

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 European Real Estate Securities Fund (the "Fund")

a Fund of Columbia Threadneedle (Irl) III PLC (the "Company")

Class A Accumulation EUR Hedged

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

ISIN: IE00B5N9RL80

Website: www.columbiathreadneedle.com

Call +352 4640107190 for more information

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 Ireland

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

16 December 2025

What is this product?

Type

The Fund is a sub-fund of the Company, an open-ended umbrella investment company with variable capital incorporated with limited liability in Ireland and authorised as a UCITS.

Term

The Fund does not have a maturity date. The Directors of the Company 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 generate a total return greater than the FTSE EPRA Nareit Developed Europe UCITS Daily Capped Net Tax Index and maintain a volatility similar to that of the Index. The Fund mainly invests in equities of European listed property companies and companies related to or with significant exposure to European real estate. The Fund can also invest in real estate companies operating outside Europe. The Fund may also invest in other investments such as corporate bonds (which are similar to a loan and pay a fixed or variable interest rate) and derivatives (derivatives are sophisticated investment instruments linked to the rise and fall of the value of other assets) to maintain, increase or reduce exposure to securities or indices for investment or hedging. Derivatives can also be used to obtain long or short exposure to specific companies. Overall exposure may be in excess of the net asset value of the Fund or derivatives can be used to reduce it below the Fund's net asset value, known as leverage. The Fund may generate varying amounts of leverage at different times. Over the life of the Fund it has maintained a net position (offsetting long and short positions) of between 85% and 110%. The Fund uses hedging to maintain the currency exposure of the portfolio in line with the Index. The Fund is actively managed in reference to FTSE EPRA Nareit Developed Europe UCITS Daily Capped Net Tax Index. The index is broadly representative of the securities in which the Fund invests, and provides a suitable comparator benchmark against which performance will be measured. The manager has discretion to select investments with weightings different to the index, and that are not in the index, and the Fund may display significant divergence from the index. The Fund also references this index for the purposes of calculating the performance fee. 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 an informed level of knowledge and experience of investing in funds. It is designed for investors looking 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 involved in real estate, 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).

Additional Information

Depository: State Street Fund Services (Ireland) Limited

Fund currency is GBP. Share class currency is EUR.

Shares in the Fund can be bought and sold on any Dealing Day, unless the Directors have decided, with the consent of the Depository, to suspend redemption of Shares. Such days are published on www.columbiathreadneedle.com. You have the right to exchange into shares of another Fund or into shares of another share class of the Company, subject to meeting eligibility requirements. Please refer to the Prospectus for further information. The assets and liabilities of the Fund are segregated from other sub-funds of the Company. As a result, as a matter of Irish law, any liability attributable to a particular sub-fund may only be discharged out of the assets of that sub-fund and the assets of other sub-funds may not be used to satisfy any such liability. Further information about the Fund, the Share-Class and the Company 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 and German.

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 Company. 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 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely 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 11/2025

Moderate scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 09/2019 to 09/2024

Favourable scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 11/2016 to 11/2021

| Recommended holding period: 5 years | | | |
|-------------------------------------|--|--------------------------|---------------------------|
| Example Investment: EUR 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 | 3,460 EUR | 2,300 EUR |
| | Average return each year | -65.37% | -25.45% |
| Unfavourable | What you might get back after costs | 6,090 EUR | 6,740 EUR |
| | Average return each year | -39.11% | -7.58% |
| Moderate | What you might get back after costs | 9,870 EUR | 8,700 EUR |
| | Average return each year | -1.34% | -2.75% |
| Favourable | What you might get back after costs | 12,210 EUR | 15,300 EUR |
| | Average return each year | 22.05% | 8.88% |

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.
- EUR 10,000 is invested.

| | If you exit after 1 year | If you exit after 5 years |
|----------------------------|--------------------------|---------------------------|
| Total costs | 965 EUR | 3,050 EUR |
| Annual Cost Impact* | 9.65% | 5.67% |

(*)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 2.92% before costs and -2.75% 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 EUR |
| 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 EUR |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | 2.62% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 262 EUR |
| Transaction costs | 1.38% 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. | 138 EUR |
| Incidental costs taken under specific conditions | | |
| Performance fees | A Performance Fee of 15% is accrued daily, and payable annually. The share price will be adjusted depending on whether the Fund has generated more or less return than the FTSE EPRA Nareit Developed Europe UCITS Daily Capped Net Tax Index. Please refer to the Prospectus for more details on the methodology applied. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years. | 45 EUR |

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 Dealing Day. Your return may be negatively impacted if you redeem your shares prior to the recommended holding period.

How can I complain?

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

Email : lux.complaints@columbiathreadneedle.com

Or by sending us a letter: Threadneedle Management Luxembourg S.A., Attn.: Complaints Officer, 6E route de Trèves, L-2633 Senningerberg, Grand Duchy of 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, L-2633 Senningerberg, Grand Duchy of 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 15 years on our website at www.columbiathreadneedle.com

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