

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Singapore Prospectus<sup>1</sup>.
- It is important to read the Singapore Prospectus before deciding whether to purchase shares in the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Singapore Prospectus.

## THREADNEEDLE (LUX) – GLOBAL EQUITY INCOME

|                    |   |  |  |
|--------------------|---|--|--|
| Product Type       | Collective Investment Scheme            | Launch Date                              | 23 October 2018  |
| Manager            | Threadneedle Management Luxembourg S.A. | Custodian                                | Citibank Europe plc, Luxembourg Branch (which is the Depositary)                             |
| Trustee            | N/A                                     | Dealing Frequency                        | Every Valuation Date   |
| Capital Guaranteed | No                                      | Expense Ratio for FY ended 31 March 2022 | Class AUP, AEC, ZU, 1E, 1EP, 1VT, 1U, 1UP, 1SC, 1SH, 1ST, 3E, 3EP, 3U, 3UP<br>0.93% to 1.80% |

### PRODUCT SUITABILITY

#### WHO IS THE PRODUCT SUITABLE FOR?

- The Portfolio is only suitable for investors who:
  - seek a high and growing income with prospects for capital appreciation;
  - seek to add diversification to their investments through exposure to global equities;
  - seek an investment that promotes environmental and social characteristics;
  - can tolerate high volatility in the value of their investment;
  - have a high level of risk tolerance commensurate with an investment in equity securities;
  - have a long-term investment horizon.

**You should consult your financial adviser if in doubt whether this product is suitable for you.**

#### Further Information

Refer to "Investor Profile" of the Singapore Prospectus for further information on product suitability.

### KEY PRODUCT FEATURES

#### WHAT ARE YOU INVESTING IN?

- You are investing in a collective investment scheme that is a sub-fund of the Luxembourg incorporated SICAV and seeks to achieve income with prospects for capital appreciation by investing principally in global equity securities.
- The distribution policies of the Share Classes are as follows:
 

**Share Classes whose denomination ends in a "P" or "C":** Dividend, if declared, will be distributed. Dividends may include an element of capital which will have an impact on capital appreciation. The payment of dividends will result in an immediate decrease in the net asset value per share regardless of whether or not they are paid out of capital.

**Other Share Classes:** No dividend distribution. Income, if any, will be re-invested.

Refer to "The SICAV", "The Portfolios", "Investment Objective, Focus and Approach", and "Distribution Policy" of the Singapore Prospectus for further information on features of the product.

### Investment Strategy

- The Portfolio will invest principally in global equity securities.
- For the purposes of managing liquidity, the Portfolio may hold cash deposits, Money Market Instruments and other cash-equivalent assets, including through UCIs.
- The Portfolio is actively managed in reference to the MSCI ACWI Index. Deviations from the index, including guidance on the level of risk relative to the index, will be considered as part of the Sub Advisor's risk monitoring process, to ensure the overall level of risk is broadly consistent with the index. In line with its active management strategy, there may be significant deviation from the index.
- **The Portfolio may use derivatives for hedging and efficient portfolio management.**
- Hedging between the currency of the Class and the base currency of the Portfolio will be carried out for Classes whose denomination ends in a "H" or "C". These Classes will be hedged, with the objective of minimising currency risk exposure. This activity may increase or decrease the return to investors in those Classes.

Refer to "Investment Objective, Focus and Approach" of the Singapore Prospectus for further information on the investment strategy.

<sup>1</sup> The Singapore Prospectus is available for collection during normal Singapore business hours from Singapore distributors for the Portfolio or accessible at [www.columbiathreadneedle.sg](http://www.columbiathreadneedle.sg).

## Parties Involved

### WHO ARE YOU INVESTING WITH?

- The umbrella fund under which the Portfolio is constituted is Threadneedle (Lux) (the “SICAV”).
- The Management Company of the SICAV is Threadneedle Management Luxembourg S.A.
- The Sub-Advisor of the Portfolio is Threadneedle Asset Management Limited.
- The Depositary for the SICAV is Citibank Europe plc, Luxembourg Branch.

Refer to “The SICAV”, “Management and Administration” and “Other Parties” of the Singapore Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.

## KEY RISKS

### WHAT ARE THE KEY RISKS OF THIS INVESTMENT?

**The value of the product and its dividends or coupons (if any) may rise or fall. These risk factors may cause you to lose some or all of your investment:**

Refer to “Risk Factors” of the Singapore Prospectus for further information on the risk of the product.

## Market and Credit Risks

- **General market risks.**
  - The value of investments may fall as well as rise and you may not get back the sum originally invested, especially if investments are not held for the long term.
- **Risks associated with investments in the PRC and the China-Hong Kong Stock Connect Programme.**
  - While the economy of the PRC is in a state of transition in extreme circumstances, the Portfolio may incur losses due to limited investment capabilities. In addition to the usual risks of investing in emerging markets there are some specific risks connected to the China-Hong Kong Stock Connect Programme which include the risk of relevant regulations being untested and subject to change (with potential retrospective effect), legal/beneficial ownership risks and daily quota limitations which may restrict the Portfolio’s ability to invest in China A-Shares through the programmes on a timely basis.
- **Exchange rate risks.**
  - Where investments are made by the Portfolio in assets that are denominated in currencies other than USD (the base currency of the Portfolio), changes in exchange rates may affect the value of your investments.
  - The Portfolio and share classes offered may not be denominated in SGD and you may therefore be exposed to additional exchange rate risks if your reference currency is SGD.

## Liquidity Risks

- **The Portfolio is not listed in Singapore and you can redeem only on Valuation Dates (subject to the opening hours of the Singapore distributors).**
  - There is no secondary market for the Portfolio in Singapore. All redemption requests should be submitted in the manner set out in the Singapore Prospectus.
- **Your right to request for redemption may be suspended or deferred in certain circumstances.**

## Product-Specific Risks

- **High volatility risks.**
  - The Portfolio may exhibit significant price volatility.
- **Derivates risks.**
  - The use of derivatives by the Portfolio may increase the volatility of the Portfolio and may involve a small investment of cash relative to the magnitude of risk assumed. In addition, these techniques could result in a loss if the counterparty of the transaction does not perform as promised.
  - If the Management Company or the Sub-Advisor judges market conditions incorrectly or employs a strategy that does not correlate well with the Portfolio’s investments, these techniques could result in a loss.
- **Sustainability risks.**
  - The Portfolio is potentially exposed to environmental, social or governance events or conditions that, if occurring, could cause a material negative impact on the value of the Portfolio’s investment.

## FEES AND CHARGES

### WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

Refer to “Fees and Charges” of the Singapore Prospectus for further information on fees and charges.

- You will need to pay the following fees and charges:

|                              |  |
|------------------------------|--|
| <b>Initial Sales Charge*</b> | 5.00% of the amount invested (Class A, Class Z and Class 1 Shares)<br>3.00% of the amount invested (Class 3 Shares)          |
| <b>Redemption Charge</b>     | Currently nil  |
| <b>Switching Fee</b>         | 0.75% of the net asset value of the acquired shares (for Class A and Class Z Shares)<br>N/A (for Class 1 and Class 3 Shares) |

\* May be waived in whole or in part by a Singapore distributor, depending on the size of the subscription or upon local market considerations.

Additional fees may be payable by you to a Singapore distributor depending on the specific nature of services provided by that Singapore distributors to you. Please contact the relevant Singapore distributor for details.

Payable by the Portfolio from invested proceeds

- The Portfolio will pay the following fees (per annum):

|  | <b>Class A Shares</b>  | <b>Class Z Shares</b>  | <b>Class 1 Shares***</b>   | <b>Class 3 Shares***</b>   |
|--|--|--|--|--|
| Asset Management Fee (paid to the Management Company)<br>a) Retained by Management Company<br>b) Paid by Management Company to financial adviser (trailer fee) | 1.50% of the value of the share class<br>a) 40% to 50% of Asset Management Fee<br>b) 50% to 60% <sup>2</sup> of Asset Management Fee | 0.75% of the value of the share class<br>a) 100% of Asset Management Fee<br>b) 0% <sup>2</sup> of Asset Management Fee | 1.50% of the value of the share class<br>a) 40% to 50% of Asset Management Fee<br>b) 50% to 60% <sup>2</sup> of Asset Management Fee | 0.75% of the value of the share class<br>a) 100% of Asset Management Fee<br>b) 0% <sup>2</sup> of Asset Management Fee |
| Operating Expenses (paid to the Management Company)**  | 0.30% of the value of the share class  | 0.30% of the value of the share class  | 0.18% of the value of the share class  | 0.18% of the value of the share class  |

\*\*Includes the depositary, domiciliary and administrative fee.

\*\*\*Class 1 Shares and Class 3 Shares are only available for distribution to existing Shareholders who (i) received this Share Class following a vote to merge or transfer their investment into one of the Portfolios of the SICAV or (ii) who switched into this Share Class from another Share Class 1 to 9 of the same Portfolio or (iii) who subscribed to this Share Class prior to the effective date of the merger or transfer referenced under (i), at the discretion of the Management Company.

## VALUATIONS AND EXITING FROM THIS INVESTMENT

### HOW OFTEN ARE VALUATIONS AVAILABLE?

Valuations are performed on each Valuation Date. The indicative issue prices and redemption prices of the shares of the Portfolio are normally published in Singapore on [www.columbiathreadneedle.sg](http://www.columbiathreadneedle.sg) within 1 Singapore business day immediately succeeding each Valuation Date.

Refer to “Cancellation of Subscription”, “Redemption of Shares” and “Obtaining Price Information in Singapore” of the Singapore Prospectus for further information on valuation and exiting from the product.

### HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COST IN DOING SO?

- The Management Company does not offer a right to cancel subscriptions into the Portfolio. You should however check whether your Singapore distributor will allow you to cancel your subscription into the Portfolio.
- You can exit the Portfolio by submitting your redemption form to the Singapore distributor from whom you had originally purchased your shares.
- Shares may be redeemed on any Valuation Date, subject to the opening hours of the relevant Singapore distributor.
- Redemption proceeds will normally be made to Singapore distributors within 3 Business Days and you should check with your Singapore distributor when you can expect to receive your redemption proceeds.
- The redemption price of your shares is determined as follows:
  - If you sell your shares before 3 p.m. (Luxembourg time) (or the Singapore time equivalent) on a Valuation Date, you should normally receive a price calculated on that Valuation Date.
  - If you sell your shares after 3 p.m. (Luxembourg time) (or the Singapore time equivalent) on a Valuation Date, you should normally receive a price calculated on the next Valuation Date.
 (Please note that certain Singapore distributors may impose an earlier cut-off time for receiving your redemption request.)

- The redemption proceeds that you will receive will be the redemption price per share multiplied by the number of shares redeemed, less any charges. An example is as follows:

|                    |   |                  |   |                           |   |                    |   |                         |
|--------------------|---|------------------|---|---------------------------|---|--------------------|---|-------------------------|
| 1,000 shares       | x | \$1.10           | = | \$1,100                   | - | \$0                | = | \$1,100                 |
| Redemption request |   | Redemption Price |   | Gross Redemption Proceeds |   | Redemption Charge* |   | Net Redemption Proceeds |

\*There is currently no redemption charge payable.

<sup>2</sup> Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Management Company.

## CONTACT INFORMATION

### HOW DO YOU CONTACT US?

You may contact our Singapore representative, State Street Bank And Trust Company at:

**Telephone Number:** +65 800 8523 733 (during normal Singapore business hours)  
**Address:** 168 Robinson Road #33-01, Capital Tower, Singapore 068912  
**Email:** SingaporeRepresentative@statestreet.com

## APPENDIX: GLOSSARY OF TERMS

**“Business Day”** means, with respect to each Portfolio, any day on which banks are open for normal banking business in Luxembourg and when the Directors believe that sufficient markets in which the Portfolio invested are also open and permit sufficient trading and liquidity to enable such Portfolio to be managed efficiently (a list of the Business Days is available on the website [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com));

**“Directors”** means the board of directors from time to time of the SICAV including any duly authorised committee thereof;

**“Management Company”** means Threadneedle Management Luxembourg S.A.;

**“Money Market Instruments”** means instruments normally dealt in on the money market which are liquid and have a value which can be accurately determined at any time;

**“Portfolio”** means Threadneedle (Lux) – Global Equity Income;

**“SICAV”** means Threadneedle (Lux);

**“Sub-Advisor”** means Threadneedle Asset Management Limited;

**“UCI”** means an undertaking for collective investment as defined by Luxembourg law; and

**“Valuation Date”** means any Business Day.