CT Sustainable Universal MAP fund range

Suitability report paragraphs are an important part of offering investors the most appropriate investment advice. They are an area we can help you with. This document aims to help you with ideas you can include in these letters when recommending funds in the Columbia Threadneedle (CT) Sustainable Universal MAP range.

Please note that it is your responsibility and not that of Columbia Threadneedle Investments to ensure that your letter is compliant with the rules of the regulatory authorities. You should have a particular regard to the suitability of the investment for your client and that they are aware of the risks involved.

The CT Sustainable Universal MAP range

The aim of the range is to deliver steady, long-term, risk-controlled returns that contribute to a more sustainable world, designed on three key investment principles:

- **Risk-controlled** – Carefully managed exposure to Multi-Asset sustainable investments aligned to an investor's attitude to risk with a CPI+ return expectation.
- **Active** – combining strategic and tactical asset allocation with individual sustainable security selection.
- **Cost focused** – capped 0.39% OCF designed to meet the need for high quality, low-cost sustainable investment solutions.

Why risk profiling is important

Accurate risk profiling, the process of determining the balance of risk and reward that's right for an investor, is essential to providing quality investment advice.

Benefits of active management

The CT Sustainable Universal MAP fund range will always be predominantly actively invested. The benefit of active fund management is that it can add value by selecting or avoiding companies that passive funds cannot, as passive funds are tied to tracking an index. Active managers also have the flexibility to tilt their portfolios to focus on different sectors in light of prevailing market conditions. However, if the Multi-Asset team believes value cannot be added from active funds in certain areas, they will invest in passive funds.

Why Multi-Asset?

Different investments (or asset classes) can deliver different returns over different time periods, and this can change depending on the economic environment. As a result, many investors choose to diversify their investment via a Multi-Asset fund, which ensures they spread their capital to avoid putting 'all their eggs in one basket'. By choosing a multi-asset fund to meet your investment needs, you will benefit from an expert Multi-Asset team who will continually monitor and make investment decisions based on their experience, research and expertise.

Exposure to multiple asset classes

The CT Sustainable Universal MAP fund range is an institutional calibre product that is globally diversified and invests in individual equities and fixed income securities, derivatives, collective schemes and exchange-traded funds (ETFs).

The CT Sustainable Universal MAP range 'Avoid, Invest, Improve' philosophy

Within underlying asset classes, the Columbia Threadneedle investment specialists seek to identify the best opportunities. When picking stocks, they implement clear screening standards around defined product and conduct-based criteria. As well as avoiding damaging or unsustainable practices they aim to emphasise those that make a more positive contribution. The portfolios target predominantly direct holdings to allow a high level of engagement.

- **Avoid:** Product-based assets with damaging or unsustainable business practices, specifically weapons, tobacco and fossil fuels. Conduct-based breaches of the UN's Global Compact or companies with a low ESG score

- **Invest:** Select assets that make a positive contribution to society and the environment
- **Improve:** Encourage best practice management of ESG issues through engagement and voting

Three step active process

Strategic asset allocation: Reviewed quarterly, this is the main lever of the investment process and aims to position the portfolio with a long-term perspective of the economic cycle. This allows for further minor shifts in the approach and helps ensure the fund stays within its volatility levels.

Manager selection: The managers chosen within the range are predominantly in-house responsible investment experts with long track records of beating their benchmarks. They seek to avoid investment in companies that are doing harm whilst emphasising those helping the world to meet the sustainability challenges it faces. In addition, they aim to drive positive improvement through active ownership.

Tactical asset allocation: The CT Multi-Asset team, along with asset class specialists, formally review the asset allocation of the funds on a monthly basis to identify short term market anomalies that can either protect capital values or potentially increase returns. Tactical asset allocation decisions can sometimes be made on a more frequent basis if the CT Multi-Asset team believe that certain market events warrant a more rapid response. Tactical asset allocation decisions include:

- Asset class allocation between equities and bonds on a global basis
- Geographical allocations within equities
- Sub-asset class allocations within fixed income
- Risk mitigation trades

Risk Mapping

The CT Sustainable Universal MAP range offers five risk-controlled portfolios. These have been independently reviewed by leading independent asset allocation experts and risk mapped as follows:

Mapped to leading risk rating providers

Funds	defaqto RISK RATED *	DYNAMIC PLANNER *	ev *	FinaMetrica Risk Tolerance Profiling *	Risk Rated by Synaptic *	Oxford Risk *
CT Sustainable Universal MAP Defensive	3	3	4	24 - 46	3	2
CT Sustainable Universal MAP Cautious	4	4	6	47 - 56	5	3
CT Sustainable Universal MAP Balanced	5	5	7	57 - 64	6	4
CT Sustainable Universal MAP Growth	6	6	8	65 - 76	7	5
CT Sustainable Universal MAP Adventurous	8	7	10	77 - 100	8	6

CT Sustainable Universal MAP Cautious
CT Sustainable Universal MAP Balanced
CT Sustainable Universal MAP Growth

* Defaqto risk range 1-10 (as of December 2025), Dynamic Planner risk range 1-10 (as of December 2025), eValue (10yr) risk range 1-10 (as of April 2026), FinMetrica (as of December 2025) Synaptic risk range 1-10 (as of December 2025), Oxford Risk risk range 1-7 (as of April 2026).

Columbia Threadneedle Investments responsible investment credentials

Investing responsibly lies at the heart of everything Columbia Threadneedle Investments does. Meaning that they are well positioned to offer investors the advantages of multi-asset solutions combined with the benefits of sustainable investing. While the CT Multi-Asset team is responsible for constructing and managing the portfolios day-to-day, their close collaboration with the Responsible Investment team makes all the difference, from integrating ESG factors within their investment processes to driving improvement through engagement, screening, proxy voting and detailed client impact reporting.

For over four decades, CT have been at the forefront of responsible investing. Their Responsible Investment capability is based on creating value through research intensity, stewardship, and partnering with clients for whom it is a priority to deliver RI solutions that allow them to shape the future world they seek.

- Launched Europe's first social and environmentally screened fund in 1984.
- Founding member of the UN Principles for Responsible Investment (UN PRI) in 2006.
- One of the largest and best resourced Responsible Investment teams in the industry (40+ responsible investment experts).
- Pioneers in active ownership with the creation of the Responsible Engagement Overlay (***reo***®) service in 2000, through which clients entrust them to engage and vote on their behalf.
- The independent Responsible Investment Advisory Council is an external group of responsible investment experts who meet quarterly to provide advice on Columbia Threadneedle Investments approach to responsible investment, including on material ESG themes, stewardship activity, ESG-related fund design and market positioning, and with particular focus on the Responsible range of funds.
- Columbia Threadneedle Investments have a long history of award wins in the field, including Investment Week Sustainable Investment Awards Winner for Best ESG Research team in 2018, 2019, and 2020 and 'Best Active ESG Fund House' at the ESG Clarity Awards 2022.

Multi-Asset management expertise

The CT Sustainable Universal MAP fund range is managed by the CT Multi-Asset team, who have over 18 years' average industry experience. The 40+ strong team has a wealth of experience managing multi-asset solutions for institutional clients including; pension funds, local authorities, charities and other financial institutions. In constructing the Sustainable Universal MAP portfolios, the team utilises the considerable investment expertise from the 650+ investment professionals across the Columbia Threadneedle Investments Group.

Ongoing charges

All funds in the range are capped at 0.39% OCF, and we do not believe that any other company is offering both active asset allocation and active security selection at this cost level. The CT Multi-Asset team manages circa £40bn in multi-asset portfolios for institutional investors and they have leveraged their considerable scale and expertise to offer a low cost fund range to the UK retail market.

To find out more visit **columbiathreadneedle.com**

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