



Your success. Our priority.

A GUIDE TO INVESTING WITH Columbia Threadneedle Investments (SICAV)



CONTENTS

01	Introduction	4
02	How do I invest with Columbia Threadneedle Investments? ..	6
03	How do I check the value of my shares?	8
04	How do I switch my investment?	10
05	How do I sell my shares?	12
06	How do I provide feedback?	14
07	Where can I find more information about investing?	16
08	Contact us	18
09	Transaction checklist	20

01

INTRODUCTION



We recognise that buying, selling or switching shares can be confusing.

To simplify your experience with Columbia Threadneedle Investments, we have created this Guide to explain how to invest in our SICAV* fund range.

In it you will find step-by-step instructions on how to make further investments with us, sell your shares or switch your holdings to another fund. We are also keen to hear your feedback on any aspect of your experience with us so have included details of the ways you can get in touch.

We have also included a checklist of the information we need from you when making a transaction, which will help us process your request as quickly as possible. If you have one, your Financial Adviser can carry out transactions on your behalf.

Please note that all information within this Guide is based on the current process as at October 2018.

*SICAV stands for *société d'investissement à capital variable*, which is simply French for "investment company with variable capital".





02

HOW DO I INVEST?

Whether you are making a new investment or topping up an existing one, this can be done by writing to us. For security purposes we cannot accept deal instructions via email. Your Financial Adviser can carry out transactions on your behalf, or alternatively you can email us at columbiathreadneedleenquiries@statestreet.com* to obtain an application form and return it by post to the following address:

**International Financial Data Services
47, avenue J. F. Kennedy
L-1855 Luxembourg
Luxembourg**

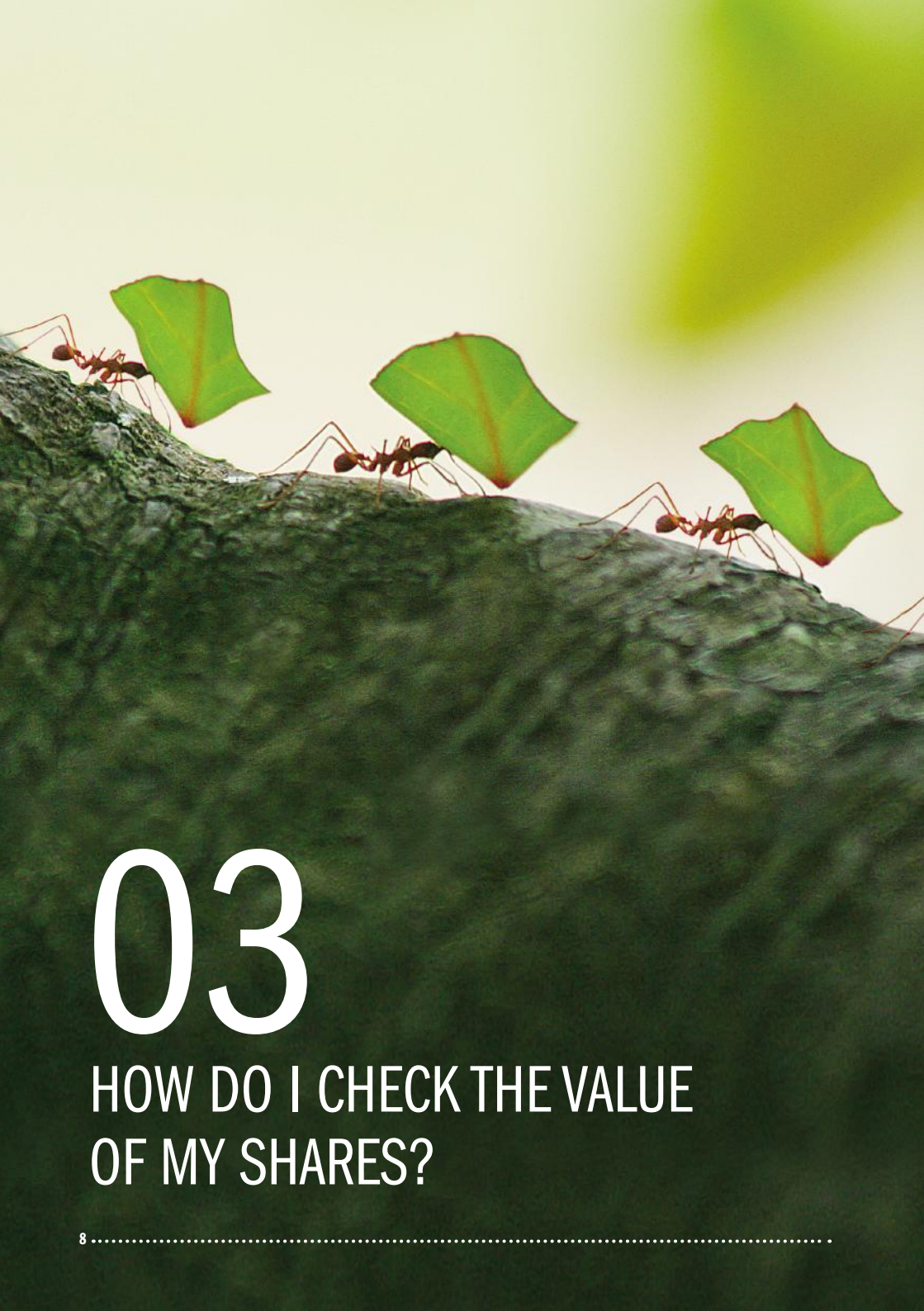
If you are topping up an existing investment, we do not require a new application form to be completed. You can simply write to us, quoting your account details and the fund(s) you wish to purchase. Wherever possible, we request that you quote the unique code (ISIN) for the relevant share class that

you are looking to purchase. This can be found on the Key Investor Information Document (KIID).

If you're investing into a new fund, we require you to confirm that you have read and understood the KIID for the fund or share class you are buying.

KIIDs are available on our website columbiathreadneedle.com or by contacting us using any of the methods listed in Section 8 of this Guide.

*We aim to respond to all emails within five working days.



03

HOW DO I CHECK THE VALUE
OF MY SHARES?

We understand that once you have made an investment you may want to keep a close eye on how it is performing. Your Financial Adviser will be able to confirm the value of your shares, alternatively you can contact us directly:

0207 464 5000*
Monday to Friday 9am – 5pm (UK time)

columbiathreadneedleenquiries@statestreet.com

Please note we aim to respond to all emails within five days.

STATEMENTS

You will receive a single, annual statement from us following each calendar year. Additionally, ad-hoc statements are available by calling the number above. The statement also shows any income generated by your

investments as well as details of any purchases and redemptions you may have made in the 12 months since your last statement. Individual distribution vouchers will be sent periodically, in line with the fund distributions.

*Please note that calls may be recorded.
Tax treatment depends on individual circumstances. Tax concessions are not guaranteed and tax legislation may change in the future.



04

HOW DO I SWITCH MY INVESTMENT?

Your investment goals may change over time, and therefore you may want to switch the funds you invest in. You should check with a Financial Adviser if you are unsure about your decision.

Switching between funds within our fund range is straightforward. If you want to switch your existing holding into a new fund within the range, this can be done by contacting your Financial Adviser or by contacting us directly:

**International Financial Data Services
47, avenue J. F. Kennedy
L-1855 Luxembourg
Luxembourg**

We require a clear instruction, stating your account details and the amount you want to switch and between which funds. You should also quote the unique code (ISIN) of the funds and share classes that you intend to switch between, which can be found on the KIID.

You can simply switch 100% of your holding from one fund to another, or alternatively switch a specific amount of cash or percentage of your holding. If you intend to switch from or to multiple funds then you need to tell us:

- The cash amount or percentage of the fund(s) you are switching from
- The cash or percentage allocation of the fund(s) you intend to invest into

Please note, when switching into a fund that you have not held previously, we require you to confirm that you have read and understood the relevant KIID.

To find out which funds or share classes you are eligible to switch into please refer to the Prospectus, which is available at columbiathreadneedle.com or contact us using any of the methods listed in Section 8 of this Guide.



05

HOW DO I SELL MY SHARES?

There will be times when you require access to your money and therefore need to sell your shares, either in part or in full. If you wish to do so, please contact your Financial Adviser. Alternatively, if you do not have a Financial Adviser, you can write to us at:

International Financial Data Services
47, avenue J. F. Kennedy
L-1855 Luxembourg
Luxembourg

We will require the following information to process this for you:

- Your Client reference (which can be found on any recent correspondence you have received from us)
- The name of the fund and the amount you wish to sell
- Settlement details for payment, i.e. your bank details

VERIFICATION REQUIRED

To avoid any unnecessary delay in processing your request, please note the Commission de Surveillance du Secteur Financier (CSSF) requires us to carry out client verification checks. The checklist on page 20 of this Guide outlines the documentation we require before we can carry out your request. Providing your ID documentation and banking documents will allow us to pay the proceeds without delay.

06

HOW DO I PROVIDE FEEDBACK?

At Columbia Threadneedle Investments, your satisfaction is incredibly important to us as we aim to put our customers at the heart of everything we do.

We are always striving to improve our service. If for any reason you are dissatisfied with the service you receive from us, or you have any feedback, please do get in touch with us.

We treat any complaints we receive with utmost care. We aim to resolve any complaints as soon as possible and ideally within 24 hours. If we cannot resolve the complaint within 24 hours, we will contact you with details of our process and keep you updated with the outcome.

**Please note that calls may be recorded.*

0207 464 5000*

Monday to Friday 9am – 5pm (UK time)

International Financial Data Services

47, avenue J. F. Kennedy

L-1855 Luxembourg

Luxembourg





07

WHERE CAN I FIND MORE
INFORMATION ABOUT INVESTING?

If you require more information regarding your investments with us or investing more generally, please contact your Financial Adviser or you can of course contact us directly via phone, email or post:

0207 464 5000*

Monday to Friday 9am – 5pm (UK time)

columbiathreadneedleenquiries@statestreet.com

Please note we aim to respond to all emails within five working days.

**International Financial Data Services
47, avenue J. F. Kennedy
L-1855 Luxembourg
Luxembourg**

You can also find further information on our website:

www.columbiathreadneedle.com

Please note we cannot provide investment advice. If you are unsure about any aspects of your investment you should contact your Financial Adviser.

*Please note that calls may be recorded.



08

CONTACT US

You can get in touch with us via the following methods:

0207 464 5000*

Monday to Friday 9am – 5pm (UK time)

**columbiathreadneedleenquiries@
statestreet.com**

Please note we aim to respond to all emails within five working days.

**International Financial Data Services
47, avenue J. F. Kennedy
L-1855 Luxembourg
Luxembourg**

*Please note that calls may be recorded.

09

TRANSACTION CHECKLIST

In order to process your investment as quickly as possible, we need to be able to verify you as a client and in case you want to sell your shares, we require the bank details of where you would like the proceeds to be paid.

The checklist below explains the documents we need to see for verification. Please refer to this list before making a transaction with us.

1 Client verification

In order to verify you as a client, we require **two documents** from the following list. Please note these must be separate documents.

- Certified true copy of a valid ID/ Passport for all account holders
- Information on source of wealth/ funds including profession/activity
- Certified true copy of the evidence of source of wealth (e.g. salary, sale of house, inheritance)
- Certificate of Bank Statement bearing the original signature of the shareholder not older than six months
- Copy of the proof of residence not older than six months (e.g. certificate of residence or utility bill excluding mobile phone bills)

We strongly advise against sending the original versions of valuable personal identity, and as such we are happy to accept copied documents, which have been certified by the following bodies or professionals:

- Bank or building society clerk
- Accountant
- Doctor
- Councillor
- Dentist
- Police officer
- Teacher or lecturer
- Solicitor

2 Bank details verification

We are able to pay redemption proceeds directly into your bank account.

If you wish to have the proceeds paid to your bank account, we will need to have verification of your bank details.

Please provide **one document** from the following list:

- An original bank statement (must be dated within the last three months)
- A letter from your bank confirming the bank details

The documents must relate to the bank account that you wish to have the proceeds paid into, and must be your own bank account. The proceeds will be released **three working days** after the trade date, provided the verification is in place.

To find out more visit
COLUMBIATHREADNEEDLE.COM
or call 0207 464 5000*

*Please note that calls may be recorded.



Important information. Issued by Threadneedle Management Luxembourg S.A. Registered with the Registre de Commerce et des Societes (Luxembourg), Registered No. B 110242 44, rue de la Vallée, L-2661 Luxembourg, Grand Duchy of Luxembourg. Columbia Threadneedle Investments is the global brand name of the Columbia and Threadneedle group of companies. columbiathreadneedle.com

Issued 10.18 | J28239 | 2264380