

## 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

### CT (Lux) Sustainable Global Equity Enhanced Income

a Fund of Columbia Threadneedle (Lux) III

R Shares Accumulation EUR

Manufacturer: Carne Global Fund Managers (Luxembourg) S.A. (the "ManCo")

ISIN: LU2624677329

Website: <https://www.carnegroup.com>

Call +352 26 73 23 54 for more information

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising the ManCo in relation to this Key Information Document.

This PRIIP is authorised in Luxembourg

The ManCo is authorized in Luxembourg and regulated by the CSSF.

1 October 2024

## What is this product?

### Type

CT (Lux) Sustainable Global Equity Enhanced Income (the "Fund") is a sub-fund of Columbia Threadneedle (Lux) III (the "SICAV"), an open-ended investment fund with variable capital. The SICAV is authorised under Luxembourg law and qualifies as an UCITS.

### Term

The Fund does not have a maturity date. The Directors of the SICAV may decide to unilaterally liquidate the Fund with notice to the investors. Please refer to the Prospectus for more information.

### Objectives

The Fund aims to provide income combined with capital growth over the long term (at least 5 years). The Fund seeks to achieve this by combining a core equity component with an active derivatives strategy to enhance income. The core equity component invests primarily in sustainable investments, considered for this Fund to be shares of companies that derive, or on a short to medium-term pathway to derive, at least 50% or more of net revenue from activities that can be directly linked to one or more of the UN Sustainable Development Goals ("SDGs"). The Fund invests in shares of companies which may be located anywhere in the world, be of any size and from any industry or economic sector, subject to the Manager's sustainable investment criteria which means the Manager: (1) avoids investments that are contrary to the goals of making positive contributions to society and/or the environment; (2) invests in companies that provide sustainable solutions or that make positive contributions to society and/or the environment; and (3) improves companies by selecting those that, in the Manager's opinion, will benefit from active investor engagement. The core equity component, also seeks to provide an income yield higher than the Index over rolling 3-year periods, after the deduction of charges. The Manager aims to enhance this income by 2-4% by operating an active derivatives strategy through selectively writing short-dated call options over the Index, or other indices deemed appropriate by the Manager, with the aim of generating additional income for the Portfolio through the receipt of option premiums. The Fund is actively managed. The Manager believes that an appropriate comparator benchmark for reviewing fund performance is the MSCI All Country World NR Index, given the investment policy of the Fund and the approach taken by the manager. The Fund is not constrained by this benchmark and has significant freedom to invest in a portfolio that is materially different to the benchmark's own composition. Derivatives may be used for hedging, efficient portfolio management and investment purposes. This may include, but is not limited to, the use of, index call options, currency forwards, exchange traded futures, interest rate and inflation swaps, single name and index credit default swaps. The use of derivatives for investment purposes is expected to be significant. There is no minimum holding period for this Fund. However, it may not be appropriate for investors who plan to withdraw their money in under 5 years.

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 Fund is intended for investors who should have at least a basic level of knowledge and experience of investing in funds. It is designed for investors looking for income and capital growth and an investment that promotes environmental and social characteristics, who can invest their money for at least 5 years. Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests in company shares, the prices of which tend to fluctuate more than other asset classes, as investors directly participate in underlying companies and their profits and losses. The fund also uses derivatives to enhance income.

### Additional Information

Depository: State Street Bank (Luxembourg) S.A.

Fund currency is USD. Share class currency is EUR.

Shares in the Fund can be bought and sold on any Luxembourg Business Day. Such days are published on [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com). You have the right to exchange into shares of another sub-fund or into shares of another share class of the Fund (eligibility requirements apply). Subject to conditions noted in the Prospectus, the Directors of the SICAV may decide to suspend the issue, redemption and exchange of shares.

The assets of the Fund are segregated by law and cannot be used to pay the liabilities of other sub-funds of the SICAV. Further information about the Fund, the Share-Class and the SICAV can be obtained from the Prospectus, the annual and semi-annual financial reports. The above documents and the latest price per share are available free of charge at [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com) in English, French, German, Portuguese (Prospectus only), Italian (Prospectus only), Spanish and Dutch (no Dutch Prospectus). This document is prepared for a specific share-class of the Fund. The Prospectus and the annual and semi-annual financial reports cover the entire SICAV.

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 5 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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could 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 12/2021 to 08/2024

Moderate scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 11/2018 to 11/2023

Favourable scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 10/2016 to 10/2021

**Recommended holding period:** 5 years  
**Example Investment:** EUR 10,000

		If you exit after 1 year	If you exit after 5 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>5,770 EUR</b>	<b>4,440 EUR</b>
	Average return each year	-42.28%	-15.00%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	<b>7,960 EUR</b>	<b>11,260 EUR</b>
	Average return each year	-20.40%	2.40%
<b>Moderate</b>	<b>What you might get back after costs</b>	<b>11,080 EUR</b>	<b>15,220 EUR</b>
	Average return each year	10.79%	8.76%
<b>Favourable</b>	<b>What you might get back after costs</b>	<b>15,370 EUR</b>	<b>19,710 EUR</b>
	Average return each year	53.75%	14.53%

## What happens if Carne Global Fund Managers is unable to pay out?

The assets and liabilities of the Sub-fund are segregated from those of the other sub-funds and from those of the manufacturer or the custodian. If the ManCo is not able to pay you out what is due, you may lose your entire investment. No investor guarantee nor compensation scheme is foreseen in that eventuality.

## 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.
- EUR 10,000 is invested.

	If you exit after 1 year	If you exit after 5 years
<b>Total costs</b>	<b>133 EUR</b>	<b>1,040 EUR</b>
<b>Annual Cost Impact*</b>	<b>1.33%</b>	<b>1.45%</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 10.21% before costs and 8.76% 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 EUR
<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 EUR
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	0.97% of the value of your investment per year. This is an estimate based on actual costs over the last year.	97 EUR
<b>Transaction costs</b>	0.34% 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.	34 EUR
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 5 year(s)

It is recommended that you stay invested in the Fund for at least 5 year(s). This period has been selected for illustrative purposes only and reflects this long-term nature of the Fund's investment objective. There is no minimum or maximum holding period and you can redeem your shares without penalty on any Luxembourg Business Day. Your return may be negatively impacted if you redeem your shares prior to the recommended holding period.

## How can I complain?

If you have any complaints about the product, the conduct of the manufacturer or the person advising on the product, complaints can be lodged via the following methods:

E-mail: [complaints@carnegroup.com](mailto:complaints@carnegroup.com),

Mail: Carne Global Fund Managers (Luxembourg) S.A. 3, Rue Jean Piret, L-2350 Luxembourg.

## Other relevant information

Contact details for Carne Global Fund Managers (Luxembourg) S.A. can be found at <https://www.carnegroup.com>. For more information call +352 26 73 23 54 or alternatively you can write to Carne Global Fund Managers (Luxembourg) S.A. 3, Rue Jean Piret, L-2350 Luxembourg.

**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 1 years on our website at [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com)

**For Switzerland**, the Fund's prospectus, Key Information Documents, Articles of Incorporation and annual and semi-annual reports may be obtained free of charge from the Swiss Representative, REYL & Cie Ltd, Rue du Rhône 4, CH-1204 Geneva. The paying agent in Switzerland is BANQUE CANTONALE DE GENEVE, Quai de l'Île 17, 1204 Geneva. Current share prices are available on [www.fundinfo.com](http://www.fundinfo.com). The risk indicator and the performance scenarios have been calculated and presented according to the provisions of the home jurisdiction of the Fund.