

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) European Smaller Companies (the "Fund")

an undertaking for collective investment in transferable securities (a UCITS) CT (Lux) European Smaller Companies ZE EUR (Accumulation Shares) (LU1865159435), a sub-fund of Columbia Threadneedle (Lux) I (the "SICAV"), regulated by the Commission de Surveillance du Secteur Financier ("CSSF"). The management company and manufacturer of the SICAV is Threadneedle Management Luxembourg S.A. (part of the Columbia and Threadneedle group of companies).

Threadneedle Management Luxembourg S.A. as the manufacturer of The SICAV ("Manufacturer") , is authorised and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

Contact details for Threadneedle Management Luxembourg S.A. can be found at www.columbiathreadneedle.com

Call the Threadneedle Management Luxembourg S.A. Administration Centre on +352 4640107190 for more information or alternatively you can write to Threadneedle Management Luxembourg S.A. Client Administration Centre, 44, rue de la Vallée,L-2661 Luxembourg.

This PRIIPs KID is authorised in Luxembourg.

Date of production of KID: 2024-04-30

What is this product?

Type

Columbia Threadneedle (Lux) I is a UCITS under European Directive 2009/65/EC. It is established as an investment company with variable capital ("société d'investissement à capital variable" or "SICAV") under the laws of Luxembourg.

Depository: Citibank Europe plc, Luxembourg branch. You can obtain further information about the Fund and the SICAV, its prospectus, latest annual reports and any subsequent half-yearly reports free of charge from the Manufacturer. These documents are available in English, French, German, Portuguese, Italian and Spanish. You can obtain other practical information, including current share prices, at www.columbiathreadneedle.com

Term

There is no fixed maturity date. An investor can hold their investment for any time period but minimum 5 year(s) is recommended. The Manufacturer can close the fund with notice.

Objectives

The Fund aims to increase the value of your investment over the long term. The Fund invests at least two-thirds of its assets in shares of smaller companies in Europe, excluding the UK, or companies that have significant operations there. These companies will typically be smaller in size than the top 225 companies in the FTSE World Europe ex UK Index at the time of purchase. The Fund may use derivatives (complex instruments) for hedging purposes and may also invest in asset classes and instruments different from those stated above. The Fund permanently invests a minimum of 75% of its assets in European Economic Area equities, and is therefore PEA (Plan d'Épargne en Actions) eligible in France. The Fund is actively managed in reference to the MSCI Europe ex UK Small Cap Index. The index is broadly representative of the companies in which the Fund invests, and provides a suitable target benchmark against which Fund performance will be measured and evaluated over time. The index is not designed to specifically consider environmental or social characteristics. The fund 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 promotes environmental and social characteristics by integrating a range of responsible investment measures into the investment process, and ensures that the companies it invests in follow good governance practices. The Fund aims to compare favourably against the index over rolling 12-month periods when assessed using the Columbia Threadneedle ESG (environmental, social and governance) Materiality Rating model, which indicates how much exposure a company has to material ESG risks and opportunities. At least 50% of the Fund is invested in companies that have a strong rating. The Fund also commits to investing at least 5% of its assets in sustainable investments. The Fund excludes companies that derive certain levels of revenue from industries such as, but not limited to, coal and tobacco. It also excludes companies that have direct involvement in nuclear or controversial weapons, and companies determined to have breached international standards and principles. The fund manager engages with companies to encourage improvement of their ESG practices. Columbia Threadneedle Investments is a signatory to the Net Zero Asset Managers Initiative and has committed to an ambition to reach net zero emissions by 2050 or sooner for a range of assets, including the Fund. The fund manager uses its proactive engagement with companies to assist with progressing this and may disinvest from those not meeting the minimum standards. Further information about the environmental or social characteristics promoted by the Fund is available in the SFDR RTS Annex of the Prospectus available at www.columbiathreadneedle.com. The Fund is considered to fall within the scope of Article 8 of SFDR.

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

You can buy or sell shares in the Fund on any day which is a business day in Luxembourg unless the directors have decided that insufficient markets are open. You can find more detail on the investment objective and policy of the Fund in the prospectus. For more information on investment terms used in this document, please see the Glossary available at www.columbiathreadneedle.com.

Intended retail investor

This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds. It is designed for investors looking for 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 in company shares the prices of which tend to fluctuate more than other asset classes as investors directly participate in underlying companies and their profits and losses.

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

RISK INDICATOR

Lower risk

Higher risk



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 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

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 between 12/2021 to 04/2024

Moderate scenario: This type of scenario occurred for an investment between 12/2018 to 12/2023

Favourable scenario: This type of scenario occurred for an investment between 11/2016 to 11/2021

Investment EUR 10,000			
Scenarios		If you exit after 1 year	If you exit after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress scenario	What you might get back after costs	2,070.00 EUR	2,130.00 EUR
	Average return each year	-79.34%	-26.62%
Unfavourable scenario	What you might get back after costs	6,330.00 EUR	7,800.00 EUR
	Average return each year	-36.67%	-4.86%
Moderate scenario	What you might get back after costs	10,360.00 EUR	14,200.00 EUR
	Average return each year	3.59%	7.27%
Favourable scenario	What you might get back after costs	14,630.00 EUR	19,760.00 EUR
	Average return each year	46.27%	14.59%

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

In case of default of the Manufacturer, the investor may face a financial loss. That loss would not be covered by an investor compensation scheme.

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 show you the impact that all costs will have on your investment over time.

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.

Investment EUR 10,000	if you exit in after 1 year	if you exit in after 5 years (Recommended Holding Period)
Total costs	620.00 EUR	1,665.00 EUR
Annual Cost impact*	6.20%	2.40%

(*) 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 7.27% before costs and 4.86% 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 5 year(s)
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.	500.00 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.	0.00 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.10% of the value of your investment per year. This is an estimate based on actual costs over the last year.	110.00 EUR
Transaction costs	0.08% 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.	8.43 EUR
Incidental costs taken under specific conditions		
Performance fees and carried interests	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)

The minimum recommended holding period of 5 year(s) has been selected for illustrative purposes only and reflects the long-term nature of the Fund's investment objective. However there is no minimum (or maximum) holding period.

You can buy or sell shares in the Fund on any day which is a business day in Luxembourg unless the directors have decided that insufficient markets are open. Such days are published on www.columbiathreadneedle.com.

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.

Postal address: Threadneedle Management Luxembourg S.A.

Attn. : Complaints Officer

44, rue de la Vallée

L-2661 Luxembourg.

E-mail: lux.complaints@columbiathreadneedle.com

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

Further information about the Product can be obtained from the Prospectus and the annual and semi-annual financial statements which are available, in addition to the latest available NAV of the Product, at www.columbiathreadneedle.com. They are available free of charge in English, French, German, Portuguese (Prospectus only), Italian (Prospectus only), Spanish and Dutch (no Dutch Prospectus).

You can find further information about the 4 year(s) past performance on our website at <https://www.columbiathreadneedle.com>

For Switzerland documents are available from the Swiss Representative and Paying Agent CACEIS Investor Services Bank S.A., Esch-sur-Alzette, Zurich branch, Bleicherweg 7, CH 8027 Zurich. The risk indicator and the performance scenarios have been calculated and presented according to the provisions of the home jurisdiction of the Fund.