2022 Impact Report

CT Sustainable Universal MAP Range

Multi-Asset investing that doesn't cost the Earth

COLUMBIA THREADNEEDLE INVESTMENTS

Fund philosophy

The CT Sustainable Universal MAP Range consists of five sustainability-orientated active multi-asset funds that are ideal for people that want to meet their financial goals and want to make a positive impact on the world through their investment decisions.

Each of the funds are underpinned by our Avoid, Invest, Improve philosophy:

Avoid
Certain companies are excluded based on products produced, services offered or business conduct such as fossil fuels, tobacco and weapons.

Invest
We proactively select companies for the positive contribution they make to society and the environment combined with their favourable environmental, social and governance (ESG) credentials.

Improve
We engage with investee companies to drive further positive change in the management of ESG issues.

Our benchmark

The benchmark referred to in this report is a composite benchmark. It has been derived from the percentage asset allocation of the funds as at 31 December 2022, using MSCI World for global equities, the FTSE All Share for UK equities, ICE BofA Global Corporate for corporate bonds, and the FTSE Actuaries UK Conventional Gilts Bond Index for cash and government bonds.

How much do we hold in green bonds?

Green bonds are bonds issued by companies or governments, with the money raised earmarked for green initiatives such as building renewable energy facilities.

Fund	% allocation to green bonds
CT Sustainable Universal MAP Adventurous Fund	0.2%
CT Sustainable Universal MAP Growth Fund	7.9%
CT Sustainable Universal MAP Balanced Fund	11.1%
CT Sustainable Universal MAP Cautious Fund	13.1%
CT Sustainable Universal MAP Defensive Fund	11.7%

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.
- Changes in interest rates can reduce the value of your investment.
- Screening out sectors or companies may result in less diversification and hence more volatility in investment values.

SDG alignment

The UN Sustainable Development Goals (SDGs) are 17 goals that set out a roadmap for a more sustainable world by 2030, covering issues such as poverty, health and wellbeing, and climate change.

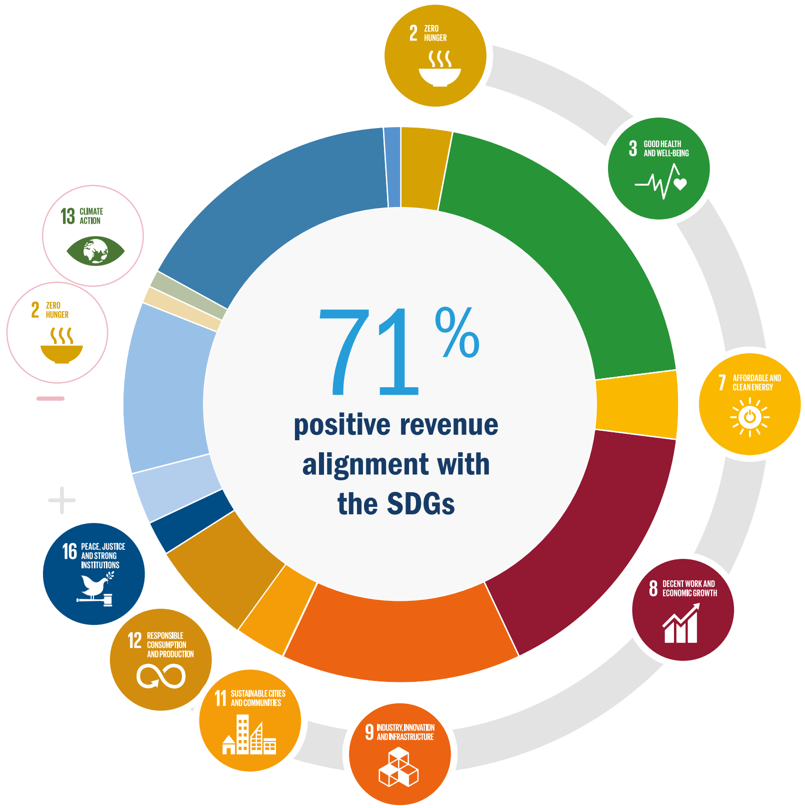
We measure how the individual sources of revenue for each company correspond to the 169 targets that underlie the goals – so that one company, depending on its mix of goods and services, may have links to more than one goal.

Here we are focusing on the Balanced fund as an example.

The goal most represented across the funds was SDG 3 – Good Health and Well-being. Companies aligned with Target 3.8 – access to medicines and healthcare – include pharmaceutical company **Pfizer**, which provides important Covid-19 vaccines, and **Thermo Fisher Scientific**, which provides innovative equipment and services to enhance accuracy and safety in clinical research, drug development, and diagnostics testing. SDG 8 – Decent Work and Economic Growth – was also relatively well represented across the funds. **Keyence Corp** and **NetApp** support Target 8.2 – achieve greater productivity through innovation – while financial companies including **Lloyds Banking Group**, **PayPal** and **Mastercard** align with Target 8.10 – increase access to finance.

For a breakdown of the SDG target alignment for the Balanced Fund, please see page 14. For the SDG alignment charts for the rest of the fund range, please see pages 15-16.

CT Sustainable Universal Map Balanced Fund



Revenue alignment breakdown:

Postive 71% Negative 2%

Neutral 10% Cash and Sovereigns 16% Unmapped 1%

Source: Columbia Threadneedle Investments, as at 31 December 2022, designed for illustrative purposes, subject to change.

We also have holdings in the clean energy and recycling spaces. Renewable energy business **Brookfield Renewable Partners** aligns with Target 7.2 – substantially increase the global share of renewable energy – while paper-based packaging manufacturer **Smurfit Kappa** operates a circular business model, beginning with products that are made with 100% renewable, recyclable, and biodegradable primary raw material, and aligns with Target 12.5 – reduce waste through prevention, reduction, recycling and reuse.

Our green bond holding in **Apple** aligns with a range of different SDG targets, including 7.a – facilitate global access to clean energy research, and 8.4 – improve resource efficiency and prevent environmental degradation.

Neutral and negative alignment

Decarbonising the global economy requires significant quantities of copper and other transition metals. For example, copper is a key input into electric vehicles. However, the mining sector has a range of negative environmental and social impacts: the extraction of Earth's finite resources; a relatively high contribution to global greenhouse gas emissions; and possible land rights issues or impacting sites of cultural or natural importance.
Badly managed mining waste products can pollute local water resources or even lead to disasters like the 2019 Brumadinho tailings dam collapse in Brazil. However, the sector has steadily improved its practices, even if action in some areas has been driven by disasters or controversies. We believe in supporting responsible miners in developing the new projects needed to fuel the transition, while making certain that management are well aware of the need for high standards at every stage of the project lifecycle. We therefore hold miners such as **Antofagasta** and **Lundin Mining** in the funds, which we largely map as neutral against the SDGs.

We identified very slight negative alignment to the SDGs. For example, **Unilever's** exposure to ice cream aligns negatively with Target 2.1 – end hunger and ensure access to safe and nutritious food.

A focus on real-world impact

We highlight examples from companies in the funds that report impact-related outputs or outcomes to illustrate the real-world effect of their operations, products or services on the environment or on the lives of stakeholders, such as workers, suppliers and customers.

This does not constitute a recommendation to buy or sell any particular security.

Example holdings held across our CT Sustainable Universal MAP Range include:

Smurfit Kappa

92,000 **people**
impacted through social projects in 2021.[1]

Schneider Electric

347 **million**
tonnes of CO_2 emissions saved and avoided for customers from 2018-2021 (for context, in 2020 UK territorial greenhouse gas emissions were 406 million tonnes).[2]

Apple

$725 **million**
provided for 39,000 organisations from 2011-2021, and almost 2 million employee volunteer hours logged in the same timeframe.[3]

Eli Lilly

1.5 **million**
people helped financially through patient support programmes for Lilly medicines in 2021.[4]

Pfizer

1.2 **billion**
people living in 45 lower-income countries eligible for Pfizer's full portfolio of medicines and vaccines for which it has global rights on a not-for-profit basis.[5]

[1] Smurfit Kappa, Sustainable Development Report, 2021
[2] Schneider Electric, Schneider Sustainability Impact 2021-2025 Report, 2021
[3] Apple, Apple's 2022 ESG Report, 2022
[4] Eli Lilly, 2021 ESG Report, 2021
[5] Pfizer, An Accord for a Healthier World, 2022

Investing in impact: green bonds

Examples of the green bonds we are invested in:

Verizon: Proceeds allocated to renewable energy, energy efficiency, green buildings, and biodiversity and conservation.

Prologis: Proceeds allocated to investments in green buildings; renewable energy such as solar panel and wind-related projects; and energy efficiency and storage.

Our climate commitment

We have committed the funds to achieving net zero emissions by 2050 or sooner.

Assessing net zero alignment

The methodology we use to implement our net zero commitment is based on the Net Zero Investment Framework, developed by the Paris Aligned Investment Initiative. The focus of our approach is on real-world change, using stewardship to encourage issuers to improve their own alignment to a net zero emissions future.

We compare the funds' overall carbon intensity with a net zero aligned trajectory, based on taking emissions intensity for the composite benchmark in 2019, and applying a 50% reduction by 2030. Due to the limitations of looking at Scope 1 & 2 emissions in isolation, we view this data as a way to track progress rather than as a target, and hope to see these measures reflect real-economy emissions cuts as our issuers take action.

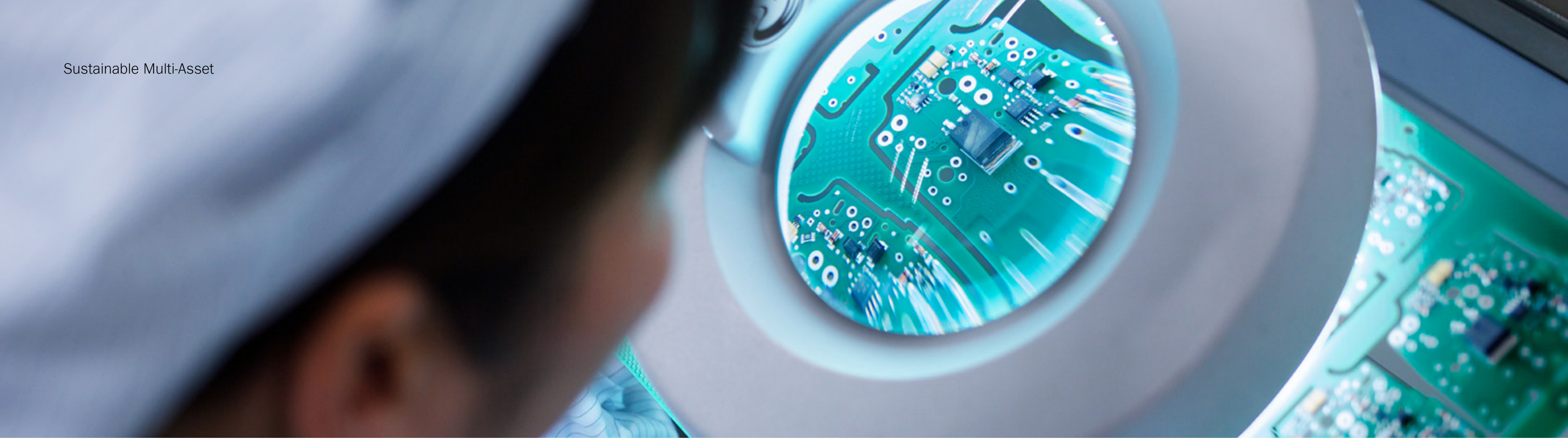
As the table demonstrates, the funds' financed emissions intensity are close but not yet fully in scope of the range's 2030 trajectory. **CRH** is the world's largest cement company by market cap, and one of our most emissions-intensive holdings. The company is open to engagement and indeed, we discussed decarbonisation with them several times in 2022 and will continue to do so. In early 2023, CRH achieved SBTi approval for its near-term 1.5C target. Utility **SSE** is also a relatively emissions-intensive holding in the funds. Overall, SSE meets our expectations on ambition, interim targets, strategy and disclosure around net zero. During engagement in 2022, we encouraged the company to provide additional quantitative details on its decarbonisation strategy and to link each decarbonisation lever to an associated CapEx plan.

The funds' financed emissions intensity (tCO_2e/$mn invested)

Fund	2019 benchmark	50% cut by 2030	Fund as at 31/12/2022
CT Sustainable Universal MAP Adventurous Fund	54.7	27.4	30.3
CT Sustainable Universal MAP Growth Fund	58.9	29.4	31.5
CT Sustainable Universal MAP Balanced Fund	61.4	30.7	32.4
CT Sustainable Universal MAP Cautious Fund	63.6	31.8	33.0
CT Sustainable Universal MAP Defensive Fund	71.4	35.7	38.0

Source: Columbia Threadneedle Investments and MSCI ESG, as at 31 December 2022. The funds' carbon intensity EVIC (financed emissions intensity, expressed as tonnes of co_2 emitted per $mn invested) figures reflected here for end-2022 use our company-wide Task Force on Climate-related Financial Disclosures (TCFD) system data.

Three principles underpin our net zero approach: a focus on real-world emissions reductions; work in partnership with clients; and transparency.



Whilst we have moved to focus on reporting carbon intensity in terms of financed emissions intensity as part of our net zero approach, we still report carbon intensity in terms of its weighted average carbon intensity as a reference.

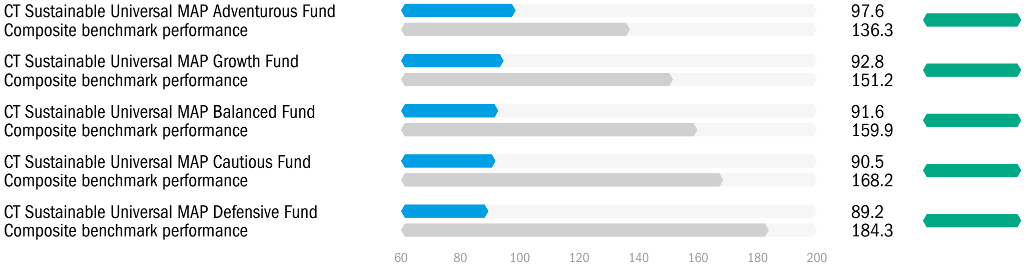
Issuers' net zero alignment in 2022

We use a selection of data sources to rate issuers on their alignment to a net zero pathway, including their targets, strategy, governance, and disclosure around net zero. This enables us to analyse portfolios and identify issuers in need of engagement. We aim to have issuers representing at least 70% of portfolio emissions either rated as aligned or under engagement, as recommended by the Net Zero Investment Framework.

Renewable energy provider **Orsted** and a number of pharmaceutical companies are all rated as aligned, meaning they meet our expectations in all relevant aspects of their net zero transition plans. During 2022, none of the funds met our 70% aim. Climate change remains a key engagement priority, and we hope to be able to demonstrate improvement here over time. Alongside aforementioned CRH and SSE, other companies engaged on climate change during the year include **Tesco** and **Taiwan Semiconductor Manufacturing Company**, as well as packaging company **Smurfit Kappa** (see the 'Engagement in focus' section in this report for more information on our engagement with Smurfit Kappa).

Carbon intensity

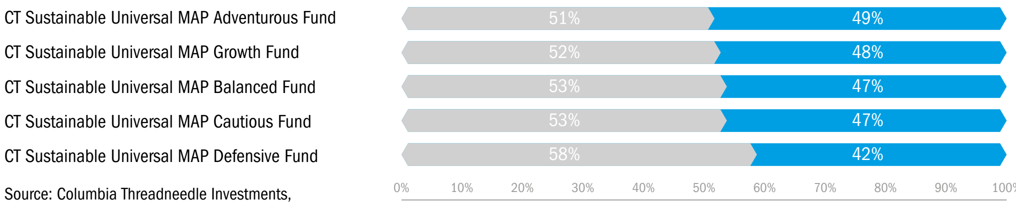
Tonnes of CO_2 emitted per $1 million revenue (Scope 1 and 2 emissions)



Columbia Threadneedle Investments and MSCI ESG, as at 31 December 2022. The WACI (weighted average carbon intensity, expressed as tCO_2e/$1mn revenue) figures reflected for the benchmarks as of year end are calculated using the Responsible Investment impact reporting systems, which will transition to company-wide TCFD system data in 2023. Fund carbon intensity WACI figures reflected here already use TCFD system data.

Better than benchmark Neutral Worse than benchmark

% of financed emissions aligned or engaged on climate change



Source: Columbia Threadneedle Investments, as at 31 December 2022.

Aligned or engaged on climate change Not aligned or engaged on climate change

Assessing our impact: environmental stewardship

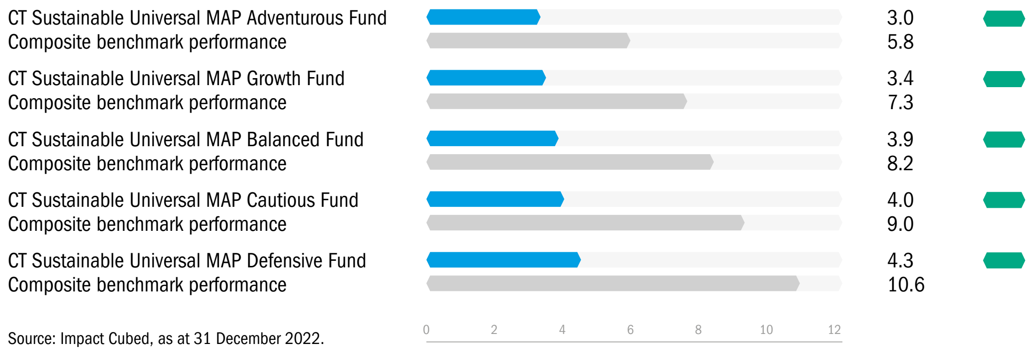
We highlight how the funds' water and waste intensity compare with their benchmarks.

Overall, the funds remain below their composite benchmark for water intensity. Utilities holdings are among the most water-intensive issuers in the Fund, including energy supplier **SSE** and water and waste treatment business **Vigie** (previously Suez and going through a merger with Veolia). Norwegian seafood producer **Mowi** and packaging and paper producer **Mondi** are also relatively water-intensive names held within the funds. Mowi has a target to achieve a reduction of 10% on water intensity at processing plants located in medium-high water scarcity risk by 2025, using 2018 as a reference year. During engagement, we learnt that it has conducted a water survey for its suppliers; we will seek further information on its supply chain metrics and targets.

The funds' waste intensity has increased from last year. Two mining companies are the most waste-intensive issuers held in the funds: **Antofagasta** and **Lundin Mining Corporation**, owing to tailings and waste rock generation. As stated in the 'SDG alignment' section of this report, we believe that such companies' important role within the energy transition through copper mining make them suitable for our funds. Both companies have credible waste management practices in place, reducing or recycling waste where possible.

Water intensity

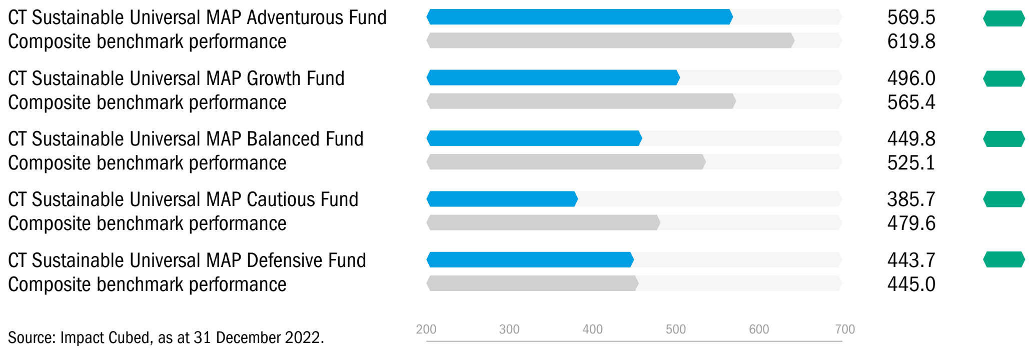
Thousands of cubic metres of fresh water used per $1 million revenue



Source: Impact Cubed, as at 31 December 2022.

Waste intensity

Tonnes of solid waste generated to create $1 million revenue



Source: Impact Cubed, as at 31 December 2022.

Better than benchmark   Neutral   Worse than benchmark

Assessing our impact: fairness and equality

Here we provide two metrics to give an indication of the funds' performance in relation to aspects of fairness and equality versus their benchmarks: gender equality at Board level, and the ratio of top executive pay to the average employee's salary.

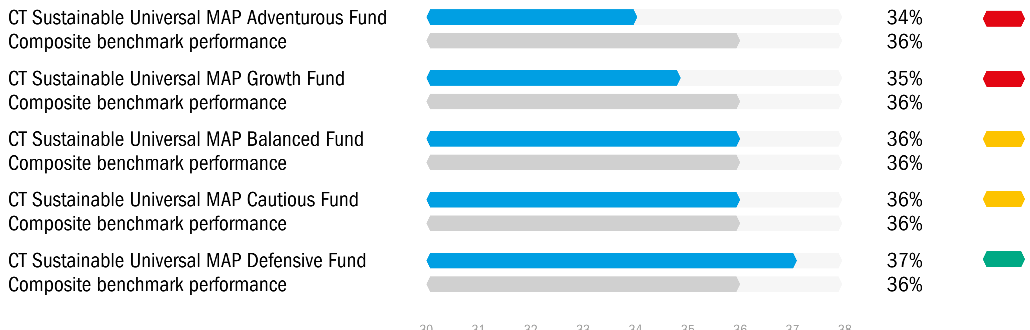
On Board-level gender equality, the fund range's performance overall is very similar to the benchmark, with two of the funds slightly worse, two in line and one slightly better. Many of the issuers held have women representing more than half their Board, including financial companies such as **Citigroup**, **Nationwide Building Society** and **Intercontinental Exchange**. Other examples include price comparison website **Moneysupermarket.com** and publishing business **Wolters Kluwer**. Some of our Asian issuers are laggards in this space, with no or low female representation on the Board. This includes **Shimano**, which manufactures cycling components; **Keyence**, which supports factory automation through the manufacture of sensors and machine vision products; and **Taiwan Semiconductor Manufacturing Company**, which supplies semiconductors to major tech companies.

The funds continue to demonstrate lower executive to average employee pay ratios compared with their benchmark. Various financial issuers such as **Barclays** and **Société Générale** exhibit high pay ratios, as well as **Wolters Kluwer**. During the year we engaged Wolters Kluwer on remuneration, highlighting positive changes already made to their remuneration policy and encouraging them to continue to limit the quantum of executive pay.

Executive pay and Board diversity remain fully integrated in our voting policy. We will vote against management where companies fail to meet our standards, and we regularly engage to achieve improvements in practice.

Gender

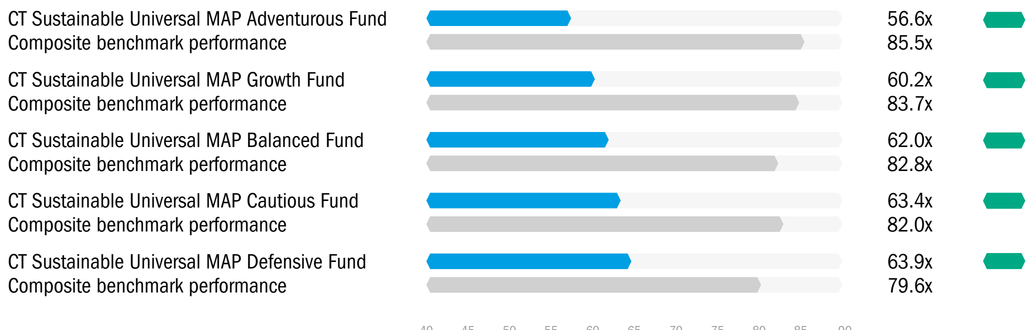
% female directors on board



Source: MSCI ESG, as at 31 December 2022.

Executive pay

CEO pay relative to average employee compensation



Source: Impact Cubed, as at 31 December 2022.

Better than benchmark | Neutral | Worse than benchmark

Assessing our impact: economic development

To gain a fuller understanding of impact, we consider here the effect of our investments on global inequality, by looking at how companies support economic growth in parts of the world with the greatest needs.

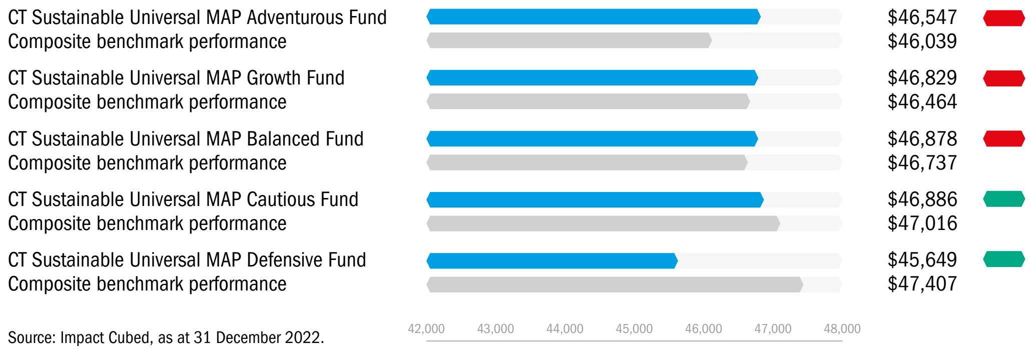
The two metrics compare the location of companies' operations and employment with local GDP and unemployment rates, respectively.

On economic development, the funds overall register very similar values to the composite benchmark, indicating that they are roughly equally exposed to operations in lower-income countries and therefore have a similar development impact. Although the fund range is focused on developed countries, it does include some issuers with emerging market operations, such as **Unilever**; which owns nutrition, hygiene and personal care brands including Hellmann's and Dove, pharmaceutical company **Pfizer**, as well as our off-benchmark holding in **HDFC Bank** in India.

The funds slightly outperform the benchmark in terms of their exposure to areas of high unemployment. Companies with operations in such areas include financial firms **CaixaBank** and **Banco Bilbao**, which are located in Spain, which has one of the highest unemployment rates in the EU.

Economic development

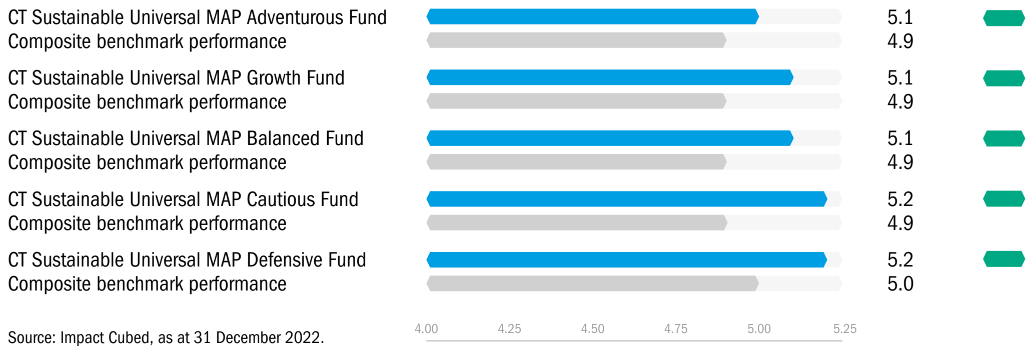
Company geographical spread of operations matched against GDP per capita*



Source: Impact Cubed, as at 31 December 2022.

Employment

Company geographical spread of employment against unemployment rates provided by the ILO**



Source: Impact Cubed, as at 31 December 2022.

Better than benchmark Neutral Worse than benchmark

* A higher figure indicates that the companies in the portfolio register less economic activity in low GDP/capita countries, in aggregate, than the benchmark, and hence has a lower impact on development.

** A higher figure indicates that the companies in the portfolio register more activity in high unemployment countries, in aggregate, than the benchmark, and hence has a higher impact on employment.

Stewardship in 2022

We undertake targeted, impact-focused, active engagement with companies, using the SDGs as a framework. We also exercise our shareholder right to vote on company management resolutions to encourage further improvement of the management of ESG issues.

Labour standards was a key engagement theme in 2022. Topics covered included modern slavery and living hours accreditation. On corporate governance, our engagement included discussions on executive pay and diversity issues. Examples of our climate change engagement included decarbonisation strategies, including how to address Scope 3 – or indirect – emissions.

Engagements and milestones

Fund	Companies engaged	Milestones achieved[6]
CT Sustainable Universal MAP Adventurous Fund	66	34
CT Sustainable Universal MAP Growth Fund	74	37
CT Sustainable Universal MAP Balanced Fund	75	38
CT Sustainable Universal MAP Cautious Fund	75	38
CT Sustainable Universal MAP Defensive Fund	59	30

[6] Milestones are instances of positive change following engagement, ranging across all ESG pillars.
Source: Columbia Threadneedle Investments, as at 31 December 2022.

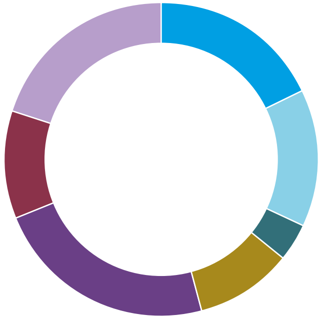
Voting in 2022

Fund	Total meetings voted	Votes with management	Votes against management
CT Sustainable Universal MAP Adventurous Fund	112	94%	6%
CT Sustainable Universal MAP Growth Fund	112	94%	6%
CT Sustainable Universal MAP Balanced Fund	113	94%	6%
CT Sustainable Universal MAP Cautious Fund	112	94%	6%
CT Sustainable Universal MAP Defensive Fund	111	94%	6%

Our high percentage of votes in line with management reflects the funds' exposure to sustainable companies with more progressive boards.

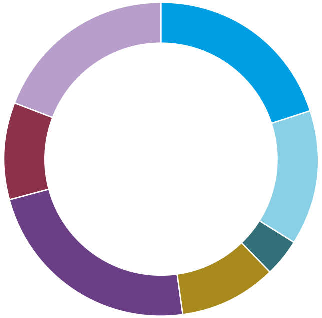
Engagements by theme

CT Sustainable Universal MAP Adventurous Fund



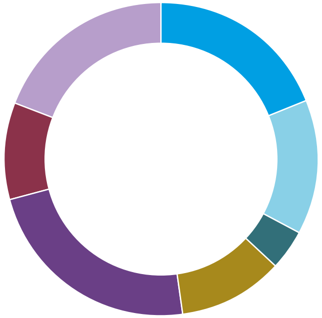
Climate change	18%
Environmental stewardship	14%
Business conduct	4%
Human rights	10%
Labour standards	23%
Public health	11%
Corporate governance	20%

CT Sustainable Universal MAP Growth Fund



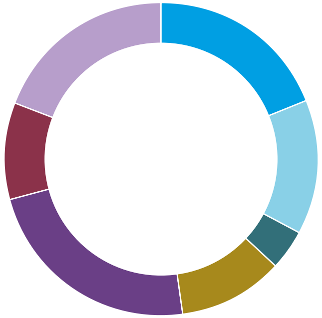
Climate change	20%
Environmental stewardship	14%
Business conduct	4%
Human rights	10%
Labour standards	23%
Public health	10%
Corporate governance	19%

CT Sustainable Universal MAP Balanced Fund



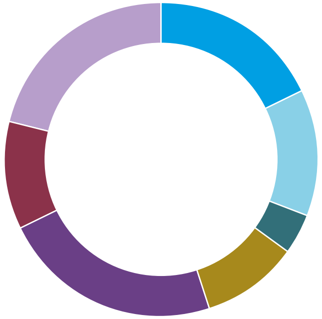
Climate change	19%
Environmental stewardship	14%
Business conduct	4%
Human rights	11%
Labour standards	23%
Public health	10%
Corporate governance	19%

CT Sustainable Universal MAP Cautious Fund



Climate change	19%
Environmental stewardship	14%
Business conduct	4%
Human rights	11%
Labour standards	23%
Public health	10%
Corporate governance	19%

CT Sustainable Universal MAP Defensive Fund



Climate change	18%
Environmental stewardship	13%
Business conduct	4%
Human rights	10%
Labour standards	23%
Public health	11%
Corporate governance	21%

All breakdown figures are subject to rounding.
Source: Columbia Threadneedle Investments, as at 31 December 2022.

Engagement in focus

Below are examples of our 2022 engagement and the SDGs this engagement aligned to, as well as the outcomes achieved.

This does not constitute a recommendation to buy or sell any particular security.

SABRA

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

Sabra Healthcare REIT

The Covid-19 pandemic highlighted inadequate working conditions and inadequate quality of care in nursing homes. The sector found itself in the eye of the pandemic storm, largely owing to a global unpreparedness for a pandemic of this scale and failures by governments to support and regulate nursing homes and their residents. Following the damaging misconduct allegations around French nursing home operator Orpea, we met with the CEO/Chair of **Sabra Healthcare REIT** in early 2022 to explore management of key ESG issues. The dialogue was very open, and Sabra believe they have a high degree of oversight of nursing home operator tenants on the ground. Sabra takes pains to ensure that their tenants enjoy contractual arrangements that allow for sufficient investment in the welfare of staff and residents. Management clearly understands the nature of the key risks and has strong relationships with their tenant operators. However, the identification and resolution of issues appears rather anecdotal, and we encouraged more consistent data collection and transparency around quality metrics.

Our view: Sabra acknowledged that we are in a difficult environment for the sector, with high wage inflation and suppressed occupancy. We will continue to monitor the situation.

Smurfit Kappa

10 REDUCED INEQUALITIES

13 CLIMATE ACTION

15 LIFE ON LAND

Smurfit Kappa

We engaged paper-based packaging company **Smurfit Kappa** multiple times during 2022. Early in the year, we discussed the company's climate change and biodiversity approach, including how potential negative impacts on biodiversity are managed in forestry. We highlighted the need for clear disclosure on biodiversity impacts and dependencies, as well as the opportunity for nature-based solutions to address climate change. Later in the year, we engaged the company on various ESG topics, including its approach to biodiversity again, its climate risk approach, and its ongoing controversy regarding indigenous peoples in the vicinity of its Colombian operations. We followed up with an email to provide some additional guidance and reiterate our expectations for the company in 2023. On biodiversity, we asked Smurfit to assess its impacts on and risks from nature loss at the corporate level, and to publish a biodiversity target aligned with the post-2020 global biodiversity framework covering its owned assets. We also analysed its TCFD disclosures, highlighting several areas for improvement related to scenario analysis and disclosure of transition and physical risk metrics.

Our view: Overall, Smurfit Kappa have been open to our engagement. We will continue to monitor Smurfit Kappa's progress in the areas we have engaged on and will look to engage again in 2023.

Appendix 1: SDG revenue alignment breakdown

Sustainable Universal MAP Balanced Fund

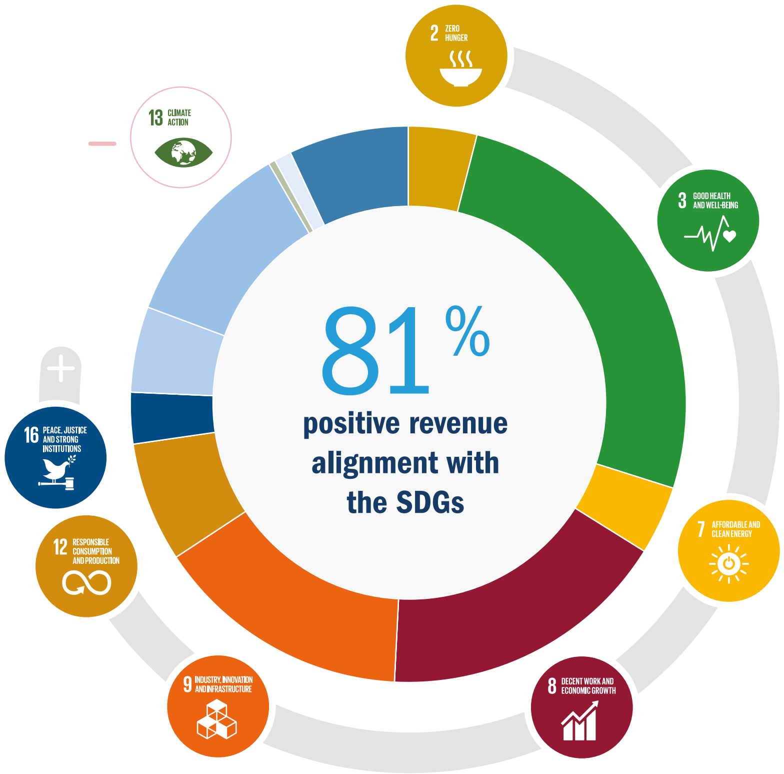
SDG 2: Zero Hunger		**3.0%**
2.1	End hunger and ensure access to safe and nutritious food	2.8%
SDG 3: Good Health and Well-Being		**20.0%**
3.3	End AIDS, TB, malaria and other water-borne and communicable diseases	1.9%
3.4	Reduce mortality from non-communicable diseases and promote mental health	4.6%
3.8	Access to medicines and health-care	12.4%
3.9	Reduce deaths and illnesses from pollution and contamination	0.7%
SDG 7: Affordable and Clean Energy		**4.0%**
7.2	Substantially increase the global share of renewable energy	2.3%
7.3	Double the global rate of improvement in energy efficiency	0.8%
7.a	Facilitate global access to clean energy research	0.8%
SDG 8: Decent Work and Economic Growth		**16.0%**
8.2	Achieve greater productivity through innovation.	8.0%
8.4	Improve resource efficiency and prevent environmental degradation	0.8%
8.10	Increase access to finance	6.6%
SDG 9: Industry, Innovation and Infrastructure		**14.0%**
9.1	Develop resilient and sustainable infrastructure	6.6%
9.3	Increase access to finance for SME's	3.9%
9.4	Upgrade and retrofit industries to increase sustainability	2.7%
9.c	Ensure universal and affordable access to ICT	0.5%
SDG 11: Sustainable Cities and Communities		**3.0%**
11.1	Ensure universal access to safe and affordable housing	0.7%
11.2	Provide access to safe and affordable transport systems	1.2%
11.c	Support constructing resilient buildings with local materials	1.1%
SDG 12: Responsible Consumption and Production		**6.0%**
12.2	Sustainably manage and make efficient use of natural resource	1.0%
12.4	Manage chemical usage and waste throughout their life cycle	1.1%
12.5	Reduce waste through prevention, reduction, recycling and reuse	1.7%
12.6	Encourage companies to adopt sustainable practices and enhance ESG reporting	1.6%
SDG 16: Peace, Justice and Strong Institutions		**2.0%**
16.3	Promote the rule of law and access to justice at all levels	0.6%
16.10	Ensure public access to information and protect fundamental freedoms	0.8%
16.a	Strengthen national institutions to combat terrorism and crime	0.5%

Other (SDGs less than 2.0%)	3.0%
Total positive	**71.0%**
Neutral	10.0%
Negative	**2.0%**
Cash	16.0%
Unmapped	1.0%

Source: Columbia Threadneedle Investments, as at 31st December 2022.
Only targets more than 0.5% aligned are shown in the table. All figures subject to rounding.

Appendix 2: Additional SDG alignment charts

Sustainable Universal MAP Adventurous Fund

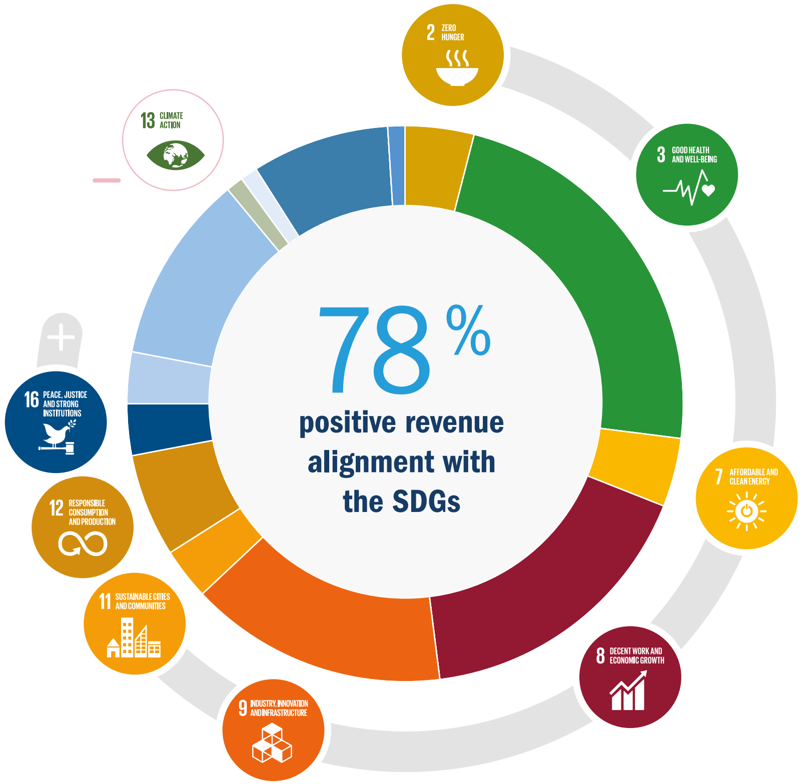


Revenue alignment breakdown:

Postive 81% Negative 1%

Neutral 11% Cash and Sovereigns 7%

Sustainable Universal MAP Growth Fund



Revenue alignment breakdown:

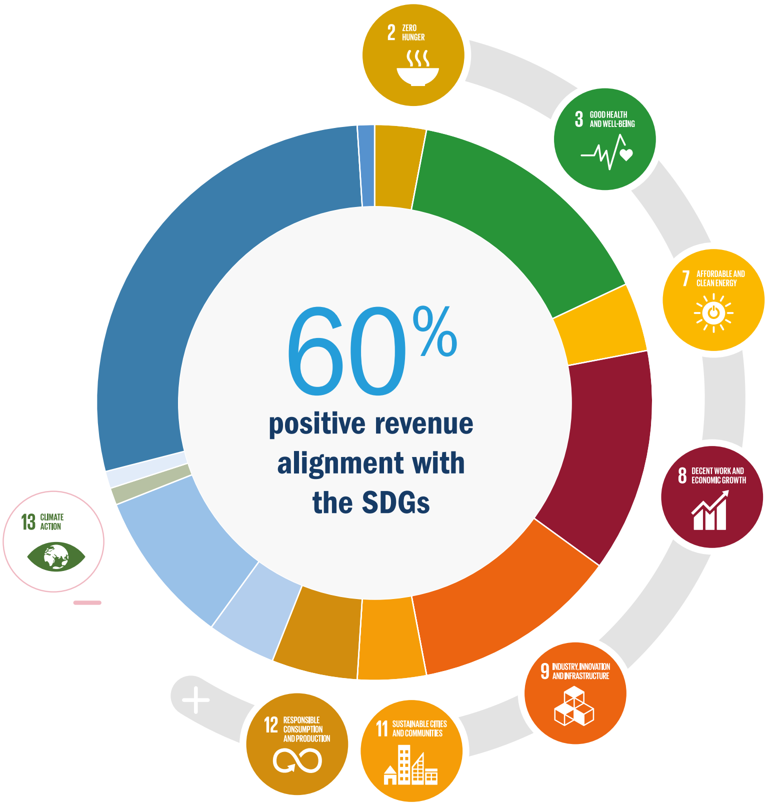
Postive 78% Negative 2%

Neutral 11% Cash and Sovereigns 8% Unmapped 1%

Source: Columbia Threadneedle Investments, as at 31st December 2022, designed for illustrative purposes, subject to change. If you would like a further revenue alignment breakdown by SDG target, please contact your Sales representative. All figures are subject to rounding.

Appendix 2: Additional SDG alignment charts

Sustainable Universal MAP Cautious Fund

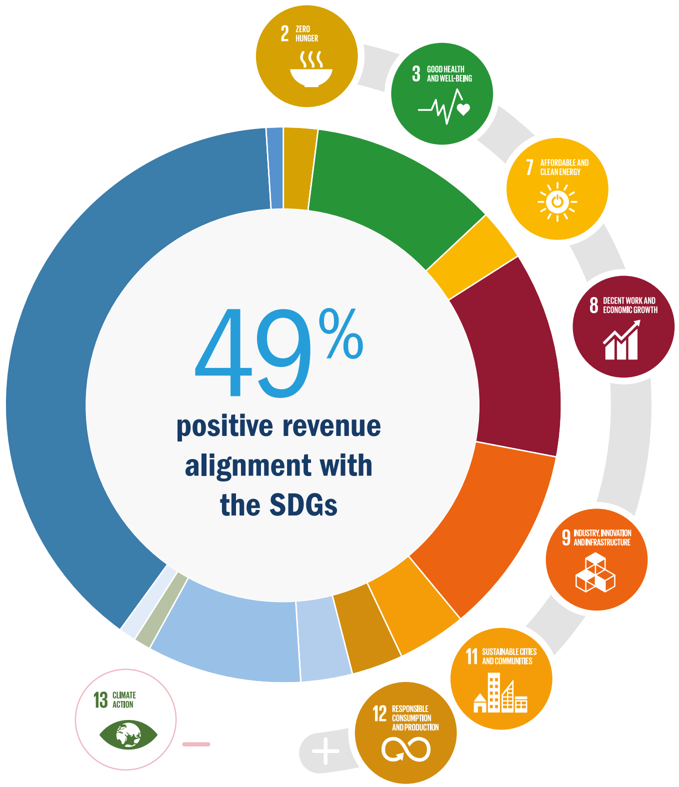


Revenue alignment breakdown:

Postive 60% Negative 2%

Neutral 9% Cash and Sovereigns 28% Unmapped 1%

Sustainable Universal MAP Defensive Fund



Revenue alignment breakdown:

Postive 49% Negative 2%

Neutral 9% Cash and Sovereigns 39% Unmapped 1%

Source: Columbia Threadneedle Investments, as at 31st December 2022, designed for illustrative purposes, subject to change. If you would like a further revenue alignment breakdown by SDG target, please contact your Sales representative. All figures are subject to rounding.

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