

# Key Investor Information

This document provides key investor information about this collective investment scheme. It is not marketing material. The information is required by law to help investors understand the nature and the risks of investing in this Fund. Investors are advised to read it so to make an informed decision about whether to invest.

## Gov Bond World LT Optimized CHF H ESG A subfund of OLZ 1

|                         |                                |
|-------------------------|--------------------------------|
| Unit Class              | D                              |
| Valor                   | 13059757                       |
| ISIN                    | CH0130597575                   |
| Fund management company | Credit Suisse Funds AG, Zurich |

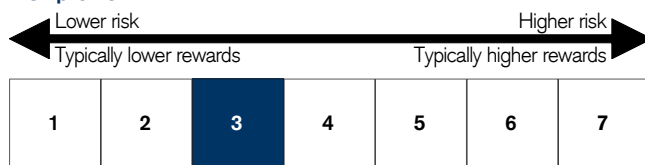
### Objectives and investment policy

The investments of these bond funds are actively managed with the objective of achieving an appropriate investment return while simultaneously preserving the capital. The currency mentioned in the fund name is merely the reference currency in which the performance and inventory value of the fund are calculated, and not necessarily the fund's investment currency. To achieve the investment objective, the fund invests at least two-thirds of its assets in government bonds and bonds from supranational organizations. The securities from these issuers must be traded on a stock exchange or another regulated market. The investments are not restricted to specific countries or currencies and made according to the ESG criteria (Environmental, Social, Governance). The fund may hold no more than one-third of its assets in bond and/or bond index certificates,

money market instruments, and credits with terms up to 12 months, or invest said portion of assets in selected domestic and foreign collective investment schemes; investments in fund of funds are not permissible. The target modified duration of this fund's investments is between six and eight. Derivatives can be used for hedging and investment, whereby investments must be covered by cash or cash equivalents; leverage on the fund assets is not permissible. Foreign currencies are hedged up to at least 90% against the CHF. This share class reinvests income; dividends are not planned. Important note: Investors wishing to purchase this share class must meet the requirements for a purchase in accordance with the fund contract.

### Risk and reward profile

#### Risk profile



The Fund's risk and reward profile shows the variations in value an investment in this Fund would have undergone over the past five years, whereby simulated performance data is used in the case of missing history. The Fund's risk rating may change in the future. Please note, higher possible gains generally also mean higher possible losses. The lowest risk category does not mean that the Fund is risk free.

#### Why is the Fund in the specific category?

Investments in bonds are affected by changes in interest rates, the size of the market segment, the currency allocation, the economic sector and the credit quality of the bonds. The Fund holds mainly investments with generally good credit quality. However, the Fund may be exposed to currency risk.

#### Are there any other particular risks?

The Fund's risk and reward profile does not reflect the risk inherent in future circumstances that differ from what the Fund has experienced in the recent past. This includes the following events which are rare but can have a large impact.

- Credit risk: Issuers of assets held by the Fund may not pay income or repay capital when due. The Fund's investments generally have low credit risk.
- Liquidity risk: Assets cannot necessarily be sold at limited cost in an adequately short timeframe. However, this Fund's investments should generally have good liquidity.
- Counterparty risk: Bankruptcy or insolvency of the Fund's derivative counterparties may lead to payment or delivery default. The Subfund will endeavor to mitigate this risk by the receipt of financial collateral given as guarantees.
- Operational risk: Deficient processes, technical failures or catastrophic events may cause losses.
- Political and Legal risks: Investments are exposed to changes of rules and standards applied by a specific country. This includes restrictions on currency convertibility, the imposing of taxes or controls on transactions, the limitations of property rights or other legal risks. Investments in less developed financial markets may expose the Fund to increased operational, legal and political risk.

### Charges

| One-off charges taken before or after the investment   |                |
|--|----------------|
| Entry charge   | 0.50%          |
| Exit charge  | 0.50%          |
| Switch charge  | 0.25%          |
| This is the maximum amount that is deducted from the investor's invested amount prior to and following investment. |                |
| Charges deducted from the Fund over the course of a year.  |                |
| Ongoing charge   | 1.12%          |
| Charges debited to the Fund under certain specific conditions  |                |
| Performance fee  | Not applicable |

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

The **entry** and **exit charges** shown are the maximum figures that can be charged to the investor. Investors may obtain the fees effectively applied from their individual financial adviser or distributor.

The **ongoing charges** figure is based on last year's expenses for the year ending August 31, 2019. This figure may vary from year to year. It excludes performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling shares/units in another collective investment undertaking.

For further information on costs, please refer to Chapter 5 of the fund contract, which is available at the fund management company.

## Past performance

### Performance disclaimer

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

### Charges and fees

The graph illustrates the Fund's performance at the end of the calendar year in the currency of the unit class.

The fees for the ongoing fund charges are included in the calculation of past performance. The entry/exit fees are excluded from the calculation of past performance.

### Fund launch date and currency

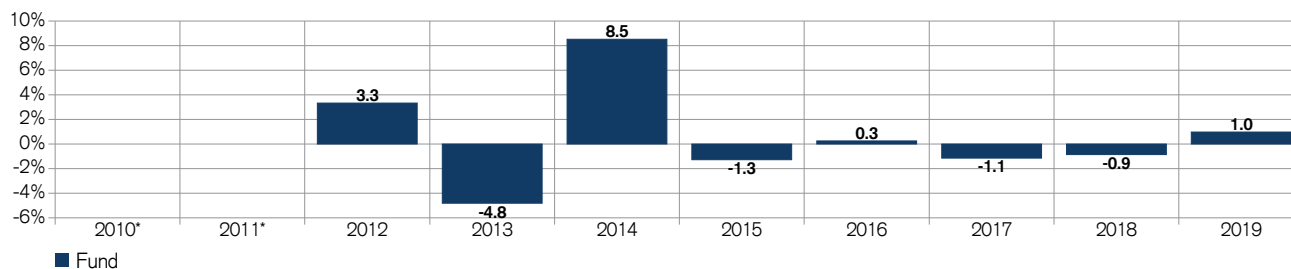
The Fund was launched on March 30, 2007.

The Unit Class was launched on June 30, 2011.

The base currency of the Fund is CHF.

The currency of the Unit Class is CHF.

Past performance has been calculated in CHF.



No past performance of the fund's benchmark is shown as this unit class is hedged and thus a comparison would not be a reliable indicator for the past performance of that class.

\* For this reference period, no data is available for the Unit Class. The Unit Class was launched on June 30, 2011.

## Practical information

### Custodian bank

CREDIT SUISSE (Switzerland) Ltd., Zurich

### Further information

Further information about OLZ 1, its fund contract and its latest annual and semi-annual report may be obtained free of charge, in German, from the fund management company, the custodian bank, the appointed distributors. This key investor information document relates to a subfund forming part of OLZ 1. The prospectus with integrated fund contract and the annual and semi-annual reports are prepared for the entire umbrella fund. The assets and liabilities of each subfund are segregated, which means that no individual subfund will be liable with its assets for liabilities of another subfund.

### Price publication

The latest prices of the units are available at the fund management company.

### Conversion of units/shares

Investors may apply to convert part or all of their units into units of another class of the same fund, provided that the conditions for accessing the relevant unit class

are fulfilled. For further information about how to convert units and the applicable switch charge, investors should refer to the fund contract.

### Specific fund information

More unit classes may be available for this subfund. For further details, investors should refer to the fund contract. For further information about the unit classes that are distributed in the investor's jurisdiction, investors should refer to the fund management company.

### Tax legislation

The Fund is subject to the tax laws and regulations of Switzerland. Depending on the investor's country of residence, this might have an impact on the personal tax position of the investor. For further details, the investor should consult a tax adviser.

### Liability statement

Credit Suisse Funds AG, Zurich, may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the fund contract.

This fund is subject to Swiss law and is regulated by the Swiss Financial Market Supervisory Authority (FINMA).

Credit Suisse Funds AG, Zurich, is licensed as a fund management company in Switzerland and is regulated by the Swiss Financial Market Supervisory Authority (FINMA).

This key investor information is accurate as at January 10, 2020.