

# Redefining Value

## Meet the CT Universal MAP ranges

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Low-cost actively managed  
multi-asset solutions



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# Redefining Value

At Columbia Threadneedle Investments 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.

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

Paul Niven, Head of Asset Allocation (EMEA)

## Introducing the CT Universal MAP ranges

Outcome focused	Low-cost	Active	A real alternative
<p><b>CT Universal MAP Range</b></p> <p>Suite of risk-targeted funds ranging from Defensive to Adventurous, as well as a fund for income investors.</p>	<p>Ongoing Charges Figure capped at</p> <p><b>0.29%</b>*</p>	<p><b>Asset allocation strategic and tactical</b></p> <p><b>Geographic exposure</b></p> <p><b>Security selection</b></p> <p><b>Risk management</b></p>	<p>Cost considerations have resulted in the widespread adoption and implementation of passive solutions over more expensive active funds within central investment propositions.</p> <p>Our 'low-cost active' CT Universal MAP ranges provide a welcome addition to the advisers' toolkit – <b>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.</b></p>
<p><b>CT Sustainable Universal MAP Range</b></p> <p>Sustainability-focused suite of risk-targeted funds, ranging from Defensive to Adventurous.</p>	<p>Ongoing Charges Figure capped at</p> <p><b>0.39%</b>*</p>		

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

\* Please refer to the Prospectus and Key Investor Information Document (KIID) for further information on charges.

# At a glance

## CT Universal MAP ranges

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Our CT Universal MAP ranges bring 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 range.

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### 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 investing passively. Our value extends to comprehensive adviser support, including our Adviser Edge platform.

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### 03

#### Actively managed

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

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### 04

#### Risk targeted range

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

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### 05

#### Making a difference

CT Sustainable Universal MAP range offers sustainability-orientated active multi-asset investing that is ideal for individuals who, alongside meeting their financial goals, want to have sustainability objectives too.

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# Specialists in multi-asset investing

Our expertise in multi-asset investing together with a client-orientated mindset provides a strong platform from which our CT Universal MAP ranges are managed.

## Meet key team members



### Paul Niven

Paul joined the company in 1996 and is Head of Asset Allocation (EMEA). 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 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.



### Eloise Robinson

Eloise joined the company in 2017 and is a Portfolio Manager in the Multi-Asset team. On a day-to-day basis Eloise 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 Portfolio Manager in the Multi-Asset team. On a day-to-day basis Robert manages the CT Universal MAP range and 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.

Columbia Threadneedle  
Multi-Asset in numbers

22

strong team

1994

solutions track record

£60+bn

under management

Source: Columbia Threadneedle Investments, as at 30 September 2024. AUM is managed by the EMEA Multi-Asset team.

## Why being active matters

Our CT Universal MAP ranges access the key benefits of active investing.

### Scope for outperformance

We favour investments with outperformance potential by virtue of their valuation and prospects, while avoiding those that look expensive or vulnerable.

### Preserving capital

Some of the impact of challenging markets can be reduced by adjusting allocations between different asset types and regions or emphasising more resilient individual companies.

### Harnessing volatility

While short-term investment valuations can fluctuate sharply, these moves can provide opportunities for active managers to add value and/or protect capital values.

## How we're active

Both of the CT Universal MAP ranges invest in a blend of equities, bonds and cash and 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, we invest across a range of markets and adjust weightings based on where we see value or are concerned about risks.

### Security selection

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 are tied to the direction of markets and risks as they emerge. Using a host of active techniques we can address risks such as currency fluctuations, government policy and central bank actions.



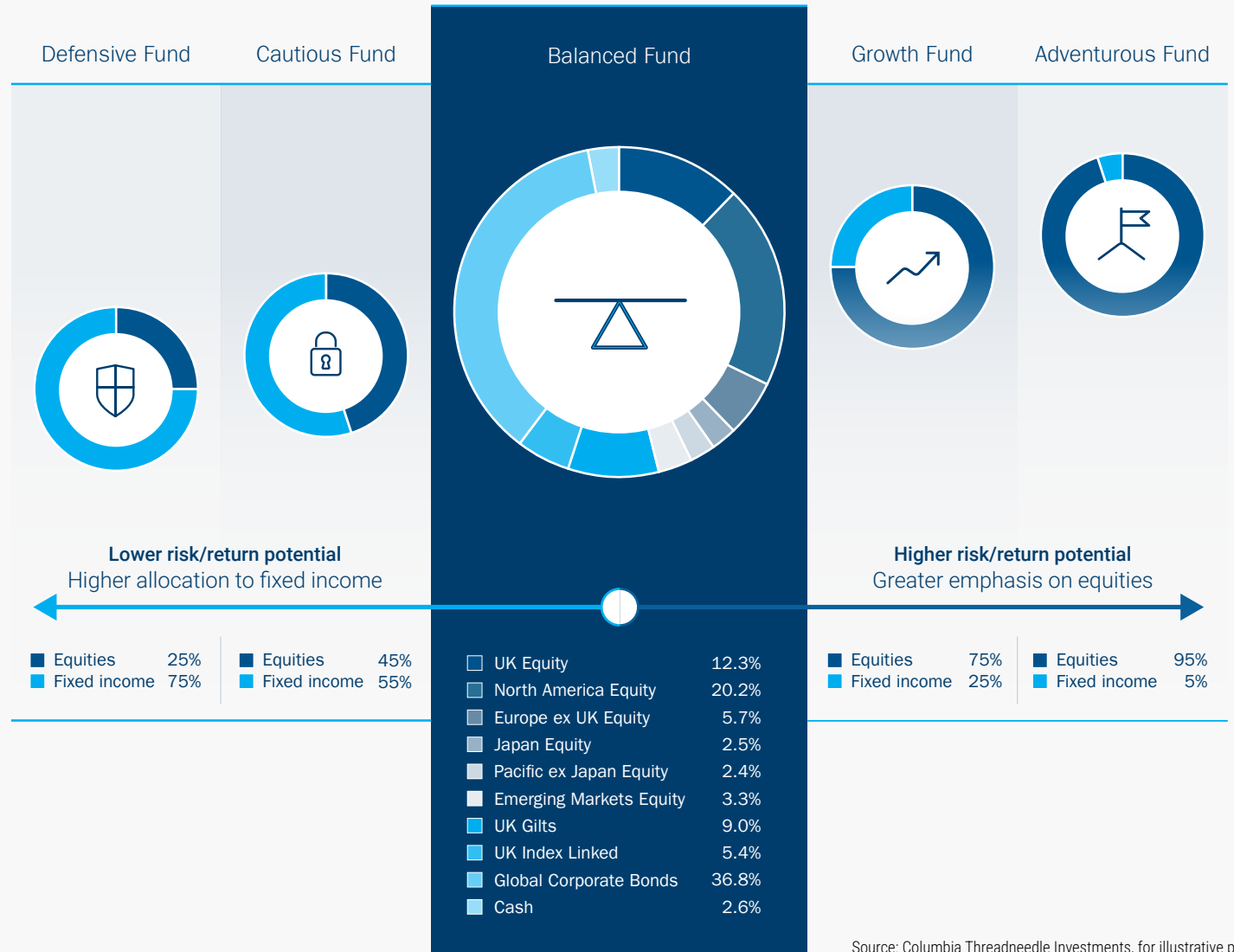
# Designed to make investing simple

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 page 9.

“ Straightforward multi-asset products emphasising diversification and traditional asset classes designed as a ‘one stop shop’ investment solution. ”

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



Source: Columbia Threadneedle Investments, for illustrative purposes only

# Multi-asset investing that doesn't cost the earth

Our CT Sustainable Universal MAP range is underpinned by a clear 'Avoid, Invest, Improve' investment philosophy.

We believe the range is 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.

This product has a 'Sustainability Focus' label, under the FCA's Sustainability Disclosure Requirements (SDR). It invests mainly in assets that focus on sustainability for people or the planet. Sustainable investment labels help investors find products that have a specific sustainability goal.



## CT Sustainable Universal MAP under the spotlight

The funds are managed using our '**Avoid, Invest, Improve**' philosophy to:

- 01 Avoid** assets with damaging or unsustainable practices.
- 02 Invest** in assets that make a positive contribution to the world we live in.
- 03 Improve** companies' management of ESG issues through active engagement and voting.

We use the framework of the 17 United Nations Sustainable Development Goals (SDGs) to help us find compelling investment opportunities, while our Multi-Asset team works closely with our specialist Responsible Investment team to both integrate sustainability within our investment process and drive improvement through active engagement.

## Specialists in responsible investment

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

**40+**  
strong Responsible Investment experts

**1984**  
we launched Europe's 1st ethically screened fund

**2005**  
a founding signatory of the UN Principles for Responsible Investment

Source: Columbia Threadneedle Investments, as at 30 September 2024.



## CT Universal MAP

Our risk targeted funds cater for a range of client profiles, including a fund for income seekers.

	Defensive	Cautious	Balanced	Growth	Adventurous	Income
Fund range details						
Expected volatility (rolling 10 years)	4%-6%	6%-8%	8%-10%	10%-12%	12%-14%	8%-10%
Annualised return potential (10 years+)*	CPI+ 1%	CPI+ 2%	CPI+ 3%	CPI+ 4%	CPI+ 5%	>4% income
Historical equity allocation**	18-28%	40-54%	55-64%	67-79%	86-99%	51-66%
OCF***	0.29% capped	0.29% capped	0.29% capped	0.29% capped	0.29% capped	0.29% capped
Fund type	Multi-Asset – UK OEIC					
Investment approach	Predominantly direct investments made by Columbia Threadneedle fund managers					
IA Sector	Volatility Managed					

### Mapped to leading risk rating providers

Funds	DYNAMIC PLANNER	defaqto	Risk Rated by Synaptic	FinaMetrica	e	Oxford Risk
CT Universal MAP Defensive	3	3	2.5	21-44 (25)****	2.7	2****
CT Universal MAP Cautious	4	4	2.8	45-54 (45)	3.3	3
CT Universal MAP Balanced	5	5	3.5	55-60 (60)	3.9	4
CT Universal MAP Growth	6	6	4.2	64-75 (70)	4.4	5
CT Universal MAP Adventurous	7	8	5.0	76-100 (95)	4.8	6
CT Universal MAP Income	5	5	3.4	61-63 (65)	3.9	4



Source: Columbia Threadneedle Investments, data as at 30 September 2024. Synaptic and EV risk ratings as at Q3 2024. \*Return potential derived from a combination of the modelled historical asset allocation and return potential for each asset class. Return potential for each asset class are based on current yield for fixed income assets and a combination of dividends and GDP growth for equities. \*\*Allocation based on monthly exposures since inception for the CT Universal MAP range.

\*\*\* Please refer to the Prospectus and Key Investor Information Document (KIID) for further information on charges. \*\*\*\* FinaMetrica shows 'best fit' mapping as well as current fund ratings in brackets ( ). \*\*\*\*\* Oxford Risk new ratings based on scale of 1-7. Legacy scale (1-5) available on request.

## CT Sustainable Universal MAP

Sustainability-orientated multi-asset investing aligned to a range of client profiles.

	Defensive	Cautious	Balanced	Growth	Adventurous
Fund range details					
Expected volatility (rolling 10 years)	4%-6%	6%-8%	8%-10%	10%-12%	12%-14%
Annualised return potential (10 years+)*	CPI+ 1%	CPI+ 2%	CPI+ 3%	CPI+ 4%	CPI+ 5%
Historical equity allocation**	18-28%	40-48%	55-64%	63-78%	90-97%
OCF***	0.39% capped	0.39% capped	0.39% capped	0.39% capped	0.39% capped
Fund type	Multi-Asset – UK OEIC				
Investment approach	Predominantly direct investments made by Columbia Threadneedle fund managers				
IA Sector	Volatility Managed				

### Mapped to leading risk rating providers

Funds	DYNAMIC PLANNER	defaqto	Risk Rated by Synaptic	FinaMetrica	e	Oxford Risk
CT Sustainable Universal MAP Defensive	3	3	2.5	21-44 (25)***	2.7	2****
CT Sustainable Universal MAP Cautious	4	4	2.8	45-54 (45)	3.2	3
CT Sustainable Universal MAP Balanced	5	5	3.4	55-62 (60)	3.8	4
CT Sustainable Universal MAP Growth	6	6	4.2	63-75 (70)	4.3	5
CT Sustainable Universal MAP Adventurous	7	8	5.0	76-100 (95)	4.8	6



Source: Columbia Threadneedle Investments, data as at 30 September 2024. Synaptic and EV risk ratings as at Q3 2024. \*Return potential derived from a combination of the modelled historical asset allocation and return potential for each asset class. Return potential for each asset class are based on current yield for fixed income assets and a combination of dividends and GDP growth for equities. \*\*Allocation based on monthly exposure since inception for the CT Sustainable Universal MAP range. \*\*\* Please refer to the Prospectus and Key Investor Information Document (KIID) for further information on charges. \*\*\*\* FinaMetrica shows 'best fit' mapping as well as current fund ratings in brackets ( ). \*\*\*\*\* Oxford Risk new ratings based on scale of 1-7. Legacy scale (1-5) available on request.

# Supporting you, your business and your clients

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

## 01 Adviser Edge

Adviser Edge offers technical training and support, providing practical value to your business and clients. In a competitive market, it's vital you're staying ahead of change and maintaining your edge.

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

## 02 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.

## 03 Weekly economic round-up

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

## 04 Consumer Duty

Access a range of resources to help you account for the FCA's Consumer Duty regulation.

## 05 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.

## 06 Annual report

Available for the CT Sustainable Universal MAP range, our Sustainability Profile Report details alignment with the UN SDGs, contains key sustainability metrics and case studies.



## 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. Your capital is at risk.

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

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To find out more visit [columbiathreadneedle.com](https://columbiathreadneedle.com)



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