



QUESTIONS & ANSWERS

THE CLOSURE OF THE CT SUSTAINABLE UNIVERSAL MAP DEFENSIVE FUND

Q&A – Closure of the CT Sustainable Universal MAP Defensive Fund.

Following a review of our fund range, the **CT Sustainable Universal MAP Defensive Fund** (the "**Fund**") will close, effective **2 October 2026** (the "**Effective Date**").

1. Why are you closing the Fund?

We keep our range of funds under regular review and are committed to offering shareholders the best possible opportunities and value for money.

The Fund has experienced a decline in assets and has failed to attract significant new investment during the last three years. As a result, its size has reduced to a level where it is becoming increasingly difficult to manage the Fund in line with its investment objective and policy. It is also considered unlikely that the Fund will attract sufficient new investment in the future to achieve the scale needed to operate efficiently.

For these reasons, we believe that closing the Fund is in the best interests of shareholders.

This closure applies only to the CT Sustainable Universal MAP Defensive Fund. The wider CT Sustainable Universal MAP range remains available and is unaffected by the closure.

2. When is the Fund closing?

The Fund will close on 2 October 2026. Dealing in the Fund will be suspended from 12:01pm (UK time) on 1 October 2026.

3. What options do I have?

You have the following options to choose from:

i) **Switch into a different fund prior to the Fund's closure:**

You can switch your shares free of charge for shares of another UK domiciled Columbia Threadneedle fund(s) managed by Columbia Threadneedle Fund Management Limited (CTFML) up until 12 noon (UK time) on 1 October 2026. The list of available funds is included in question 12 of this document, and more detail of these funds can be found on our website www.columbiathreadneedle.com/literature.

Before you switch your shares to another fund(s), it is important that you read the Key Investor Information Document(s) (KIID) for the fund(s) you wish to switch to. These can also be found on www.columbiathreadneedle.com/literature.

To make a switch, please complete a Change of Investment Instructions form, available at www.ctinvest.co.uk/oeicdocs, and return it to us before 12 noon on 1 October 2026.

If we do not receive valid switch instructions by that time, your shares will be automatically redeemed and the proceeds returned to you, subject to the Anti-Money Laundering requirements outlined in question 5.

ii) **Sell your shares prior to the Fund's closure:**

You may redeem your shares free of charge up until 12 noon (UK time) on 1 October 2026.

Once we receive valid instructions, your shares will be redeemed at the next available valuation point.

Redemption proceeds are normally dispatched within four working days, subject to the Anti-Money Laundering requirements outlined in question 5.

If we do not receive redemption instructions by 12 noon on 1 October 2026, your shares will be automatically redeemed on the Effective Date and proceeds returned to you

iii) **Take no action – automatic sale of your shares:**

If you take no action by 12 noon (UK time) on 1 October 2026, your shares will be automatically redeemed, and the proceeds will be sent to you.

We will sell the Fund's portfolio of investments after the Effective Date. This may take up to 5 working days. Therefore, you may get more or less than the value of your holding on the Effective Date.

We will write to you if there are any outstanding requirements preventing us from releasing the proceeds to you. Otherwise, you can expect to receive the proceeds by the method we have on file for you within 10 working days of the portfolio being sold.

There may also be a small final payment if any balance remains following the completion of the termination process.

4. Where can I get a Change of Investment Instructions form?

The Change of Investment Instructions form can be found at:

www.ctinvest.co.uk/oeicdocs

Alternatively, please contact us using the details in question 14 and we will arrange for a copy to be sent to you.

5. What are the Anti-Money Laundering requirements?

We must have complete anti-money laundering documentation from you before we can pay any proceeds to you. If documents are outstanding, the proceeds will be held in a non-interest bearing client money account until all outstanding documentation has been received. We will

write to you if there are any outstanding requirements preventing us from releasing the proceeds to you.

Alternatively, if you are unsure on whether there are any outstanding requirements on your account, please contact us on the number provided in question 14.

6. What are the tax implications?

A switch into another fund, a redemption prior to closure, or an automatic redemption upon closure may be treated as a disposal for Capital Gains Tax purposes.

Tax treatment depends on your personal circumstances. We are unable to provide tax advice and recommend that you seek professional advice if required.

7. Can I still invest in the Fund?

Subscriptions into the Fund will continue to be accepted until five business days before closure.

However, we would encourage investors not to make new investments in the period leading up to the closure.

The Fund will cease dealing from 12:01pm on 1 October 2026. After that time, no purchases or sales of shares will be possible.

8. Will I have to pay any of the termination costs?

No, Columbia Threadneedle Investments will bear all these costs.

9. What happens once the Fund is closed?

If you remain invested in the Fund when dealing is suspended, your shares will be redeemed automatically.

The assets of the Fund will be liquidated and the proceeds paid to you using the bank account details we currently hold on our records, subject to completion of any required Anti-Money Laundering checks.

There may be a small final payment if any balance remains following completion of the termination of the Fund.

10. What are the relevant share classes (and ISINs) of the Fund?

Share Class Name:	ISIN:
CT Sustainable Universal MAP Defensive C Accumulation GBP	GB00BMW8RF92

11. Which funds are available to switch into?

You can switch your shares free of charge into any of the below UK domiciled Columbia Threadneedle fund(s) managed by CTFML. Your instruction must be received before 12 noon (UK time) on 1 October 2026.

Before you switch your shares to another fund, it is important that you read the Key Investor Information Document(s) (KIID) for the fund(s) you wish to switch to. The KIIDs can be found on our website www.columbiathreadneedle.com/literature.

You can call us on the number provided or complete and return the Change of Investment Instructions form.

List of available funds:

Mixed Asset Funds		
Global:	CT Managed Growth Fund CT Multi Manager Universal Defensive Fund CT Multi Manager Universal Cautious Fund CT Multi Manager Universal Balanced Fund CT Multi Manager Universal Growth Fund CT Multi Manager Universal Adventurous Fund CT MM Navigator Distribution Fund CT Sustainable Universal MAP Balanced Fund CT Sustainable Universal MAP Cautious Fund CT Sustainable Universal MAP Growth Fund CT Sustainable Universal MAP Adventurous 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 CT Universal MAP Income Fund
Equity Funds		
Europe:	CT Select European Equity Fund	
Global:	CT Responsible Global Equity Fund CT Sustainable Opportunities Global Equity Fund	CT Sustainable Global Equity Income Fund
UK:	CT FTSE All-Share Tracker Fund CT Responsible UK Income Fund	CT Responsible UK Equity Fund CT Select UK Equity Income Fund
US:	CT North American Systematic Equity Fund CT US Smaller Companies Fund	
Fixed Income Funds		
Global:	CT Global Total Return Bond (GBP Hedged) Fund	
UK:	CT Responsible Sterling Corporate Bond Fund	
Alternative Funds		
Global:	CT Global Real Estate Securities Fund CT Property Growth & Income Fund	CT Property Growth & Income Feeder Fund
UK:	CT UK Commercial Property Feeder Fund	CT UK Commercial Property Fund

13. Why can't I switch into Columbia Threadneedle Investment funds managed by Threadneedle Investment Services Limited (TISL) or in the Luxembourg SICAV range?

Unfortunately, it is not possible to switch into our Luxembourg range because SICAV funds operate under a different regulatory regime and have differences in taxation, structure and management compared to UK domiciled funds. For European investors, we offer a range of Luxembourg domiciled funds for investment. Please visit our website for more information.

Similarly, switching into a fund managed by TISL is not currently possible because CTFML and TISL exist as different legal entities and require different application forms amongst other items.

14. How can I contact you for any queries I may have?

If you have any questions regarding the closure or your options, please contact us:

Telephone (UK): 0330 123 3798*

Telephone (outside UK): +44 1268 443902*

Email: account.enquiries@columbiathreadneedle.com

Lines are open Monday to Friday, 9.00am to 5.00pm (UK time).

Institutional investors should contact their dedicated Client Director or Client Manager.

*Calls may be recorded.

COLUMBIATHREADNEEDLE.COM/CHANGES