

CT Sustainable Universal MAP range

Target Market Information
March 2023



This document is designed to help advisers assess whether a specific fund from the CT Sustainable Universal MAP range is a potentially suitable investment for their client. The document helps identify the type of client by a range of factors including knowledge, experience, capacity for loss, risk appetite and objective.

Product description – CT Sustainable Universal MAP


Launched in 2019, our CT Sustainable Universal MAP funds are a suite of sustainability-orientated low-cost actively managed multi-asset funds that meet the growing demand and regulatory impetus behind responsible investment options. The range is 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.

- **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.




This is based on Columbia Threadneedle Investments opinion and does not take into consideration individual client circumstances

Section 1 – Assessing suitability




Key:

Yes		No		Neutral	
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How much knowledge and investment experience does your client have?

Investor Type	Description	Appropriate for target customer?
Basic Investor	<ul style="list-style-type: none"> - Basic knowledge of relevant financial products and the features of this specific product. - Can make an informed investment decision, perhaps based on the advice/ recommendation of a regulated intermediary, supported by appropriate information and documentation from the product manufacturer. - Basic financial industry experience. 	
Informed Investor	<ul style="list-style-type: none"> - Reasonable knowledge of relevant financial products and the features of this specific product. - Can make an informed investment decision, perhaps based on the advice/ recommendation of a regulated intermediary, supported by appropriate information and documentation from the product manufacturer. - Some financial industry experience. 	
Advanced Investor	<ul style="list-style-type: none"> - Good knowledge and experience of relevant financial products and the features of this specific product. - Can make an informed investment decision, perhaps based on the advice/ recommendation of a regulated intermediary, supported by appropriate information and documentation from the product manufacturer. - Significant financial industry experience. 	

What is your client's capacity for loss?

How much capital loss can they take?	Definition	Target Customer	Comments
Unlimited	Clients can afford to lose all capital		You can offer this fund to a client who is able to lose all capital
Limited	Clients are looking to keep their capital or can afford to lose a certain amount, set by the product		You can offer this fund to a client who is able to accept a limited fall in capital
None	Clients cannot accept any capital loss		You should not offer this fund to a client that cannot lose capital

What's your client's risk appetite?

See Risk Tolerance and Fund Objectives of our funds in section 2

How does this product meet your client's objectives and needs?

Outcome	Target	Fund objective
Preservation of capital	<input type="checkbox"/>	These funds are not designed for the preservation of capital
Growth	<input checked="" type="checkbox"/>	The available funds are designed for capital growth
Income	<input checked="" type="checkbox"/>	These funds are designed to create income
Time Horizon	The recommended investment period is 5 years or more	
Maturity Date	These funds are open ended and have no fixed maturity date	

How can your clients invest in this product?






Distribution Strategy	Appropriate for target customer?	Type of customer
Non-Advised	<input checked="" type="checkbox"/>	These funds may be offered to retail and professional clients.
With investment advice	<input checked="" type="checkbox"/>	These funds may be offered to retail and professional clients.
Portfolio Management	<input checked="" type="checkbox"/>	These funds may be offered to retail and professional clients.

Investors Age

Years	Description	Appropriate for target customer?
Under 18	Not available for anyone under 18 years of age	<input checked="" type="checkbox"/>
18 - 40	This age group is with target market for fund range	<input checked="" type="checkbox"/>
41 - 80	This age group is with target market for fund range	<input checked="" type="checkbox"/>
81+	Not main target market as less likely to be able to invest for minimum 5 year investment horizon	<input type="checkbox"/>

Section 2 – Risk Tolerance and Fund Objectives

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



Fund objective and policy	
Fund name	CT Sustainable Universal MAP Defensive
Investment objective	The Fund seeks to provide growth, combining capital and income, over the long term (at least 5 years) consistent with a defensive risk profile over the same time period.
Investment policy	<p>The Fund will gain exposure to a range of global asset classes.</p> <p>At any one time the Fund may be invested in any one or more of the following: collective investment schemes, equities, fixed income securities (government and non-government bonds), derivatives, money-market instruments, deposits, cash and near cash, real estate investment trusts and other transferable securities. The Fund may use derivatives for investment purposes as well as for efficient portfolio management.</p> <p>As part of its investment process, the Investment Manager integrates environmental, social and governance (“ESG”) factors into its routine analysis. Through this process, the Investment Manager seeks to (1) avoid investments that are contrary to the goals of making positive contributions to society and/or the environment; (2) invest in companies that provide sustainable solutions or that make positive contributions to society and/or the environment; and (3) improve companies by selecting those that, in the Investment Manager’s opinion, will benefit from active investor engagement, leading to reduced risk, improved performance, best practices and, overall, long-term investor value.</p> <p>The Fund is actively managed and the Investment Manager is not constrained by any particular asset allocation in respect of geography, industry or sector. The collective investment schemes in which the Fund invests may include other schemes operated by the ACD. Typically, the Fund will maintain, in normal market conditions, an exposure to equities of between 10-50% of the value of the portfolio, which in the Investment Manager’s view, is consistent with the Fund’s aim to maintain a defensive risk profile.</p> <p>As the Fund is actively managed, the Investment Manager will determine the asset allocation exposures and ranges that are considered consistent with a defensive risk profile over at least a 5 year period. At the Investment Manager’s discretion, particularly in times of market stress, the Fund may not maintain a defensive risk profile over shorter time periods.</p>

Fund objective and policy	
Fund name	CT Sustainable Universal MAP Cautious
Investment objective	The Fund seeks to provide growth, combining capital and income, over the long term (at least 5 years) consistent with a cautious risk profile over the same time period.
Investment policy	<p>The Fund will gain exposure to a range of global asset classes.</p> <p>At any one time the Fund may be invested in any one or more of the following: collective investment schemes, equities, fixed income securities (government and non-government bonds), derivatives, money-market instruments, deposits, cash and near cash, real estate investment trusts and other transferable securities. The Fund may use derivatives for investment purposes as well as for efficient portfolio management.</p> <p>As part of its investment process, the investment manager integrates environmental, social and governance (“ESG”) factors into its routine analysis. Through this process, the investment manager seeks to (1) avoid investments that are contrary to the goals of making positive contributions to society and/or the environment; (2) invest in companies that provide sustainable solutions or that make positive contributions to society and/or the environment; and (3) improve companies by selecting those that, in the investment manager’s opinion, will benefit from active investor engagement, leading to reduced risk, improved performance, best practices and, overall, long-term investor value.</p> <p>The Fund is actively managed and the investment manager is not constrained by any particular asset allocation in respect of geography, industry or sector. The collective investment schemes in which the Fund invests may include other schemes operated by the ACD. Typically, the Fund will maintain, in normal market conditions, an exposure to equities of between 20% - 60% of the value of the portfolio, which in the investment manager’s view, is consistent with the Fund’s aim to maintain a cautious risk profile.</p> <p>As the Fund is actively managed, the investment manager will determine the asset allocation exposures and ranges which are considered consistent with a cautious risk profile over at least a 5 year period. At the investment manager’s discretion, particularly in times of market stress, the Fund may not maintain a cautious risk profile over shorter time periods.</p>
Fund name	CT Sustainable Universal MAP Balanced
Investment objective	The Fund seeks to provide growth, combining capital and income, over the long term (at least 5 years) consistent with a balanced risk profile over the same time period.
Investment policy	<p>The Fund will gain exposure to a range of global asset classes.</p> <p>At any one time the Fund may be invested in any one or more of the following: collective investment schemes, equities, fixed income securities (government and non-government bonds), derivatives, money-market instruments, deposits, cash and near cash, real estate investment trusts and other transferable securities. The Fund may use derivatives for investment purposes as well as for efficient portfolio management.</p> <p>As part of its investment process, the investment manager integrates environmental, social and governance (“ESG”) factors into its routine analysis. Through this process, the investment manager seeks to (1) avoid investments that are contrary to the goals of making positive contributions to society and/or the environment; (2) invest in companies that provide sustainable solutions or that make positive contributions to society and/or the environment; and (3) improve companies by selecting those that, in the investment manager’s opinion, will benefit from active investor engagement, leading to reduced risk, improved performance, best practices and, overall, long-term investor value.</p> <p>The Fund is actively managed and the investment manager is not constrained by any particular asset allocation in respect of geography, industry or sector. The collective investment schemes in which the Fund invests may include other schemes operated by the ACD. Typically, the Fund will maintain, in normal market conditions, an exposure to equities of between 30% - 70% of the value of the portfolio, which in the investment manager’s view, is consistent with the Fund’s aim to maintain a balanced risk profile.</p> <p>As the Fund is actively managed, the investment manager will determine the asset allocation exposures and ranges which are considered consistent with a balanced risk profile over at least a 5 year period. At the investment manager’s discretion, particularly in times of market stress, the Fund may not maintain a balanced risk profile over shorter time periods.</p>

Fund objective and policy	
Fund name	CT Sustainable Universal MAP Growth
Investment objective	The Fund seeks to provide growth, combining capital and income, over the long term (at least 5 years) consistent with a growth risk profile over the same time period.
Investment policy	<p>The Fund will gain exposure to a range of global asset classes.</p> <p>At any one time the Fund may be invested in any one or more of the following: collective investment schemes, equities, fixed income securities (government and non-government bonds), derivatives, money-market instruments, deposits, cash and near cash, real estate investment trusts and other transferable securities. The Fund may use derivatives for investment purposes as well as for efficient portfolio management.</p> <p>As part of its investment process, the investment manager integrates environmental, social and governance (“ESG”) factors into its routine analysis. Through this process, the investment manager seeks to (1) avoid investments that are contrary to the goals of making positive contributions to society and/or the environment; (2) invest in companies that provide sustainable solutions or that make positive contributions to society and/or the environment; and (3) improve companies by selecting those that, in the investment manager’s opinion, will benefit from active investor engagement, leading to reduced risk, improved performance, best practices and, overall, long-term investor value.</p> <p>The Fund is actively managed and the investment manager is not constrained by any particular asset allocation in respect of geography, industry or sector. The collective investment schemes in which the Fund invests may include other schemes operated by the ACD. Typically, the Fund will maintain, in normal market conditions, an exposure to equities of between 40% - 80% of the value of the portfolio, which in the investment manager’s view, is consistent with the Fund’s aim to maintain a growth risk profile.</p> <p>As the Fund is actively managed, the investment manager will determine the asset allocation exposures and ranges which are considered consistent with a growth risk profile over at least a 5 year period. At the investment manager’s discretion, particularly in times of market stress, the Fund may not maintain a growth risk profile over shorter time periods.</p>
Fund name	CT Sustainable Universal MAP Adventurous
Investment objective	The Fund seeks to provide growth, combining capital and income, over the long term (at least 5 years) consistent with an adventurous risk profile over the same time period.
Investment policy	<p>The Fund will gain exposure to a range of global asset classes.</p> <p>At any one time the Fund may be invested in any one or more of the following: collective investment schemes, equities, fixed income securities (government and non-government bonds), derivatives, money-market instruments, deposits, cash and near cash, real estate investment trusts and other transferable securities. The Fund may use derivatives for investment purposes as well as for efficient portfolio management.</p> <p>As part of its investment process, the Investment Manager integrates environmental, social and governance (“ESG”) factors into its routine analysis. Through this process, the Investment Manager seeks to (1) avoid investments that are contrary to the goals of making positive contributions to society and/or the environment; (2) invest in companies that provide sustainable solutions or that make positive contributions to society and/or the environment; and (3) improve companies by selecting those that, in the Investment Manager’s opinion, will benefit from active investor engagement, leading to reduced risk, improved performance, best practices and, overall, long-term investor value.</p> <p>The Fund is actively managed and the Investment Manager is not constrained by any particular asset allocation in respect of geography, industry or sector. The collective investment schemes in which the Fund invests may include other schemes operated by the ACD. Typically, the Fund will maintain, in normal market conditions, an exposure to equities of between 60-100% of the value of the portfolio, which in the Investment Manager’s view, is consistent with the Fund’s aim to maintain an adventurous risk profile.</p> <p>As the Fund is actively managed, the Investment Manager will determine the asset allocation exposures and ranges which are considered consistent with an adventurous risk profile over at least a 5 year period. At the Investment Manager’s discretion, particularly in times of market stress, the Fund may not maintain an adventurous risk profile over shorter time periods.</p>

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



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