

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 SUSTAINABLE UNIVERSAL MAP DEFENSIVE FUND (THE "FUND")

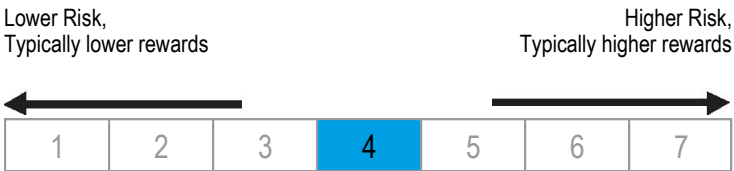
Class C Accumulation Shares (GBP) GB00BMW8RF92, a sub-fund of Columbia Threadneedle (UK) ICVC III (the "Company"), regulated by the FCA.
This sub-fund is managed by Columbia Threadneedle Fund Management Limited, (part of the Columbia and Threadneedle group of companies).

Objectives and Investment Policy

- Financial Objective: 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.
- Sustainability Objective: To address the sustainability challenges facing people and the environment by investing in issuers that provide solutions aligned with the Fund's 7 "Sustainability Themes": Energy Transition, Resource Efficiency, Sustainable Infrastructure, Sustainable Finance, Societal Development, Health and Wellbeing, Technological Innovation & Inclusion.
- The Fund is actively managed and gains exposure to a range of asset classes, which may include equities (shares), bonds, other funds, derivatives, money market instruments and cash. There is no constraint on any particular asset allocation in respect of geography, economic sector, or industry, subject to the criteria below.
- At least 70% of the Fund is invested in issuers of shares (companies) or bonds (government or non-government), whose products, services or investments provide solutions to environmental or social challenges in line with its Sustainability Themes, subject to the Sustainable Investment Criteria. In accordance with these criteria, we:
 - (1) Assess and select investments using the Columbia Threadneedle Investments Standard of Sustainability (the "Standard"). This ensures that the environmental or social solutions being provided meaningfully contribute to the Sustainability Themes i.e. 50% or more of a company's total net revenue is generated in this way (net means subtracting any revenues negatively aligned to the Themes from those that are positively aligned) or, for labelled bonds, the use of proceeds is wholly committed to providing solutions.
 - (2) Exclude issuers whose activities are harmful to the environment or society, and therefore conflict with the Sustainability Objective, including issuers with significant exposure (based on revenues) to weapons, tobacco, fossil fuels or issuers breaching international standards of business conduct.
- Further details about the Standard and exclusions are in the prospectus available on our website: www.columbiathreadneedle.com.
- The Fund may invest up to a maximum of 30% in the following assets that do not pursue the Sustainability Objective: investments that have sustainability characteristics but do not currently meet the Standard; other assets including funds (including those managed by Columbia Threadneedle Investment companies), bonds, money market instruments, deposits, cash and near cash for the purpose of liquidity and risk management.
- Typically, the Fund maintains an exposure to company shares of between 10-50% of the portfolio, which is considered consistent with its aim to maintain a defensive risk profile.
- We seek to engage with issuers to better understand how they are providing solutions to sustainability challenges aligned with the Sustainability Themes, and to encourage better management of environmental, social and governance (ESG) issues.
- The Fund has committed to an ambition to reach net zero emissions by 2050 or sooner, using stewardship to encourage companies to align to a net zero future.
- 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.



- 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.
 - Sustainable Investment Criteria: The Fund aims to invest in issuers which deliver sustainable outcomes and in doing so adheres to a set of Sustainable Investment Criteria. The Criteria will affect the Fund's exposure to certain sectors, which may impact the performance of the Fund positively or negatively relative to a benchmark or other funds without such restrictions.
- 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:	0.39%
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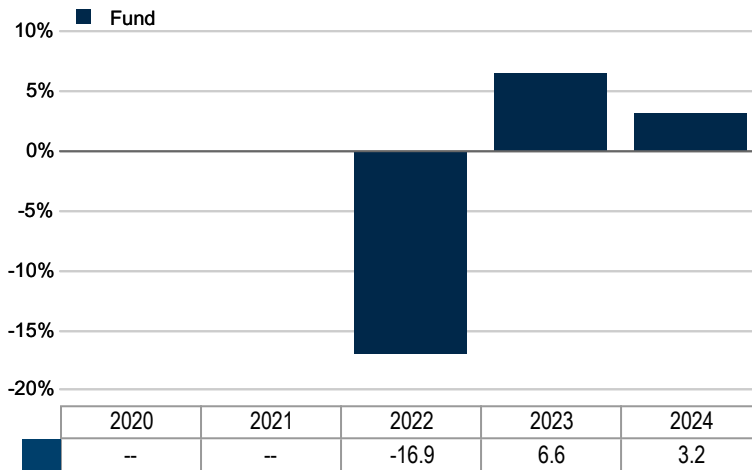
Charges taken from the fund under certain specific conditions

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: 16/03/2021

Share/unit class launch date: 16/03/2021

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.