KEY INVESTOR INFORMATION

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 STERLING SHORT-TERM MONEY MARKET FUND (THE "FUND")

Class 1 Income Shares (GBP) GB00B2NBDK41, a sub-fund of Columbia Threadneedle Investment Funds (UK) ICVC (the "Company"), regulated by the FCA.

This sub-fund is managed by Threadneedle Investment Services Limited (the "Management Company"), (part of the Columbia Threadneedle Investments group of companies).

Objectives and Investment Policy

- The Fund aims to provide income and preserve the original value of your investment, however, this is not guaranteed.
- The Fund is actively managed, and looks to provide income returns broadly in line with the 1-month compounded SONIA (Sterling Overnight Index Average) rate, before charges are deducted.
- The Fund invests in short-term assets of high credit quality from issuers that have received a favourable assessment in accordance with credit quality assessment procedures adopted by the Fund. These investments may include UK Government securities (including Treasury bills) with a maturity of 184 days or less, sterling-denominated cash deposits and certificates of deposit. In addition, up to 50% of the Fund may be invested in sterling-denominated commercial paper, also with a maturity of 184 days, or less. Investment in other short-term money market funds is permitted, but limited in total to 10% of the Fund's value.
- The Fund is a variable net asset value short term money market fund.
- The 1-month compounded SONIA rate is considered a suitable interest rate benchmark against which the Fund's performance can be measured and evaluated over time. The benchmark reflects the rate of interest paid on unsecured short-term transactions in the British sterling market, and represents a similar return profile to assets held in the Fund.
- Any income the Fund generates will be paid to you, unless you have chosen to have it reinvested.
- You can buy or sell shares in the Fund on any day that is a business day in London. 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 columbiathreadneedle.com.
- Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 1 years.

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.

Lower Risk, Typically lower rewards — Higher Risk, Typically higher rewards

- The Fund is rated 1 because historically it has shown a low 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 value of investments can fall as well as rise and investors might not get back the sum originally invested.
- Positive returns are not guaranteed and no form of capital protection applies.
- The Fund may enter into financial transactions with selected counterparties. Any financial difficulties arising at these counterparties could significantly affect the availability and the value of Fund assets.
- The Fund may invest in derivatives (complex instruments linked to the rise and fall of the value of other assets) with the aim of reducing risk or minimising the cost of transactions. Such derivative transactions may benefit or negatively affect the performance of the Fund. The Manager does not intend that such use of derivatives will affect the overall risk profile of the Fund.
- The risks currently identified as applying to the Fund are set out in the "Risk Factors" section of the Prospectus.

Charges

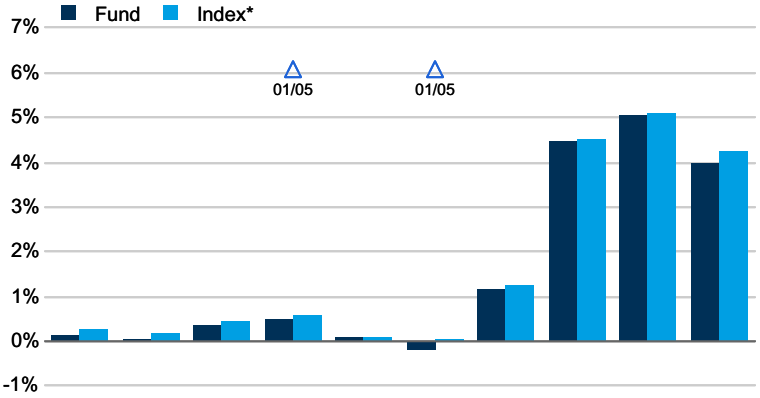
The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry Charge:	0.00%
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:	0.23%
Charges taken from the fund under certain specific conditions	
Performance Fee:	NONE

The ongoing charges figure is based on expenses for the year ending 07/03/25. This figure may vary from year to year. 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



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund	0.2	0.0	0.4	0.5	0.1	-0.2	1.2	4.5	5.1	4.0
Index*	0.3	0.2	0.5	0.6	0.1	0.0	1.3	4.5	5.1	4.3

Source: Morningstar

Past performance is not a guide to future performance.
Fund launch date: 31/01/2008
Share/unit class launch date: 23/01/2008
Performance is calculated in GBP.
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.
△ Before this date the Fund had different characteristics.
Please refer to www.columbiathreadneedle.com for further details.
*1 Month Compounded Sterling Overnight Average (SONIA)
The fund manager will make reference to the 1-month compounded Sterling Overnight Index Average (SONIA) rate from 01/05/2021 as part of the investment process. Previously, the Fund made reference to 1 Month GBP London Interbank Bid Rate (LIBID).

Practical Information

- Depositary: State Street Trustees Limited.
- You can obtain further information regarding the Fund, the Company, its Prospectus (in English only), latest annual reports and any subsequent half-yearly reports (in English only) free of charge from the Management Company. You can obtain other practical information, including current share prices, at columbiathreadneedle.com.
- Details of the remuneration policy, including a description of how remuneration and benefits are calculated and the persons responsible for awarding them (including the composition of the remuneration committee), are available at columbiathreadneedle.com. A paper copy is available free of charge upon request.
- The tax legislation of the United Kingdom may have an impact on your personal tax position.
- Threadneedle Investment Services Limited 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 UK-UCITS.
- This document describes a single fund of the Company. The Prospectus and reports are prepared for the entire Company.
- The assets of the Fund are segregated by law and cannot be used to pay the liabilities of other funds of the Company.
- You may exchange your shares for shares of other funds of the Company, if available. Details can be found in the section of the Prospectus with the heading "Switching/Converting". Details of other share classes of the Fund can be found in the Prospectus or at columbiathreadneedle.com.

This Fund is authorised in the United Kingdom, and regulated by the Financial Conduct Authority. Threadneedle Investment Services Limited is authorised in the United Kingdom, and regulated by the Financial Conduct Authority.