

## responsAbility Global Micro and SME Finance Fund Overview on issue and redemption dates 2020

	Issue / Purchase of units						Redemption / Sale of units					
	Deadline for purchase 3 pm	Valuation date	Value date USD	Value date CHF	Value date EUR	Value date NOK	Deadline for sale 3 pm	Valuation date	Value date USD	Value date CHF	Value date EUR	Value date NOK
Jan	28.01.20	31.01.20	04.02.20	04.02.20	04.02.20	04.02.20	31.10.19	31.01.20	04.02.20	04.02.20	04.02.20	04.02.20
Feb	25.02.20	28.02.20	03.03.20	03.03.20	03.03.20	03.03.20	29.11.19	28.02.20	03.03.20	03.03.20	03.03.20	03.03.20
Mar	26.03.20	31.03.20	02.04.20	02.04.20	02.04.20	02.04.20	31.12.19	31.03.20	02.04.20	02.04.20	02.04.20	02.04.20
Apr	27.04.20	30.04.20	05.05.20	05.05.20	05.05.20	05.05.20	31.01.20	30.04.20	05.05.20	05.05.20	05.05.20	05.05.20
May	26.05.20	29.05.20	03.06.20	03.06.20	03.06.20	03.06.20	28.02.20	29.05.20	03.06.20	03.06.20	03.06.20	03.06.20
Jun	25.06.20	30.06.20	02.07.20	02.07.20	02.07.20	02.07.20	01.04.20	30.06.20	02.07.20	02.07.20	02.07.20	02.07.20
Jul	28.07.20	31.07.20	04.08.20	04.08.20	04.08.20	04.08.20	30.04.20	31.07.20	04.08.20	04.08.20	04.08.20	04.08.20
Aug	26.08.20	31.08.20	02.09.20	02.09.20	02.09.20	02.09.20	02.06.20	31.08.20	02.09.20	02.09.20	02.09.20	02.09.20
Sep	25.09.20	30.09.20	02.10.20	02.10.20	02.10.20	02.10.20	02.07.20	30.09.20	02.10.20	02.10.20	02.10.20	02.10.20
Oct	27.10.20	30.10.20	03.11.20	03.11.20	03.11.20	03.11.20	31.07.20	30.10.20	03.11.20	03.11.20	03.11.20	03.11.20
Nov	25.11.20	30.11.20	02.12.20	02.12.20	02.12.20	02.12.20	01.09.20	30.11.20	02.12.20	02.12.20	02.12.20	02.12.20
Dec	28.12.20	31.12.20	04.01.21	04.01.21	04.01.21	04.01.21	02.10.20	31.12.20	04.01.21	04.01.21	04.01.21	04.01.21

Subscription: Monthly, requests must be submitted three banking days before the respective value date.

Valuation: On the last Luxembourg banking day of each month.

Redemption: Monthly, at the end of each month, subject to 90 calendar days' notice.

## Fund Facts

<b>Fund name</b>	responsAbility Global Micro and SME Finance Fund						
<b>Fund domicile and type</b>	Luxembourg, Fonds Commun de Placement, partie II (FCP)						
<b>Portfolio manager</b>	responsAbility Investments AG, Zurich						
<b>Management company</b>	MultiConcept Fund Management S.A., Luxembourg						
<b>Central administration</b>	Credit Suisse Fund Services (Luxembourg) S.A., Luxembourg						
<b>Custodian bank</b>	Credit Suisse (Luxembourg) S.A., Luxembourg						
<b>Inception date (fund)</b>	25 November 2003						
<b>Fund currency</b>	USD, hedged CHF, EUR and NOK classes available						
<b>Target net return in fund currency</b>	3–5% p.a. over a horizon of five years. The target return is not a projection, prediction, or guarantee of future performance, and there is no guarantee that the target return will be achieved.						
<b>Distribution</b>	No distribution, returns are reinvested						
<b>Valuation (NAV calculation)</b>	On the last Luxembourg banking day of each month						
<b>Subscription of units</b>	Monthly, requests must be submitted three banking days before the respective value date						
<b>Redemption of units</b>	Monthly, at the end of each month, subject to 90 calendar days' notice						
<b>Approved for distribution to private investors</b>	Switzerland, Luxembourg, Liechtenstein, Netherlands, and Norway						
<b>Approved for distribution to professional, semiprofessional and qualified investors</b>	Switzerland, Germany, France, Luxembourg, Liechtenstein, Netherlands, Norway, Denmark, Finland, Sweden and Singapore						
<b>Retrocessions</b>	For the classes USD-II, CHF-II, EUR-II and NOK-II no retrocession fee is paid						
<b>Classes</b>	<b>Valor</b>	<b>ISIN</b>	<b>WKN</b>	<b>Total Expense Ratio (TER)</b>	<b>Investor</b>	<b>Minimum subscription</b>	<b>Inception date (classes)</b>
<b>USD-B</b>	1714841	LU0180189770	A0ETP4	approx 2.25%	All investors	USD 1,000	Nov 2003
<b>CHF-H</b>	1714930	LU0180190604	A0ETP2	approx 2.25%	All investors	CHF 1,000	Dec 2003
<b>EUR-H</b>	1714929	LU0180190273	A0ETP3	approx 2.25%	All investors	EUR 1,000	Jan 2005
<b>NOK-H</b>	29992249	LU1303884347	A14227	approx 2.25%	All investors	NOK 8,000	Jan 2016
<b>USD-II</b>	24152749	LU1050624359	A1114L	approx 1.90%	Investors who have concluded a written agreement with a distribution agent in which the acquisition of classes for which no distribution fees are charged is explicitly intended or who are resident of or domiciled in the Netherlands	USD 1,000	Apr 2014
<b>CHF-II</b>	24152843	LU1050624433	A1114M	approx 1.90%		CHF 1,000	Apr 2014
<b>EUR-II</b>	24152849	LU1050624516	A1114N	approx 1.90%		EUR 1,000	Apr 2014
<b>NOK-II</b>	29992250	LU1303886391	A14228	approx 1.90%		NOK 8,000	Feb 2016

## Risks

The responsAbility Global Micro and SME Finance Fund invests its assets in securities with which financial services companies are financed or are refinanced in less developed countries. The inventors are expressly advised that the risks expounded in the brochure and to the lower liquidity and the more difficult assessability of the usually not listed and not traded investments of the fund and have to be prepared to accept substantial losses, too even a total loss. The risks of the fund are not comparable with other funds which invest in bonds from issuers in developed countries. Consequently, the shares in the responsAbility Global Micro and SME Finance Fund should only account for a minor slice of the investor's portfolio and the shares should be held in a diversified portfolio. AIFM and the portfolio manager however, do their utmost to minimise the risks by a strict selection of the investments and an adequate risk spread.

## Legal disclaimer

This information material was produced by responsAbility Investments AG (hereinafter "responsAbility"). This information material relates to responsAbility Global Micro and SME Finance Fund (further referred to as the „Product“). The information contained in this information material (hereinafter "information") is based on sources considered to be reliable, but its accuracy and completeness are not guaranteed. The information is subject to change at any time and without obligation to notify the investors. Unless otherwise indicated, all figures are unaudited and are not guaranteed. Any action derived from this information is always at the investors' own risk. This information material is for information purposes only, and is not an official confirmation of terms. The value of an investment and any income from it are not guaranteed. Changes in the assumptions may have a substantial impact on the return. Past performance is no indication of current or future performance, and the performance data do not take account of the commissions and costs incurred on the issue and redemption of shares. An annual fee shall be charged for the administration and asset management services provided as part of this financial product. The maximum amount of this management fee shall be based on the prospectus. As distribution fee, a specific percentage of the equity holding at the end of the year may be paid to responsAbility or third parties. The maximum amount of such a distribution fee shall be based on the prospectus. Furthermore, responsAbility shall not receive or pay either one-time or recurring remuneration to other distributors in connection with this financial product. This information is not intended as an offer or a recommendation or an invitation to purchase or sell financial instruments or financial services and does not release the recipient from making his/her own assessment. In particular, the recipient is advised to assess the information, with the assistance of an advisor if necessary, with regard to its compatibility with his/her own circumstances in view of any legal, regulatory, tax, investment-related, and other implications. Investments held by the financial product described in this information material are associated with a higher risk than investments in more developed markets or countries. responsAbility and/or the members of its board of directors and employees may hold shares in the financial product (or any related investments) mentioned in this information material and may add to or sell these positions from time to time. Additionally, the members of the board of directors and employees of responsAbility may serve as members of boards of directors of the investments in which the financial product is invested. This information material is expressly not intended for persons who, due to their nationality or place of residence, are not permitted access to such information under applicable law. The financial product specified in this information material is not licensed for distribution in the United States of America. As a result, it may not be offered, sold, or delivered there. Neither the present information material nor copies thereof shall be sent or taken to the United States of America, or issued in the US or to a US person (in the terms of Regulation S of the United States Securities Act of 1933, in the respective current version). The Fund invests its assets in securities with which financial service companies in less developed countries are financed and/or refinanced. Investors are expressly made aware of the risks described in the prospectus and the lower liquidity and greater difficulty in determining the value of the Fund's investments (which are generally unlisted and not traded), and must also be prepared to accept substantial price losses including the entire loss of their investment. The risks inherent in the Fund cannot be compared with those inherent in other funds which invest in debt instruments of issuers in developed countries. Units in the Fund should therefore account for only a small portion of an investor's portfolio and should be held as part of a broadly diversified portfolio. The management company and the investment advisor, however, will seek to minimize the risks by a strict selection of investments and appropriate diversification. Subscriptions are only valid on the basis of the current sales prospectus and the most recent annual report (or semiannual report, if this is more recent). The prospectus, the management regulations, and the annual and semiannual reports may be obtained free of charge from Credit Suisse Fund Services (Luxembourg) S.A. in Luxembourg, Credit Suisse Funds AG in Zurich, and from any distribution partner. This information material may not be reproduced, stored in a retrieval system, or transmitted, in part or in full, in any form or by any means, whether electronically, mechanically, photocopied, recorded, or otherwise, without the prior written consent of responsAbility.

Germany: The Product is registered for distribution to professional/semi-professional investors in Germany. France: The Product is an alternative investment fund (AIF) within the meaning of Directive 2011/61/EU (AIFMD), which is authorized to be marketed to professional investors in France in accordance with Articles L. 214-24-1 and D. 214-32 to 214-32-4-1 of the French Code monétaire et financier, Articles 421-1A to 421-37 of the General Regulation of the Autorité des marchés financiers and Instruction 2014-03 of the Autorité des marchés financiers. This marketing material constitutes promotional material as defined in Article 421-25 of the General Regulation of the Autorité des marchés financiers. It is provided for information purposes only and may not be relied upon to make an investment decision. No decision to invest in Product should be made without prior review of the complete investor information documents required by applicable laws and regulations, which are available free of charge in the English language at [www.responsability.com](http://www.responsability.com). This marketing material is intended exclusively for, and may only be distributed to professional investors as defined in Articles L.533-16, D.533-11 and D.533-12 of the French Code monétaire et financier. Liechtenstein: The product has been approved for distribution by the Liechtenstein Financial Market Authority ("FMA"). Representative and paying agent in Liechtenstein is LGT Bank AG, Herrengasse 12, FL-9490 Vaduz, Liechtenstein. Luxembourg: The product was approved by the Commission de Surveillance du Secteur Financier ("CSSF") in Luxembourg. Custodian is Credit Suisse (Luxembourg) S.A., 5, rue Jean Monnet-L-2180 Luxembourg and Distributor is Credit Suisse Fund Services (Luxembourg) S.A., 5, rue Jean Monnet, L-2180 Luxembourg. The Netherlands: The Product described herein is registered for distribution in the Netherlands to professional investors within the meaning of the Dutch Act on Financial Supervision and the interests in the Product described herein may therefore only be offered upon issue or thereafter, and whether directly or indirectly, to professional investor within the meaning of the Dutch Act on Financial Supervision. Norway: The Product is authorised in Norway and regulated by Finanstilsynet, the Financial Supervisory Authority of Norway. responsAbility Nordics AS is authorised in Norway and regulated by Finanstilsynet, the Financial Supervisory Authority of Norway. Singapore: The offer or invitation of the shares (the "Shares") of the Product which is the subject of this marketing material, does not relate to a collective investment scheme which is authorised under Section 286 of the Securities and Futures Act, Chapter 289 of Singapore (the "SFA") or recognised under Section 287 of the SFA. The Product is not authorised or recognised by the Monetary Authority of Singapore (the "MAS") and the Shares are not allowed to be offered to the retail public. This marketing material and any other document or material issued in connection with the offer or sale is not a prospectus as defined in the SFA and accordingly, statutory liability under the SFA in relation to the content of prospectuses does not apply, and you should consider carefully whether the investment is suitable for you. This marketing material has not been registered as a prospectus with the MAS. Accordingly, this marketing material and any other document or material in connection with the offer or sale, or invitation for subscription or purchase, of Shares may not be circulated or distributed, nor may Shares be offered or sold, or be made the subject of an invitation for subscription or purchase, whether directly or indirectly, to persons in Singapore other than (i) to an institutional investor under Section 304 of the SFA, (ii) to a relevant person pursuant to Section 305(1), or any person pursuant to Section 305(2), and in accordance with the conditions specified in Section 305 of the SFA, or (iii) otherwise pursuant to, and in accordance with the conditions of, any other applicable provision of the SFA. Where Shares are subscribed or purchased under Section 305 of the SFA by a relevant person which is: (a) a corporation (which is not an accredited investor (as defined in Section 4A of the SFA) the sole business of which is to hold investments and the entire share capital of which is owned by one or more individuals, each of whom is an accredited investor; or (b) a trust (where the trustee is not an accredited investor) whose sole purpose is to hold investments and each beneficiary of the trust is an individual who is an accredited investor, securities (as defined in Section 239(1) of the SFA) of that corporation or the beneficiaries' rights and interest (howsoever described) in that trust shall not be transferred within six months after that corporation or that trust has acquired the Shares pursuant to an offer made under Section 305 of the SFA except: (1) to an institutional investor or to a relevant person defined in Section 305(5) of the SFA, or to any person arising from an offer referred to in Section 275(1A) or Section 305A(3)(i)(B) of the SFA; (2) where no consideration is or will be given for the transfer; (3) where the transfer is by operation of law; (4) as specified in Section 305A(5) of the SFA; or (5) as specified in Regulation 36 of the Securities and Futures (Offers of Investments) (Collective Investment Schemes) Regulations 2005 of Singapore. Denmark: The Product is notified with the Danish Financial Supervisory Authority ("Finanstilsynet") and may only be distributed to professional investors within the meaning of the Danish Alternative Investment Fund Managers etc. Act (Act No. 598 dated 12 June 2013). Finland: This information material does not constitute an offer to the public in Finland and may only be distributed to investors who qualify as "professional clients" under the Finnish Act on Investment Services (747/2012, as amended). This information material does not constitute a prospectus under the Finnish Securities Market Act (746/2012, as amended), the Finnish Act on Common Funds (48/1999, as amended) or the Prospectus Directive (2003/71/EC, as amended) and the distribution of this information material is not authorized by the Finnish Financial Supervisory Authority. Sweden: This information material is not subject to any registration or approval requirements in Sweden under the Swedish Investment Funds Act (SFS 2004:46). This information material has therefore not been, nor will be, registered or approved by the Swedish Financial Supervisory Authority. This information material may not be made available to the public, nor may the shares of the Product be marketed and offered to the public in Sweden. Switzerland: This information material is not a prospectus as stated in Art. 652a/Art. 1156 of the Swiss Code of Obligations, nor the result of a financial analysis and therefore not subject to the "Directives on the Independence of Financial Research" (Swiss Bankers Association). Not all information relevant for investment decisions may be available in German – either in the original or as a translation – and the Product characteristics could therefore be misunderstood. The Product is considered foreign investment scheme pursuant to Art. 119 of the Swiss Federal Collective Investment Schemes Act ("CISA"). The product has been approved as a foreign investment fund with increased risk by the Swiss Financial Market Supervisory Authority ("FINMA"). Representative in Switzerland is Credit Suisse Funds AG, Uetlibergstrasse 231, CH-8070 Zurich and paying agent in Switzerland is Credit Suisse AG, Paradeplatz 8, CH-8001 Zurich.

© responsAbility Investments AG, 2020. All rights reserved.