

Key Information Document

Purpose

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

Product

CT (Lux) Global Dynamic Real Return

a Fund of Columbia Threadneedle (Lux) I

AU Accumulation USD

Manufacturer: Threadneedle Management Luxembourg S.A. (part of the Columbia Threadneedle Investments group of companies)

ISIN: LU0061474705

Website: www.columbiathreadneedle.com

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The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Threadneedle Management Luxembourg S.A. in relation to this Key Information Document.

This PRIIP is authorised in Luxembourg

Threadneedle Management Luxembourg S.A. is authorized in Luxembourg and regulated by the CSSF.

28 April 2025

What is this product?

Type

CT (Lux) Global Dynamic Real Return (the "Fund") is a sub-fund of Columbia Threadneedle (Lux) I (the "SICAV"), an open-ended investment fund with variable capital. The SICAV is authorised under Luxembourg law and qualifies as an UCITS.

Term

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

Objectives

The Fund aims to provide a positive real rate of return, i.e. above the rate of inflation (as measured by the US CPI Seasonally Adjusted Index) over the medium to long term, notwithstanding changing market conditions. Positive returns are not guaranteed and no form of capital protection applies. The Fund is actively managed and invests at least two-thirds of its assets in shares of companies and investment grade and below investment grade bonds (which are similar to a loan and pay a fixed or variable interest rate) issued by companies and governments worldwide. Bonds rated as below investment grade have received lower ratings from international agencies that provide such ratings and are considered riskier than higher rated bonds but typically pay a higher income. The Fund may also invest in commodities through other funds or derivatives. Commodities are physical materials such as oil, agricultural products, and metals. The Fund invests directly in these assets or indirectly through other funds or by using derivatives (complex instruments). The Fund may also use derivatives for hedging purposes or to manage the Fund more efficiently. Derivatives may create leverage (market exposure in excess of the net asset value of the Fund). The Fund will not invest directly in physical commodities or property. The Fund may also invest in asset classes and instruments different from those stated above and has the flexibility to vary its exposure to or at times choose not to invest in some of the asset classes listed in order to achieve the investment objective.

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

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

Intended retail investor

This Fund is intended for investors who should have at least a basic level of knowledge and experience of investing in funds. It is designed for investors looking for a real rate of return, i.e. above the rate of inflation from 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 across a variety of different asset classes and this diversification tends to result in a lower risk profile than investing purely in equity markets.

Additional Information

Depository: Citibank Europe plc, Luxembourg branch.

Fund currency is USD. Share class currency is USD.

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

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

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

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

RISK INDICATOR



The risk indicator assumes you keep the product for 5 year(s).

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

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

Performance scenarios

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

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

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

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

Unfavourable scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 08/2021 to 03/2025

Moderate scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 01/2020 to 01/2025

Favourable scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 02/2016 to 02/2021

Recommended holding period: 5 years
Example Investment: USD 10,000

		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	6,970 USD	6,170 USD
	Average return each year	-30.34%	-9.20%
Unfavourable	What you might get back after costs	7,790 USD	9,390 USD
	Average return each year	-22.11%	-1.25%
Moderate	What you might get back after costs	9,890 USD	11,190 USD
	Average return each year	-1.08%	2.28%
Favourable	What you might get back after costs	11,530 USD	12,770 USD
	Average return each year	15.30%	5.01%

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

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

Other risks to be considered are: Investment in Funds, Currency, High Yield Credit, Interest Rate, Inflation, Valuation, Derivatives, Volatility

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

What happens if Threadneedle Management Luxembourg S.A. is unable to pay out?

Losses are not covered by an investor compensation or guarantee scheme. The assets of the Fund are held in safekeeping by the Depositary. In case of default of the Manufacturer, the Fund's assets in the safekeeping of the Depositary will not be affected. There is a potential default risk if the assets of the Fund held by the Depositary are lost. However, such default risk is limited as the assets and liabilities of the Depositary are segregated from those of the Fund, and the Fund would not be liable if the Depositary or any delegated service provider were to fail or default.

What are the costs?

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

Costs over time

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

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

	If you exit after 1 year	If you exit after 5 years
Total costs	684 USD	1,713 USD
Annual Cost Impact*	6.84%	2.95%

(*)This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 5.23% before costs and 2.28% after costs. We may share part of the costs with the person selling you the product to cover the services they provide to you.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	This includes distribution costs of 5% of amount invested. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	500 USD
Exit costs	This is the charge that may be taken from your investment when you choose to sell. We do not charge an exit fee for this product, but the person selling you the product may choose to do so.	0 USD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.65% of the value of your investment per year. This is an estimate based on actual costs over the last year.	165 USD
Transaction costs	0.16% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	16 USD
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	

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

Recommended holding period 5 year(s)

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

How can I complain?

If you have a complaint or are dissatisfied, please let us know so we can try to put it right, please feel free to directly contact Threadneedle Management Luxembourg S.A.

By email: lux.complaints@columbiathreadneedle.com

Or by sending us a letter: Threadneedle Management Luxembourg S.A., Attn.: Complaints Officer, 6E route de Trèves, 2633 Senningerberg, Luxembourg

Threadneedle Management Luxembourg S.A. will handle your request and provide you with feedback as soon as possible.

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

Other relevant information

Contact details for Threadneedle Management Luxembourg S.A. can be found at www.columbiathreadneedle.com. For more information call +352 464 010 7190 or alternatively you can write to Threadneedle Management Luxembourg S.A. Client Administration Centre, 6E route de Trèves, 2633 Senningerberg, Luxembourg.

Previous Performance Scenarios You can find previous performance scenarios updated on a monthly basis at www.columbiathreadneedle.com

Past Performance You can find the past performance over the last 29 years on our website at www.columbiathreadneedle.com

For Switzerland, the Prospectus, PRIIPs KIDs, Articles, Annual and Semi-Annual Reports and/or any such documents, which are required for the approval in compliance with the applicable foreign law, may be obtained free of charge from the Swiss Representative and Paying Agent CACEIS Bank, Montrouge, Zurich Branch / Switzerland, Bleicherweg 7, CH 8027 Zurich, Suisse.