

# QUESTIONS & ANSWERS

## UPDATES TO THREADNEEDLE FUNDS' OBJECTIVES AND POLICIES

We have recently reviewed the information available to investors about our funds, and as a result we're updating a number of our fund investment objectives and policies. This will provide investors with additional information regarding our investment approach and what we are aiming to achieve for our investors. These updates will take effect from 7 August 2019.

### 1. What changes are you making?

We are updating the wording of the investment objectives and policies of our UK-based OEIC<sup>1</sup> funds to provide more detail and clarity on how the funds are invested.

In many cases, we are also including reference to one or more performance benchmarks (whether used as a target, or simply as a standard against which fund performance can be compared).

The changes will also result in more consistent language across the funds which aims to be clearer and easier to understand.

### 2. What are the changes to the investment objectives and policies?

You can view the updates to all impacted fund objectives and policies on our website at [columbiathreadneedle.com/fundobjectives](http://columbiathreadneedle.com/fundobjectives).

### 3. Why are you making the changes?

We are making these changes as we believe the revised objectives and policies more clearly define and reflect how the funds are managed. The changes will not alter the way the funds are managed.

### 4. When are the changes taking place?

The changes will take place on 7 August 2019.

---

<sup>1</sup> OEIC stands for open-ended investment company.

#### **5. Will there be any changes to how the funds are managed?**

These changes will have no effect on how the funds are managed.

#### **6. Will these changes affect the risk profile of the funds?**

These changes will have no effect on the risk profile of the funds.

#### **7. Will these changes result in any changes to the funds' management fees?**

These changes will have no effect on the fees you pay.

#### **8. Do I need to take any action in response to these changes?**

You do not need to take any action as a result of these changes.

#### **9. What can I do if I disagree with the changes?**

You have a number of options, should you disagree with the changes. You can choose to redeem your shares, or you can switch your investment, free of charge, into another Threadneedle fund. Should you decide to redeem or switch your shares, it may trigger a taxable event. We are unable to provide tax advice and we therefore suggest that you seek advice from your tax adviser about any potential tax implications before you take any action.

#### **10. Where can I find out more?**

Further information is available at [columbiathreadneedle.com/changes](http://columbiathreadneedle.com/changes). If you are unclear about any of the details relating to the changes to the investment objectives and policies, or have any further questions, please contact us. For UK investors, you can call us on 0800 953 0134\*. For investors outside the UK, you can call us on +352 46 40 10 7020\*. Our team is available from 8:00am to 6:00pm, Monday to Friday (UK time).