

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 PROPERTY GROWTH & INCOME FUND (THE "COMPANY")

Class I Income Shares (GBP) GB00BQWJ8794 regulated by the FCA.

This Fund is managed by Columbia Threadneedle Fund Management Limited, (part of the Columbia Threadneedle Investments group of companies).

Objectives and Investment Policy

- The investment objective of the Company is to deliver capital growth and income over the long term (at least 5 years).
- In normal market conditions, the Fund will aim to achieve this by investing at least 70% directly or indirectly in a combination of UK commercial property and securities of property and property related issuers listed or operating in the countries of the European Union and/or the European Economic Area.
- The Fund is actively managed and while the securities which the Company invests to gain exposure to property will mainly be shares, investment may also be made in bonds (securities that pay either a fixed or variable level of income on a periodic basis and generally repay a specified amount at a pre-determined date), derivatives (an investment contract between the Fund and a counterparty the value of which is derived from one or more underlying assets) and securities convertible into shares (securities which pay a fixed rate of interest with an option to convert into equities at a pre-determined price on a specified date).
- The Company may use derivatives for investment purposes, as well as for efficient portfolio management to maintain, increase or reduce exposure to securities or market indices.
- The Company may invest in cash or money market instruments (including government securities). The Fund is not restricted, and may deviate, from the ranges above if, in the opinion of the Manager, the prevailing market and economic conditions warrant the adoption of such a policy.
- Up to 10% of the Portfolio may be invested in separately managed funds (including collective investment schemes) investing predominantly in securities in which the Company may invest.
- Non-sterling investments may be hedged back to sterling.
- Any income the Fund generates will be paid to you.
- Subject to the applicable investment restrictions, there is no prescription or restriction as to the proportion of the Fund that may be invested in or exposed to direct UK commercial property or securities of property and property related companies. We are not required to hold monies arising from the purchase and sales of shares in our funds in a client money bank account and hold these monies in our own bank account, utilising the FCA's permitted one-day window while carrying out a delivery versus payment transaction for the purpose of settling transactions in relation to units in the Fund. In the exceptional event that a transaction is not processed within this one-day window, any cash will be held in a client bank account. No interest will be paid to investors on cash held on a client bank account.
- Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Risk and Reward Profile

- You need to be aware of the following risks before investing:
- **Currency Risk:** your investment may be adversely affected by changes to currency exchange rates.
- **Liquidity Risk:** the ability to buy and sell assets at a favourable price may be affected by a low level of counterparties willing to enter into a transaction with the Fund.
- **Derivative Risk:** derivative values rise and fall at a greater rate than equities and debt instruments. Losses can be greater than the initial investment.
- **Market Risk:** the value of assets held by the Fund may go down as well as up. There can be no assurances that the investment objectives of the Fund will be achieved.
- **Charge from Capital Risk:** taking the charges from the capital of the Fund to increase the distributable income may impact capital returns.
- **Counterparty Risk:** to gain greater income the Fund may deposit cash with various approved Counterparties. Return of the cash is dependant upon the continued solvency of the Counterparty.
- **Restricted Diversification:** investments are concentrated in companies which are focused on the property markets. These investments are limited to a relatively narrow segment of the economy. Performance may differ in direction and degree from that of the overall stock market.
- 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:	1.06%
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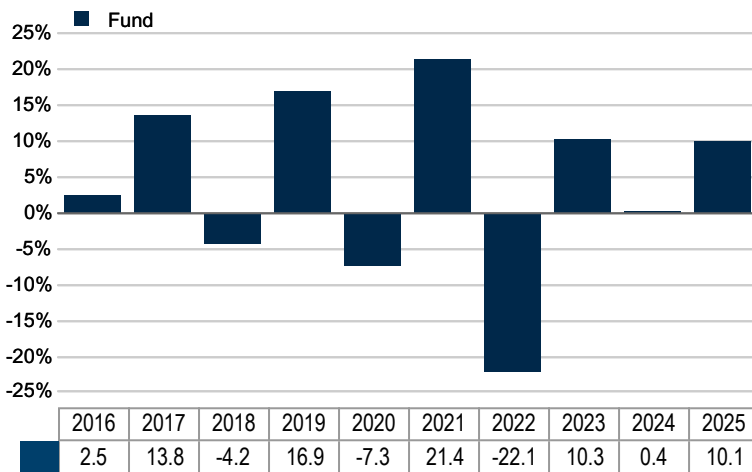
Charges taken from the fund under certain specific conditions

Performance Fee:	NONE
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The ongoing charges figure is based on expenses for the year ending 28/11/25. 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



Past performance is not a guide to future performance.

Fund launch date: 30/01/2015

Share/unit class launch date: 30/01/2015

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.

Practical Information

- Depository: State Street Trustees Limited.
- This document is issued by Columbia Threadneedle Fund Management Limited, a wholly owned subsidiary of Columbia Threadneedle Investments UK International Limited.
- You can obtain further information regarding the Fund, its Prospectus, latest annual reports and any half-yearly reports free of charge from the Management Company. The documents are available in English. 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.
- Columbia Threadneedle Fund Management 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 Fund.