

**Private Mandate**  
Your Goals, Our Global  
Investment Expertise

## An Integrated Bank, Trusted Worldwide

You join a community of international clients who trust Credit Suisse operations in over 50 countries to understand their individual needs, and to apply its power and skills as an integrated bank to helping them achieve their investment goals.



## The Satisfaction of Setting Your Own Objectives. The Certainty of Having Credit Suisse (Luxembourg) S. A. to Help Get You There.

You are accustomed to setting your own goals in life.  
You prefer to choose your own path and enlist the most  
expert advisors to help you follow it.

With a Credit Suisse (Luxembourg) S. A. Private Mandate you  
can have distinguished investment professionals manage  
your portfolio for you on a discretionary basis, according  
to your investment objectives and tailored to your personal  
preferences and financial situation.

With its high degree of customization and investment  
expertise, a Private Mandate is the perfect complement  
to the financial guidance provided by your Credit Suisse  
Relationship Manager.



# Selecting Your Own Private Mandate

Your Private Mandate is designed to give you peace of mind. It starts with the confidence you feel in your Relationship Manager who takes the time to know you, your knowledge and experience, financial situation and investment objectives. It continues every day with the deep expertise of Credit Suisse investment professionals.

1

**First, consult** with your Relationship Manager to determine which of the five Private Mandate strategies suits you. What are your investment objectives and where are you in your wealth cycle? What role will these portfolios play in your overall financial plan? We show you the opportunities and risks of your Private Mandate in a simple, transparent way.

2

**Second, customize** your Private Mandate. Depending on your choice, you will find your Private Mandate matches your investment style, risk tolerance, and financial goals, with customization options ranging from currency to domicile, instrument type and alternative investments, depending on the investment strategy. What fits you best?

3

**Third, we manage your Private Mandate**, applying the bank's global investment expertise in a structured and disciplined investment process. Our team of experts systematically selects suitable financial products, markets and currencies to help you reach your desired result. They are constantly ready to respond and adapt to changing markets – while always keeping you informed.

**Throughout the process**, you have the comfort of knowing that we keep you clearly and continually up to date with detailed reports, timely analysis from Credit Suisse global research and one-on-one meetings. Your Relationship Manager reviews your mandate strategy regularly with you, so that you are able to decide if the strategy is still right for you.

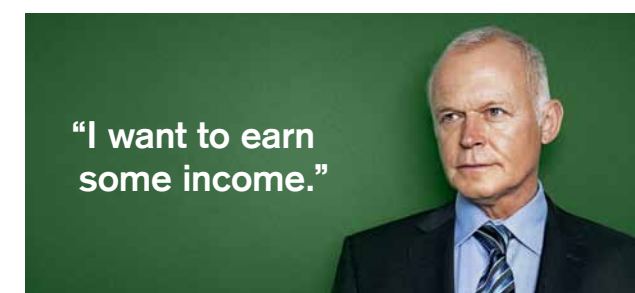
## Five Compelling Strategies to Fit Your Specific Needs

Your Objective

Your Strategy



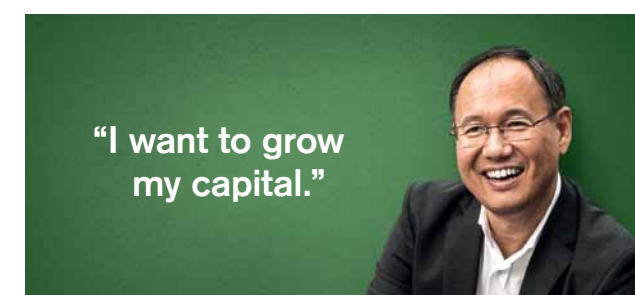
**Preserve<sup>1</sup>** Seeks capital preservation using a conservative approach



**Yield<sup>1</sup>** Seeks income generation while also generating some capital gains through selected equity investments; option with regular payout available



**Balanced<sup>1</sup>** Seeks long-term capital appreciation, balancing risk and return



**Growth<sup>1</sup>** Seeks long-term capital growth by capturing the full potential of equity markets while maintaining an anchor in bonds



**Long-Term Growth<sup>1</sup>** Seeks high rate of long-term capital growth

<sup>1</sup> Please note that the denomination of the investment strategy does neither constitute a capital or return guarantee nor a guarantee for the achievement of the investment objectives.

Ask your Relationship Manager for further details about each of these investment strategies.

# What Shapes Your Private Mandate?

Your Private Mandate is the product of Credit Suisse's professional expertise and many years of experience.

Each strategy follows a clear process to allocate investments across different asset classes and instruments, from cash and bonds to equities and mutual funds. Our open product platform provides access to a selection of carefully evaluated third-party and Credit Suisse products to fit your needs.

These include a variety of alternative investments, which can be included in your Private Mandate as an additional means of diversifying risk. This flexibility lets us exploit market fluctuations and manage risk through financial cycles.

**Our Yield, Balanced and Growth mandates<sup>1</sup>** are constantly monitor in order to adjust the tactical asset allocation and to decide on the weighting of asset classes, regions, sectors and currencies.

**Our Preserve and Long-Term Growth strategies<sup>1</sup>** are based on clearly defined investment rules. Preserve uses a conservative approach to allocate capital between more and less risky assets depending on the level of market volatility. The strategy aims to cushion the portfolio during downward cycles while allowing for moderate gains in upward markets. Long-Term Growth allocates more dynamically and aggressively between stocks and bonds, seeking to maximize returns. The portfolio manager can exploit medium-term opportunities based on an assessment of the current market situation.

<sup>1</sup> Please note that the denomination of the investment strategy does neither constitute a capital or return guarantee nor a guarantee for the achievement of the investment objectives.

## Our Investment Process<sup>2</sup> Three Sources of Potential Returns

### Investment strategy

Definition and annual review of long-term strategic asset allocation and the investment universe to reach the portfolio's return at desired level of risk.

### Tactical adjustment

Tactical adjustments provide an overlay of investment opportunities, in particular asset classes, regions or currencies, as financial markets shift.

### Portfolio construction

Based on the investment strategy and tactical adjustments, we build the portfolio and review it on an ongoing basis.

**Managing portfolio risk**  
Review of portfolio consistency and regular risk monitoring.

<sup>2</sup> For illustrative purposes only. Differences in the investment process may apply according to type of mandate: Yield, Balanced and Growth strategies are actively managed. Preserve and Long-Term Growth follow a rule-based investment approach.

## A Seasoned, Experienced Team

**With our team of experts**, you benefit from the broad, global investment expertise of a globally operating bank and our structured and disciplined investment process.

**You can be confident that our experts monitor your portfolio** for a timely response to market developments. Our ongoing risk management process changes asset allocation when needed to keep your portfolio in line with your risk tolerance.



## Questions and Answers

### Why choose a Private Mandate?

You enjoy the reassurance of having one of the world's most trusted financial institutions manage your investments according to your preferred objectives. Your Credit Suisse Relationship Manager understands you and helps you select the right portfolio strategy to meet your risk tolerance and financial needs. With the experience of a premium private bank and the capabilities of a global investment bank, a Private Mandate gives you the peace of mind of having well-qualified, seasoned managers looking after your investments.

### What does the Private Mandate include?

You consult with your Relationship Manager and select the portfolio strategy that is right for you: Preserve, Yield, Balanced, Growth or Long-Term Growth. Each is clearly defined, and designed to match your investment style, risk tolerance and investment objectives, with the level of customization that is right for you.

### How does the investment process work?

Your portfolio is being managed according to an asset allocation strategy or a clearly defined set of investment rules. The disciplined investment process offers multiple sources of investment performance, with constant monitoring and management of risk. This process allows to respond and adapt to changing markets through their choice of asset classes, regions, sectors and currencies – while keeping you informed.

### What are the risks?

Returns depend on the strategy, asset allocation, securities and correct market views.

No capital protection or return guarantee nor guaranteed achievement of investment objectives.

The liquidity of the instruments depends on the product and the respective market environment.

Results may be affected by the performance of foreign currencies.

Market developments can influence the portfolio and result in losses.

Even if the bank has taken steps to reduce risks associated with errors in judgment, decisions to invest and divest may in retrospect appear inappropriate.

# Contact



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## On Site

Visit us at our branch, in Austria, Portugal or Greece, or an office closest to you. Our office locator is available on our website.



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## Telephone

Call us from Monday to Friday, at +352 46 00 111 (local national rates).



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## Internet

Reach us online at [credit-suisse.com/lu](http://credit-suisse.com/lu)





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