

For professional investors only

**CT Sustainable Universal
MAP Range**

Your Consumer Duty toolkit

Low-cost multi-asset solutions
that redefine value

Welcome to your Consumer Duty toolkit for the CT Sustainable Universal MAP range

We recognise that our success is determined by yours. We are firm believers in working in partnership with our clients and the CT Sustainable Universal MAP range and the surrounding support we offer typifies this approach.

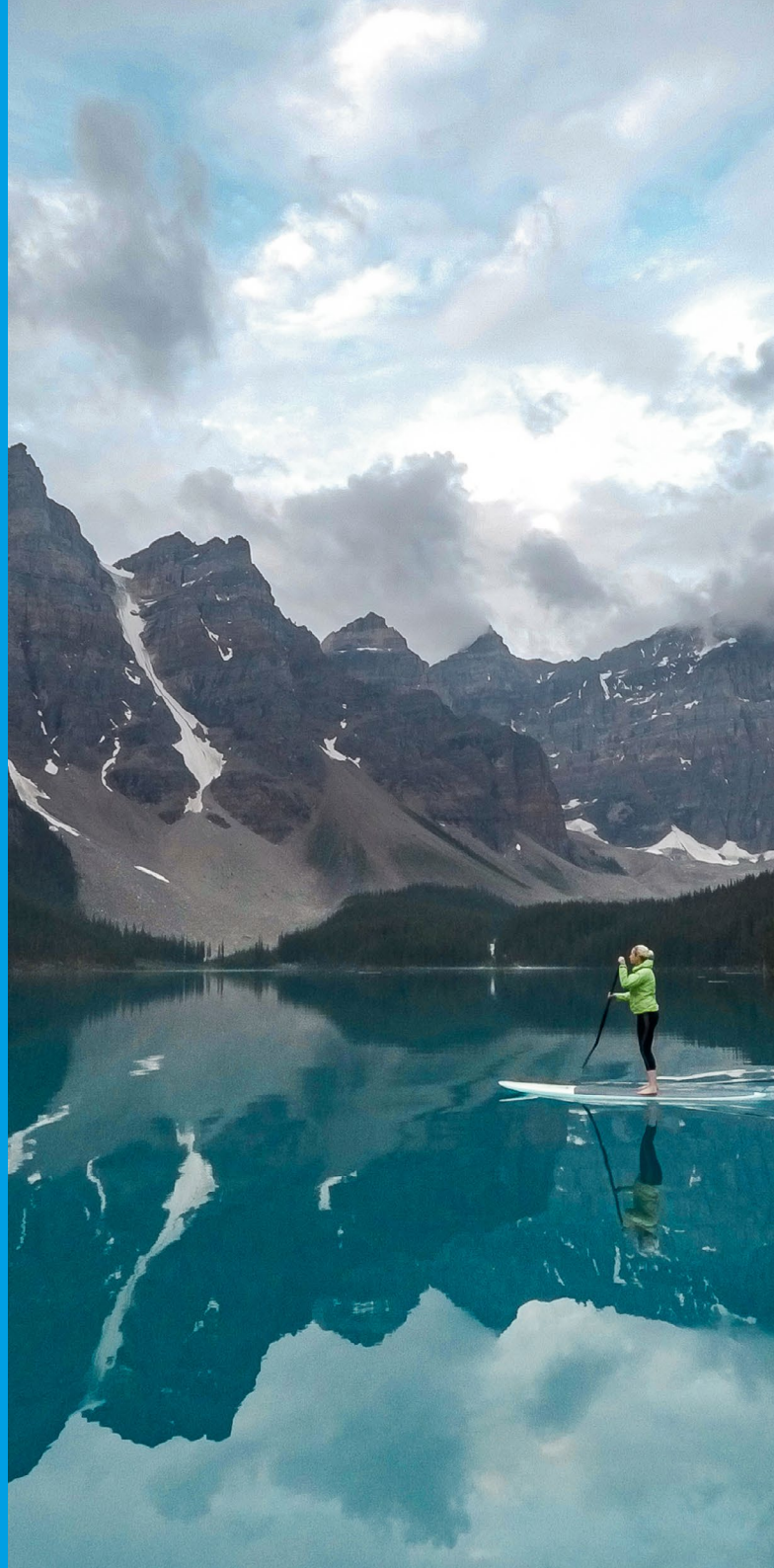
Designed to sit within your centralised investment proposition, the funds leverage our extensive multi asset investment capabilities and asset class experts to offer a range of class leading funds. Each fund is actively managed from asset allocation to stock selection and risk control.

We are pleased to offer this range of active funds for a capped ongoing charge figure of 0.39%, a price point more commonly associated with passive funds.

This toolkit is an extension of the support we offer our clients in helping them meet their Consumer Duty obligations when recommending the CT Sustainable Universal MAP range to their clients.



Steve Armitage
Co-head UK Wholesale



Committed to our Consumer Duty and helping you meet your obligations

A focus on delivering quality and appropriate investment products together with excellence in client service and support sits central in our business. It's an ethos that the Financial Conduct Authority is hardwiring across the UK asset management and financial advice industry with its Consumer Duty policy. Our Consumer Duty toolkit is designed to help you facilitate the implementation and ongoing alignment with new Consumer Duty Rules.

Navigate the range of tools and resources available to you using the four Consumer Duty outcomes.



Products and services

Specifically meeting consumer needs



Price and value

Fit for purpose and represent fair value



Consumer understanding

Enabling informed decisions



Consumer support

Meeting client needs throughout our relationship

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.

Multi-asset investing that doesn't cost the earth

Our CT Sustainable Universal MAP funds are a suite of sustainability-orientated low-cost actively managed multi-asset funds.

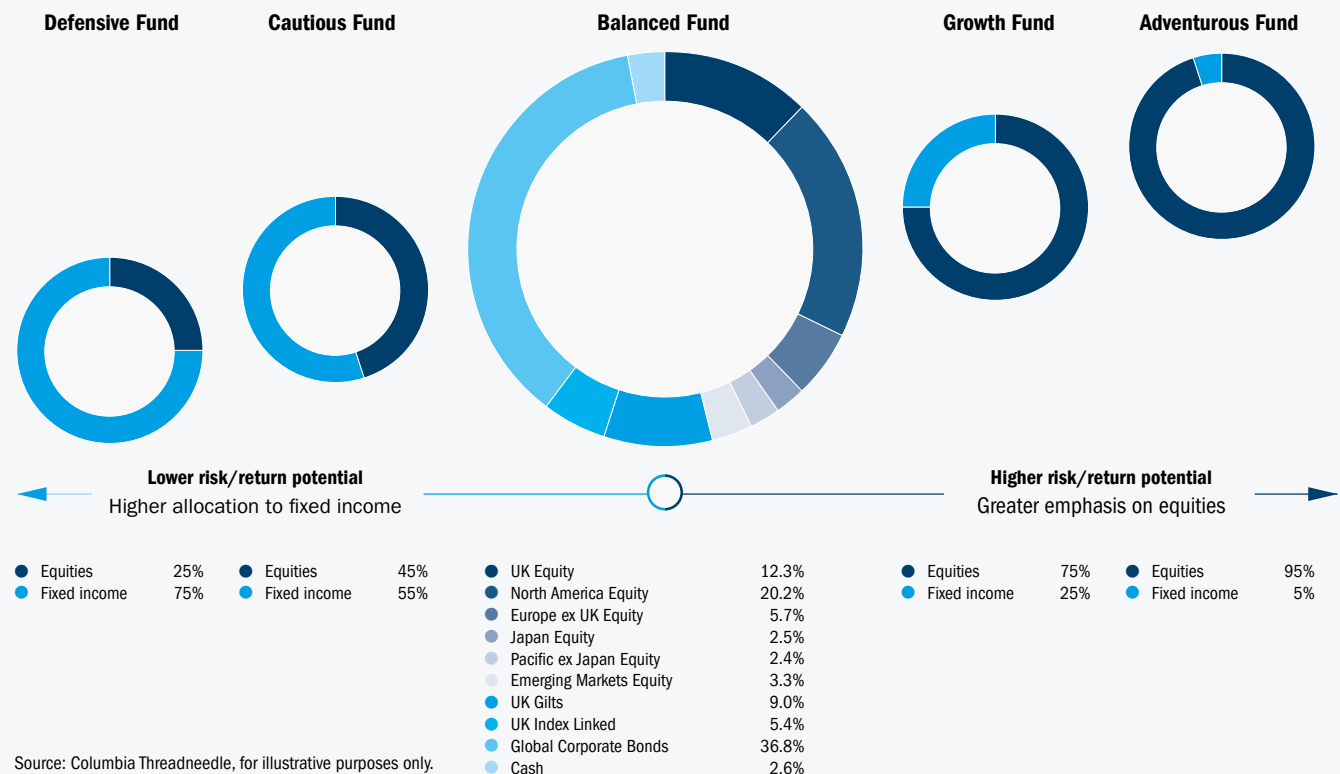
The range is built to offer individuals a portfolio aligned with the level of risk and potential reward that's right for them.

- **Sustainability-orientated** – underpinned by a clear 'Avoid, Invest, Improve' philosophy and with investments typically orientated areas like energy transition, resource efficiency and health & wellbeing.
- **Low-cost** – we are firm believers in the potential of active management but recognise the importance of controlling cost. Ongoing Charge Figures are capped at 0.39%.
- **Redefined value** – we aim to generate returns beyond those implementing a passive approach. Value extends to a comprehensive suite of support, including Adviser Edge.
- **Actively managed** – strategic and tactical asset allocation together with specialist asset class managers actively seeking out the best individual opportunities. Active management also extends to our engagement efforts with companies on environmental, social and governance (ESG issues)
- **Multiple options** – five risk targeted portfolios ranging from Defensive to Adventurous.
- **Universal applications** – the role advisers play in helping people achieve their financial goals has never been more important – the funds are designed for deployment in a host of financial planning scenarios.



Designed for deployment in a host of financial planning scenarios

Typical Asset Allocations: CT Sustainable Universal MAP range



Consumer Duty outcomes

Tools, resources and support materials

With five risk-targeted funds the range facilitates clear alignment between client needs and attitudes to risk



Products and services

The FCA wants all products and services for retail consumers to be fit-for-purpose.

Designed as high-quality practical tools for the financial adviser's toolkit the CT Sustainable Universal MAP range draws on extensive capabilities and robust product design. With five risk targeted funds and an income option, the range facilitates clear alignment between client needs and attitudes to risk.

Target market assessment – with five risk targeted funds and an income option the range is designed to facilitate clear alignment between client needs and attitude to risk as well as considering knowledge and experience. A user-friendly summary version specifically for the CT Sustainable Universal MAP range is available here.



↓ Available here

Products and services checklist

To deliver good outcomes firms need to:

- ✓ Ensure the product and services meets the needs, characteristics, and objectives in the identified target market
- ✓ Ensure the intended distribution strategy for the product or service is appropriate for the target market
- ✓ Carry out regular reviews to ensure the product or service continues to meet the needs, characteristics, and objectives of the target market



Price and value



The FCA wants all customers to receive fair value.

The price of products and services must be fit for purpose and represent fair value for customers. A lack of fair value is unlikely to be consistent with customers realising their financial objectives and firms cannot act in good faith if they are knowingly manufacturing or distributing poor value products and services.

Price and value checklist

When assessing value firms must consider:

- ✓ The nature of the product or service, including the benefits that will be provided or may reasonably be expected and their qualities
- ✓ Any limitations that are part of the product or service
- ✓ The expected total price customers will pay including all applicable fees and charges over the lifetime of the relationship between the customers and firms
- ✓ Consider how different groups of customers are affected as some groups may be at more risk of harm

Ongoing Charge Figures capped at 0.39% our CT Sustainable Universal MAP. Our concept of value extends beyond price through a comprehensive support proposition.

Assessment of Value – read our latest Assessment of Value statement. The CT Sustainable Universal MAP funds are on pages 27-39 with each fund assessed as ‘demonstrating value’.



↓ Available here



Consumer understanding

The range is built to offer individuals a portfolio aligned with the level of risk and potential reward that’s right for them.

The FCA wants firms’ communications to support and enable customers to make informed decisions about financial products and services.

Actively investing in equities and fixed income, our CT Sustainable Universal MAP funds were designed to be clear and readily understandable investment products. We offer a range of resources so that financial advisers and end consumers can readily get to grips with the funds – the resources underpinning them, the approaches employed and the way they are managed.

Investment policy – underpinned by a robust ‘Avoid, Invest, Improve’ philosophy. Investors can find out more about the exclusion criteria applied to the funds with the investment policy document.



↓ Available here

Suitability report – wording to help you demonstrate why you are recommending funds in the CT Sustainable Universal MAP range to your clients – a key tool in communicating that you are delivering appropriate investment advice.



↓ Available here

Standard RFP documentation – detailed information on the team behind the range, their philosophy and investment process, including the approach to strategic/tactical asset allocation, stock selection and risk management.



↓ Available here



Consumer support

We acknowledge our responsibility in helping you support your clients. To assist you, we maintain a raft of regularly updated materials and resources for the CT Sustainable Universal MAP funds.

Additionally, we produce a host of broader related insights, including macro and market perspectives as well as updates on practice management, regulatory and financial planning related matters.

A comprehensive suite of support materials to help you support your clients

Impact report

Demonstrates how the funds rank against key sustainability metrics, details engagement and voting activities plus alignment with the UN Sustainable Development Goals.



↓ Available here

ESG insights

Regular thought leadership on ESG issues from our 40+ strong team of Responsible Investment specialists.



↓ Available here

Quarterly fund reports

Detailed information on performance and its drivers. Updates on portfolio composition, activity and positioning as well as perspectives from the team on the prospects for economies and markets.



↓ Available here

Tactical Asset Allocation Flashview

Regular and timely updates on our views on individual asset classes as well as information on recent adjustments to portfolio positioning.



↓ Available here

Regular macro views

Updates from our investment teams including regular webinars, articles and a weekly video update on economies and markets from Steven Bell, our chief economist.



↓ Available here

Webinars

We run webinars quarterly – our investment team providing advisers with insights on performance, portfolio positioning and the outlook.



↓ Available here

Adviser Edge

Our award-winning free-to-use educational platform for Financial Advisers offers access to a raft of technical resources covering financial planning, investment, practice management and regulatory insights



↓ Available here








Aligned with your investment process

The funds are independently risk profile mapped and rated.



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

CT Sustainable Universal MAP range Resources quick links

- › Target Market Assessment
- › Assessment of Value
- › Suitability wording
- › Standard RFP documentation
- › Impact report
- › ESG Insights
- › Quarterly fund reports
- › Tactical Asset Allocation Flashview
- › Regular macro views
- › Webinars
- › Adviser Edge





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



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