

For professional investors only

**CT Universal MAP Range**

# Your Consumer Duty toolkit

Low-cost multi-asset solutions  
that redefine value

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

**At Columbia Threadneedle Investments we recognise that our success is determined by yours. We are firm believers in working in partnership with our clients and the CT 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 0.29%, 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 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 is at the heart of 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.

# CT Universal MAP Redefining value

Launched in 2017, our CT Universal MAP funds brought something new to the marketplace – access to a range of actively managed multi-asset funds at a low cost.

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.

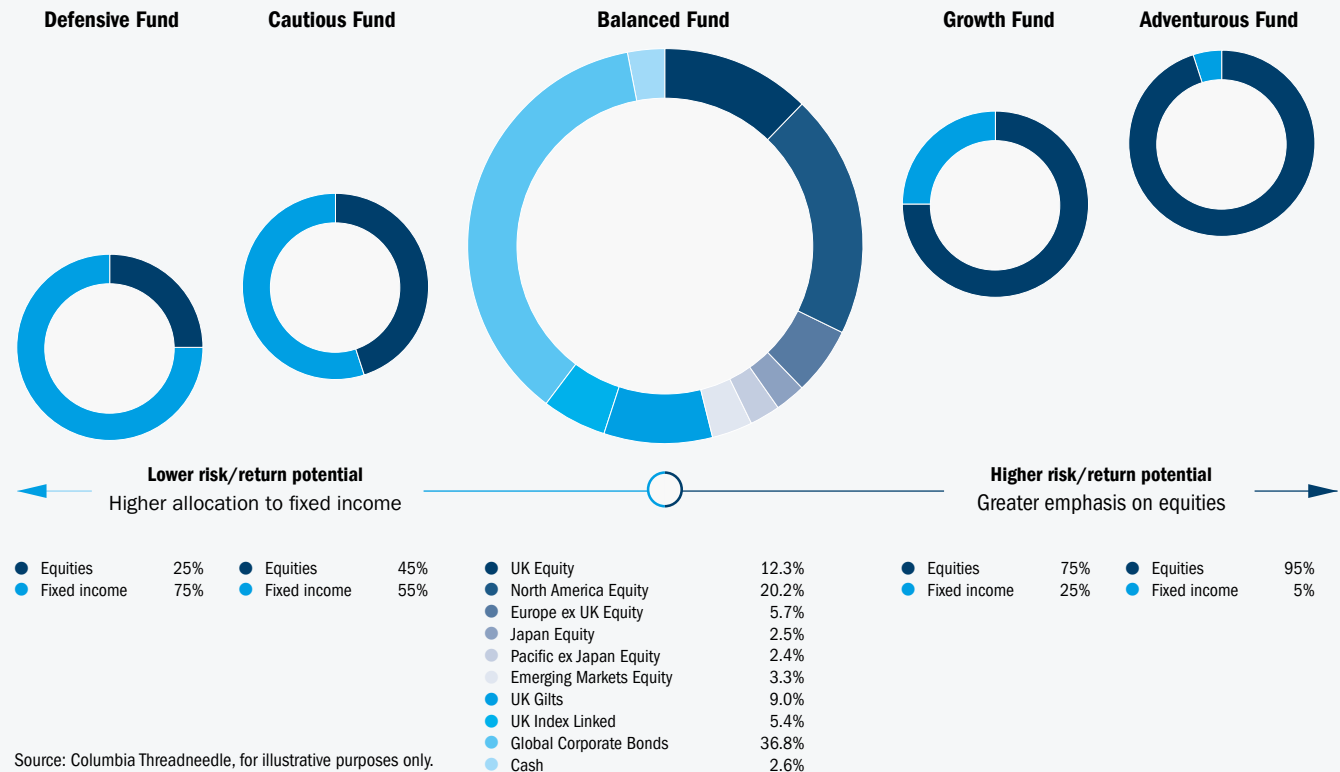
### At a glance

- **Low-cost** – we are firm believers in the potential of active management but recognise the importance of controlling costs. Ongoing Charge Figures are capped at 0.29%.
- **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.
- **Multiple options** – five risk-targeted portfolios ranging from Defensive to Adventurous together with an Income option.
- **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 Universal MAP range



# Consumer Duty outcomes

Tools, resources and support materials

With five risk-targeted funds and an income option, 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 Universal MAP range draws on extensive capabilities and robust product design.

**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.

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



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## 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

With Ongoing Charge Figures capped at 0.29% our CT Universal MAP range brings the potential of active management to a passive price point. Our concept of value extends beyond price through a comprehensive support proposition.

**Assessment of Value** – read our latest Assessment of Value statement. The CT Universal MAP funds are on pages 79-84 with each fund assessed as 'demonstrating value'.



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## 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 assets, our CT 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.



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**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

The funds are designed to be clear and readily understandable



# 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 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

## CT Universal MAP – support kitbag

### 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.



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### 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.



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### 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.








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# Aligned with your investment process

The funds are independently risk profile mapped and rated.

## 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 range Resources quick links

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



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



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



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