

This document provides key investor information about this fund ("Fund"). 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.

Credit Suisse (Lux) Portfolio Fund Growth EUR, a Subfund of CS Investment Funds 12

Share Class	B EUR
ISIN	LU0091101195
Management Company	Credit Suisse Fund Management S.A., 5, rue Jean Monnet, L-2180 Luxembourg

Objectives and investment policy

This Mixed Fund is actively managed without reference to a benchmark aiming to achieve the highest possible overall performance, consisting of current income, capital gains and currency results in EUR. The Fund invests in fixed income securities (0%-50%), equities and equity-type securities (50%-80%), cash and other cash equivalents (0%-50%), and alternative investments (0%-20%). It invests without being limited to a specific class of assets, geographic scope or industry sector. The Investment Manager gives consideration to sustainability in its investment approach by taking into account environmental, social and

governance (ESG) factors and the related sustainability risks in the investment decision making process, in addition to risk and return considerations. The Fund may use derivatives to achieve the above aims. The investor can buy or sell units of the Fund on a daily basis, as further defined in the prospectus. This Unit Class does not make distributions. The Fund shall bear the costs of standard brokerage and bank charges incurred by the Fund through securities transactions in relation to the portfolio. These charges are not included in the "Charges" section of this document.

Risk and reward profile

Risk profile



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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?

The risk level of an investment in different asset classes is mainly driven by its asset mix (e.g. equity, bonds and others), the investment markets and economic sectors, as well as allocation to currencies. This Fund may be considerably exposed to asset classes with higher risks. The Fund's application of Swing Pricing also impacts its risk and reward profile.

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. 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. 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	5.00%
Exit charge	Not applicable
Conversion charge	2.50%
This is the maximum amount that may be deducted from the investor's money before it is invested or before the proceeds of the investment are paid out.	
Charges debited to the Fund over a year	
Ongoing charge	1.98%
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. For detailed information about the charges, investors should refer to chapters "CS Investment Funds 12 – Summary of Unit Classes" and "Expenses and Taxes" of the prospectus, which is available at www.credit-suisse.com.

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 September 30, 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.

The single swing pricing method (SSP) is used to determine the issue and redemption price of the Fund. For further information about the implication of SSP, investors should refer to the relevant chapter "Net Asset Value" of the prospectus, which is available at www.credit-suisse.com.

Past performance

Performance disclaimer

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

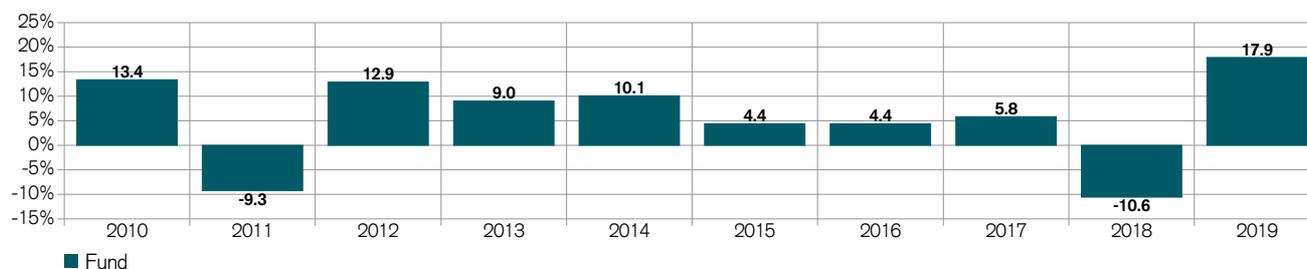
Charges and fees

The performance chart shows the Fund's investment returns as a percentage change in NAV from one year-end to the next in the Unit Class currency.

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 31, 1988.
The Unit Class was launched on October 30, 1998.
The base currency of the Fund is EUR.
The currency of the Unit Class is EUR.
Past performance has been calculated in EUR.



Practical information

Depository bank

Credit Suisse (Luxembourg) S.A., Luxembourg

Further information

Further information about CS Investment Funds 12, its prospectus and its latest annual and semi-annual report may be obtained free of charge, in English language, from Credit Suisse Fund Management S.A., Luxembourg, the appointed distributors or online at www.credit-suisse.com. This key investor information document relates to a subfund forming part of CS Investment Funds 12. The prospectus and the periodic 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 within the umbrella fund.

The details of the up-to-date Management Company's compensation policy, including but not limited to a description of how remuneration and benefits are calculated, can be accessed online at www.credit-suisse.com or directly through the following link: <https://www.credit-suisse.com/media/assets/about-us/docs/our-company/our-governance/compensation-policy.pdf>. A paper copy will be made available free of charge upon request.

Price publication

The latest prices of the units are available on www.credit-suisse.com.

Conversion of units/shares

Investors may apply to convert part or all of their units into units of the same class of another subfund or into another class of the same or another subfund, provided that the conditions for accessing the relevant Unit Class are fulfilled. For more information about how to convert units and the applicable conversion charge, investors should refer to the prospectus (section on "Conversion of units").

Specific fund information

More unit classes may be available for this Fund. For further details, investors should refer to the prospectus. For further information about the unit classes that are marketed to the public in the investor's jurisdiction, investors should refer to www.credit-suisse.com.

Tax legislation

The Fund is subject to the tax laws and regulations of Luxembourg. 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 Fund Management S.A., Luxembourg 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's prospectus.