

PREFERRED ADVISORS

Multi-Manager Risk-Adjusted Portfolios (MRPs)

Asset Allocation, Diversification and Tax Efficiency...Simplified

Credit Suisse* is one of the world's largest wealth managers for high net worth clients, comprised of three divisions that operate as One Bank globally: Private Banking, Investment Banking and Asset Management.

The **Preferred Advisors** Program, offered by the Private Banking USA* business of Credit Suisse Securities (USA) LLC ("CSSU"), is a separately managed account program which provides clients access to the individualized investment advisory services of third-party equity and fixed income portfolio managers. CSSU is dedicated to identifying compelling strategies using an objective and disciplined due diligence process. CSSU offers a boutique-focused, open architecture platform.

CSSU has entered into an agreement with **Natixis Asset Management, L.P.** and **Conflict Securities Advisory Group** to bring CSSU clients ethical investing opportunities.

For more information on this particular investment opportunity, please email: pa.program@credit-suisse.com or call John Lloyd at 800.647.2516 Ext. 61619.

Branch locations: Atlanta, Baltimore, Boston, Chicago, Dallas, Greenwich, Houston, Irvine, Los Angeles, Miami, New York City, Northbrook, Palm Beach, Philadelphia, Rye Brook & San Francisco.

What are MRPs?

MRPs are tax-efficient strategies incorporating several different styles of portfolios into one account. Clients can select from different asset allocations built around varying levels of volatility. A separate portfolio manager also called an "Overlay Manager", oversees the allocation, rebalancing, tax-loss harvesting and acts on clients' requests.

Who should invest in MRPs and why?

MRPs represent a consolidated, tax-efficient investment vehicle whereby a client's account is diversified across both size and style. They are an attractive solution for investors with unique investment guidelines seeking a disciplined asset allocation.

Investing with a conscience – Is it for me?

A growing number of investors are seeking a balance between performance and an interest in improving the world we live in. Many avoid investing in companies whose products and business practices may be harmful to individuals, communities or the environment; they not only want to know if the company is a good investment, they want it to meet their chosen socially acceptable criteria.

How can I invest responsibly?

Responsible investing is powerful. Clients can now make the choice to invest in companies that seek to contribute to a more socially just and sustainable society by placing a specialized overlay or "negative screen" on the MRPs, eliminating companies that operate in certain industries or meet specific social criteria. The four specialized overlays offered by CSSU in the Preferred Advisors Program include:

- **Patriot Overlay:** excludes stocks of companies with active or current business ties to Iran, Syria, Sudan or North Korea that are non-humanitarian in nature. According to the Securities and Exchange Commission, such companies may be exposed to various risks stemming from their business in these terrorist-sponsoring countries.
- **Vice Overlay:** excludes vice stocks (a.k.a. "sin stocks") of companies in industries such as Alcohol, Tobacco, Gambling and Adult Entertainment.
- **Human Rights Overlay:** excludes stocks of companies that have significant exposure to oppressive regimes without adequate adoption of codes of conduct or policies.
- **Socially Responsible Overlay:** may exclude stocks of companies from one or several industries to create a customized socially responsible portfolio. Industries that are affected include abortion, contraception, firearms, nuclear power and animal welfare.

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Choosing the right equity allocation and the right portfolio manager is challenging for even the most sophisticated investor. Through the MRPs, CSSU brings clients a suite of complementary styles and strategies in a single, diversified and integrated account. Benefits include:

Portfolio Management

Overlay Manager oversees portfolio activities and seeks to maximize tax efficiency, monitor asset allocation and wash sales, etc.

Diversification

Diverse set of professionally managed strategies.

Rebalancing

Periodic rebalancing seeks to ensure the portfolio stays in line with its stated allocation.

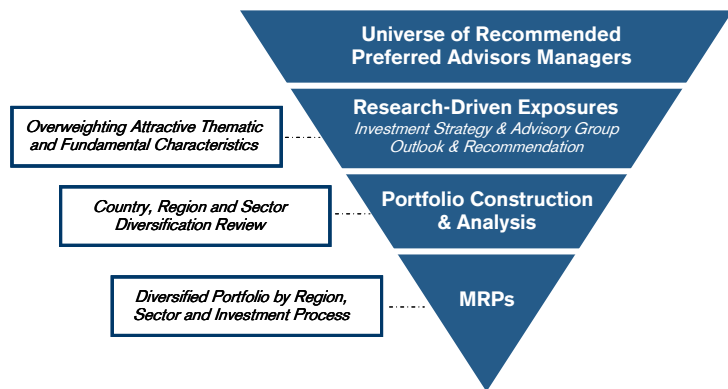
Tax Management

Systematically harvests losses throughout the year.

Ethical Investing

Ability to place an overlay on the account, eliminating companies that don't meet personal ethical criteria.

How does CSSU create the Preferred Advisors MRP allocations?



What are the current available Preferred Advisors MRP allocations?

	Global Capital Preservation	Global Income	Global Conservative Growth	Global Long-Term Growth	Global Aggressive Growth	International
S&P International ADR	-	-	-	-	-	25.00%
S&P 500	12.00%	12.00%	12.00%	12.00%	12.00%	-
Large Cap High Dividend	9.00%	8.00%	-	-	-	-
Specialty	28.00%	25.00%	24.00%	23.00%	20.00%	-
Large Cap Growth	-	-	14.00%	15.00%	8.00%	-
Large Cap Core	9.00%	11.00%	13.00%	-	-	-
Large Cap Growth	-	-	-	10.00%	15.00%	-
Mid Cap Growth	-	-	-	12.00%	14.00%	-
International Core Growth	-	-	13.00%	15.00%	19.00%	33.00%
Large Cap Value High Dividend	17.00%	18.00%	-	-	-	-
Large Cap Value	13.00%	12.00%	10.00%	-	-	-
International Value	12.00%	14.00%	14.00%	13.00%	12.00%	42.00%

Note: Minimum investment amounts are \$750,000 with the exception of International beginning at \$350,000.