

# Gift investment fund savings plan – assets that grow with the children



## Give a piece of the future today

The gift investment fund savings plan is perfect for parents, godparents, and grandparents who wish to start investing in securities early on behalf of a child.

## The principle is simple:

- You determine an amount that is invested regularly in one or more investment funds of your choice.
- By making regular deposits, you pay an average purchase price for the selected investment fund or funds and thereby minimize your risk of investing at an unfavorable moment.

There are two variations of the gift investment fund savings plan: Fixed and Balance. The following page provides details about the options.

When the child reaches the age of majority, a document is prepared on behalf of the donor and sent to the young adult. The donor retains control of the investment until the recipient comes of age.

## Product selection

Credit Suisse Asset Management offers an attractive range of different investment funds covering every asset category. Your client advisor will be pleased to help you choose the product that suits your needs.

## Your benefits

- Simple, systematic wealth accumulation.
- Risk minimization through regular deposits and broad diversification.
- Opportunity to earn attractive returns over the long term.
- Flexible arrangements for your periodic investment.
- Issue and redemption of fund units at any time free of charge.

## Risks

Investment funds are simple, proven, versatile instruments. However, they also involve certain risks. Credit Suisse is glad to provide its expertise to help you minimize these risks in making your investment decision.

- **Market risk:** With investment funds, you invest in various financial markets and are exposed to price fluctuations on these markets.
- **Currency risk:** Investing in a variety of financial markets can carry currency risks.
- **Low influence:** Investment decisions within the fund are made by the fund management team and cannot be influenced.

## Investment fund savings plan at a glance

Initial investment	From CHF 100 (or EUR/USD 125)	
Savings contribution per period	From CHF 100 (or EUR/USD 125)	
Frequency	Monthly, every two months, quarterly, every six months, once a year, or individually	
Costs	Safekeeping fees depend on the safekeeping account value in CHF (or foreign currency equivalent) <sup>1</sup> .	
	Safekeeping account value in CHF (equivalent value in foreign currency)	Fee in % p. a.
	Up to 1 million	0.25%
	From 1 million up to and including 3 million	0.20%
	From 3 million up to and including 10 million	0.15%
Over 10 million	0.10%	
	No minimum per position/security	
Issue and redemption of fund units	Allowed at any time free of charge	

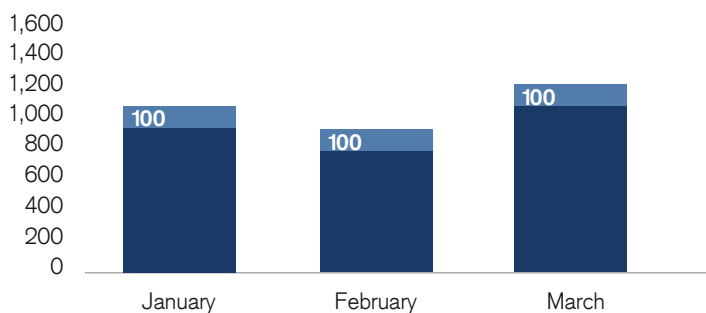
<sup>1</sup> Plus value-added tax (VAT), at the applicable normal rate, for clients resident in Switzerland and the Principality of Liechtenstein. Clients resident abroad do not pay value-added tax (VAT). The safekeeping account fee is calculated on a monthly basis in CHF and levied in the reference currency – generally at the end of a quarter.

### Fixed investment fund savings plan: the constant solution

You regularly invest a fixed savings contribution of at least CHF 100 from your private account in the investment fund savings plan, provided the account has the necessary credit balance on the execution date. You decide how frequently to invest.

**Your benefit: Assets are accumulated automatically in accordance with a plan, without causing you any inconvenience.**

Account balance

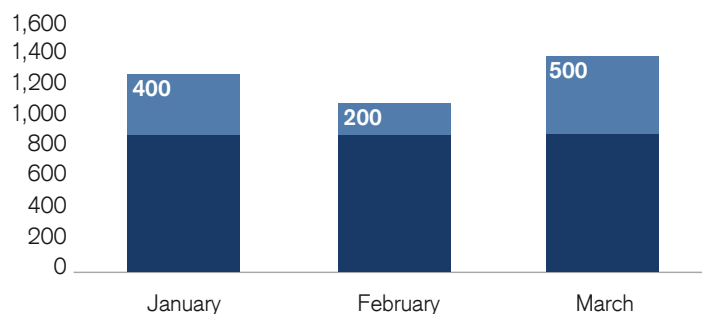


### Balance investment fund savings plan: the variable solution

You combine systematic saving via funds with a Credit Suisse personal account. The savings sum invested is at least CHF 100 and depends on your account balance on the execution date and on the basic amount. You determine that amount, which always remains untouched in your account. Everything above that amount on the execution date is transferred automatically from your account to your investment fund savings plan. You decide how frequently this happens.

**Your benefit: You plan your own liquidity and at the same time maximize the build-up of your assets.**

Account balance



- Savings contributions to your investment fund savings plan
- Remaining amount in your private account

### Contact us

Your advisor will be pleased to answer any questions you may have during a personal consultation.

Call us at 0848 880 844\*

For further information, visit our website at:

**[credit-suisse.com/investmentfunds](https://credit-suisse.com/investmentfunds)**

\* Please note that telephone calls to these numbers may be recorded. We assume that by calling us, you accept this business practice.

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