

## Target Market Information

Umbrella	Fund	Investor Type and Knowledge and Experience	Objectives and Needs	Ability to Bear Losses and Risk Tolerance	How can I buy the fund? (Distribution Strategy)	Who is the fund not suitable for (negative TM)
Columbia Threadneedle (Lux) I	CT (Lux) American	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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.	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.	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.
Columbia Threadneedle (Lux) I	CT (Lux) American Extended Alpha	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 directly and through derivatives 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 for short selling (designed to make a profit from falling asset prices).	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) American Select	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) American Smaller Companies	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 directly and through derivatives 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Asia Equities	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Asian Equity Income	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 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 directly and through derivatives in fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk. The fund also uses derivatives for short selling (designed to make a profit from falling asset prices).	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Credit Opportunities	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for potential returns in excess of cash and who can invest their money for at least 3 years.	Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests directly and through derivatives in fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk. The fund also uses derivatives for short selling (designed to make a profit from falling asset prices).	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Emerging Market Corporate Bonds	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Emerging Market Debt	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Enhanced Commodities	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 across a variety of commodity markets the prices of which tend to fluctuate more than other asset classes as they are affected by a number of factors including changes in supply and demand relationships, weather, disease, technological developments and political and economic events.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss

Umbrella	Fund	Investor Type and Knowledge and Experience	Objectives and Needs	Ability to Bear Losses and Risk Tolerance	How can I buy the fund? (Distribution Strategy)	Who is the fund not suitable for (negative TM)
Columbia Threadneedle (Lux) I	CT (Lux) European Corporate Bond	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth and an investment that promotes environmental and social characteristics, who can invest their money for at least 3 years.	Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests in fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) European High Yield Bond	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) European Select	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) European Short-Term High Yield Bond	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth who can invest their money for at least 3 years.	Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests in fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) European Smaller Companies	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) European Social Bond	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth by investing in fixed income securities that are considered to provide positive social outcomes by supporting or funding socially beneficial activities and development, who can invest their money for at least 3 years.	Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests in fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss; or • Your priority is financial returns above all else
Columbia Threadneedle (Lux) I	CT (Lux) European Strategic Bond	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Flexible Asian Bond	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Global Corporate Bond	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth and an investment that promotes environmental and social characteristics, who can invest their money for at least 3 years.	Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests in fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Global Dynamic Real Return	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for potential returns in excess of cash and 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Global Emerging Market Equities	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss

Umbrella	Fund	Investor Type and Knowledge and Experience	Objectives and Needs	Ability to Bear Losses and Risk Tolerance	How can I buy the fund? (Distribution Strategy)	Who is the fund not suitable for (negative TM)
Columbia Threadneedle (Lux) I	CT (Lux) Global Emerging Market Short-Term Bonds	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Global Equity Income	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Global Extended Alpha	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 directly and through derivatives 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 for short selling (designed to make a profit from falling asset prices).	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Global Focus	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Global Investment Grade Credit Opportunities	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for potential returns in excess of cash and who can invest their money for at least 3 years.	Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests directly and through derivatives in fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk. The fund also uses derivatives for short selling (designed to make a profit from falling asset prices).	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Global Multi Asset Income	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Global Select	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Global Smaller Companies	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Global Social Bond	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth by investing in fixed income securities that are considered to provide positive social outcomes by supporting or funding socially beneficial activities and development, who can invest their money for at least 3 years.	Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests in fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss; or • Your priority is financial returns above all else
Columbia Threadneedle (Lux) I	CT (Lux) Global Technology	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Japan Equities	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss

Umbrella	Fund	Investor Type and Knowledge and Experience	Objectives and Needs	Ability to Bear Losses and Risk Tolerance	How can I buy the fund? (Distribution Strategy)	Who is the fund not suitable for (negative TM)
Columbia Threadneedle (Lux) I	CT (Lux) Pan European Absolute Alpha	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for potential returns in excess of cash and 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 directly and through derivatives 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 for short selling (designed to make a profit from falling asset prices).	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Pan European ESG Equities	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth through investment in companies with strong or improving environmental, social and governance (ESG) 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Pan European Equity Dividend	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Pan European Smaller Companies	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) Pan European Small Cap Opportunities	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) UK Equities	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) UK Equity Income	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) US Contrarian Core Equities	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) US Disciplined Core Equities	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) I	CT (Lux) US High Yield Bond	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (Lux) II	CT (Lux) Sustainable Outcomes Global Equity	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth through investment in companies that are delivering positive sustainable outcomes for the environment and/or society and display strong environmental, social and governance (ESG) practices, 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss

[illegible]

Umbrella	Fund	Investor Type and Knowledge and Experience	Objectives and Needs	Ability to Bear Losses and Risk Tolerance	How can I buy the fund? (Distribution Strategy)	Who is the fund not suitable for (negative TM)
Columbia Threadneedle Investment Funds (UK) ICVC	CT Global Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT Global Select Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth through investment in companies, where responsible investment considerations are integrated into the investment decision making process, 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT High Yield Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for income 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT Japan Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT Latin America Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT Monthly Extra Income Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for monthly income and potential capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT Sterling Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT Sterling Corporate Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth through investment in bonds, where responsible investment considerations are integrated into the investment decision making process, 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT Sterling Short-Term Money Market Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 a high level of capital security who can invest their money for at least 1 year.	Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests in money market securities which tend to have a lower risk profile than equity and fixed income markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT Strategic Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets. The fund also uses derivatives for short selling (designed to make a profit from falling asset prices).	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT UK Equity Income Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss

Umbrella	Fund	Investor Type and Knowledge and Experience	Objectives and Needs	Ability to Bear Losses and Risk Tolerance	How can I buy the fund? (Distribution Strategy)	Who is the fund not suitable for (negative TM)
Columbia Threadneedle Investment Funds (UK) ICVC	CT UK Equity Opportunities Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT UK Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth through investment in companies, where responsible investment considerations are integrated into the investment decision making process, 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT UK Growth and Income Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth and income 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT UK Institutional Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT UK Monthly Income Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for monthly income and the possibility of capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Investment Funds (UK) ICVC	CT UK Smaller Companies Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Opportunity Funds (UK) ICVC	CT Dynamic Real Return Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for a real rate of return from capital appreciation and income, 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Opportunity Funds (UK) ICVC	CT Global Multi Asset Income Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Opportunity Funds (UK) ICVC	CT UK Social Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth by investing in bonds considered to support socially beneficial activities, 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss; or • Your priority is financial returns above all else
Columbia Threadneedle Opportunity Funds (UK) ICVC	CT Managed Bond Focused Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Opportunity Funds (UK) ICVC	CT Managed Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Opportunity Funds (UK) ICVC	CT Managed Equity & Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth and income 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss



Umbrella	Fund	Investor Type and Knowledge and Experience	Objectives and Needs	Ability to Bear Losses and Risk Tolerance	How can I buy the fund? (Distribution Strategy)	Who is the fund not suitable for (negative TM)
Columbia Threadneedle Opportunity Funds (UK) ICVC	CT Managed Equity Focused Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth and some income 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Opportunity Funds (UK) ICVC	CT Managed Equity Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Opportunity Funds (UK) ICVC	CT Managed Equity Income Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Threadneedle Pensions Limited (TPEN)	Corporate Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Threadneedle Pensions Limited (TPEN)	Global Select Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Threadneedle Pensions Limited (TPEN)	Index-Linked Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Threadneedle Pensions Limited (TPEN)	Multi Asset Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for potential returns in excess of cash and 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Threadneedle Pensions Limited (TPEN)	Property Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 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 directly in commercial real estate in the United Kingdom the prices of which tend to fluctuate more than other asset classes as investors directly participate in rental income and property price changes.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Threadneedle Pensions Limited (TPEN)	Sterling Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 a high level of capital security who can invest their money for at least 1 year.	Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests in money market securities which tend to have a lower risk profile than equity and fixed income markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Threadneedle Pensions Limited (TPEN)	UK Equity High Alpha Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT Emerging Market Local Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT American Extended Alpha Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 directly and through derivatives 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 for short selling (designed to make a profit from falling asset prices).	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss



Umbrella	Fund	Investor Type and Knowledge and Experience	Objectives and Needs	Ability to Bear Losses and Risk Tolerance	How can I buy the fund? (Distribution Strategy)	Who is the fund not suitable for (negative TM)
Columbia Threadneedle Specialist Funds (UK) ICVC	CT China Opportunities Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT Global Emerging Markets Equity Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth through investment in companies, where responsible investment considerations are integrated into the investment decision making process, 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT Global Equity Income Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth through investment in companies, where responsible investment considerations are integrated into the investment decision making process, 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT Global Extended Alpha Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 directly and through derivatives 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 for short selling (designed to make a profit from falling asset prices).	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT Global Focus Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth through investment in companies, where responsible investment considerations are integrated into the investment decision making process, 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT Global Social Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth by investing in bonds considered to support socially beneficial activities and development, 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss; or • Your priority is financial returns above all else
Columbia Threadneedle Specialist Funds (UK) ICVC	CT Pan European Focus Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT Sterling Medium and Long-Dated Corporate Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth through investment in bonds, where responsible investment considerations are integrated into the investment decision making process, 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT Sterling Short-Dated Corporate Bond Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth through investment in bonds, where responsible investment considerations are integrated into the investment decision making process, 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT UK Equity Alpha Income Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss

Umbrella	Fund	Investor Type and Knowledge and Experience	Objectives and Needs	Ability to Bear Losses and Risk Tolerance	How can I buy the fund? (Distribution Strategy)	Who is the fund not suitable for (negative TM)
Columbia Threadneedle Specialist Funds (UK) ICVC	CT UK Extended Alpha Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 directly and through derivatives 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 for short selling (designed to make a profit from falling asset prices).	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT UK Fixed Interest Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT UK Index Linked Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking to secure the value of capital and income from effects of inflation from a portfolio of UK index linked gilts and other Sterling denominated index linked securities, but who appreciate that this is not guaranteed, that their capital will be at risk and that the value of their investment and any derived income may fall as well as rise.	Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests in fixed income securities which tend to have a higher risk profile than money market securities due to higher company specific credit and interest rate risk but a lower risk profile than equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT UK Mid 250 Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT UK Sustainable Equity Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth and some income through investment in companies positively exposed to sustainable themes as well as those with strong or improving environmental, social and governance (ESG) 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle Specialist Funds (UK) ICVC	CT US Equity Income Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties 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 the possibility of some capital growth 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 is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
CT UK Property Authorised Investment Fund	CT UK Property Authorised Investment Fund	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors seeking growth and income in the property market, and 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 directly in commercial real estate in the United Kingdom the prices of which tend to fluctuate more than other asset classes as investors directly participate in rental income and property price changes.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
CT UK Property Authorised Trust	CT UK Property Authorised Trust	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors seeking growth and income in the property market, and 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 directly in commercial real estate in the United Kingdom the prices of which tend to fluctuate more than other asset classes as investors directly participate in rental income and property price changes.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Threadneedle Property Unit Trust	Threadneedle Property Unit Trust	This fund is aimed at financially informed Retail and Professional customers and Eligible Counterparties meaning that they are likely to have some prior level of knowledge and experience of investing in funds.	It is designed for investors looking for income and capital growth 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 directly in commercial real estate in the United Kingdom the prices of which tend to fluctuate more than other asset classes as investors directly participate in rental income and property price changes.	The fund is suitable for all distribution channels with an appropriateness test if required. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Threadneedle Carbon Neutral Real Estate Fund	Threadneedle Carbon Neutral Real Estate Fund	This fund is aimed at financially informed Retail and Professional customers and Eligible Counterparties meaning that they are likely to have some prior level of knowledge and experience of investing in funds.	It is designed for investors looking for income and capital growth 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 directly in commercial real estate in the United Kingdom the prices of which tend to fluctuate more than other asset classes as investors directly participate in rental income and property price changes.	The fund is suitable for all distribution channels with an appropriateness test if required. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss

Umbrella	Fund	Investor Type and Knowledge and Experience	Objectives and Needs	Ability to Bear Losses and Risk Tolerance	How can I buy the fund? (Distribution Strategy)	Who is the fund not suitable for (negative TM)
Columbia Threadneedle (UK) ICVC III	CT Sustainable Universal MAP Adventurous	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (UK) ICVC III	CT Sustainable Universal MAP Balanced	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (UK) ICVC III	CT Sustainable Universal MAP Cautious	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (UK) ICVC III	CT Sustainable Universal MAP Defensive	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (UK) ICVC III	CT Sustainable Universal MAP Growth	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (UK) ICVC III	CT Universal MAP Adventurous	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (UK) ICVC III	CT Universal MAP Balanced	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (UK) ICVC III	CT Universal MAP Cautious	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (UK) ICVC III	CT Universal MAP Defensive	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (UK) ICVC III	CT Universal MAP Growth	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss
Columbia Threadneedle (UK) ICVC III	CT Universal MAP Income	This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds.	It is designed for investors looking for income with the possibility of capital growth 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.	The fund is suitable for all distribution channels. This means you can buy it with or without advice.	You should not buy this fund if: • Your objective is a guarantee of capital preservation; or • You cannot tolerate some risk of loss

Issued by Threadneedle Asset Management Limited. Registered in England and Wales, No. 573204. Registered Office: Cannon Place, 78 Cannon Street, London, EC4N 6AG. Authorised and regulated in the UK by the Financial Conduct Authority. Columbia Threadneedle Investments is the global brand name of the Columbia and Threadneedle group of companies. columbiathreadneedle.com