

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

CT UNIVERSAL MAP DEFENSIVE FUND (THE "FUND")

Class C Accumulation Shares (GBP) GB00BK5Z9D52, a sub-fund of Columbia Threadneedle (UK) ICVC III (the "Company"), regulated by the FCA.

This sub-fund is managed by Columbia Threadneedle Fund Management Limited, (part of the Columbia and Threadneedle group of companies).

Objectives and Investment Policy

- The Fund seeks to provide growth, combining capital and income, over the long term (at least 5 years) consistent with a defensive volatility level over the same period.
- The Fund will gain exposure to a range of global asset classes.
- At any point the Fund may be invested in any one or more of the following: collective investment schemes, equities (ordinary shares in companies), fixed income securities (securities that pay either a fixed or variable level of income on a periodic basis and generally repay a specified amount at a pre-determined date) including both government and non-government bonds, derivatives (an investment contract between the Fund and a counterparty the value of which is derived from one or more underlying assets), 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.
- 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 promoted by Columbia Threadneedle Investments. 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 volatility level.
- The investment manager will aim to manage the Fund within a long term (at least 5 Years) volatility range.
- As the Fund is actively managed, the investment manager will determine the asset allocation exposures and ranges which are consistent with the target volatility range. At the investment manager's discretion, particularly in times of market stress, the Fund may not remain within the target volatility range over shorter time periods.
- Income from investments in the Fund will be added to the value of your shares.
- You may buy or sell shares daily on demand (but not weekends or UK bank holidays or other days when the Fund is not open for dealing). Orders to buy or sell must be received by 12 noon (UK time) to receive the price calculated at that day's valuation point. We are not required to hold monies arising from the purchase and sales of shares in our funds in a client money bank account and hold these monies in our own bank account, utilising the FCA's permitted one-day window while carrying out a delivery versus payment transaction for the purpose of settling transactions in relation to units in the Fund. In the exceptional event that a transaction is not processed within this one-day window, any cash will be held in a client bank account. No interest will be paid to investors on cash held on a client bank account.
- Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Risk and Reward Profile

The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table below shows the Fund's ranking on the Risk and Reward Indicator.

Lower Risk,
Typically lower rewards

Higher Risk,
Typically higher rewards



- The Fund is rated 4 because historically it has shown a medium level of volatility (how much the value of the Fund goes up and down).
- The lowest category does not mean a risk-free investment.
- The indicator may not adequately reflect the following risks of investing in particular assets, which may impact on future investment return:
 - Derivative Risk: derivative values rise and fall at a greater rate than equities and debt instruments. Losses can be greater than the initial investment.
 - Fixed Interest Securities Risk: changes in interest rates can affect the values of fixed interest holdings.
 - Credit Risk: receiving income or capital due from debt instruments is dependent on the provider's ability to pay.
 - Smaller Companies Risk: smaller companies carry a higher degree of risk and their value can be more sensitive to market movement.
 - Emerging Markets Risk: this Fund invests in emerging markets which are less developed and have additional legal and political risks.
 - Liquidity Risk: the ability to buy and sell assets at a favourable price may be affected by a low level of counterparties willing to enter into a transaction with the Fund.
 - Currency Risk: your investment may be adversely affected by changes in currency exchange rates.
 - Leverage Risk: the use of derivatives to increase the exposure of the Fund to the market through either long or short positions will make the value of the Fund's investments more volatile than those of an unleveraged fund.
- The risks currently identified as applying to the Fund are set out in the "Risk Factors" section of the Prospectus.

Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest

Entry Charge:	0.00%
Exit Charge:	0.00%

These are the maximum charges that we might take out of your money before it is invested. In some cases, you might pay less and you should speak to your financial adviser about this.

Charges taken from the fund over a year

Ongoing Charges:	0.29%
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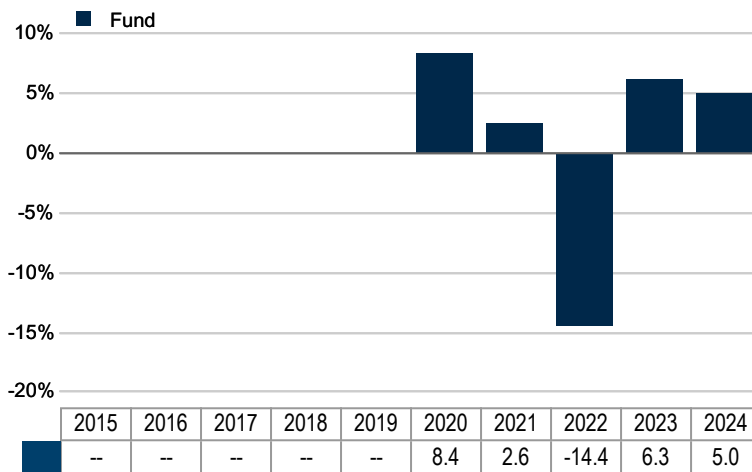
Charges taken from the fund under certain specific conditions

Performance Fee:	NONE
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The ongoing charges figure is based on expenses for the year ending 29/11/24. This figure may vary from year to year. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).

For more information about charges please see the Fund's prospectus.

Past Performance



Past performance is not a guide to future performance.

Fund launch date: 07/10/2019

Share/unit class launch date: 07/10/2019

Performance is calculated in GBP.

All charges and fees, except any entry, exit and switching charge, have been included within the performance.

This chart shows how much the Fund increased or decreased in value as a percentage each year.

Practical Information

- This document is issued by Columbia Threadneedle Fund Management Limited, a wholly owned subsidiary of Columbia Threadneedle Investments UK International Limited.
- Further information regarding the Fund including copies of the prospectus, annual and half yearly report and accounts can be obtained free of charge from Retail Sales Support, Columbia Threadneedle Investments, 6th Floor, Quatermile4, 7a Nightingale Way, Edinburgh EH3 9EG, telephone: Sales Support on 020 7464 5855 or electronically at www.columbiathreadneedle.co.uk.
- The Fund is part of Columbia Threadneedle (UK) ICVC III. You may switch investment between other funds or share classes of Columbia Threadneedle (UK) ICVC III. An entry charge may apply. Details on switching are provided in the Fund's prospectus.
- The assets and liabilities are segregated by law between the different funds of Columbia Threadneedle (UK) ICVC III. This means that the Fund's assets are held separately from other funds. Your investment in the Fund will not be affected by any claims made against any other fund in Columbia Threadneedle (UK) ICVC III.
- Details of the up to date remuneration policy including but not limited to a description of how remuneration and benefits are calculated will be available on www.columbiathreadneedle.co.uk when and in so far as available.
- Other practical information, including the latest published price for the Fund is available on our website www.columbiathreadneedle.co.uk.
- The Depositary for the Fund is State Street Trustees Limited.
- The tax legislation of the United Kingdom may have an impact on your personal tax position depending on your country of residence.
- Columbia Threadneedle Fund Management Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.