Yes, principal adverse impacts on sustainability factors, as defined by SFDR, are considered by this Subfund based on the ESG methodology of the tracked index. In addition, UBS AM applies the Norms-based Exclusions, excludes companies and issuers that derive a significant portion of their revenue from the production of thermal coal and/or the production of electricity from thermal coal, and applies exclusions of SVVK-ASIR.
Information on principal adverse impacts on sustainability factors of this Subfund will be available in annual reports published after January 1, 2023.

☐No

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

What investment strategy does this financial product follow?

The investment strategy of the Subfund is to track its reference benchmark.
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.
To attain the environmental or social characteristics promoted by this Subfund, this Subfund applies ESG Exclusions and Active Ownership as described in the Legacy CSAM Sustainable Investing Policy explained in Chapter 4 “Investment Policy” of the Prospectus. In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, the portfolio management team, supported by the Credit Suisse Asset Management Sustainable Investing Team, may integrate additional ESG considerations to limit the portfolio to a subset of securities from the benchmark index.

What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?

The binding elements are:

- Provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, application of Norms-based Exclusions, exclusion of companies that derive more than 20% of their revenue in the production of thermal coal and/or in the production of electricity from thermal coal and application of conduct-based exclusions of SVVK-ASIR. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.

- Performing proxy voting in accordance with the UBS AM criteria and materiality thresholds defined in the Proxy Voting Approach and Policy Summary available online at www.credit-suisse.com/esg (section “Active Ownership”) at www.credit-suisse.com/esg (section “Active Ownership”).
- Adhere to the index methodology of the index provider

Meeting the minimum proportions for investments which are E/S aligned and SFDR Sustainable Investments

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?

This Subfund does not have a commitment to reduce the scope of investments by a minimum rate.

What is the policy to assess good governance practices of the investee companies?

The methodology to assess and ensure good governance of investments, includes the following:

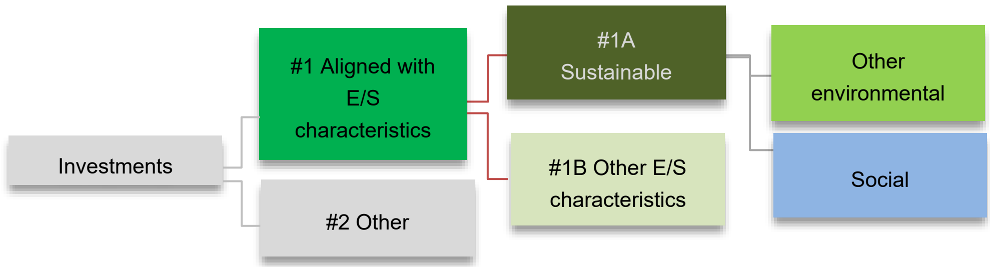
- Within the index construction process, the index provider assesses key governance practices of companies, which is reflected in the company’s rating and/or controversy score. Companies with poor governance practices or having faced severe controversies on governance aspects are excluded from the eligible investment universe
- In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, UBS AM applies the conduct-based exclusions of SVVK-ASIR.
- Proxy voting: in markets and for investments where UBS AM exercises its voting rights, UBS AM votes on governance topics such as the independence of the board of directors, remuneration and board incentive systems, in line with its fiduciary duty. UBS AM may discuss with investee companies shortcomings and what improvements UBS AM expects, based on the UBS AM proxy voting framework.

The Good Governance practice may not be assessed for investments in securities issued by sovereigns or supranational entities.

Asset allocation describes the share of investments in specific assets.

Taxonomy-aligned activities are expressed as a share of:
- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- ***operational expenditure*** *(OpEx) reflecting green operational activities of investee companies.*

What is the asset allocation planned for this financial product?



#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.
#2 Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.
The category **#1 Aligned with E/S characteristics** covers:

- The sub-category #1A Sustainable covers sustainable investments with environmental or social objectives
- The sub-category #1B Other E/S characteristics covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this Subfund (category #1 above) is 70% of its total net assets.
Within this category the Subfund aims to hold a minimum proportion of 5% of its total net assets in sustainable investments (category #1A above). Within that category, the Subfund aims to hold a minimum proportion of 1% of its total net assets in sustainable investments with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy. Although the Subfund commits to having a minimum proportion of its total net assets in sustainable investments with a social objective, the exact minimum proportion of sustainable investments with a social objective cannot be measured for the time being.
For investment in category #1B above ESG Exclusions are applied to ensure minimum environmental or social safeguards.

How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?

Derivatives are not used to attain the environmental or social characteristics of the Subfund. However, they may be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an additional source of return.

To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

0%. This Subfund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the Subfund may be aligned with the EU Taxonomy.

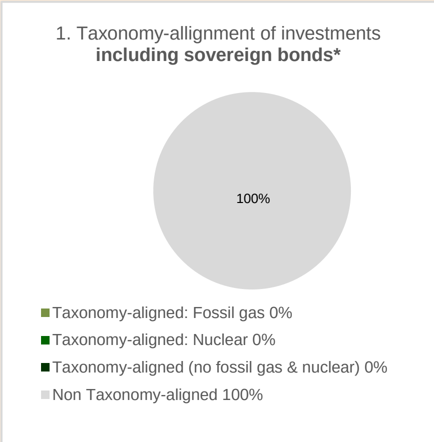
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[4]?

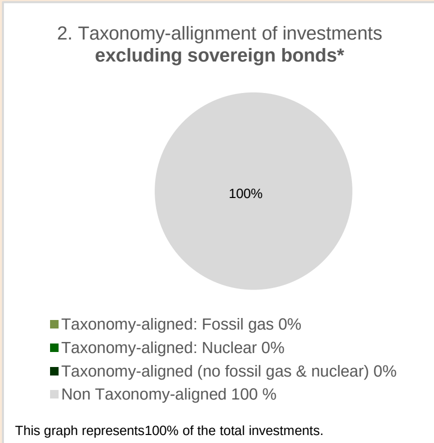
☐ *Yes:*

☐ In fossil gas ☐ In nuclear energy

☒ No

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds*, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.





**For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures*

***Enabling activities** directly enable other activities to make a substantial contribution to an environmental objective.*
***Transitional activities are** activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.*

What is the minimum share of investments in transitional and enabling activities?

The minimum share of investments in transitional and enabling activities is 0% considering the subfund does not make sustainable investments with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy.

are environmentally sustainable investments **that do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.

What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

The minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy is 1%

What is the minimum share of socially sustainable investments?

Although the Subfund commits to having a minimum proportion of its total net assets in sustainable investments with a social objective, the exact minimum proportion of sustainable investments with a social objective cannot be measured for the time being.

What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments such as cash, derivatives and structured product may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this Subfund. Such investments do not have minimum environmental or social safeguards.
Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that ESG Exclusions are adhered to.

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.

Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

Yes, the Subfund tracks the **MSCI China All Shares ESG Universal Index** as the reference benchmark.

How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?

The reference benchmark applies ESG considerations by enhancing the exposure to companies that demonstrate both a higher MSCI ESG Rating and a positive ESG trend, while maintaining a broad and diversified investment universe. The reference benchmark excludes from its parent index companies found to be in violation of international norms and

[4] Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.

companies involved in controversial weapons. The reference benchmark is periodically rebalanced as described in the index methodology.

How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?

This Subfund tracks the reference benchmark and is continuously monitoring the constituents of the benchmark

How does the designated index differ from a relevant broad market index?

The reference benchmark is based on the **MSCI China All Shares Index** as its parent index. It differs from this broad market index by tilting to companies with higher ESG ratings and avoiding exposure to companies involved in severe controversies.

Where can the methodology used for the calculation of the designated index be found?

The methodology of the reference benchmark is explained online at: www.msci.com/indexes.

Where can I find more product specific information online?

More product-specific information can be found on the website: www.credit-suisse.com/fundsearch
Additionally, more information about the Legacy CSAM Sustainable Investing Policy can be found in Chapter 4 "Investment Policy" of the Prospectus or online at: www.credit-suisse.com/esg.
More information about the CS SFDR Sustainable Investment Methodology can be found in Chapter 4 "Investment Policy" of the Prospectus.

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product Name:
Credit Suisse Index Fund (Lux) – CSIF (Lux) Equity Emerging Markets ESG Blue

Legal Entity Identifier:
549300NKN5SN6MQ2YL63

Environmental and/or social characteristics

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

The EU Taxonomy is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

Does this financial product have a sustainable investment objective?

☐ **Yes**	☒ **No**
☐ It will make a minimum of **sustainable investments with an environmental objective:** ____ %	☒ It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of 5 % of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy
☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy	☒ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☒ with a social objective
☐ It will make a minimum of **sustainable investments with a social objective:** _____ %	☐ It promotes E/S characteristics, but **will not make any sustainable investments**

What environmental and/or social characteristics are promoted by this financial product?

This Subfund promotes the following environmental and social characteristics:

- promotes to not invest in certain issuers based on ESG Exclusions applied by the index provider when constructing the index
- promotes to invest only into issuers that comply with international treaties on controversial weapons (Norms-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes not to invest into issuers that derive more than 20% of their revenue from the production of thermal coal and/or the production of electricity from thermal coal (Values-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes adherence to, and conducting business activities in accordance with conduct-based exclusions of SVVK-ASIR (Business-conduct Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes contribution to good governance and sustainable practices through qualifying for engagement (Active Ownership)
- promotes to invest according to the ESG methodology of the index provider (ESG Integration)

This Subfund makes use of a reference benchmark for the purpose of attaining the environmental and/or social characteristics. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.

Please find further information on ESG Integration, ESG Exclusions and Active Ownership below in the question "What investment strategy does this financial product follow?" and online at www.credit-suisse.com/esg.

Sustainability indicators measure how the sustainable objectives of this financial product are attained.

What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?

The Subfund uses the following sustainability indicators:

- ESG Rating
- Environmental Pillar Score
- Social Pillar Score
- Governance Pillar Score
- ESG Controversies Flag
- Adherence to legacy CSAM ESG Exclusions (for index tracking funds)

What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?

The objectives of the SFDR Sustainable Investments are to contribute to Environmental and/or Social objectives. Sustainable revenue thresholds and climate targets are used to determine to which extent investments contribute to the environmental or social objectives targeted by the Subfunds (e.g. key resource efficiency indicators on the use of energy, renewable energy, raw materials, water, and land, tackling inequality or fostering social cohesion, social integration, and labour relations) in accordance with the CS SFDR Sustainable Investment Methodology.

It defines the criteria that UBS AM uses to determine if an investment is a sustainable investment, considering E/S contribution, DNSH and good governance.

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?

UBS AM considers the indicators for principal adverse impacts on sustainability factors (PAI Indicators) and further indicators from its exclusion framework to assess whether sustainable investments would cause significant harm to any environmental or social investment objective. For this purpose, UBS AM has defined a set of criteria and thresholds that sustainable investments need to meet. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the "Do No Significant Harm" principle.

How have the indicators for adverse impacts on sustainability factors been taken into account?

PAI Indicators are taken into account as part of the CS SFDR Sustainable Investment Methodology applied by UBS AM to identify investments which qualify as SFDR Sustainable Investments. UBS AM has defined a set of criteria and thresholds to determine if an investment passes the DNSH condition. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the DNSH condition.

How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights?

The alignment of Sustainable investments with the 'OECD Guidelines for Multinational Enterprises' and the 'UN Guiding Principles on Business and Human Rights' is assessed through the CS business conduct framework as part of the CS ESG Exclusion framework. Companies that exhibit severe weaknesses in business conduct, particularly with regard to breaches of the 'United Nations Global Compact Principles' (UNGC) and companies placed on the watchlist, but with no immediate exclusion, are flagged to not be considered SFDR Sustainable Investments due to DNSH.

The EU Taxonomy sets out a "do not significant harm" principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.
The "do no significant harm" principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
Any other sustainable investments must also not significantly harm any environmental or social objectives.

Does this financial product consider principal adverse impacts on sustainability factors?

☒Yes

Yes, principal adverse impacts on sustainability factors, as defined by SFDR, are considered by this Subfund based on the ESG methodology of the tracked index. In addition, UBS AM applies the Norms-based Exclusions, excludes companies and issuers that derive a significant portion of their revenue from the production of thermal coal and/or the production of electricity from thermal coal, and applies exclusions of SVVK-ASIR.
Information on principal adverse impacts on sustainability factors of this Subfund will be available in annual reports published after January 1, 2023.

☐No

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

What investment strategy does this financial product follow?

The investment strategy of the Subfund is to track its reference benchmark.
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.
To attain the environmental or social characteristics promoted by this Subfund, this Subfund applies ESG Integration and ESG Exclusions as described in the Credit Suisse Asset Management Sustainable Investing Policy explained in Chapter 4 "Investment Policy" of the Prospectus. In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, the portfolio management team, supported by the Credit Suisse Asset Management Sustainable Investing Team, may integrate additional ESG considerations to limit the portfolio to a subset of securities from the benchmark index.

What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?

The binding elements are:

- Provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, application of Norms-based Exclusions, exclusion of companies that derive more than 20% of their revenue in the production of thermal coal and/or in the production of electricity from thermal coal and application of conduct-based exclusions of SVVK-ASIR. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.
- Adhere to the index methodology of the index provider

- Meeting the minimum proportions for investments which are E/S aligned and SFDR Sustainable Investments

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?

This Subfund does not have a commitment to reduce the scope of investments by a minimum rate.

What is the policy to assess good governance practices of the investee companies?

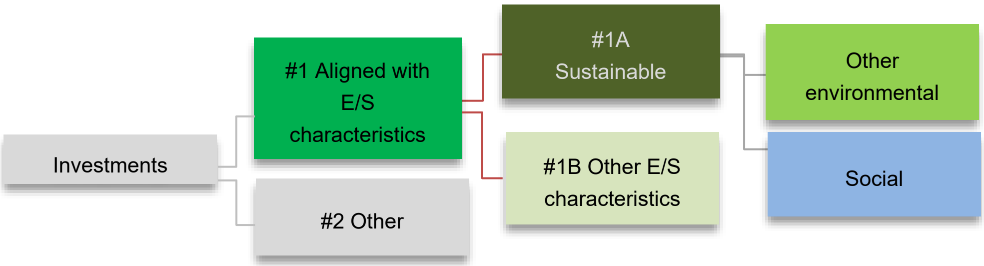
The methodology to assess and ensure good governance of investments, includes the following:

- Within the index construction process, the index provider assesses key governance practices of companies, which is reflected in the company's rating and/or controversy score. Companies with poor governance practices or having faced severe controversies on governance aspects are excluded from the eligible investment universe
- In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, UBS AM applies the conduct-based exclusions of SVVK-ASIR.

The Good Governance practice may not be assessed for investments in securities issued by sovereigns or supranational entities.

Asset allocation describes the share of investments in specific assets.

What is the asset allocation planned for this financial product?



#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.
#2 Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.
The category **#1 Aligned with E/S characteristics** covers:

- The sub-category #1A Sustainable covers sustainable investments with environmental or social objectives
- The sub-category #1B Other E/S characteristics covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this Subfund (category #1 above) is 70% of its total net assets.
Within this category the Subfund aims to hold a minimum proportion of 5% of its total net assets in sustainable investments (category #1A above). Within that category, the Subfund aims to hold a minimum proportion of 1% of its total net assets in sustainable investments with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy. Although the Subfund commits to having a minimum proportion of its total net assets in sustainable investments with a social objective, the exact minimum proportion of sustainable investments with a social objective cannot be measured for the time being.
For investment in category #1B above ESG Exclusions are applied to ensure minimum environmental or social safeguards.

How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?

Derivatives are not used to attain the environmental or social characteristics of the Subfund. However, they may be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an additional source of return.

To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

0%. This Subfund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the Subfund may be aligned with the EU Taxonomy.

*Does the **financial product** invest **in** fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[5]?*

☐ *Yes:*

☐ In fossil gas ☐ In nuclear energy

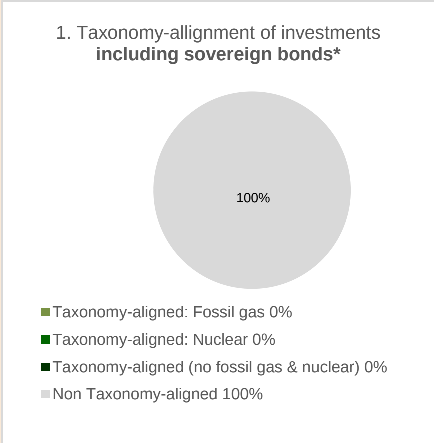
☒ No

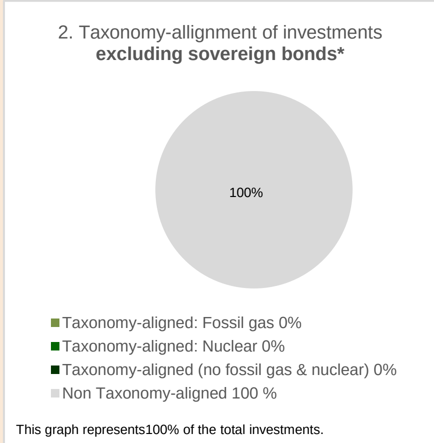
5 Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.

Taxonomy-aligned activities are expressed as a share of:
- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- ***operational expenditure*** *(OpEx) reflecting green operational activities of investee companies.*

Enabling activities *directly enable other activities to make a substantial contribution to an environmental objective.*
Transitional activities are *activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.*

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds*, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.





**For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures*

What is the minimum share of investments in transitional and enabling activities?

The minimum share of investments in transitional and enabling activities is 0% considering the subfund does not make sustainable investments with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy.

are environmentally sustainable investments **that do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.

What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

The minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy is 1%

What is the minimum share of socially sustainable investments?

Although the Subfund commits to having a minimum proportion of its total net assets in sustainable investments with a social objective, the exact minimum proportion of sustainable investments with a social objective cannot be measured for the time being.

What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments such as cash, derivatives and structured product may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this Subfund. Such investments do not have minimum environmental or social safeguards.
Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that ESG Exclusions are adhered to.

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.

Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

Yes, the Subfund tracks the **MSCI Emerging Markets ESG Leaders Index** as the reference benchmark.

How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?

The reference benchmark applies ESG considerations by enhancing the exposure to companies that demonstrate both a higher MSCI ESG Rating and a positive ESG trend, while maintaining a broad and diversified investment universe. The reference benchmark excludes from its parent index companies found to be in violation of international norms and companies involved in controversial weapons. The reference benchmark is periodically rebalanced as described in the index methodology.

How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?

This Subfund tracks the reference benchmark and is continuously monitoring the constituents of the benchmark

How does the designated index differ from a relevant broad market index?

The reference benchmark is based on the **MSCI Emerging Markets Index** as its parent index. It differs from this broad market index by a higher exposure to companies with highest ESG ratings and by avoiding exposure to companies involved in severe controversies.

Where can the methodology used for the calculation of the designated index be found?

The methodology of the reference benchmark is explained online at: www.msci.com/indexes.

Where can I find more product specific information online?

More product-specific information can be found on the website: www.credit-suisse.com/fundsearch
Additionally, more information about the Legacy CSAM Sustainable Investing Policy can be found in Chapter 4 "Investment Policy" of the Prospectus or online at: www.credit-suisse.com/esg.
More information about the CS SFDR Sustainable Investment Methodology can be found in Chapter 4 "Investment Policy" of the Prospectus.

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product Name:
Credit Suisse Index Fund (Lux) – CSIF (Lux) Equity EMU ESG Blue

Legal Entity Identifier:
549300J1BE9Q0SLT7F93

Environmental and/or social characteristics

Does this financial product have a sustainable investment objective?	
☐ **Yes**	☒ **No**
☐ It will make a minimum of **sustainable investments with an environmental objective:** ____ %	☒ It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of 5 % of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy
☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy	☒ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☒ with a social objective
☐ It will make a minimum of **sustainable investments with a social objective:** _____ %	☐ It promotes E/S characteristics, but **will not make any sustainable investments**

What environmental and/or social characteristics are promoted by this financial product?

This Subfund promotes the following environmental and social characteristics:

- promotes to not invest in certain issuers based on ESG Exclusions applied by the index provider when constructing the index
- promotes to invest only into issuers that comply with international treaties on controversial weapons (Norms-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes not to invest into issuers that derive more than 20% of their revenue from the production of thermal coal and/or the production of electricity from thermal coal (Values-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes adherence to, and conducting business activities in accordance with conduct-based exclusions of SVVK-ASIR (Business-conduct Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes contribution to good governance and sustainable practices through qualifying for engagement (Active Ownership)
- promotes to invest according to the ESG methodology of the index provider (ESG Integration)

This Subfund makes use of a reference benchmark for the purpose of attaining the environmental and/or social characteristics. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.
Please find further information on ESG Integration, ESG Exclusions and Active Ownership below in the question "What investment strategy does this financial product follow?" and online at www.credit-suisse.com/esg.

Sustainability indicators measure how the sustainable objectives of this financial product are attained.

What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?

The Subfund uses the following sustainability indicators:

- ESG Rating
- Environmental Pillar Score
- Social Pillar Score
- Governance Pillar Score
- ESG Controversies Flag
- Adherence to legacy CSAM ESG Exclusions (for index tracking funds)

What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?

The objectives of the SFDR Sustainable Investments are to contribute to Environmental and/or Social objectives. Sustainable revenue thresholds and climate targets are used to determine to which extent investments contribute to the environmental or social objectives targeted by the Subfunds (e.g. key resource efficiency indicators on the use of energy, renewable energy, raw materials, water, and land, tackling inequality or fostering social cohesion, social integration, and labour relations) in accordance with the CS SFDR Sustainable Investment Methodology.

It defines the criteria that UBS AM uses to determine if an investment is a sustainable investment, considering E/S contribution, DNSH and good governance.

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?

UBS AM considers the indicators for principal adverse impacts on sustainability factors (PAI Indicators) and further indicators from its exclusion framework to assess whether sustainable investments would cause significant harm to any environmental or social investment objective. For this purpose, UBS AM has defined a set of criteria and thresholds that sustainable investments need to meet. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the “Do No Significant Harm” principle.

How have the indicators for adverse impacts on sustainability factors been taken into account?

PAI Indicators are taken into account as part of the CS SFDR Sustainable Investment Methodology applied by UBS AM to identify investments which qualify as SFDR Sustainable Investments. UBS AM has defined a set of criteria and thresholds to determine if an investment passes the DNSH condition. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the DNSH condition.

How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights?

The alignment of Sustainable investments with the ‘OECD Guidelines for Multinational Enterprises’ and the ‘UN Guiding Principles on Business and Human Rights’ is assessed through the CS business conduct framework as part of the CS ESG Exclusion framework. Companies that exhibit severe weaknesses in business conduct, particularly with regard to breaches of the ‘United Nations Global Compact Principles’ (UNGC) and companies placed on the watchlist, but with no immediate exclusion, are flagged to not be considered SFDR Sustainable

The EU Taxonomy sets out a “do not significant harm” principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.
The “do no significant harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
Any other sustainable investments must also not significantly harm any environmental or social objectives.

Investments due to DNSH.

Does this financial product consider principal adverse impacts on sustainability factors?

☒Yes

Yes, principal adverse impacts on sustainability factors, as defined by SFDR, are considered by this Subfund based on the ESG methodology of the tracked index. In addition, UBS AM applies the Norms-based Exclusions, excludes companies and issuers that derive a significant portion of their revenue from the production of thermal coal and/or the production of electricity from thermal coal, and applies exclusions of SVVK-ASIR.
Information on principal adverse impacts on sustainability factors of this Subfund will be available in annual reports published after January 1, 2023.

☐No

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

What investment strategy does this financial product follow?

The investment strategy of the Subfund is to track its reference benchmark.
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.
To attain the environmental or social characteristics promoted by this Subfund, this Subfund applies ESG Integration, ESG Exclusions and Active Ownership as described in the Legacy CSAM Sustainable Investing Policy explained in Chapter 4 “Investment Policy” of the Prospectus. In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, the portfolio management team, supported by the Credit Suisse Asset Management Sustainable Investing Team, may integrate additional ESG considerations to limit the portfolio to a subset of securities from the benchmark index.

What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?

The binding elements are:

- Provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, application of Norms-based Exclusions, exclusion of companies that derive more than 20% of their revenue in the production of thermal coal and/or in the production of electricity from thermal coal and application of conduct-based exclusions of SVVK-ASIR. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.

- Performing proxy voting in accordance with the UBS AM criteria and materiality thresholds defined in the Proxy Voting Approach and Policy Summary available online at www.credit-suisse.com/esg (section "Active Ownership") at www.credit-suisse.com/esg (section "Active Ownership").
- Adhere to the index methodology of the index provider
- Meeting the minimum proportions for investments which are E/S aligned and SFDR Sustainable Investments

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?

This Subfund does not have a commitment to reduce the scope of investments by a minimum rate.

What is the policy to assess good governance practices of the investee companies?

The methodology to assess and ensure good governance of investments, includes the following:

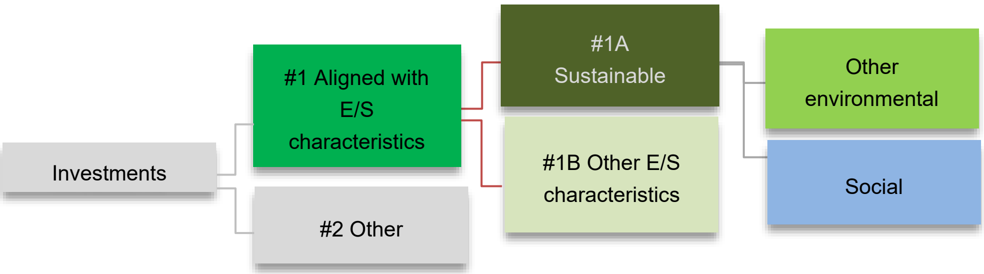
- Within the index construction process, the index provider assesses key governance practices of companies, which is reflected in the company's rating and/or controversy score. Companies with poor governance practices or having faced severe controversies on governance aspects are excluded from the eligible investment universe
- In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, UBS AM applies the conduct-based exclusions of SVVK-ASIR.
- Proxy voting: in markets and for investments where UBS AM exercises its voting rights, UBS AM votes on governance topics such as the independence of the board of directors, remuneration and board incentive systems, in line with its fiduciary duty. UBS AM may discuss with investee companies shortcomings and what improvements UBS AM expects, based on the UBS AM proxy voting framework.

The Good Governance practice may not be assessed for investments in securities issued by sovereigns or supranational entities.

Asset allocation describes the share of investments in specific assets.

Taxonomy-aligned activities are expressed as a share of:
- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- ***operational expenditure*** *(OpEx) reflecting green operational activities of investee companies.*

What is the asset allocation planned for this financial product?



#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.
#2 Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.
The category **#1 Aligned with E/S characteristics** covers:

- The sub-category #1A Sustainable covers sustainable investments with environmental or social objectives
- The sub-category #1B Other E/S characteristics covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this Subfund (category #1 above) is 70% of its total net assets.
Within this category the Subfund aims to hold a minimum proportion of 5% of its total net assets in sustainable investments (category #1A above). Within that category, the Subfund aims to hold a minimum proportion of 1% of its total net assets in sustainable investments with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy. Although the Subfund commits to having a minimum proportion of its total net assets in sustainable investments with a social objective, the exact minimum proportion of sustainable investments with a social objective cannot be measured for the time being.
For investment in category #1B above ESG Exclusions are applied to ensure minimum environmental or social safeguards.

How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?

Derivatives are not used to attain the environmental or social characteristics of the Subfund. However, they may be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an additional source of return.

To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

0%. This Subfund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the Subfund may be aligned with the EU Taxonomy.

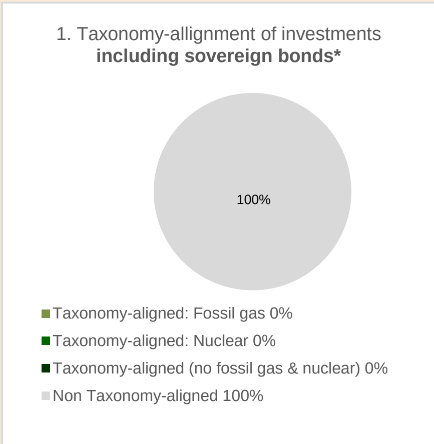
*Does the **financial product** invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[6]?*

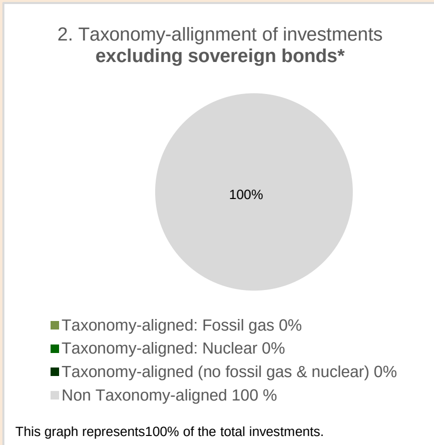
☐ *Yes:*

☐ In fossil gas ☐ In nuclear energy

☒ No

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds*, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.





**For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures*

***Enabling activities** directly enable other activities to make a substantial contribution to an environmental objective.*
***Transitional activities are** activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.*

What is the minimum share of investments in transitional and enabling activities?

The minimum share of investments in transitional and enabling activities is 0% considering the subfund does not make sustainable investments with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy.

are environmentally sustainable investments **that do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.

What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

The minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy is 1%

What is the minimum share of socially sustainable investments?

Although the Subfund commits to having a minimum proportion of its total net assets in sustainable investments with a social objective, the exact minimum proportion of sustainable investments with a social objective cannot be measured for the time being.

What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments such as cash, derivatives and structured product may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this Subfund. Such investments do not have minimum environmental or social safeguards.
Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that ESG Exclusions are adhered to.

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.

Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

Yes, the Subfund tracks the **MSCI EMU ESG Leaders Index** as the reference benchmark.

How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?

The reference benchmark applies ESG Integration by following a best-in-class approach based on its parent index. The index selects companies with the highest ESG ratings in each sector of the parent index. Additionally, companies in the parent

6 Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.

index which are involved in severe controversies are excluded. The reference benchmark is periodically rebalanced as described in the index methodology.

How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?

This Subfund tracks the reference benchmark and is continuously monitoring the constituents of the benchmark

How does the designated index differ from a relevant broad market index?

The reference benchmark is based on the **MSCI EMU Index** as its parent index. It differs from this broad market index by a higher exposure to companies with highest ESG ratings and by avoiding exposure to companies involved in severe controversies.

Where can the methodology used for the calculation of the designated index be found?

The methodology of the reference benchmark is explained online at: www.msci.com/indexes.

Where can I find more product specific information online?

More product-specific information can be found on the website: www.credit-suisse.com/fundsearch
Additionally, more information about the Legacy CSAM Sustainable Investing Policy can be found in Chapter 4 "Investment Policy" of the Prospectus or online at: www.credit-suisse.com/esg.
More information about the CS SFDR Sustainable Investment Methodology can be found in Chapter 4 "Investment Policy" of the Prospectus.

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product Name:
Credit Suisse Index Fund (Lux) – CSIF (Lux) Equity Europe ESG Blue

Legal Entity Identifier:
549300T3C3XERBPEF071

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

Environmental and/or social characteristics

Does this financial product have a sustainable investment objective?

☐ **Yes**	☒ **No**
☐ It will make a minimum of **sustainable investments with an environmental objective:** ____ %	☒ It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of 5 % of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy
☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy	☒ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☒ with a social objective
☐ It will make a minimum of **sustainable investments with a social objective:** _____ %	☐ It promotes E/S characteristics, but **will not make any sustainable investments**

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

What environmental and/or social characteristics are promoted by this financial product?

This Subfund promotes the following environmental and social characteristics:

- promotes to not invest in certain issuers based on ESG Exclusions applied by the index provider when constructing the index
- promotes to invest only into issuers that comply with international treaties on controversial weapons (Norms-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes not to invest into issuers that derive more than 20% of their revenue from the production of thermal coal and/or the production of electricity from thermal coal (Values-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes adherence to, and conducting business activities in accordance with conduct-based exclusions of SVVK-ASIR (Business-conduct Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes contribution to good governance and sustainable practices through qualifying for engagement (Active Ownership)
- promotes to invest according to the ESG methodology of the index provider (ESG Integration)

This Subfund makes use of a reference benchmark for the purpose of attaining the environmental and/or social characteristics. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.

Please find further information on ESG Integration, ESG Exclusions and Active Ownership below in the question "What investment strategy does this financial product follow?" and online at www.credit-suisse.com/esg.

Sustainability indicators measure how the sustainable objectives of this financial product are attained.

What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?

The Subfund uses the following sustainability indicators:

- ESG Rating
- Environmental Pillar Score
- Social Pillar Score
- Governance Pillar Score
- ESG Controversies Flag
- Adherence to legacy CSAM ESG Exclusions (for index tracking funds)

What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?

The objectives of the SFDR Sustainable Investments are to contribute to Environmental and/or Social objectives. Sustainable revenue thresholds and climate targets are used to determine to which extent investments contribute to the environmental or social objectives targeted by the Subfunds (e.g. key resource efficiency indicators on the use of energy, renewable energy, raw materials, water, and land, tackling inequality or fostering social cohesion, social integration, and labour relations) in accordance with the CS SFDR Sustainable Investment Methodology. It defines the criteria that UBS AM uses to determine if an investment is a sustainable investment, considering E/S contribution, DNSH and good governance.

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?

UBS AM considers the indicators for principal adverse impacts on sustainability factors (PAI Indicators) and further indicators from its exclusion framework to assess whether sustainable investments would cause significant harm to any environmental or social investment objective. For this purpose, UBS AM has defined a set of criteria and thresholds that sustainable investments need to meet. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the “Do No Significant Harm” principle.

How have the indicators for adverse impacts on sustainability factors been taken into account?

PAI Indicators are taken into account as part of the CS SFDR Sustainable Investment Methodology applied by UBS AM to identify investments which qualify as SFDR Sustainable Investments. UBS AM has defined a set of criteria and thresholds to determine if an investment passes the DNSH condition. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the DNSH condition.

How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights?

The alignment of Sustainable investments with the ‘OECD Guidelines for Multinational Enterprises’ and the ‘UN Guiding Principles on Business and Human Rights’ is assessed through the CS business conduct framework as part of the CS ESG Exclusion framework. Companies that exhibit severe weaknesses in business conduct, particularly with regard to breaches of the ‘United Nations Global Compact Principles’ (UNGC) and companies placed on the watchlist, but with no immediate exclusion, are flagged to not be considered SFDR Sustainable

The EU Taxonomy sets out a “do not significant harm” principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.
The “do no significant harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
Any other sustainable investments must also not significantly harm any environmental or social objectives.

Investments due to DNSH

Does this financial product consider principal adverse impacts on sustainability factors?

☒Yes

Yes, principal adverse impacts on sustainability factors, as defined by SFDR, are considered by this Subfund based on the ESG methodology of the tracked index. In addition, UBS AM applies the Norms-based Exclusions, excludes companies and issuers that derive a significant portion of their revenue from the production of thermal coal and/or the production of electricity from thermal coal, and applies exclusions of SVVK-ASIR.
Information on principal adverse impacts on sustainability factors of this Subfund will be available in annual reports published after January 1, 2023.

☐No

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

What investment strategy does this financial product follow?

The investment strategy of the Subfund is to track its reference benchmark.
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.
To attain the environmental or social characteristics promoted by this Subfund, this Subfund applies ESG Integration, ESG Exclusions and Active Ownership as described in the Legacy CSAM Sustainable Investing Policy explained in Chapter 4 “Investment Policy” of the Prospectus. In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, the portfolio management team, supported by the Credit Suisse Asset Management Sustainable Investing Team, may integrate additional ESG considerations to limit the portfolio to a subset of securities from the benchmark index.

What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?

The binding elements are:

- Provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, application of Norms-based Exclusions, exclusion of companies that derive more than 20% of their revenue in the production of thermal coal and/or in the production of electricity from thermal coal and application of conduct-based exclusions of SVVK-ASIR. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.
- Performing proxy voting in accordance with the UBS AM criteria and materiality thresholds defined in the Proxy Voting Approach and Policy Summary available online at www.credit-suisse.com/esg (section “Active Ownership”) at www.credit-suisse.com/esg (section “Active Ownership”).
- Adhere to the index methodology of the index provider
- Meeting the minimum proportions for investments which are E/S aligned and SFDR Sustainable Investments

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?

This Subfund does not have a commitment to reduce the scope of investments by a minimum rate.

What is the policy to assess good governance practices of the investee companies?

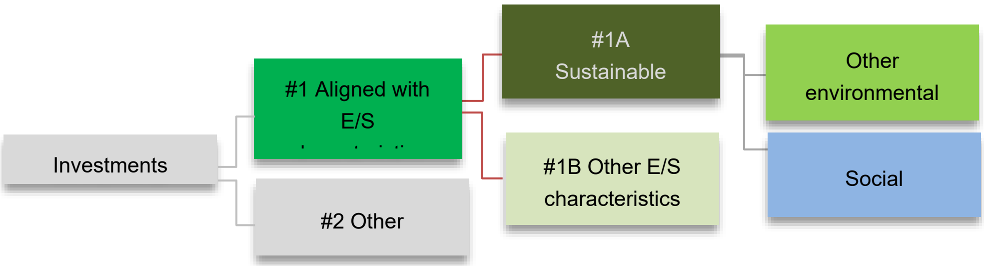
The methodology to assess and ensure good governance of investments, includes the following:

- Within the index construction process, the index provider assesses key governance practices of companies, which is reflected in the company's rating and/or controversy score. Companies with poor governance practices or having faced severe controversies on governance aspects are excluded from the eligible investment universe
- In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, UBS AM applies the conduct-based exclusions of SVVK-ASIR.
- Proxy voting: in markets and for investments where UBS AM exercises its voting rights, UBS AM votes on governance topics such as the independence of the board of directors, remuneration and board incentive systems, in line with its fiduciary duty. UBS AM may discuss with investee companies shortcomings and what improvements UBS AM expects, based on the UBS AM proxy voting framework.

The Good Governance practice may not be assessed for investments in securities issued by sovereigns or supranational entities.

Asset allocation describes the share of investments in specific assets.

What is the asset allocation planned for this financial product?



Taxonomy-aligned activities are expressed as a share of:
- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- ***operational expenditure*** *(OpEx) reflecting green operational activities of investee companies.*

#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.
#2 Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.
The category **#1 Aligned with E/S characteristics** covers:

- The sub-category #1A Sustainable covers sustainable investments with environmental or social objectives
- The sub-category #1B Other E/S characteristics covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this Subfund (category #1 above) is 70% of its total net assets.
Within this category the Subfund aims to hold a minimum proportion of 5% of its total net assets in sustainable investments (category #1A above). Within that category, the Subfund aims to hold a minimum proportion of 1% of its total net assets in sustainable investments with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy. Although the Subfund commits to having a minimum proportion of its total net assets in sustainable investments with a social objective, the exact minimum proportion of sustainable investments with a social objective cannot be measured for the time being.
For investment in category #1B above ESG Exclusions are applied to ensure minimum environmental or social safeguards.

How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?

Derivatives are not used to attain the environmental or social characteristics of the Subfund. However, they may be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an additional source of return.

To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

0%. This Subfund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the Subfund may be aligned with the EU Taxonomy.

*Does the **financial product** invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[7]?*

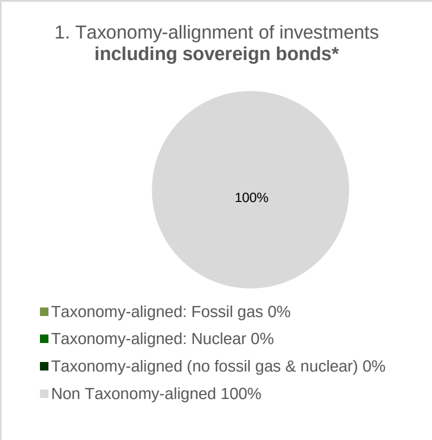
[7] Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.

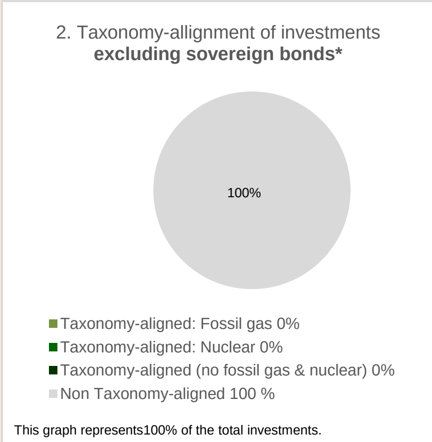
☐ *Yes:*

☐ In fossil gas ☐ In nuclear energy

☒ No

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds*, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.





**For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures*

***Enabling activities** directly enable other activities to make a substantial contribution to an environmental objective.*
***Transitional activities are** activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.*

What is the minimum share of investments in transitional and enabling activities?

The minimum share of investments in transitional and enabling activities is 0% considering the subfund does not make sustainable investments with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy.

are environmentally sustainable investments **that do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.

What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

The minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy is 1%

What is the minimum share of socially sustainable investments?

Although the Subfund commits to having a minimum proportion of its total net assets in sustainable investments with a social objective, the exact minimum proportion of sustainable investments with a social objective cannot be measured for the time being.

What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments such as cash, derivatives and structured product may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this Subfund. Such investments do not have minimum environmental or social safeguards.
Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that ESG Exclusions are adhered to.

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.

Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

Yes, the Subfund tracks the **MSCI Europe ESG Leaders Index** as the reference benchmark.

How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?

The reference benchmark applies ESG Integration by following a best-in-class approach based on its parent index. The index selects companies with the highest ESG ratings in each sector of the parent index. Additionally, companies in the parent index which are involved in severe controversies are excluded. The reference benchmark is periodically rebalanced as described in the index methodology.

How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?

This Subfund tracks the reference benchmark and is continuously monitoring the constituents of the benchmark

How does the designated index differ from a relevant broad market index?

The reference benchmark is based on the **MSCI Europe Index** as its parent index. It differs from this broad market index by a higher exposure to companies with highest ESG ratings and by avoiding exposure to companies involved in severe controversies.

Where can the methodology used for the calculation of the designated index be found?

The methodology of the reference benchmark is explained online at: www.msci.com/indexes.

Where can I find more product specific information online?

More product-specific information can be found on the website: www.credit-suisse.com/fundsearch
Additionally, more information about the Legacy CSAM Sustainable Investing Policy can be found in Chapter 4 “Investment Policy” of the Prospectus or online at: www.credit-suisse.com/esg.
More information about the CS SFDR Sustainable Investment Methodology can be found in Chapter 4 “Investment Policy” of the Prospectus.

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product Name:
Credit Suisse Index Fund (Lux) – CSIF (Lux) Equity Japan ESG Blue

Legal Entity Identifier:
549300BB42KM28MCFP33

Environmental and/or social characteristics

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

Does this financial product have a sustainable investment objective?

☐ **Yes**	☒ **No**
☐ It will make a minimum of **sustainable investments with an environmental objective:** ____ %	☒ It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of 5 % of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy
☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy	☒ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☒ with a social objective
☐ It will make a minimum of **sustainable investments with a social objective:** _____ %	☐ It promotes E/S characteristics, but **will not make any sustainable investments**

What environmental and/or social characteristics are promoted by this financial product?

This Subfund promotes the following environmental and social characteristics:

- promotes to not invest in certain issuers based on ESG Exclusions applied by the index provider when constructing the index
- promotes to invest only into issuers that comply with international treaties on controversial weapons (Norms-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes not to invest into issuers that derive more than 20% of their revenue from the production of thermal coal and/or the production of electricity from thermal coal (Values-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes adherence to, and conducting business activities in accordance with conduct-based exclusions of SVVK-ASIR (Business-conduct Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes contribution to good governance and sustainable practices through qualifying for engagement (Active Ownership)
- promotes to invest according to the ESG methodology of the index provider (ESG Integration)

This Subfund makes use of a reference benchmark for the purpose of attaining the environmental and/or social characteristics. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.

Please find further information on ESG Integration, ESG Exclusions and Active Ownership below in the question "What investment strategy does this financial product follow?" and online at www.credit-suisse.com/esg.

Sustainability indicators measure how the sustainable objectives of this financial product are attained.

What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?

The Subfund uses the following sustainability indicators:

- ESG Rating
- Environmental Pillar Score
- Social Pillar Score
- Governance Pillar Score
- ESG Controversies Flag
- Adherence to legacy CSAM ESG Exclusions (for index tracking funds)

What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?

The objectives of the SFDR Sustainable Investments are to contribute to Environmental and/or Social objectives. Sustainable revenue thresholds and climate targets are used to determine to which extent investments contribute to the environmental or social objectives targeted by the Subfunds (e.g. key resource efficiency indicators on the use of energy, renewable energy, raw materials, water, and land, tackling inequality or fostering social cohesion, social integration, and labour relations) in accordance with the CS SFDR Sustainable Investment Methodology. It defines the criteria that UBS AM uses to determine if an investment is a sustainable investment, considering E/S contribution, DNSH and good governance.

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-

How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?

UBS AM considers the indicators for principal adverse impacts on sustainability factors (PAI Indicators) and further indicators from its exclusion framework to assess whether sustainable investments would cause significant harm to any environmental or social investment objective. For this purpose, UBS AM has defined a set of criteria and thresholds that sustainable investments need to meet. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the “Do No Significant Harm” principle.

How have the indicators for adverse impacts on sustainability factors been taken into account?

PAI Indicators are taken into account as part of the CS SFDR Sustainable Investment Methodology applied by UBS AM to identify investments which qualify as SFDR Sustainable Investments. UBS AM has defined a set of criteria and thresholds to determine if an investment passes the DNSH condition. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the DNSH condition.

How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights?

The alignment of Sustainable investments with the ‘OECD Guidelines for Multinational Enterprises’ and the ‘UN Guiding Principles on Business and Human Rights’ is assessed through the CS business conduct framework as part of the CS ESG Exclusion framework. Companies that exhibit severe weaknesses in business conduct, particularly with regard to breaches of the ‘United Nations Global Compact Principles’ (UNGC) and companies placed on the watchlist, but with no immediate exclusion, are flagged to not be considered SFDR Sustainable

The EU Taxonomy sets out a “do not significant harm” principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.
The “do no significant harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
Any other sustainable investments must also not significantly harm any environmental or social objectives.

Investments due to DNSH.

Does this financial product consider principal adverse impacts on sustainability factors?

☒Yes

Yes, principal adverse impacts on sustainability factors, as defined by SFDR, are considered by this Subfund based on the ESG methodology of the tracked index. In addition, UBS AM applies the Norms-based Exclusions, excludes companies and issuers that derive a significant portion of their revenue from the production of thermal coal and/or the production of electricity from thermal coal, and applies exclusions of SVVK-ASIR.
Information on principal adverse impacts on sustainability factors of this Subfund will be available in annual reports published after January 1, 2023.

☐No

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

What investment strategy does this financial product follow?

The investment strategy of the Subfund is to track its reference benchmark.
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.
To attain the environmental or social characteristics promoted by this Subfund, this Subfund applies ESG Integration, ESG Exclusions and Active Ownership as described in the Legacy CSAM Sustainable Investing Policy explained in Chapter 4 “Investment Policy” of the Prospectus. In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, the portfolio management team, supported by the Credit Suisse Asset Management Sustainable Investing Team, may integrate additional ESG considerations to limit the portfolio to a subset of securities from the benchmark index.

What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?

The binding elements are:

- Provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, application of Norms-based Exclusions, exclusion of companies that derive more than 20% of their revenue in the production of thermal coal and/or in the production of electricity from thermal coal and application of conduct-based exclusions of SVVK-ASIR. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.
- Performing proxy voting in accordance with the UBS AM criteria and materiality thresholds defined in the Proxy Voting Approach and Policy Summary available online at www.credit-suisse.com/esg (section “Active Ownership”) at www.credit-suisse.com/esg (section “Active Ownership”).
- Adhere to the index methodology of the index provider

- Meeting the minimum proportions for investments which are E/S aligned and SFDR Sustainable Investments

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?

This Subfund does not have a commitment to reduce the scope of investments by a minimum rate.

What is the policy to assess good governance practices of the investee companies?

The methodology to assess and ensure good governance of investments, includes the following:

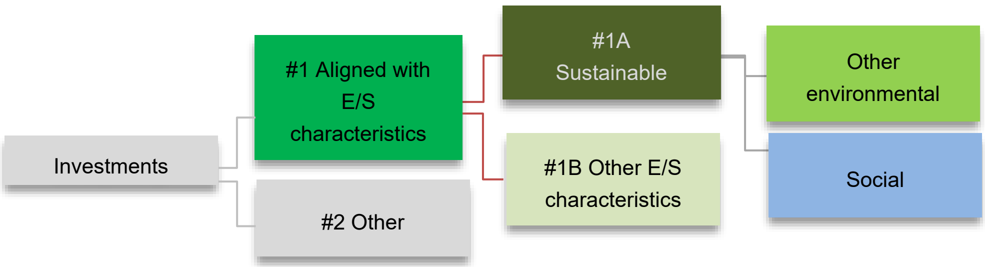
- Within the index construction process, the index provider assesses key governance practices of companies, which is reflected in the company's rating and/or controversy score. Companies with poor governance practices or having faced severe controversies on governance aspects are excluded from the eligible investment universe
- In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, UBS AM applies the conduct-based exclusions of SVVK-ASIR.
- Proxy voting: in markets and for investments where UBS AM exercises its voting rights, UBS AM votes on governance topics such as the independence of the board of directors, remuneration and board incentive systems, in line with its fiduciary duty. UBS AM may discuss with investee companies shortcomings and what improvements UBS AM expects, based on the UBS AM proxy voting framework.

The Good Governance practice may not be assessed for investments in securities issued by sovereigns or supranational entities.

Asset allocation describes the share of investments in specific assets.

Taxonomy-aligned activities are expressed as a share of:
- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- ***operational expenditure*** *(OpEx) reflecting green operational activities of investee companies.*

What is the asset allocation planned for this financial product?



#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.
#2 Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.
The category **#1 Aligned with E/S characteristics** covers:

- The sub-category #1A Sustainable covers sustainable investments with environmental or social objectives
- The sub-category #1B Other E/S characteristics covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this Subfund (category #1 above) is 70% of its total net assets.
Within this category the Subfund aims to hold a minimum proportion of 5% of its total net assets in sustainable investments (category #1A above). Within that category, the Subfund aims to hold a minimum proportion of 1% of its total net assets in sustainable investments with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy. Although the Subfund commits to having a minimum proportion of its total net assets in sustainable investments with a social objective, the exact minimum proportion of sustainable investments with a social objective cannot be measured for the time being.
For investment in category #1B above ESG Exclusions are applied to ensure minimum environmental or social safeguards.

How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?

Derivatives are not used to attain the environmental or social characteristics of the Subfund. However, they may be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an additional source of return.

To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

0%. This Subfund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the Subfund may be aligned with the EU Taxonomy.

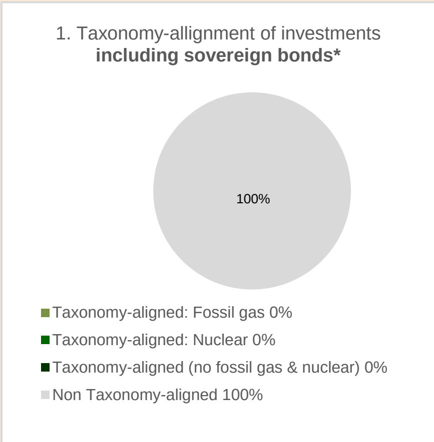
*Does the **financial product** invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[8]?*

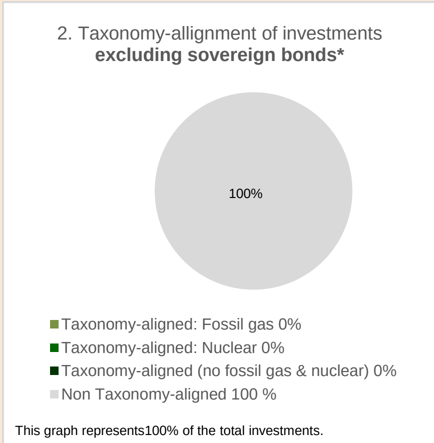
☐ *Yes:*

☐ In fossil gas ☐ In nuclear energy

☒ No

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds*, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.





**For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures*

What is the minimum share of investments in transitional and enabling activities?

__Enabling activities__ directly enable other activities to make a substantial contribution to an environmental objective. __Transitional activities are__ activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.

The minimum share of investments in transitional and enabling activities is 0% considering the subfund does not make sustainable investments with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy.

are environmentally sustainable investments **that do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.

What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

The minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy is 1%

What is the minimum share of socially sustainable investments?

Although the Subfund commits to having a minimum proportion of its total net assets in sustainable investments with a social objective, the exact minimum proportion of sustainable investments with a social objective cannot be measured for the time being.

What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments such as cash, derivatives and structured product may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this Subfund. Such investments do not have minimum environmental or social safeguards.
Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that ESG Exclusions are adhered to.

Reference benchmarks are indexes to measure whether the financial product attains the sustainable investment objective.

Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

Yes, the Subfund tracks the **MSCI Japan ESG Leaders Index** as the reference benchmark.

How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?

The reference benchmark applies ESG Integration by following a best-in-class approach based on its parent index. The index selects companies with the highest ESG ratings in each sector of the parent index. Additionally, companies in the

[8] Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.

parent index which are involved in severe controversies are excluded. The reference benchmark is periodically rebalanced as described in the index methodology.

How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?

This Subfund tracks the reference benchmark and is continuously monitoring the constituents of the benchmark

How does the designated index differ from a relevant broad market index?

The reference benchmark is based on the **MSCI Japan Index** as its parent index. It differs from this broad market index by a higher exposure to companies with highest ESG ratings and by avoiding exposure to companies involved in severe controversies.

Where can the methodology used for the calculation of the designated index be found?

The methodology of the reference benchmark is explained online at: www.msci.com/indexes.

Where can I find more product specific information online?

More product-specific information can be found on the website: www.credit-suisse.com/fundsearch
Additionally, more information about the Legacy CSAM Sustainable Investing Policy can be found in Chapter 4 "Investment Policy" of the Prospectus or online at: www.credit-suisse.com/esg.
More information about the CS SFDR Sustainable Investment Methodology can be found in Chapter 4 "Investment Policy" of the Prospectus.

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product Name:
Credit Suisse Index Fund (Lux) – CSIF (Lux) Equity Pacific Ex Japan ESG Blue

Legal Entity Identifier:
5493006CEWZUHB3DNK26

Environmental and/or social characteristics

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

Does this financial product have a sustainable investment objective?

☐ **Yes**	☒ **No**
☐ It will make a minimum of **sustainable investments with an environmental objective:** ____ %	☐ It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of ___ % of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy
☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It will make a minimum of **sustainable investments with a social objective:** _____ %	☒ It promotes E/S characteristics, but **will not make any sustainable investments**

What environmental and/or social characteristics are promoted by this financial product?

This Subfund promotes the following environmental and social characteristics:

- promotes to not invest in certain issuers based on ESG Exclusions applied by the index provider when constructing the index
- promotes to invest only into issuers that comply with international treaties on controversial weapons (Norms-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes not to invest into issuers that derive more than 20% of their revenue from the production of thermal coal and/or the production of electricity from thermal coal (Values-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes adherence to, and conducting business activities in accordance with conduct-based exclusions of SVVK-ASIR (Business-conduct Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes contribution to good governance and sustainable practices through qualifying for engagement (Active Ownership)
- promotes to invest according to the ESG methodology of the index provider (ESG Integration)

This Subfund makes use of a reference benchmark for the purpose of attaining the environmental and/or social characteristics. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.

Please find further information on ESG Integration, ESG Exclusions and Active Ownership below in the question "What investment strategy does this financial product follow?" and online at www.credit-suisse.com/esg.

Sustainability indicators measure how the sustainable objectives of this financial product are attained.

What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?

The Subfund uses the following sustainability indicators:

- ESG Rating
- Environmental Pillar Score
- Social Pillar Score
- Governance Pillar Score
- ESG Controversies Flag
- Adherence to legacy CSAM ESG Exclusions (for index tracking funds)

What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?

Not applicable

How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

Not applicable

How have the indicators for adverse impacts on sustainability factors been taken into account?

Not applicable

How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights?

Not applicable.

The EU Taxonomy sets out a "do not significant harm" principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.
The "do no significant harm" principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
Any other sustainable investments must also not significantly harm any environmental or social objectives.

Does this financial product consider principal adverse impacts on sustainability factors?

☒Yes

Yes, principal adverse impacts on sustainability factors, as defined by SFDR, are considered by this Subfund based on the ESG methodology of the tracked index. In addition, UBS AM applies the Norms-based Exclusions, excludes companies and issuers that derive a significant portion of their revenue from the production of thermal coal and/or the production of electricity from thermal coal, and applies exclusions of SVVK-ASIR.
Information on principal adverse impacts on sustainability factors of this Subfund will be available in annual reports published after January 1, 2023.

☐No

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

What investment strategy does this financial product follow?

The investment strategy of the Subfund is to track its reference benchmark.
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.
To attain the environmental or social characteristics promoted by this Subfund, this Subfund applies ESG Exclusions, ESG Integration and Active Ownership as described in the Legacy CSAM Sustainable Investing Policy explained in Chapter 4 "Investment Policy" of the Prospectus. In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, the portfolio management team, supported by the Credit Suisse Asset Management Sustainable Investing Team, may integrate additional ESG considerations to limit the portfolio to a subset of securities from the benchmark index.

What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?

The binding elements are:

- Provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, application of Norms-based Exclusions, exclusion of companies that derive more than 20% of their revenue in the production of thermal coal and/or in the production of electricity from thermal coal and application of conduct-based exclusions of SVVK-ASIR. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.
- Performing proxy voting in accordance with the UBS AM criteria and materiality thresholds defined in the Proxy Voting Approach and Policy Summary available online at www.credit-suisse.com/esg (section "Active Ownership") at www.credit-suisse.com/esg (section "Active Ownership").
- Adhere to the index methodology of the index provider
- Meeting the minimum proportions for investments which are E/S aligned Investments

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?

This Subfund does not have a commitment to reduce the scope of investments by a minimum rate.

What is the policy to assess good governance practices of the investee companies?

The methodology to assess and ensure good governance of investments, includes the following:

- Within the index construction process, the index provider assesses key governance practices of companies, which is reflected in the company's rating and/or controversy score. Companies with poor governance practices or having faced severe controversies on governance aspects are excluded from the eligible investment universe

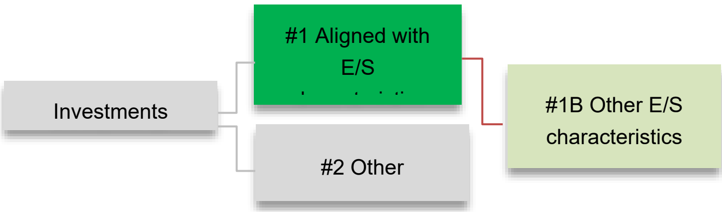
- In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, UBS AM applies the conduct-based exclusions of SVVK-ASIR.
- Proxy voting: in markets and for investments where UBS AM exercises its voting rights, UBS AM votes on governance topics such as the independence of the board of directors, remuneration and board incentive systems, in line with its fiduciary duty. UBS AM may discuss with investee companies shortcomings and what improvements UBS AM expects, based on the UBS AM proxy voting framework.

The Good Governance practice may not be assessed for investments in securities issued by sovereigns or supranational entities.

What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

Taxonomy-aligned activities are expressed as a share of:
- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- ***operational expenditure*** *(OpEx) reflecting green operational activities of investee companies.*



#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.
#2 Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.
The category **#1 Aligned with E/S characteristics** covers:

- The sub-category #1B Other E/S characteristics covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this Subfund (category #1 above) is 70% of its total net assets.

How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?

Derivatives are not used to attain the environmental or social characteristics of the Subfund. However, they may be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an additional source of return.

To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

0%. This Subfund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the Subfund may be aligned with the EU Taxonomy.

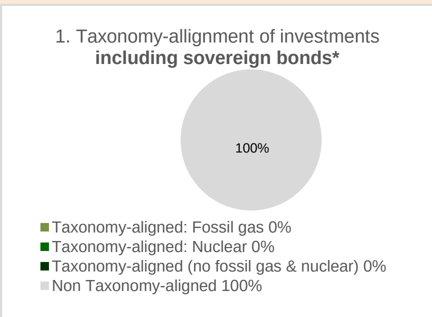
*Does the **financial product** invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[9]?*

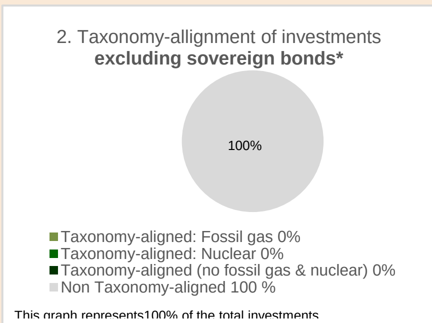
☐ *Yes:*

☐ In fossil gas ☐ In nuclear energy

☒ No

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds*, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.





[9] Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.

Enabling activities *directly enable other activities to make a substantial contribution to an environmental objective.*
Transitional activities are *activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.*

**For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures*

What is the minimum share of investments in transitional and enabling activities?

Not applicable.

What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

Not applicable.

What is the minimum share of socially sustainable investments?

Not applicable

are environmentally sustainable investments **that do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.

What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments such as cash, derivatives and structured product may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this Subfund. Such investments do not have minimum environmental or social safeguards.
Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that ESG Exclusions are adhered to.

Reference benchmarks are indexes to measure whether the financial product attains the sustainable investment objective.

Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

Yes, the Subfund tracks the **MSCI Pacific ex Japan ESG Leaders** Index as the reference benchmark.

How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?

The reference benchmark applies ESG Integration by following a best-in-class approach based on its parent index. The index selects companies with the highest ESG ratings in each sector of the parent index. Additionally, companies in the parent index which are involved in severe controversies are excluded. The reference benchmark is periodically rebalanced as described in the index methodology.

How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?

This Subfund tracks the reference benchmark and is continuously monitoring the constituents of the benchmark.

How does the designated index differ from a relevant broad market index?

The reference benchmark is based on the **MSCI Pacific ex Japan Index** as its parent index. It differs from this broad market index by a higher exposure to companies with highest ESG ratings and by avoiding exposure to companies involved in severe controversies.

Where can the methodology used for the calculation of the designated index be found?

The methodology of the reference benchmark is explained online at: www.msci.com/indexes

Where can I find more product specific information online?

More product-specific information can be found on the website: www.credit-suisse.com/fundsearch
Additionally, more information about the Legacy CSAM Sustainable Investing Policy can be found in Chapter 4 "Investment Policy" of the Prospectus or online at: www.credit-suisse.com/esg.
More information about the CS SFDR Sustainable Investment Methodology can be found in Chapter 4 "Investment Policy" of the Prospectus.

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product Name:
Credit Suisse Index Fund (Lux) – CSIF (Lux) Equity UK ESG Blue

Legal Entity Identifier:
549300QO1C2JP7OGG168

Environmental and/or social characteristics

Does this financial product have a sustainable investment objective?

☐ **Yes**	☒ **No**
☐ It will make a minimum of **sustainable investments with an environmental objective:** ____ %	☒ It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of 5 % of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy
☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy	☒ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☒ with a social objective
☐ It will make a minimum of **sustainable investments with a social objective:** _____ %	☐ It promotes E/S characteristics, but **will not make any sustainable investments**

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

What environmental and/or social characteristics are promoted by this financial product?

This Subfund promotes the following environmental and social characteristics:

- promotes to not invest in certain issuers based on ESG Exclusions applied by the index provider when constructing the index
- promotes to invest only into issuers that comply with international treaties on controversial weapons (Norms-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes not to invest into issuers that derive more than 20% of their revenue from the production of thermal coal and/or the production of electricity from thermal coal (Values-based Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes adherence to, and conducting business activities in accordance with conduct-based exclusions of SVVK-ASIR (Business-conduct Exclusions on direct investments) provided the Subfund stays within the anticipated tracking error as determined in the Prospectus
- promotes contribution to good governance and sustainable practices through qualifying for engagement (Active Ownership)
- promotes to invest according to the ESG methodology of the index provider (ESG Integration)

This Subfund makes use of a reference benchmark for the purpose of attaining the environmental and/or social characteristics. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.
Please find further information on ESG Integration, ESG Exclusions and Active Ownership below in the question "What investment strategy does this financial product follow?" and online at www.credit-suisse.com/esg.

Sustainability indicators measure how the sustainable objectives of this financial product are attained.

What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?

The Subfund uses the following sustainability indicators:

- ESG Rating
- Environmental Pillar Score
- Social Pillar Score
- Governance Pillar Score
- ESG Controversies Flag
- Adherence to legacy CSAM ESG Exclusions (for index tracking funds)

What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?

The objectives of the SFDR Sustainable Investments are to contribute to Environmental and/or Social objectives. Sustainable revenue thresholds and climate targets are used to determine to which extent investments contribute to the environmental or social objectives targeted by the Subfunds (e.g. key resource efficiency indicators on the use of energy, renewable energy, raw materials, water, and land, tackling inequality or fostering social cohesion, social integration, and labour relations) in accordance with the CS SFDR

Sustainable Investment Methodology. It defines the criteria that UBS AM uses to determine if an investment is a sustainable investment, considering E/S contribution, DNSH and good governance.

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?

UBS AM considers the indicators for principal adverse impacts on sustainability factors (PAI Indicators) and further indicators from its exclusion framework to assess whether sustainable investments would cause significant harm to any environmental or social investment objective. For this purpose, UBS AM has defined a set of criteria and thresholds that sustainable investments need to meet. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the “Do No Significant Harm” principle.

How have the indicators for adverse impacts on sustainability factors been taken into account?

PAI Indicators are taken into account as part of the CS SFDR Sustainable Investment Methodology applied by UBS AM to identify investments which qualify as SFDR Sustainable Investments. UBS AM has defined a set of criteria and thresholds to determine if an investment passes the DNSH condition. The Investment Manager applies a monitoring tool to ensure that Sustainable Investments adhere to the DNSH condition.

How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights?

The alignment of Sustainable investments with the ‘OECD Guidelines for Multinational Enterprises’ and the ‘UN Guiding Principles on Business and Human Rights’ is assessed through the CS business conduct framework as part of the CS ESG Exclusion framework. Companies that exhibit severe weaknesses in business conduct, particularly with regard to breaches of the ‘United Nations Global Compact Principles’ (UNGC) and companies placed on the watchlist, but with no immediate exclusion, are flagged to not be considered SFDR Sustainable Investments due to DNSH.

The EU Taxonomy sets out a “do not significant harm” principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.
The “do no significant harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
Any other sustainable investments must also not significantly harm any environmental or social objectives.

Does this financial product consider principal adverse impacts on sustainability factors?

☒Yes

Yes, principal adverse impacts on sustainability factors, as defined by SFDR, are considered by this Subfund based on the ESG methodology of the tracked index. In addition, UBS AM applies the Norms-based Exclusions, excludes companies and issuers that derive a significant portion of their revenue from the production of thermal coal and/or the production of electricity from thermal coal, and applies exclusions of SVVK-ASIR.
Information on principal adverse impacts on sustainability factors of this Subfund will be available in annual reports published after January 1, 2023.

☐No

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

What investment strategy does this financial product follow?

The investment strategy of the Subfund is to track its reference benchmark.
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.
To attain the environmental or social characteristics promoted by this Subfund, this Subfund applies ESG Integration, ESG Exclusions and Active Ownership as described in the Legacy CSAM Sustainable Investing Policy explained in Chapter 4 “Investment Policy” of the Prospectus. In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, the portfolio management team, supported by the Credit Suisse Asset Management Sustainable Investing Team, may integrate additional ESG considerations to limit the portfolio to a subset of securities from the benchmark index.

What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?

The binding elements are:

- Provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, application of Norms-based Exclusions, exclusion of companies that derive more than 20% of their revenue in the production of thermal coal and/or in the production of electricity from thermal coal and application of conduct-based exclusions of SVVK-ASIR. Please note, the Investment Managers may discontinue to apply the exclusions at any time if those would lead to exceed the anticipated tracking error as described for the Prospectus.

- Performing proxy voting in accordance with the UBS AM criteria and materiality thresholds defined in the Proxy Voting Approach and Policy Summary available online at www.credit-suisse.com/esg (section “Active Ownership”).
- Adhere to the index methodology of the index provider
- Meeting the minimum proportions for investments which are E/S aligned and SFDR Sustainable Investments

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?

This Subfund does not have a commitment to reduce the scope of investments by a minimum rate.

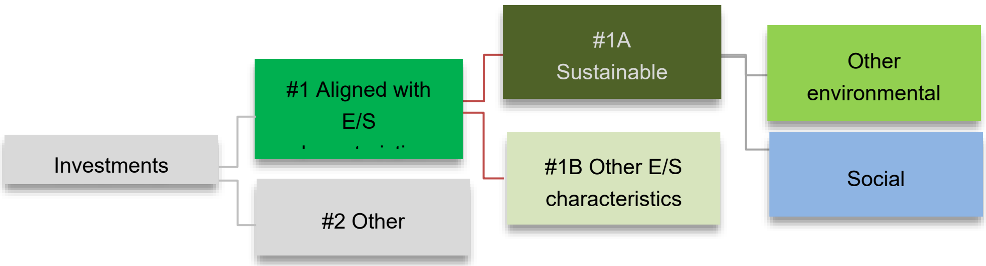
What is the policy to assess good governance practices of the investee companies?

The methodology to assess and ensure good governance of investments, includes the following:
- Within the index construction process, the index provider assesses key governance practices of companies, which is reflected in the company’s rating and/or controversy score. Companies with poor governance practices or having faced severe controversies on governance aspects are excluded from the eligible investment universe
- In addition, provided the Subfund stays within the anticipated tracking error as determined in the Prospectus, UBS AM applies the conduct-based exclusions of SVVK-ASIR.
- Proxy voting: in markets and for investments where UBS AM exercises its voting rights, UBS AM votes on governance topics such as the independence of the board of directors, remuneration and board incentive systems, in line with its fiduciary duty. UBS AM may discuss with investee companies shortcomings and what improvements UBS AM expects, based on the UBS AM proxy voting framework.

The Good Governance practice may not be assessed for investments in securities issued by sovereigns or supranational entities.

Asset allocation describes the share of investments in specific assets.

What is the asset allocation planned for this financial product?



#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.
#2 Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.
The category **#1 Aligned with E/S characteristics** covers:
- The sub-category #1A Sustainable covers sustainable investments with environmental or social objectives
- The sub-category #1B Other E/S characteristics covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this Subfund (category #1 above) is 70% of its total net assets.
Within this category the Subfund aims to hold a minimum proportion of 5% of its total net assets in sustainable investments (category #1A above). Within that category, the Subfund aims to hold a minimum proportion of 1% of its total net assets in sustainable investments with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy. Although the Subfund commits to having a minimum proportion of its total net assets in sustainable investments with a social objective, the exact minimum proportion of sustainable investments with a social objective cannot be measured for the time being.
For investment in category #1B above ESG Exclusions are applied to ensure minimum environmental or social safeguards.

How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?

Derivatives are not used to attain the environmental or social characteristics of the Subfund. However, they may be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an additional source of return.

To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

0%. This Subfund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the Subfund may be aligned with the EU Taxonomy.

Taxonomy-aligned activities are expressed as a share of:
- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- ***operational expenditure*** *(OpEx) reflecting green operational activities of investee companies.*

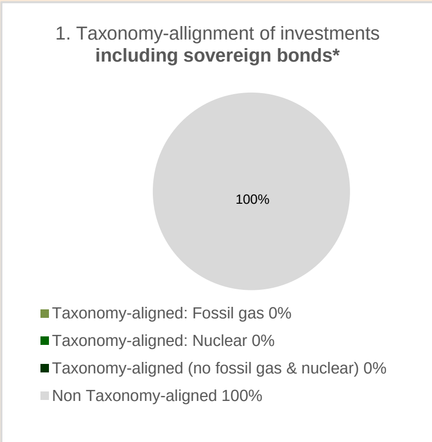
Does the ***financial product*** *invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[10]?*

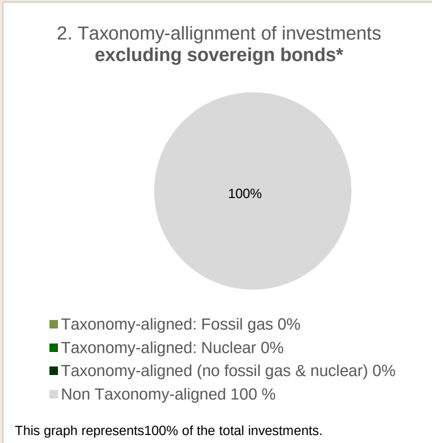
☐ *Yes:*

☐ In fossil gas ☐ In nuclear energy

☒ No

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds*, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.





**For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures*

Enabling activities *directly enable other activities to make a substantial contribution to an environmental objective.* ***Transitional activities are*** *activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.*

What is the minimum share of investments in transitional and enabling activities?1

The minimum share of investments in transitional and enabling activities is 0% considering the subfund does not make sustainable investments with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy.

are environmentally sustainable investments **that do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.

What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

The minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy is 1%

What is the minimum share of socially sustainable investments?

Although the Subfund commits to having a minimum proportion of its total net assets in sustainable investments with a social objective, the exact minimum proportion of sustainable investments with a social objective cannot be measured for the time being.

What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments such as cash, derivatives and structured product may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this Subfund. Such investments do not have minimum environmental or social safeguards.
Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that ESG Exclusions are adhered to.

Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

Yes, the Subfund tracks the **MSCI UK ESG Leaders Index** as the reference benchmark.

[10] Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.

Reference benchmarks are indexes to measure whether the financial product attains the sustainable investment objective.

How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?

The reference benchmark applies ESG Integration by following a best-in-class approach based on its parent index. The index selects companies with the highest ESG ratings in each sector of the parent index. Additionally, companies in the parent index which are involved in severe controversies are excluded. The reference benchmark is periodically rebalanced as described in the index methodology.

How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?

This Subfund tracks the reference benchmark and is continuously monitoring the constituents of the benchmark

How does the designated index differ from a relevant broad market index?

The reference benchmark is based on the **MSCI UK Index** as its parent index. It differs from this broad market index by a higher exposure to companies with highest ESG ratings and by avoiding exposure to companies involved in severe controversies.

Where can the methodology used for the calculation of the designated index be found?

The methodology of the reference benchmark is explained online at: www.msci.com/indexes.

Where can I find more product specific information online?

More product-specific information can be found on the website: www.credit-suisse.com/fundsearch
Additionally, more information about the Legacy CSAM Sustainable Investing Policy can be found in Chapter 4 “Investment Policy” of the Prospectus or online at: www.credit-suisse.com/esg.
More information about the CS SFDR Sustainable Investment Methodology can be found in Chapter 4 “Investment Policy” of the Prospectus.

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Part of UBS Group

Credit Suisse Index Fund (Lux)
49, Avenue J.F. Kennedy
L-1855 Luxembourg
www.credit-suisse.com