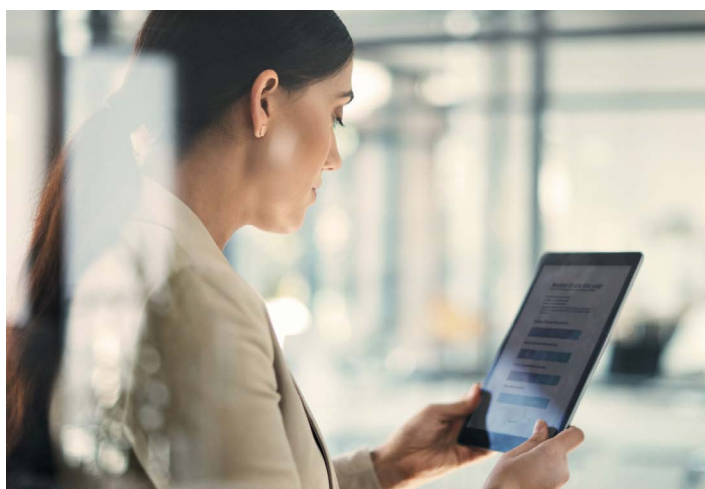


Any reference to a merged Credit Suisse company is to be considered a reference to the corresponding UBS company after the merger of the respective companies.

For online distribution

The investment fund savings plan



Grow your assets systematically

More about the investment fund savings plan

The Credit Suisse investment fund savings plan can help you achieve your financial goals more easily through systematic saving and simultaneous participation in the financial markets.

The principle of the investment fund savings plan 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 three different variations of the investment fund savings plan: Fixed, Flexible, and Balance. You can open an investment fund savings plan fixed directly via Online Banking.

Benefits of the investment fund savings plan

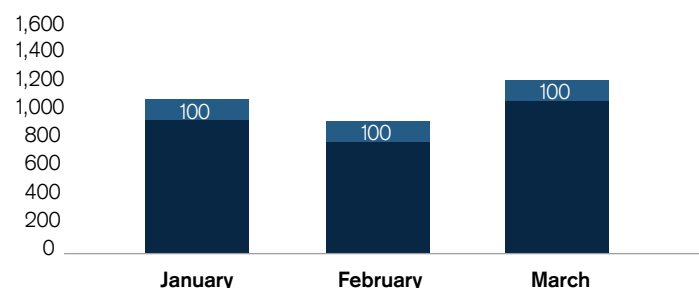
- Simple, systematic wealth accumulation
- A more favorable average purchase price over the long term through regular deposits and broad diversification
- Opportunity to earn attractive returns over the long term
- Issue and redemption of fund units at any time free of charge

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



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, semi-annually, or annually
Safekeeping fees	<ul style="list-style-type: none"> ▪ Safekeeping fees depend on the safekeeping account value in CHF (or foreign currency equivalent): <ul style="list-style-type: none"> – Annual safekeeping fees for safekeeping account value up to CHF 1 million 0.25% – For safekeeping account values over CHF 1 million: Please contact your client advisor ▪ No minimum per position/security
Issue and redemption of fund units	Allowed at any time free of charge

What are investment funds?

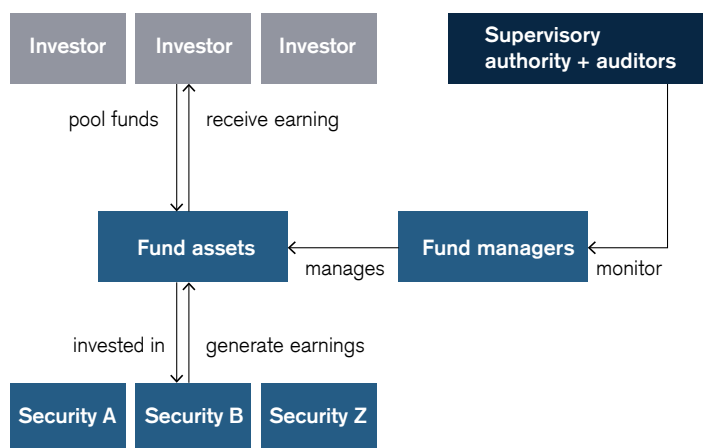
The investment fund savings plan is a way of investing in investment funds. Find out more below about the features, advantages, and risks of investment funds.

Features

Money invested by multiple investors is pooled to form the assets of a fund. These assets are invested in a range of asset classes, such as money market investments, bonds, equities, commodities, or real estate.

The fund managers make the concrete investment decisions in line with the investment strategy.

Investing in investment funds



Potential benefits of investment funds

- Diversification
- Comprehensive investor protection (special assets, regulation)
- Professional fund management
- Opportunity for private investors to participate in markets that are otherwise difficult to access
- Option of investing even small amounts
- High liquidity

Potential risks of investment funds

Potential loss

When investing in investment funds, the investor may incur losses because the value of the fund may drop below the unit purchase price. The spreading of risk across a wide range of underlying assets means that the probability of total loss is relatively low.

Market risk

The investor bears the risk that the value of the investment fund could fall during its term. This may occur due to fluctuations in the market value of the underlying assets (e. g. equities, interest rates, currencies, or commodities).

Liquidity risk

The liquidity of an investment fund is determined by the liquidity of the underlying assets. If the underlying assets become illiquid, redemption of fund units may be suspended for a period specified by the fund. Under certain circumstances, the fund may also be liquidated.

Foreign exchange risk

Investors may be exposed to foreign exchange risk if (i) underlying assets are traded in a different currency than that of the investment fund, or (ii) the fund is set up in a currency other than the investor's home currency. Further information can be found in Credit Suisse AG's "Foreign Exchange Risk" documentation.

Tracking risk

The return from an investment fund may be lower than the return from the underlying index or benchmark due to portfolio management fees applicable to the investment fund.

Other risk factors

Investors may also be exposed to other risk aspects. For example, investment funds may invest in assets from emerging markets or in commodities or real estate. For more information on the associated risks, be sure to read the corresponding risk-related documentation from Credit Suisse.

Contact us

We will be happy to arrange a personal consultation.

Call us at 0848 880 844*

For more information, visit our website at:

credit-suisse.com/investmentfunds

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