

Redefining Value meet the CT Universal MAP ranges

Low-cost actively managed
multi-asset solutions



In a cost constrained world we recognised the need for an alternative to passive investment solutions.

Launched in 2017, our suite of low-cost active Universal MAP funds brought something new to the marketplace.

Universal applications

A 'non-complex' product design emphasising diversification and traditional asset classes makes Universal MAP an ideal component of your Centralised Investment Proposition.

Key risks

The value of investments and any income derived from them can go down as well as up as a result of market or currency movements and investors may not get back the original amount invested.

Past performance is not an indicator of future performance.

Screening out sectors or companies may result in less diversification and hence more volatility in investment values.



Redefining Value

At CT we believe that value is more than price alone. Our CT Universal MAP and CT Sustainable Universal MAP ranges redefine value. How? By offering layers of active investment expertise and adviser support at a price more commonly associated with passive strategies. We think that's real value.

Introducing CT Universal MAP

 Outcome focused Practical advice tools	 Low-cost Aligned with your charging structure	 Active Multiple layers of hands-on management
CT Universal MAP Risk-targeted options from Defensive to Adventurous, each with defined CPI+ return expectations Income fund – aiming to deliver 4-4.5% income per annum	Ongoing Charges Figure capped at 0.29%	<ul style="list-style-type: none"> • Asset allocation – strategic and tactical • Geographic exposures • Security selection • Risk management
CT Sustainable Universal MAP Sustainability-focused suite of risk-targeted funds, ranging from Defensive to Adventurous, each with defined CPI+ return expectations	Ongoing Charges Figure capped at 0.39%	



A real alternative

Cost considerations have resulted in the widespread adoption and implementation of passive solutions over more expensive active funds within central investment and retirement propositions. Our 'low-cost active' Universal MAP ranges provide a welcome addition to the advisers' toolkit – **a solution that can help address style and concentration risks, as well as boosting returns potential whilst helping to control the overall cost of advice to clients.**

Universal applications

The role advisers play in helping people achieve their financial goals has never been more important.

Our Universal funds have been designed with multiple applications in mind.

At a glance

CT Universal MAP

CT Universal MAP brings something different to the marketplace – a suite of low-cost actively managed multi-asset funds.

01 Low-cost

We're believers in active management but also recognise the importance of controlling costs to enhance returns. OCFs are capped at 0.29% for the CT Universal MAP range and 0.39% for the CT Sustainable Universal MAP suite.

02 Redefined value

Our ambition is more than a price point and by investing actively, we aim to generate returns and manage risk beyond those implementing a passive approach. Our value extends to comprehensive adviser support, including our Adviser Edge platform.

03 Actively managed

Exposure to equities, fixed income and geographies is strategically and tactically adjusted, and within each underlying asset type, specialist managers actively seek out the best individual opportunities.



04 Multi-options

Defined volatility parameters and CPI+ return expectations (+1 to +5% annualised over 5 years+) for portfolios ranging from Defensive to Adventurous. CT Universal MAP Income Fund aims to deliver a natural income of 4-4.5% per annum.

05 Making an impact

CT Sustainable Universal MAP range offers sustainability-orientated active multi-asset investing with a capped OCF of 0.39%. Ideal for individuals who, alongside meeting their financial goals, want to make a positive impact on the world.

Universal applications

Adding our actively managed Universal MAP funds to the mix can counter any passive biases and enhance broader diversification in your clients' portfolios.



Capabilities that enable value

Universal applications

Our Income option emphasises sources of natural yield making it potentially ideal for clients seeking a reliable and consistent income.

Specialists in multi-asset investing

We're an asset manager with capabilities across equities, fixed income and alternative assets, expertise in multi-asset investing together with a client-orientated mindset provide a platform from which our Universal MAP ranges are managed.

Meet key team members



Paul Niven

Paul's been with the company since 1996. As well as managing the CT Universal MAP range, he runs the F&C Investment Trust – the world's oldest collective investment fund.



Keith Balmer

Keith joined the company in 2016 and is a Director and Portfolio Manager in the Multi-Asset team. On a day-to-day basis Keith manages the CT Universal MAP and CT Sustainable Universal MAP ranges.



Simon Holmes

Simon joined the company in 2007 and is a Director and Portfolio Manager in the Multi-Asset team. On a day-to-day basis Simon manages the CT Sustainable Universal MAP range and works closely with our Responsible Investment team.



Robert Plant

Robert joined the company in 2013 and is a Director and Portfolio Manager in the Multi-Asset team. On a day-to-day basis Robert manages the CT Universal MAP Income Fund.



Steven Bell

Our Chief Economist joined the company in 2013. He began his career at the UK Treasury, and has worked at Deutsche Asset Management and GLC. Steven is a regular contributor to various TV and radio programmes on economic matters.

CT Multi-Asset in numbers

28

strong team

1994

solutions track record

18-years

average experience

£39+bn

under management

“ Our CT Universal MAP ranges bring institutional-quality active multi-asset solutions – and pricing – within reach of the retail investor. ”

Paul Niven, Head of Portfolio Management, Multi-Asset Solutions

Source: Columbia Threadneedle, 31 December 2020

Why being active matters

An active ethos and approach runs right through our CT Universal MAP ranges.



Scope for outperformance

Not all investments are created equal. Some offer greater growth and/or income potential, some are cheap, others expensive and many, fairly valued.



Preserving capital

'The value of investments can go down as well as up' – a statement that's an important reminder to anyone considering investment in financial markets that investing means accepting that markets will endure difficult periods from time to time.



Harnessing volatility

In an interconnected world of instant news flow, markets and investment valuations can fluctuate sharply over short periods.



Potential active benefits

An active approach provides scope for favouring those investments that offer outperformance potential by virtue of their valuation and prospects. And conversely, avoiding those investments that look expensive or vulnerable.

An active approach can help counter some of the impact of difficult periods by reducing market exposures, adjusting allocations between different asset types and regions or emphasising more resilient individual companies.

These moves provide opportunity for active managers to add value and/or protect capital values.

How we're active

Each CT Universal MAP fund invests in a blend of equities, bonds and cash. The portfolios provide exposure to many geographies and a host of individual companies through listed equities and fixed income instruments. As a diversified multi-asset portfolio, each offers scope for active management to add value at several levels.



Asset allocation

The split between equities, bonds and cash reflects longer-term strategic considerations together with more tactical adjustments to account for prevailing conditions and near-term prospects between and within asset classes.

Geographic exposure

With a global remit, our Universal MAP funds invest across a range of markets. Weightings are actively adjusted in accordance to where we see value or are concerned about risks. Factors like Brexit or the rapidly evolving global economy highlight the importance of active adjustment of geographic weightings.

Security selection

World markets contain thousands of companies in a host of sectors and industries. Our specialist teams search out the best available opportunities. Attractive valuation, proven management and appropriate consideration of ESG factors are among the characteristics our stock pickers often favour.

Managing risk

Invest passively and you're wholly hostage to the direction of markets and risks as they emerge. Through a host of active techniques our team work to counter the likes of fluctuations in currency values, government policy and central bank actions.

Universal applications

With capped costs our Universal MAP funds open the door to active management's potential for even the most cost sensitive investors.

0.29 – 0.39%

Ongoing Charges Figure

2020 in focus

A year like no other

Universal applications

Low-cost active Universal ranges can add value as part of an holistic DB pension transfer recommendation.

It was a year that highlighted the potential benefits of active management.

The global COVID-19 pandemic sent shockwaves through economies and markets in 2020. Government enforced lockdowns to control the virus severely impacted on economic activity and markets before hopes of an effective vaccine roll-out helped trigger a sharp rebound later on.



Inflation linked bonds offered potential

In the early stages of the pandemic, inflation linked bonds lagged their nominal counterparts, as yields on gilts went to all-time lows. Having exited inflation linked bonds in 2019 on valuation concerns, we were able to reallocate in early 2020 thereby benefiting from outperformance from that point.



Adding to UK equities in Q3

Dampened prospects for UK equities relative to their global – and especially US – peers meant we underweighted the UK for much of 2020. That changed in September when we deemed other investors to be too pessimistic on the UK. This proved positive as upbeat news on vaccines emerged and progress was made towards a smoother exit from the European Union.



Adjusting equity weightings

As the extent of COVID-19 emerged we trimmed back equity exposure in 2020. When the time felt right, we were able to rebuild positions and benefit as markets rebounded some months later.



TAA Flashview

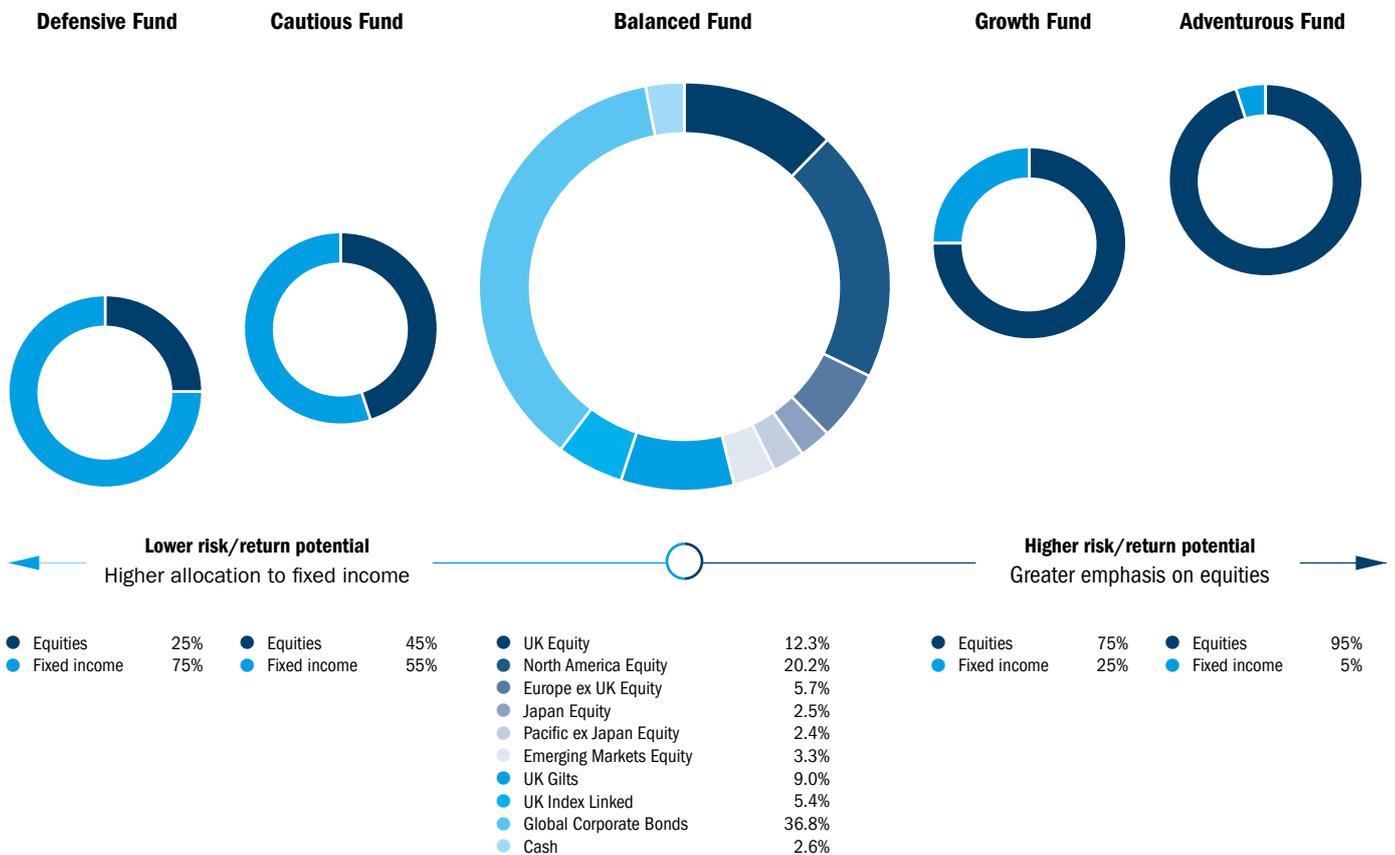
Each quarter we provide a lowdown of the team's latest views on key asset classes and how these have driven recent adjustments to asset allocation.

Designed to make investing simple

Our CT Universal MAP and CT Sustainable Universal MAP ranges are built to offer individuals a portfolio aligned with the level of risk and potential reward that's right for them.

Each portfolio invests across a range of asset classes – the type and proportion tailored in each with a view to delivering defined investment outcomes. That means target volatility bands and long-term return expectations relative to inflation. These are detailed on the following range pages.

Typical Asset Allocations: **CT Universal MAP** and **CT Sustainable Universal MAP** ranges



Source: Columbia Threadneedle, for illustrative purposes only.

CT Universal MAP funds

With risk-controlled choices from Defensive to Adventurous, our low-cost CT Universal MAP range caters for a host of client profiles, as well as an option for Income seekers.

Fund range details	Defensive	Cautious	Balanced	Growth	Adventurous	Income
						
In-house risk target volatility framework (rolling 10 years)	4% - 6%	6% - 8%	8% - 10%	10% - 12%	12% - 14%	8% - 10%
Annualised return expectation (5 years+)	CPI+ 1%	CPI+ 2%	CPI+ 3%	CPI+ 4%	CPI+ 5%	>4% income
Typical asset class range: Equities	10 - 25%	42 - 53% ¹	55 - 64% ¹	67 - 74% ¹	75 - 95%	40 - 60%
Typical asset class range: Fixed income/cash	75 - 90%	50 - 75%	40 - 60%	30 - 50%	0 - 25%	40 - 60%
OCF	0.29% capped	0.29% capped	0.29% capped	0.29% capped	0.29% capped	0.29% capped
Fund type	Multi-Asset - UK UCITS OEIC					
Investment approach	Predominantly direct investments made by Columbia Threadneedle fund managers					
IA Sector	Volatility Managed					

Risk Profile Mapping

Funds					
Universal MAP Defensive	3	3	2.6 (4)	21 - 44	3
Universal MAP Cautious	4	4	3.3 (5)	45 - 54	5
Universal MAP Balanced	5	5	3.8 (6)	55 - 60	7
Universal MAP Growth	6	6	4.6 (8)	64 - 75	8
Universal MAP Adventurous	7	8	5.3 (9)	76 - 100	9
Universal MAP Income	5	5	3.9 (6)	61 - 63	7

Source: Columbia Threadneedle. As at Q1 2021



CT Universal MAP Cautious Fund
CT Universal MAP Balanced Fund
CT Universal MAP Growth Fund



CT Universal MAP Defensive Fund
CT Universal MAP Cautious Fund
CT Universal MAP Balanced Fund
CT Universal MAP Growth Fund
CT Universal MAP Adventurous Fund



Source: Columbia Threadneedle. OCF=Ongoing Charges Figure. CPI=Consumer Price Index, IA=Investment Association. Return expectations derived from a combination of the modelled historical asset allocation and return expectations for each asset class. Return expectations for each asset class are based on current yield for fixed income assets and a combination of dividends and GDP growth for equities. ¹range based on monthly exposures since inception. As at 31 December 2020.

Multi-Asset investing that doesn't cost the earth

Our CT Universal MAP and CT Sustainable Universal MAP ranges are built to offer individuals a portfolio aligned with the level of risk and potential reward that's right for them.

Each portfolio is underpinned by our defined Avoid, Invest, Improve ethos. We believe that they're ideal for the growing number of individuals who want to achieve their financial goals but are keen to avoid doing harm and make a positive difference along the way.

Specialists in responsible investment

At Columbia Threadneedle, responsible investment sits at the centre of everything we do.

20+
strong Responsible Investment team with

275+ years
collective experience

35+ years
since we launched Europe's 1st ethically screened fund in 1984

2006
a founding signatory of the UN Principles for Responsible Investment



Source: Columbia Threadneedle, 31 December 2020

Help your clients understand their impact

In our Annual Impact report, we assess how the funds rank against key sustainability metrics and explore the positive changes our stewardship (engagement and voting) activities have driven.



SDG alignment – the 17 UN Sustainable Development Goals (SDGs) and their underlying targets provide a framework for assessing impact.



Sustainability leaders – the funds are focused on companies making a positive contribution to the world we live in. We highlight several of the sustainability leaders we invest in.



Impact metrics – how the portfolios rank relative to environmental stewardship, fairness and equality, and economic development metrics.



Active ownership – how we drive improvement in the way the companies we invest in do business.



CT Sustainable Universal MAP Funds

Sustainability-orientated low-cost multi-asset investing with portfolios ranging from Defensive to Adventurous.

Fund range details	Defensive	Cautious	Balanced	Growth	Adventurous
					
In-house risk target volatility framework (rolling 10 years)	4% - 6%	6% - 8%	8% - 10%	10% - 12%	12% - 14%
Annualised return expectation (5 years+)	CPI+ 1%	CPI+ 2%	CPI+ 3%	CPI+ 4%	CPI+ 5%
Typical asset class range: Equities	10 - 25%	42 - 53% ¹	55 - 64% ¹	67 - 74% ¹	75 - 95%
Typical asset class range: Fixed income/cash	75 - 90%	50 - 75%	40 - 60%	30 - 50%	0 - 25%
OCF	0.39% capped	0.39% capped	0.39% capped	0.39% capped	0.39% capped
Fund type	Multi-Asset - UK UCITS OEIC				
Investment approach	Predominantly direct investments made by Columbia Threadneedle fund managers				
IA Sector	Volatility Managed				

Risk Profile Mapping

Funds					
Sustainable Universal MAP Defensive	3	3	2.6 (4)	21 - 44	2
Sustainable Universal MAP Cautious	4	4	3.2 (5)	45 - 54	5
Sustainable Universal MAP Balanced	5	5	3.8 (6)	55 - 62	6
Sustainable Universal MAP Growth	6	6	4.4 (7)	63 - 75	8
Sustainable Universal MAP Adventurous	7	8	5.5 (10)	76 - 100	10

Source: Columbia Threadneedle. As at Q1 2021



Source: Columbia Threadneedle. OCF=Ongoing Charges Figure. CPI=Consumer Price Index, IA=Investment Association. Return expectations derived from a combination of the modelled historical asset allocation and return expectations for each asset class. Return expectations for each asset class are based on current yield for fixed income assets and a combination of dividends and GDP growth for equities. ¹range based on monthly exposure since inception for the CT Universal MAP range. As at 31 December 2020.

Supporting you, your business and your clients

Through extensive tools and materials, our ambition is to redefine value with market leading adviser support.

1. Adviser Edge

Training, support materials and resources that are designed to help you manage your business better, gain insight into complex planning scenarios and regulation, and keep on top of economic and market developments.

- Keep on top of regulatory change
 - Make sense of fast-moving markets
 - Hone your planning, investment and practice management expertise
 - Access structured CPD content
-

2. Product low-down

In-depth quarterly updates available for our CT Universal MAP and CT Sustainable Universal MAP ranges. Get the latest performance, activity, views and portfolio positioning.

3. Weekly economic round-up

Each Monday, our chief economist, Steven Bell provides his bite-sized take on current events and their likely impact on economies and markets.



Universal applications

Facilitates broadening of auto-enrolment options beyond passive to low-cost active multi-asset and low-cost sustainability orientated active multi-asset.

4. Consumer facing tools

A suite of materials to help you work with your clients, including guides to the likes of responsible investment.

5. Hear from the team

Regular video updates and webinars featuring members of the team are designed to keep you in touch with the funds and our thinking.

6. Impact report

Available for the CT Sustainable Universal MAP range, our impact report details alignment with the Sustainable Development Goals (SDGs), contains key sustainability metrics and case studies.

That's Responsible Investment
– we're pioneers in ESG-orientated investing.
Look at our latest perspectives, ESG-Viewpoints and related products.

Contact us

UK intermediary sales:

 0800 085 0383

 clientsupport@columbiathreadneedle.com

 columbiathreadneedle.com

 Follow us on LinkedIn

Telephone calls may be recorded.

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To find out more visit columbiathreadneedle.com



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