This is a marketing communication.
Please refer to the prospectus/information document of the fund and to the KIID/KID (as applicable) before making any final investment decisions.
This product may only be distributed in or from Switzerland to qualified investors as defined pursuant to the Collective Investment Schemes Act (CISA) in connection with the Federal Act on Financial Services (FinSA).
For information purposes only, this presentation should not be used as a basis for investment decision.

Asset Management
**July 31, 2024**

# CSIF (CH) Equity SPI ESG Multi Premia Blue DB

ESG Integration
ESG aware

## Fund information
Equity

307'918'882
Fund total net assets in CHF

| Share class TNA, CHF | Share class NAV, CHF | Ongoing charges[1] |
|---|---|---|
| **258'322'875** | **1'603.59** | **0.1951%** |

| MTD (net) return | QTD (net) return | YTD (net) return |
|---|---|---|
| **2.19%** | **2.19%** | **8.87%** |
| **Bench. 2.19%** | **Bench. 2.19%** | **Bench. 9.03%** |

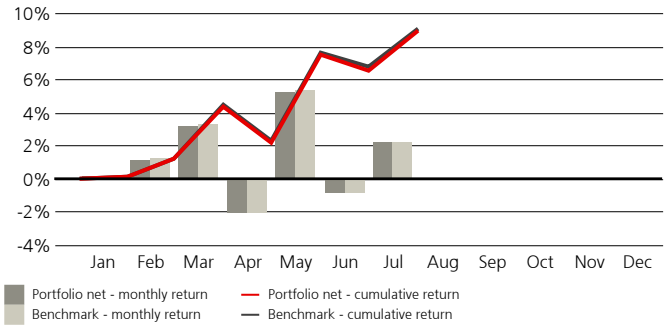
## Fund details

| | |
|---|---|
| Investment Manager | Credit Suisse Asset Management (Schweiz) AG, Index Solutions Team |
| Fund launch date | 31.08.2016 |
| Share class launch date | 31.08.2016 |
| Share class | DB |
| Share class currency | CHF |
| Distribution policy | Accumulating |
| Fund domicile | Switzerland |
| ISIN | CH0334031199 |
| Benchmark | SPI ESG Multi Premia (TR) |

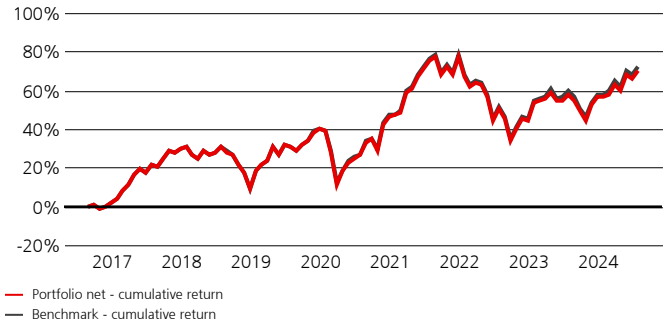
## Investment Policy
The fund is managed with a indexed approach and is distinguished by its broad diversification, minimal tracking error, and cost-effective management. Strategy indices deliberately deviate from market capitalization in their weighting in order to capture factor premiums or reduce the investment risk. The SPI Multi Premia® Index combines seven SPI Single Premia® indices, each of which captures a systematic source of return (so-called factors). The SPI Multi Premia® Index offers a broad and diversified investment in Swiss equities, because the relative returns of the individual strategies have only a low correlation.

Investing involves risk including the risk of loss of capital. Past performance does not predict future returns. Neither simulated nor historical performance is a reliable indicator for current or future performance.

## Performance overview - monthly & cumulative
since 01.01.2024




## Performance overview - cumulative
since 01.09.2016




## Performance overview - monthly & YTD
since 01.01.2024, in %

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | YTD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Portfolio net | 0.06 | 1.12 | 3.13 | -2.08 | 5.23 | -0.91 | 2.19 | | | | | | 8.87 |
| Benchmark | 0.08 | 1.13 | 3.23 | -2.12 | 5.25 | -0.89 | 2.19 | | | | | | 9.03 |
| **Relative net** | **-0.02** | **-0.01** | **-0.10** | **0.03** | **-0.03** | **-0.02** | **-0.01** | | | | | | **-0.16** |

## Performance overview
since 01.09.2016, in %

| | Rolling Returns | | Annualized Returns | | | |
|---|---|---|---|---|---|---|
| | 1 months | 3 months | 1 year | 3 years | 5 years | ITD |
| Portfolio net | 2.19 | 6.55 | 7.62 | -1.07 | 5.45 | 6.93 |
| Benchmark | 2.19 | 6.60 | 7.92 | -0.87 | 5.65 | 7.09 |
| **Relative net** | **-0.01** | **-0.05** | **-0.30** | **-0.20** | **-0.20** | **-0.16** |

## Risk overview - ex post
since 01.09.2016, in %

| | Annualized risk, in % | | | |
|---|---|---|---|---|
| | 1 year | 3 years | 5 years | ITD |
| Portfolio volatility | 10.73 | 13.00 | 14.41 | 13.26 |
| Benchmark volatility | 10.80 | 13.02 | 14.42 | 13.26 |
| **Tracking error** | **0.13** | **0.08** | **0.06** | **0.07** |

[1] If the currency of a financial product and/or its costs is different from your reference currency, the return and cost may increase or decrease as a result of currency fluctuations.
ESG stands for environmental (E), social (S), and governance (G).
Please find the definition of all the acronyms/terms used in this document in the Glossary. Additional important information can be found at the end of the document.

## Performance overview - yearly

since 01.09.2016, in %

| | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | ITD |
|---|---|---|---|---|---|---|---|---|---|---|
| Portfolio net | 1.72 | 27.09 | -15.61 | 28.20 | 4.86 | 20.85 | -18.72 | 8.37 | 8.87 | 69.97 |
| Benchmark | 1.71 | 27.18 | -15.51 | 28.43 | 4.98 | 21.05 | -18.59 | 8.66 | 9.03 | 72.03 |
| **Relative net** | **0.02** | **-0.09** | **-0.10** | **-0.23** | **-0.12** | **-0.20** | **-0.13** | **-0.28** | **-0.16** | **-2.06** |

## Asset breakdown by instrument currency

In % of total economic exposure

| | Portfolio | Benchmark |
|---|---|---|
| CHF | 100.00 | 100.00 |
| EUR | 0.00 | - |
| USD | 0.00 | - |

## Asset breakdown by MSCI country

In % of total economic exposure

| | Portfolio | Benchmark |
|---|---|---|
| Switzerland | 99.98 | 100.00 |
| Others | 0.02 | - |

## Asset breakdown by GICS sector

In % of total economic exposure

| | Portfolio | Benchmark |
|---|---|---|
| Industrials | 23.34 | 23.36 |
| Financials | 19.12 | 19.15 |
| Health Care | 16.03 | 15.94 |
| Real Estate | 10.70 | 10.71 |
| Materials | 10.39 | 10.39 |
| Consumer Staples | 8.37 | 8.40 |
| Information Technology | 5.07 | 5.08 |
| Communication | 4.22 | 4.23 |
| Consumer Discretionary | 2.74 | 2.74 |
| Others | 0.02 | - |

## Asset breakdown by market capitalization

In % of total economic exposure (in USD)

| | Portfolio | Benchmark |
|---|---|---|
| <5B | 19.88 | 19.91 |
| 5B-10B | 24.86 | 24.89 |
| 10B-20B | 9.73 | 9.73 |
| 20B-30B | 12.54 | 12.54 |
| 30B-50B | 13.22 | 13.11 |
| 50B-100B | 5.63 | 5.63 |
| >100B | 14.12 | 14.17 |
| Others | 0.02 | - |

## Potential Risks

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

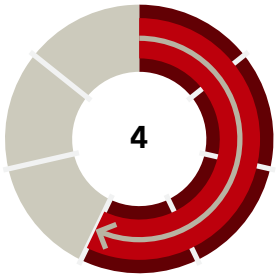
- Liquidity risk: Assets cannot necessarily be sold at limited cost in an adequately short timeframe. The Fund's investments may be prone to limited liquidity. The Fund will endeavor to mitigate this risk by various measures.
- Counterparty risk: Bankruptcy or insolvency of the Fund's derivative counterparties may lead to payment or delivery default.
- Operational risk: Deficient processes, technical failures or catastrophic events may cause losses.
- Political and Legal risks: Investments are exposed to changes of rules and standards applied by a specific country. This includes restrictions on currency convertibility, the imposing of taxes or controls on transactions, the limitations of property rights or other legal risks.
- Sustainability risks: Sustainability risks are environmental, social or governance events or conditions that can have a material negative effect on the return, depending on the relevant sector, industry and company exposure.

The product's investment objectives, risks, charges and expenses, as well as more complete information about the product, are provided in the prospectus (or relevant offering document), which should be read carefully before investing.

**Investors may lose part or all of their invested amount. The investment promoted in this marketing material concerns the acquisition of units or shares in a fund and not of any underlying assets. The underlying assets are owned by the fund only. The full offering documentation including complete information on risks may be obtained free of charge from a UBS client advisor, representative, or, where applicable, via Fundsearch (credit-suisse.com/fundsearch).**

## Risk profile[2]

PRIIP SRI




Larger values (up to 7) indicate higher risk while lower values (up to 1) indicate lower risk.

## BVV2

- The fund only invests in equity instruments permitted in accordance with Art. 53 para. 1d BVV 2.

The statements from UBS in relation to the Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV 2) were made with the greatest of care and to the best of its knowledge and belief. They represent the views of UBS at the time the fact sheet was produced and are subject to change at any time without notice. UBS makes no representation with regard to the classifications and accepts no liability with respect thereto.

[2] The risk indicator assumes you keep the Product for 7 years. The actual risk can vary significantly if you redeem at an early stage and you may get back less. The Summary Risk Indicator is a guide to the level of risk of this Product compared to other products. It shows how likely it is that the Product will lose money because of movements in the markets. Be aware of currency risk if your reference currency differs from the currency of the Product. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. Investors shall note that the Product may be exposed to further risks such as operational, counterparty, political, sustainability and legal risks that are not included in the Summary Risk Indicator. This Product does not include any protection from future market performance so you could lose some or all of your investment.

## Top 10 issuers

In % of total economic exposure

| Issuer name[3] | Weight |
|---|---|
| NOVARTIS AG | 4.65% |
| SWISSCOM AG | 4.22% |
| PSP SWISS PROPERTY AG | 3.61% |
| SWISS PRIME SITE AG | 3.39% |
| SGS SA | 3.22% |
| ROCHE HOLDING AG | 3.20% |
| HOLCIM AG | 2.80% |
| SWISS LIFE HOLDING AG | 2.75% |
| SWISS RE AG | 2.73% |
| BALOISE HOLDING AG | 2.67% |

## Key risk figures

| | Portfolio | Benchmark |
|---|---|---|
| Number of securities | 58 | 58 |

## Risk overview - ex post

| | 3 years Portfolio | 5 years Portfolio |
|---|---|---|
| Beta | 1.00 | 1.00 |

## Key identifiers

| | |
|---|---|
| Instrument Name | CSIF (CH) Equity SPI ESG Multi Premia Blue DB CHF |
| ISIN | CH0334031199 |
| Valor no. | 33403119 |
| Bloomberg ticker | CSMBDAC SW |
| Benchmark | SPI ESG Multi Premia (TR) |
| Benchmark Bloomberg ticker | SPIEMTC |
| Traditional benchmark | SPI Multi Premia CHF (TR) |
| Traditional benchmark Bloomberg ticker | SPIMTPC |
| Other share classes | CH0334031199, CH0334031207, CH0334031215 |

## Key facts

| | |
|---|---|
| Fund management company | UBS Fund Management (Switzerland) AG |
| UCITS | No |
| Fund of funds | No |
| Accounting year end | 28. February |
| Securities lending | No |
| Subscription notice period | daily |
| Subscription settlement period | T + 2 |
| Redemption notice period | daily |
| Redemption settlement period | T + 2 |
| Subscription spread (remains within the fund) | 0.04% |
| Redemption spread (remains within the fund) | 0.04% |
| Cut-off time | 14:00 CET |
| Swinging single pricing (SSP*) | no swing NAV |

## ESG Approach[4]

This fund promotes environmental, social and governance (ESG) characteristics. As index tracking fund, the ESG characteristics of the fund and its ESG integration approach are derived from the ESG index that the fund is tracking. Therefore, the ESG rules and criteria applied by the fund are defined by the index provider and they may deviate from the standards set in the CSAM Sustainable Investing Policy.

In addition, the fund may apply additional ESG exclusions provided the fund stays within the anticipated tracking error as determined in the Prospectus. Those additional exclusions are defined under the CSAM Sustainable Investing Policy and may consist of certain norms-based exclusions (affecting issuers that are not compliant with international treaties on controversial weapons), values-based exclusions (affecting issuers that that derive a significant portion of their revenue from the production of thermal coal or the production of electricity from thermal coal) and conduct-based exclusions of SVVK-ASIR (i.e. exclusion recommendations of the Swiss Association for Responsible Investments affecting issuers whose conduct or products violate the normative criteria of SVVK-ASIR, e.g. violations of international conventions or production of controversial weapons).

For further information about the ESG investment criteria and the sustainability-related aspects of the fund please consider the legal and regulatory documents of the fund (such as, e.g., the prospectus) and visit www.credit-suisse.com/esg. In addition to sustainability-related aspects, the decision to invest in the fund should take into account all objectives and characteristics of the fund as described in its prospectus, or in the information which is to be disclosed to investors in accordance with applicable regulations.

Certain data points are provided for mere transparency purposes and are not linked to a specific ESG investment process, nor to CSAM ESG methodology. For details about the fund's ESG decision-making process, please refer to the fund's prospectus.

The breakdowns in the ESG section below are based on a traditional benchmark which may deviate from the fund primary benchmark. Fund benchmark[5]: SPI ESG Multi Premia (TR). ESG asset breakdown benchmark: SPI Multi Premia CHF (TR).

## ESG Characteristics

| ESG Index | Exclusion Criteria | ESG Integration by Index Provider | Active Ownership[6] | Sustainable Investment Objective |
|---|---|---|---|---|
| ☑ | ☑ | ☑ | ☑ | ☐ |

[3] This is an indicative allocation which may change over time. This product is not a direct investment the collaterals displayed above. As a result, it does not reflect the actual performance of the product either positively or negatively. The individual entities and/or instruments mentioned on this page are meant for illustration purposes only and are not intended as a solicitation or an offer to buy or sell any interest or any investment.
[4] Classification under the CS Sustainable Investment Framework reflects assessment at time of writing and may be subject to change.
[5] This product is linked to a third party index SPI ESG Multi Premia (TR) and as such, CS has limited discretion with respect to construction and applicable investment exclusion rules.
[6] Active Ownership is part of the fund's strategy to act in the best interests of its investors and to preserve and optimize the long-term value of their investments. To promote best practices and to ensure that the investee companies are sustainable and successful in the long term, Active Ownership is designed to influence the investee companies on two levels: first, through proxy voting, and second, through engagement. In the case of investments in other funds (Target Funds), the fund has no or only limited ability to exercise Active Ownership on the Target Fund, resp. on the Target Funds' investee companies.

## ESG Overview

According to MSCI methodology. Fund performance against traditional benchmark: SPI Multi Premia CHF (TR).

| | Portfolio | Benchmark |
|---|---|---|
| ESG Rating | AA | AA |
| ESG Quality score | 7.95 | 7.99 |
| Environmental score | 6.01 | 6.06 |
| Social score | 5.87 | 5.85 |
| Governance score | 6.73 | 6.75 |
| Coverage for Rating/Scoring | 98.10% | 98.51% |
| Weighted Average Carbon Intensity (Tons of CO2e/$M sales) | 100.17 | 104.48 |
| Coverage for Carbon Intensity | 98.10% | 98.52% |

Note: The total carbon intensity figure shown in this section may be higher than the total in the breakdown graph. This is because the figure is normalized, and actual weights are inflated because of limited data coverage. For further information on the MSCI methodology for the above listed ESG data points, please refer to the glossary.

## Top 10 positions - ESG Characteristics

In terms of the fund's total economic exposure. Certain data points disclosed in this table are provided for mere transparency purposes and are not linked to a specific ESG investment process, nor to CSAM ESG methodology. For details about the fund's ESG decision-making process, please refer to the fund's prospectus. Source: MSCI

| Instrument Name[7] | Weight in portfolio | GICS sector | MSCI ESG Rating | Controversy flag | Carbon intensity (tCO2e / $M sales) |
|---|---|---|---|---|---|
| NOVARTIS AG | 4.65% | Health Care | AA | Yellow | 9.42 |
| SWISSCOM AG | 4.22% | Communication | AA | Green | 1.10 |
| PSP SWISS PROPERTY AG | 3.61% | Real Estate | AAA | Green | 21.09 |
| SWISS PRIME SITE AG | 3.39% | Real Estate | AAA | Green | 33.10 |
| SGS SA | 3.22% | Industrials | AAA | Yellow | 16.23 |
| ROCHE HOLDING PAR AG | 3.20% | Health Care | A | Orange | 9.70 |
| HOLCIM LTD AG | 2.80% | Materials | AA | Yellow | 2'630.80 |
| SWISS LIFE HOLDING AG | 2.75% | Financials | AA | Green | 0.30 |
| SWISS RE AG | 2.73% | Financials | AAA | Green | 0.23 |
| BALOISE HOLDING AG | 2.67% | Financials | AA | Green | 0.68 |

Note: All ESG data points in the table refer to an underlying issuer as applicable (e.g., an equity issuer in case of a convertible bond). For further information on the methodology for the above listed ESG data points, please refer to the glossary.

## Asset breakdown by ESG rating

In % of total economic exposure. Fund performance against traditional benchmark: SPI Multi Premia CHF (TR). Source: MSCI ESG rating

| | Portfolio | Benchmark |
|---|---|---|
| AAA | 35.38 | 34.18 |
| AA | 36.39 | 38.44 |
| A | 14.92 | 16.66 |
| BBB | 9.38 | 7.21 |
| BB | 2.04 | 2.02 |
| B | - | - |
| CCC | - | - |
| Not ratable | 1.90 | - |
| No data coverage | 0.00 | 1.49 |

Note: For further information on MSCI's ESG rating methodology and the difference between categories "not ratable" and "no data coverage", please refer to the glossary.

## Carbon emission intensity contribution by GICS sector

Tons of CO2 equivalent emission intensity (GHG scopes 1 & 2) per $m sales, by GICS sector split. Fund performance against traditional benchmark: SPI Multi Premia CHF (TR). Source: MSCI

| | Portfolio | Benchmark |
|---|---|---|
| Materials | 84.77 | 89.52 |
| Industrials | 5.17 | 5.18 |
| Consumer Staples | 3.28 | 2.80 |
| Real Estate | 2.56 | 1.99 |
| Others | 2.49 | 3.46 |
| **Total** | **98.27** | **102.94** |

Note: Security weighted data coverage is 98.10% for the portfolio. The total shown in this section may be lower than the one in the 'ESG Overview' section. This is because the figures in this breakdown are not normalized and use the actual weights. For further information on the Carbon emission intensity, please refer to the glossary.

## Asset breakdown by ESG controversy flag

In % of fund total economic exposure to investee companies. Fund performance against traditional benchmark: SPI Multi Premia CHF (TR). Source: MSCI

| | Portfolio | Benchmark |
|---|---|---|
| Green | 72.30 | 72.36 |
| Yellow | 16.61 | 17.07 |
| Orange | 9.19 | 10.58 |
| Red | - | - |

Note: Exposure to investee companies represents 98.10% of portfolio weight for this share class. MSCI only provides data on ESG controversies for corporate issuers. Any remaining instruments (e.g., government bonds) are excluded from this breakdown. For further information on MSCI's ESG controversy flag methodology, please refer to the glossary.

[7] This is an indicative allocation which may change over time. This product is not a direct investment the collaterals displayed above. As a result, it does not reflect the actual performance of the product either positively or negatively. The individual entities and/or instruments mentioned on this page are meant for illustration purposes only and are not intended as a solicitation or an offer to buy or sell any interest or any investment.

## Glossary

| | |
|---|---|
| Accumulating | Indicates a regular reinvestment of the dividends received in the portfolio itself |
| Annualized risk | Annualized risk is a statistic, which is used to measure the risk of a fund by describing the range of returns, which were achieved in the observation period are most likely to be achieved. Greater volatility implies greater risk. |
| Annualized return | A measure of how much an investment has increased on average each year during a specific period. |
| Beta | A measure of the volatility, or systematic risk, of a single security or fund in comparison to the market as a whole. |
| Carbon emission intensity | The weighted average emissions intensity, which is provided by MSCI ESG, divides the Scopes 1 & 2 emissions in tons of CO2-equivalent by million $ sales. Intensities are broken down by GICS sector and are security weighted. |
| Distribution policy | Indicates whether the fund distributes or reinvests the dividends received from underlying securities (Accumulating) |
| ESG aware | This product undertakes investments that explicitly assess and integrate the sustainability characteristics of companies in the investment process. |
| ESG index | A ticked 'ESG index' box reflects that the ESG fund targets a replication of an ESG index and the reference benchmark is used for the purpose of attaining the environmental and/or social characteristics promoted. In case the box is not ticked, the fund replicates a non-ESG index. |
| ESG Controversy Flag | ESG Controversy Flag is designed to provide timely and consistent assessments of ESG controversies involving publicly traded companies and fixed income issuers. A controversy case is typically a one-off event such as an environmental oil spill, an accident, or allegations such as safety issues in a production facility. Controversy flags can be red, orange, yellow or green. Red indicates that a company is involved in one or more very severe controversies. Orange indicates that a company has been involved in one or more recent severe structural controversies that are ongoing. Yellow indicates that the company is involved in severe-to-moderate level controversies. Green indicates that the company is not involved in any major controversies. For further information on the methodology, please refer to www.msci.com/esg-investing. |
| ESG Quality score | The ESG Quality score, based on MSCI ESG scores of underlyings, is measured on a scale from 0 (very poor) to 10 (very good). It does not correspond directly to the underlying Environment, Social and Governance Pillar scores. The Pillar scores are derived on an absolute basis, while the portfolio ESG Quality score is adjusted by MSCI to reflect the industry-specific level of ESG risk exposure. As Pillar scores are absolute, and the portfolio ESG Quality score is relative, the first cannot be averaged to derive the latter. The coverage rate is security weighted. |
| Issuer ESG Rating | Company and Government ESG Ratings, which are provided by MSCI ESG, are measured on a scale from AAA (highest rating) to CCC (lowest rating). Company ESG Ratings are based on the issuer's exposure to industry specific ESG risks and its ability to mitigate those risks relative to peers. Company ESG Ratings are calculated on an industry relative basis while the underlying individual E, S and G Ratings are absolute. Hence, the ESG Rating cannot be seen as an average of the individual E, S and G Ratings. Government ESG Ratings identify a country's exposure to and management of ESG risk factors and explain how these factors might impact the long-term sustainability of its economy. They are derived from 0-10 scores on underlying factors in the E, S and G pillars. For further information on the MSCI methodology, please refer to www.msci.com/esg-investing. |
| Ex post | Refers to metrics based on historical data |
| GICS | Global Industry Classification Standard |
| Greenhouse gas (GHG) emissions | Scope 1 emissions are generated by a company directly from owned or controlled sources such as the burning of fuels (stationary or mobile), industrial processes, etc. Scope 2 emissions are indirect emissions, primarily those associated with the electricity consumed by a company. Scope 3 emissions are all other indirect emissions associated with a company's operations, such as business travel, waste generated, and products both upstream (in the supply chain) and downstream (use of the products and end of life). Scope 3 emissions typically account for the largest proportion of a company's emissions. |
| ITD | Inception-to-date |
| MTD | Month-to-date |
| MSCI | MSCI refers to the external data provider MSCI ESG Research LLC and/or its affiliates. |
| MSCI ESG Methodology | For further information on the methodology applied to assess the ESG characteristics of the investments, please refer to www.msci.com/esg-investing. |
| NAV | Net Asset Value |
| Not ratable / No data coverage | Where MSCI considers an asset type for ESG analysis but data on an economic exposure is unavailable due to a lack of data from the data vendor, the investment falls under the category "No data coverage". Where MSCI considers an asset type out of scope for ESG analysis (e.g. Cash, Currency), the economic exposure falls under the category "Not ratable". For further information regarding excluded asset types, please refer to www.msci.com/esg-investing. |
| Ongoing Charges | For a maximum of 12 months from fund fiscal year end and since inception, the ongoing charges figure is based on estimated expenses. After that, the ongoing charges correspond to the TER of the last annual report. 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. |
| Portfolio/Benchmark ESG Rating | Discrepancies may exist between the portfolio-level ESG Rating calculated by CSAM applying the MSCI methodology (provided in this factsheet) and the ESG Ratings displayed by other providers (e.g., MSCI ESG fund ratings). There are three main reasons for these potential deviations: (1) CSAM uses updated month-end holdings data as basis for its calculation, (2) CSAM consistently uses underlying issuer data where applicable (e.g., equity issuer in case of a convertible bond), and (3) look-through approach for target funds applied by CSAM. The coverage rate is security weighted. For further information on the MSCI methodology, please refer to www.msci.com/esg-investing. |
| QTD | Quarter-to-date |
| Spread | The difference or gap that exists between two prices, rates, or yields. |
| Swing Pricing | A method used to calculate the net asset values of investment funds. Which allows transaction costs arising funds from subscriptions made by incoming investors and redemptions made by outgoing investors to be borne by the incoming and outgoing investors, rather than existing investors. |
| Sustainable investment objective | Where the 'sustainable investment objective' box is ticked, this means that the product implements our investment strategies that allocate capital into companies that offer solutions to society's challenges and meet a sustainable investment objective. The sustainable investment objective is achieved through a dedicated investment process focusing on investments in themes and sectors whose economic activities address specific ESG challenges. An unticked box reflects that the product does not aim to meet a sustainable investment objective. |
| TNA | Total Net Assets |
| Tracking error | Measure of the deviation of the return of a fund compared to the return of a benchmark over a fixed period of time. |
| Traditional benchmark | The fund follows an ESG benchmark. Nevertheless, the ESG section in this document compares the ESG performance of the portfolio with the one of the traditional (non-ESG) index. This ensures comparability between an ESG portfolio (which tracks the ESG index) and the traditional market index. |
| YTD | Year-to-date |

## Warning statements

| | |
|---|---|
| Asset breakdown | Indicative allocation may change over time. All holdings are shown strictly for information purposes only and do not constitute investment recommendations of UBS. Please note that this does not constitute an offer or a solicitation to buy or sell any interest or any investment. |
| Performance start date | Performance calculation and presentation start with the first full month of an invested strategy. This can lead to a difference in launch and performance start dates. |
| PRIIP SRI | The Summary Risk Indicator is a guide to the level of risk of this Product compared to other products. It shows how likely it is that the Product will lose money because of movements in the markets. |

## ESG Notes

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There is currently no universal definition or exhaustive list defining the issues or factors that are covered by the concept of "ESG" (Environmental, Social, Governance). If not indicated otherwise, 'ESG' is used interchangeably with the terms 'sustainable' and 'sustainability'. Unless indicated otherwise, the views expressed herein are based on our own assumptions and interpretation of ESG at the time of drafting. Our views on ESG may evolve over time and are subject to change.
The impacts of sustainability risks are likely to develop over time and new sustainability risks may be identified as further data and information regarding sustainability factors and impacts become available and the regulatory environment regarding sustainable finance evolves. These developments may entail the risk of reclassification under the CS Sustainable Investment Framework.
Where a sustainability assessment is identified as including elements which track Environmental, Social or Governance (ESG) objectives, we are, wholly or in part, reliant on third-party sources of information (including, but not limited to, such information produced by the issuing/manufacturing company itself) and external guidance. These sources may be limited in terms of correctness, accuracy, availability and timeliness. It is possible that the data from ESG data providers may be incorrect, unavailable (e.g., not existing, or absence of look-through), or not fully updated. We have not sought to independently verify information obtained from public and third-party sources and make no representations or warranties as to accuracy, completeness or reliability of such information. Additionally, as global laws, guidelines and regulations in relation to the tracking and provision of such data are evolving, all such disclosures are made on a non-reliance basis and are subject to change. Unless required by applicable law, we are not obliged to provide updates on sustainability assessments. Any updates might be subject to a time lag, due to e.g., lack of available data.
An ESG assessment reflects the opinion of the assessing party (we or external parties such as rating agencies or other financial institutions). In the absence of a standardized ESG assessment system, each assessing party has its own research and analysis framework/methodology. Therefore, ESG assessment or risk levels given by different assessing parties to the same company/product can vary. Further, ESG assessment is limited to considering company performance against certain ESG criteria only and does not take into account the other factors needed to assess the value of a company.
Unless this has been explicitly communicated in the product or service documentation, no representation is given as to whether the product or service meets any specific regulatory framework or our own criteria for internal sustainability frameworks.
The non-financial / ESG-performance is independent of the financial performance of the portfolio or the product. The performances depend on various factors and may differ significantly. Inclusion of ESG factors in investment strategy does not guarantee a positive sustainability impact or does not necessarily result in successfully identifying and mitigating all material sustainability risks.
The Product Sustainability classification of products and services in this document reflects our opinion based on the CS Sustainable Investment Framework.
In the absence of standardized, industry-wide ESG classification system, we have developed our own ESG framework. Therefore, our Product Sustainability Classification can vary from classification made by third-parties. Given the nascent nature of ESG /sustainability regulation and guidelines, we may need to review the representation that is made in this document regarding the Product Sustainability classifications/descriptions in response to evolving statutory, regulatory or internal guidance or changes in industry approach to classification. This is true for Product Sustainability classification/description made by us and third-parties. As such, any Product Sustainability classification/description referenced in this document is therefore subject to change.
The impacts of sustainability risks are likely to develop over time and new sustainability risks may be identified as further data and information regarding sustainability factors and impacts become available and the regulatory environment regarding sustainable finance evolves. These developments may result in a potential reclassification of products/services under the CS Sustainable Investment Framework.

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In assessing a particular investment, the funds and their Manager may be dependent upon information and data obtained through third parties that may be incomplete, inaccurate or unavailable. This applies in particular for certain investments for which we 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 fund's manager will attempt to assess such information on a best-effort basis. Such data gaps could result in the incorrect assessment of a sustainability practice and/or related sustainability risks and opportunities. Sustainability-related practices differ by region, industry and issue which evolve accordingly. An investment's sustainability-related practices or the assessment of such practices by the fund managers may change over time. Similarly, new sustainability requirements imposed by jurisdictions in which the fund manager does business and/or in which the funds are marketed may result in additional compliance costs, disclosure obligations or other implications or restrictions on the fund or on their managers. Under such requirements, the fund managers may be required to classify themselves or the funds against certain criteria, some of which can be open to subjective interpretation. The funds managers' and/or our views on the appropriate classification may develop over time, including in response to statutory

or regulatory guidance or changes in industry approach to classification, and this may include making a change to the classification of the fund. Such change to the relevant classification may require further actions to be taken, for example it may require further disclosures by the funds' manager or the funds or it may require new processes to be set up to capture data about the funds or their investments, which may lead to additional cost.

In addition, under Regulation (EU) 2020/852 (the "Taxonomy Regulation") a financial product qualifying as Article 8(1) under SFDR that promotes environmental characteristics must make additional disclosures as of 1 January 2022 on such environmental characteristics and a description of how and to what extent its investments are in economic activities that qualify as environmentally sustainable under Article 3 of the Taxonomy Regulation. However, given the lack of available data, we may not be in the position to take into account the EU Taxonomy alignment of investments in the investment decision process. Accordingly, there might be investments underlying these financial products that may not take into account the EU criteria for environmentally sustainable economic activities. We will keep the situation under continuous review.

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