

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

### **Pyrford Global Total Return (Sterling) Fund**

**a Fund of Columbia Threadneedle (Irl) plc**

**A Accumulation GBP**

Manufacturer: Waystone Management Company (IE) Limited

ISIN: IE00B1XBN520

Website: [www.pyrford.co.uk](http://www.pyrford.co.uk)

Call +353 1 668 7684 for more information

The PRIIP Manufacturer and the Management Company is Waystone Management Company (IE) Limited which is authorised in Ireland and supervised by the Central Bank of Ireland (CBI).

This PRIIP is authorised in Ireland

The Fund is authorised in Ireland and regulated by the Central Bank of Ireland.

24 April 2026

## What is this product?

### Type

This product is an investment fund.

### Term

There is no maturity date applicable to this product.

All of the Shares may be redeemed by the Company with the sanction of a special resolution of Shareholders, on no less than three weeks' notice to Shareholders at a sum equal to the Net Asset Value per Share.

In addition, the Company may, on no less than three weeks' notice to Shareholders, redeem all Shares issued if: (i) the Company is no longer authorised by the Central Bank as an investment company pursuant to Part 24 of the Companies Act 2014; or (ii) any law that has been passed renders it illegal or, in the reasonable opinion of the Directors of the Company, impracticable or inadvisable to continue the Company; or (iii) at any time following the Initial Offer Period, the Net Asset Value of the Company, any one Class or any one Fund shall on any Dealing Day within a period of one week is less than EUR75 million (or its currency equivalent), provided that notice of not less than four and not more than six weeks has been given to the Shareholders within four weeks of such period.

### Objectives

The Fund aims to provide a stable stream of returns that beats the rate of inflation over the long term while at the same time minimising volatility and aiming to protect investors from losses as compared to the market. The Fund is actively managed and aims to achieve a return similar to or better than the UK Retail Price Index (RPI) (the "Benchmark"). The Fund is not constrained by this Benchmark. The Fund invests in high quality fixed interest debt issued by governments and equities (shares) of companies that, at the time of purchase, have a minimum stock market worth of US\$500 million. The Fund can invest worldwide, however it places particular emphasis on North America, Europe (including the UK) and the Asia Pacific Region (including Japan). The Fund will have significant exposure to pound sterling-denominated assets.

The Fund may invest up to 20% of its assets in the global emerging markets and up to 25% of its assets in cash.

Forward foreign exchange transactions may be used to reduce the risk of adverse market changes in exchange rates.

For temporary defensive purposes, the Fund may invest, without limitation, in money market instruments.

The Fund may invest in other types of eligible investments, as disclosed in the prospectus for the Fund.

The Fund is actively managed. The majority of issuers in the Fund are likely to be represented in the benchmark because the Investment Manager uses it as a basis for portfolio construction, but has some discretion to deviate from its composition and risk characteristics within indicative risk parameters. The Fund will resemble the composition and risk characteristics of its benchmark; however, the Investment Manager's discretion may result in performance that differs from the benchmark.

Shares of the Fund may be redeemed on demand, with dealing normally on a daily basis.

Income from investments in the Fund will be added to the value of your shares.

You can find more details on the Investment Objective and policy of the Fund in the Prospectus. For more information on investment terms used in this document, please see Prospectus and Glossary available at [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com).

### Intended retail investor

This product is intended for investors who plan to stay invested for at least 3 years and are prepared to take on a medium-low level of risk of loss to their original capital in order to get a higher potential return. It is designed to form part of a portfolio of investments.

### Additional Information

Depository: State Street Custodial Services (Ireland) Limited.

Fund currency is GBP. Share class currency is GBP.

A copy of the Prospectus and latest annual and semiannual financial report in English and the latest Net Asset Value per Share and Bid and Offer Prices are available free of charge upon request from [www.pyrford.co.uk](http://www.pyrford.co.uk), by email from [information@pyrford.co.uk](mailto:information@pyrford.co.uk), or by writing to Pyrford International Ltd, 8th Floor, Cannon Place, 78 Cannon Street, London EC4N 6AG.

Please refer to the "Other relevant information" section below for more information.

## What are the risks and what could I get in return?

### RISK INDICATOR



The risk indicator assumes you keep the product for 3 year(s).

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the value of your investment.

### Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 03/2017 to 03/2020

Moderate scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 04/2021 to 04/2024

Favourable scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 02/2023 to 02/2026

**Recommended holding period:** 3 years  
**Example Investment:** GBP 10,000

|                     |  | If you exit after 1 year | If you exit after 3 years |
|---------------------|--|--------------------------|---------------------------|
| <b>Scenarios</b>    |  |                          |                           |
| <b>Minimum</b>      | <b>There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                          |                           |
| <b>Stress</b>       | <b>What you might get back after costs</b>   | <b>8,190 GBP</b>         | <b>8,450 GBP</b>          |
|                     | Average return each year   | -18.12%                  | -5.46%                    |
| <b>Unfavourable</b> | <b>What you might get back after costs</b>   | <b>9,710 GBP</b>         | <b>9,710 GBP</b>          |
|                     | Average return each year   | -2.90%                   | -0.98%                    |
| <b>Moderate</b>     | <b>What you might get back after costs</b>   | <b>10,280 GBP</b>        | <b>10,790 GBP</b>         |
|                     | Average return each year   | 2.80%                    | 2.56%                     |
| <b>Favourable</b>   | <b>What you might get back after costs</b>   | <b>11,190 GBP</b>        | <b>12,330 GBP</b>         |
|                     | Average return each year   | 11.91%                   | 7.23%                     |

**Be aware of currency risk. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

The risks currently identified as applying to the Fund are set out in the "Risk Factors" section of the prospectus.

Other risks to be considered are: Credit, Emerging markets, Currency, Derivatives and Operational risk

This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

## What happens if Waystone Management Company (IE) Limited is unable to pay out?

The Management Company of the Fund has no obligation to pay out since the Fund design does not contemplate any such payment being made. You are not covered by any national compensation scheme. To protect you, the assets are held with a separate company, a depositary. Should the Fund default, the depositary would liquidate the investments and distribute the proceeds to the investors. In the worst case, however, you could lose your entire investment.

## What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- GBP 10,000 is invested.

|                            | If you exit after 1 year | If you exit after 3 years |
|----------------------------|--------------------------|---------------------------|
| <b>Total costs</b>         | <b>128 GBP</b>           | <b>420 GBP</b>            |
| <b>Annual Cost Impact*</b> | <b>1.28%</b>             | <b>1.31%</b>              |

(\*)This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 3.87% before costs and 2.56% after costs. We may share part of the costs with the person selling you the product to cover the services they provide to you.

## Composition of costs

| One-off costs upon entry or exit                                   |   | If you exit after 1 year |
|--|---|--------------------------|
| <b>Entry costs</b>   | We do not charge an entry fee.  | 0 GBP                    |
| <b>Exit costs</b>  | This is the charge that may be taken from your investment when you choose to sell. We do not charge an exit fee for this product, but the person selling you the product may choose to do so.                                 | 0 GBP                    |
| Ongoing costs taken each year                                      |   |                          |
| <b>Management fees and other administrative or operating costs</b> | 1.17% of the value of your investment per year. This is an estimate based on actual costs over the last year.   | 117 GBP                  |
| <b>Transaction costs</b>   | 0.09% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 9 GBP                    |
| Incidental costs taken under specific conditions                   |   |                          |
| <b>Performance fees</b>  | There is no performance fee for this product.   |                          |

## How long should I hold it and can I take money out early?

### Recommended holding period 3 year(s)

This product is designed for longer term investments; you should be prepared to stay invested for at least 3 years. However, you can redeem your investment without penalty at any time during this period, or hold the investment longer. Redemptions are possible on every working day; it will take 2 working days for you to be paid. The price for the day, reflecting the actual value of the fund, is set each day at noon, and published on our website <https://www.columbiathreadneedle.com/en/pyrford-international/>

### How can I complain?

You can also send your complaint to the Fund's Management Company at 35 Shelbourne Rd, Ballsbridge, IE - Dublin, D04 A4E0, Ireland or by e-mail to [complianceeurope@waystone.com](mailto:complianceeurope@waystone.com).

If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

### Other relevant information

You can receive additional information about this product, including but not limited to the investor disclosure document, annual report, half year report and the latest price of the shares from Pyrford International Ltd, 8th Floor, Cannon Place, 78 Cannon Street, London EC4N 6AG and from [www.pyrford.co.uk](http://www.pyrford.co.uk). They are available free of charge in English. You can find the latest version on our website at [www.pyrford.co.uk](http://www.pyrford.co.uk). The details of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of the persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, are available on [www.waystone.com/waystone-policies](http://www.waystone.com/waystone-policies), a paper copy will be made available free of charge upon request.

The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Note that the performance scenarios calculated above are derived exclusively from the past performance of the Company's share price and that past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated.

Investors should not base their investment decisions solely upon the scenarios shown.

**Previous Performance Scenarios** You can find previous performance scenarios updated on a monthly basis at [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com).

**Past Performance** You can find the past performance over the last 17 years on our website at [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com).