



# CS (Lux) Digital Health Equity Fund EB USD



## Fund information

Equity

<b>2'490'925'490</b> Fund total net assets in USD		
Share class TNA, USD <b>311'285'479</b>	Share class NAV, USD <b>1'788.44</b>	Management fee p.a. <sup>1</sup> <b>0.90%</b>
MTD (net) return <b>2.73%</b> Bench. -7.98%	QTD (net) return <b>-22.21%</b> Bench. -15.81%	YTD (net) return <b>-35.94%</b> Bench. -21.05%

## Fund details

Investment Manager	Thomas Amrein, Fang Liu
Fund launch date	14.12.2017
Share class launch date	14.12.2017
Share class	EB
Share class currency	USD
Distribution policy	accumulating
Fund domicile	Luxembourg
ISIN	LU1683287707
Benchmark	MSCI World ESG Leaders (NR)

## Investment Policy

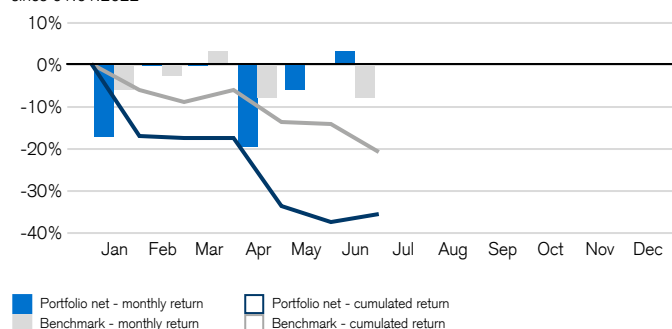
Health care cost to society has risen to levels which are no longer sustainable. This fund invests globally in innovative companies which are driving a revolution in the health care sector through the application of technology. It offers diversified exposure to the digital health universe, which is one of the fastest growing segments in the health care industry. The investment universe comprises three segments: Research & Development, Treatments and Efficiency. The fund invests in "pure-play" digital health companies, which are typically small to mid-sized. The investment objective is long-term capital appreciation from actively managed exposure to this secular growth theme.



Past performance does not predict future returns. Neither simulated nor historical performance is a reliable indicator for current or future performance.

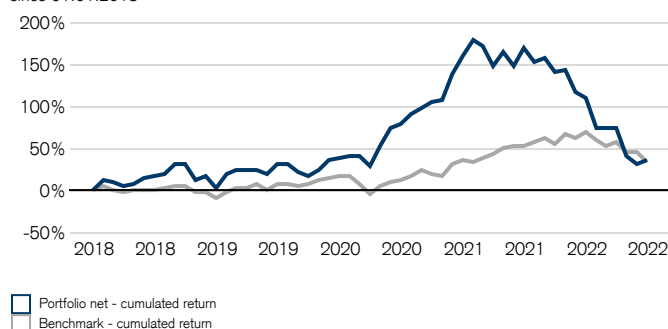
## Performance overview - monthly & cumulated

since 01.01.2022



## Performance overview - cumulated

since 01.01.2018



## Performance overview - monthly & YTD

since 01.01.2022, in %

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Portfolio net	-16.98	-0.49	-0.32	-19.48	-5.96	2.73							-35.94
Benchmark	-5.98	-3.09	2.92	-8.02	-0.53	-7.98							-21.05
<b>Relative net</b>	<b>-11.00</b>	<b>2.60</b>	<b>-3.24</b>	<b>-11.45</b>	<b>-5.43</b>	<b>10.70</b>							<b>-14.89</b>

<sup>1</sup> 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.

## Performance overview

since 01.01.2018, in %

	Rolling Returns			Annualized Returns		
	1 months	3 months	1 year	3 years	5 years	ITD
Portfolio net	2.73	-22.21	-49.77	1.14	n/a	6.88
Benchmark	-7.98	-15.81	-13.30	7.61	n/a	6.55
<b>Relative net</b>	<b>10.70</b>	<b>-6.40</b>	<b>-36.47</b>	<b>-6.46</b>	<b>n/a</b>	<b>0.32</b>

## Risk overview - ex post

since 01.01.2018, in %

	Annualized risk, in %			
	1 year	3 years	5 years	ITD
Portfolio volatility	24.80	28.42	n/a	27.35
Benchmark volatility	17.51	18.17	n/a	17.14
Tracking error	21.49	22.45	n/a	20.23

## Performance overview - yearly

since 01.01.2018, in %

	2018	2019	2020	2021	2022
Portfolio net	3.33	34.16	87.96	-19.19	-35.94
Benchmark	-8.71	28.41	15.30	24.70	-21.05
<b>Relative net</b>	<b>12.04</b>	<b>5.75</b>	<b>72.66</b>	<b>-43.89</b>	<b>-14.89</b>

## 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.

- Credit risk: Issuers of assets held by the Fund may not pay income or repay capital when due. The Fund's investments 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.
- 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.

The full offering documentations including complete information on risks may be obtained free of charge from a Credit Suisse representative or where available via FundSearch ([credit-suisse.com/fundsearch](https://credit-suisse.com/fundsearch)).

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## Risk profile<sup>2</sup>

SRRI metric



## Asset breakdown – by sector

In % of economic exposure

	Portfolio
Treatments	45.0%
Efficiency	35.5%
R&D	19.4%
Cash/Cash Equivalents	0.1%

## Asset breakdown - by risk country

In % of total economic exposure

	in %	Portfolio
United States	75.75	
China	6.43	
Japan	5.20	
Switzerland	2.98	
Jersey, Channel Islands	2.55	
Netherlands	1.66	
Canada	1.57	
Germany	1.53	
Denmark	1.12	
Others	1.20	

## Asset breakdown - by risk currency

In % of total economic exposure

	in %	Portfolio
USD	75.84	
CNY	6.43	
JPY	5.22	
EUR	3.53	
CHF	2.97	
GBP	2.56	
CAD	1.57	
DKK	1.12	
ILS	0.64	
HKD	0.12	

## Top 10 positions

Instrument Name	Portfolio
VEEVA SYSTEMS INC CLASS A	4.11%

<sup>2</sup> 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.

## Top 10 positions

Instrument Name	Portfolio
ZAI LABORATORY ADR REPRESENTING LT	3.95%
AXONICS INC	3.46%
SHOCKWAVE MEDICAL INC	3.43%
DEXCOM INC	3.21%
EVOLENT HEALTH INC CLASS A	3.19%
OMNICELL INC	3.18%
M3 INC	3.13%
10X GENOMICS INC CLASS A	2.78%
INSPIRE MEDICAL SYSTEMS INC	2.77%

ESG stands for environmental (E), social (S), and governance (G). 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 [credit-suisse.com/esg](https://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.

## ESG Portfolio Summary

This fund promotes environmental, social and governance (ESG) characteristics (within the meaning of Art. 8 of Regulation (EU) 2019/2088). It applies the CSAM Sustainable Investing Policy ([www.credit-suisse.com/esg](https://www.credit-suisse.com/esg)) to combine the most material ESG factors with traditional financial analysis to make an ESG adjusted risk-return assessment, which serves as the basis for the portfolio construction.

## ESG Characteristics

	ESG Benchmark	ESG Integration	Engagement	Exclusion Criteria	Proxy Voting
Applied criteria	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

## ESG overview

According to MSCI ESG methodology

	Portfolio	Benchmark
Overall ESG quality rating	A	AAA
Overall ESG quality score	6.18	9.26
Coverage for MSCI Rating/Scoring	95.20%	99.93%

## Key figures

	Portfolio	Benchmark
Number of securities	68	714

## Fund Statistics - ex post

	Portfolio	Benchmark	1 year Relative	Portfolio	Benchmark	3 years Relative
Beta			0.75			0.96
Information ratio			-2.37			-0.17
Maximum drawdown, in %	-51.10	-21.05		-52.90	-21.05	

## Performance commentary

The fund underperformed the benchmark in the last quarter. The fund suffered from corrections in a telemedicine name, a dental name, and a diabetes name. The telemedicine name reported a disappointing set of numbers, especially on the margin outlook, but also took a large goodwill write-off. The dental name corrected, as this is one of the few names that has some correlation to the general economic backdrop, as they are providing teeth correction. The diabetes name was at one point rumored to bid for an insulin pump manufacturer. Despite denying current talks, it did not manage to recover. On the positive side, a biotech company received a takeover bid by a pharma company. A Chinese online pharmacy name recovered from earlier correction. An emerging medtech company, which sells a system to keep organs alive while they are being transported, has received FDA approval and saw a significant increase in market adoption.

## Market comments

Global equity markets came under significant pressure in the second quarter of this year. As the US Consumer Price Index accelerated to 8.6%, and in the Eurozone to 8.1%, a tighter monetary policy was weighing on the market. The US Federal Reserve raised its federal funds rate target by 0.75%, the largest increase since 1994. The European Central Bank said it will raise key interest rates by 0.25% at its July meeting. The World Bank revised down its global GDP growth forecasts for 2022 to 2.9% from 4.1% in January (source: Bloomberg). While fear of a possible recession has begun to rise, it may be too early to call. One of the characteristics of the Digital Health strategy is that, on average, these companies can grow regardless of the economic environment, trade-related issues, and geopolitical tensions, such as the war between Russia and Ukraine. This theme can work for every country and is therefore not partisan by nature. The notion that interest rate increases might be more gradual could be another tailwind for the growth-oriented names typical of the Digital Health theme.

## Comments on positioning

As long-term-oriented investors, we are focused on a seven-to-ten-year investment horizon. We encourage our clients to take the same long-term view.

## Comments on transactions

We did exit positions in cases like M&A (one biotech holding), valuation (one biotech holding), a strategic shift we did not like (an efficiency company), and change in a relative preference (exchange one insulin pump manufacturer for a different one). On the positive side, we have selectively started to increase positions where fundamentals are strong but correction was severe – as an example, in the R&D space.

## Key identifiers

Instrument Name	Credit Suisse (Lux) Digital Health Equity Fund EB USD
Bloomberg ticker	CSGDEBU LX
Valor no.	38312178
Benchmark	MSCI World ESG Leaders (NR)
Benchmark Bloomberg ticker	NGSINU

## Key facts

Fund management company	Credit Suisse Fund Management S.A.
UCITS	Yes
SFDR Classification	Article 8
Accounting year end	31. May
Securities lending	Yes
Ongoing charges <sup>3</sup>	1.11%
Subscription notice period	daily
Subscription Settlement Period	T + 2
Redemption notice period	daily
Redemption Settlement Period	T + 2
Cut-off time	15:00 CET
Swinging single pricing (SSP <sup>3</sup> )	partial swing NAV

<sup>3</sup> 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.

## 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.
ITD	Inception-to-date
Ongoing Charges	The calculation of the ongoing charge is based on the Committee of European Securities Regulators/10-674 Directive. For a maximum of 12 months from December 31, 2020, the ongoing charges figure is based on estimated expenses. From December 2021, the ongoing charges figure is based on last year's expenses for the year ending December 2021. 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
ESG Score	ESG Score which is provided by MSCI ESG, is measured on a scale from 0 (very poor) to 10 (very good). The Overall ESG Quality Score does not correspond directly to the presented underlying Environment, Social and Governance Pillar scores. The Pillar scores are derived on an absolute basis, while the Overall ESG Quality Score is adjusted to reflect the industry-specific level of ESG risk exposure. Since Pillar scores are absolute, and Overall scores are relative, the first cannot be averaged to derive the latter
GICS	Global Industry Classification Standard
Towards Sustainability	For more information, please visit <a href="https://towardssustainability.be">towardssustainability.be</a> .
LuxFLAG ESG	For more information about the methodology and label validity, please visit <a href="https://luxflag.org">luxflag.org</a> . Validity: 01 January 2022 - 31 December 2022
Sustainable thematic	This product undertakes investments that are dedicated to addressing the United Nations Sustainable Development Goals (e.g. education or clean energy) through a thematic approach.

## Warning statements

Swinging Single Pricing	For more details, please refer to the relevant chapter "Net Asset Value" of the fund's prospectus
Exclusions of controversial weapon	For more information on the applied norms-based exclusions please refer to: <a href="https://www.svk-asir.ch">www.svk-asir.ch</a> © In the absence of suitable and/or liquid equity index futures on ESG indices, the Sub-Fund / Fund may use equity index futures, which refer to traditional indices (non-ESG) in order to reduce various risks, for efficient portfolio management and as a way to gain or reduce market exposure
Applied ESG Characteristics	For further information on the methodology applied to assess the ESG characteristics of the investments, please refer to <a href="https://www.msci.com/our-solutions/esg-investing/">www.msci.com/our-solutions/esg-investing/</a>
SRRI	The calculation of the risk indicator is based on the Committee of European Securities Regulators/10-673 Directive. The risk indicator is based on historic and partly simulated data; it cannot be used to predict future developments. The classification of the Fund may change in future and does not represent a guarantee. A classification into category 1 is no risk-free investment either.

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