

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## CT (LUX) GLOBAL ABSOLUTE RETURN BOND

Class I Shares (EUR Accumulation Shares) LU1572610373, a Fund of Columbia Threadneedle (Lux) III. (the "Company"), regulated by the CSSF.

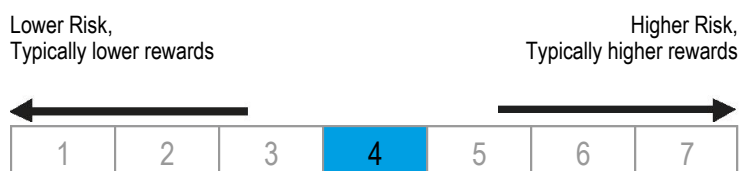
The independent Management Company for the Fund is Carne Global Fund Managers (Luxembourg) S.A.

### Objectives and Investment Policy

- The objective is to provide an absolute return irrespective of bond market direction.
- The Manager seeks to achieve this by investing at least two thirds of its assets in a highly diversified spread of corporate bonds issued by companies and other non-governmental organisations from the major corporate bond markets. The Fund may also invest in bonds issued by governments and supranationals and derivative contracts.
- Derivatives may be used to hedge investment risk, replicate investment positions, generate additional return in a risk controlled manner and for efficient portfolio management. Derivatives can also be used to obtain market exposure in excess of the net asset value of the Fund (market leverage/deleverage). The Fund may generate varying amount of market leverage at different times.
- In addition to investing in investment grade securities (typically those with a credit rating of AAA down to BBB) the Fund will invest in high yield securities (typically those with a credit rating of BB and below or without a credit rating). The Fund manager is able to adjust the weighting between investment grade and high yield securities in line with their view on the prospects for each area.
- The Fund is actively managed. The Manager believes that an appropriate comparator benchmark for reviewing fund performance is ESTR (Euro Short-Term Rate), given the investment policy of the Fund and the approach taken by the manager. The Fund is not constrained by this benchmark and has significant freedom to invest in a portfolio that is materially different to the benchmark's own composition.
- There is no minimum holding period for this Fund. However, it may not be appropriate for investors who plan to withdraw their money in under 3 years.
- Income from investments in the Fund will be added to the value of your shares.
- You may withdraw your investment on demand during any working day in Luxembourg. Your withdrawal instruction must be received before 12.00 central European time in order for your investment to be withdrawn the same day. Proceeds will normally be paid to you three business days later.

### Risk and Reward Profile

The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table below shows the Fund's ranking on the Risk and Reward Indicator.



- The Fund is rated 4 based on the Fund's risk limit which indicates that it may show a medium level of volatility (how much the value of the Fund goes up and down).
- The lowest category does not mean a risk-free investment.
- The indicator does not take into consideration the following risks:
  - Credit Risk: receiving income or capital due from debt instruments is dependant on the provider's ability to pay.
  - Derivative Risk: derivative values rise and fall at a greater rate than equities and debt instruments. Losses can be greater than the initial investment.
  - Fixed Interest Securities Risk: changes in interest rates can affect the values of fixed interest holdings.
  - Counterparty Risk: to gain greater income the Fund may deposit cash with various approved Counterparties. Return of the cash is dependent upon the continued solvency of the Counterparty.
  - Currency Risk: your investment may be adversely affected by changes in currency exchange rates.
  - Leverage Risk: the used of derivatives to increase the exposure of the Fund to the market through either long or short positions will make the value of the Fund's investment more volatile than those of an unleveraged fund.
- The risks currently identified as applying to the Fund are set out in the "Risk Factors" section of the Prospectus.

## Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

|               |       |
|---------------|-------|
| Entry Charge: | 5.00% |
| Exit Charge:  | 0.00% |

These are the maximum charges that we might take out of your money before it is invested. In some cases, you might pay less and you should speak to your financial adviser about this.

### Charges taken from the fund over a year

|                  |       |
|------------------|-------|
| Ongoing Charges: | 0.55% |
|------------------|-------|

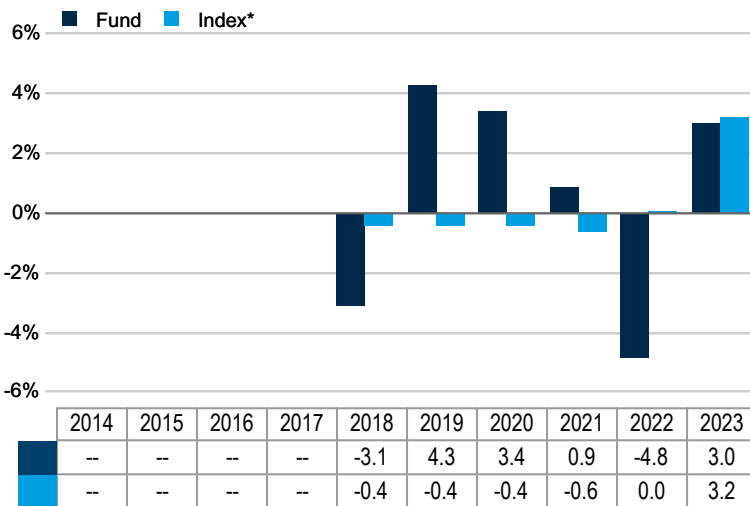
### Charges taken from the fund under specific conditions

|                  |      |
|------------------|------|
| Performance Fee: | NONE |
|------------------|------|

The ongoing charges figure is based on expenses for the year ending 30/11/23. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).

For more information about charges please see the Fund's prospectus.

## Past Performance



Past performance is not a guide to future performance.

Fund launch date: 15/07/2016

Share/unit class launch date: 13/03/2017

Performance is calculated in EUR.

All charges and fees, except any entry, exit and switching charge, have been included within the performance.

This chart shows how much the Fund increased or decreased in value as a percentage each year.

\*ESTR (Although the Fund makes reference to the index as part of the investment process, it is not intended that the performance of the Fund should track the index.)

## Practical Information

- This document is issued by Columbia Threadneedle Management Limited, a wholly owned subsidiary of Columbia Threadneedle Investments UK International Limited.
- Further information regarding the Fund including copies of the prospectus, annual and half yearly report and accounts can be obtained free of charge from Columbia Threadneedle Investments, Cannon Place, 78 Cannon Street, London EC4N 6AG, telephone: Client Services on 00352 (0) 464 0101 or electronically at [www.columbiathreadneedle.co.uk](http://www.columbiathreadneedle.co.uk).
- The Fund is part of Columbia Threadneedle (Lux) III. You may switch investment between other sub-funds or share classes of Columbia Threadneedle (Lux) III. The assets and liabilities are segregated by law between the different funds of Columbia Threadneedle (Lux) III. This means that the Fund's assets are held separately from other funds. Your investment in the Fund will not be affected by any claims made against any other fund in Columbia Threadneedle (Lux) III.
- An up-to-date version of the remuneration policy (including, but not limited to, the description of how remuneration and benefits are calculated, as well as the identity of the persons responsible for awarding the remuneration and benefits and the composition of the remuneration committee) is available at: [www.carnegroup.com](http://www.carnegroup.com). A paper version of this remuneration policy is made available free of charge to investors at the Management Company's registered office. Other practical information, including the latest published price for the Fund is available on our website [www.columbiathreadneedle.co.uk](http://www.columbiathreadneedle.co.uk) or [www.fefundinfo.com](http://www.fefundinfo.com).
- The Custodian for the Fund is State Street Bank Luxembourg, S.C.A. The tax legislation of Luxembourg may have an impact on your personal tax position depending on your country of residence.
- Columbia Threadneedle (Lux) III may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.