

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 MULTI-MANAGER UNIVERSAL CAUTIOUS FUND (THE "FUND")

Class B Accumulation Shares (GBP) GB00B83XVS65, a sub-fund of Columbia Threadneedle (UK) ICVC VI (the "Company"), regulated by the FCA.

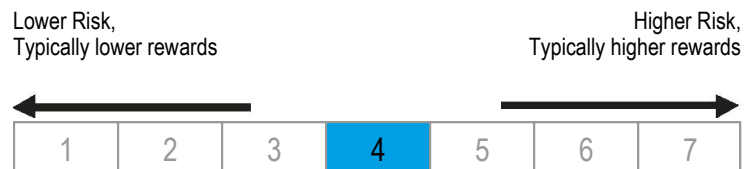
This sub-fund is managed by Columbia Threadneedle Fund Management Limited, (part of the Columbia Threadneedle Investments group of companies).

Objectives and Investment Policy

- The Fund aims to provide investment growth, consistent with a cautious risk and volatility profile, over the long term (5 years or more).
- The Fund invests at least 70% of its assets in a portfolio of collective investment schemes (which could include open and closed ended investment schemes, real estate investment trusts, exchange traded funds, and these could include other schemes operated by Columbia Threadneedle Investments), which provide indirect exposure to a range of global asset classes.
- The Fund is actively managed, and the Investment Manager is not constrained by any particular asset allocation in respect of geography, industry or sector.
- By investing in a portfolio of funds, rather than individual securities, the Investment Manager is able to achieve diversification across multiple fund managers, investment strategies, and asset classes. Through an extensive fund selection process, the Investment Manager believes it can identify active fund managers with the ability to generate strong risk-adjusted returns.
- The Fund is part of the CT Multi-Manager Universal fund range, which offers five funds with different expected combinations of investment risk and return.
- The Investment Manager uses a proprietary Strategic Asset Allocation model, which determines the appropriate combination of investments to ensure the Fund remains consistent with a cautious risk and volatility profile. Through the application of this model, the Fund expects to maintain a volatility range of between 6% - 8% over rolling 10 year periods, by varying the weighting of the asset types. This is the expected volatility that the Fund is managed to using internal models, and is expected to be the volatility that is observed over the long term, though may be different as market dynamics change.
- To reflect the cautious risk and volatility profile, the Fund will typically maintain an exposure to equities (through collective investment schemes) between 20% - 60% of the value of the portfolio. The remaining exposure will be to government and corporate bonds, including high yield and emerging market bonds, and alternative assets. Alternative assets may include funds that use absolute return strategies or funds that invest indirectly in real estate, listed infrastructure, and commodities.
- At the Investment Manager's discretion, particularly in times of market stress, the Fund's volatility may be higher or lower than the stated range if the Investment Manager believes it could mitigate potential losses. The Fund's potential gains and losses are likely to be constrained by the aim to achieve its volatility range. As markets evolve, the volatility bands may also change if the Investment Manager believes this would keep the Fund in an overall "cautious" banding.
- To the extent that the Fund is not fully invested as set out above, it may also invest in other transferable securities, money market instruments, deposits, cash and near cash.
- Derivatives may be used for the purposes of efficient portfolio management only.
- Income from investments in the Fund will be added to the value of your shares.
- You may buy or sell shares daily on demand (but not weekends or UK bank holidays or other days when the Fund is not open for dealing). Orders to buy or sell must be received by 12 noon (UK time) to receive the price calculated at that day's valuation point. 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

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.



- The Fund is rated 4 because historically it has shown a medium 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 indicator does not adequately reflect the following risks of investing in particular assets, which may impact on future investment return:
 - Investment Risk: The value of investments can fall as well as rise and investors might not get back the sum originally invested.
 - Investment in Funds: As this fund invests into other funds you should consider the underlying investments and overall risks.
 - Currency Risk: Where investments are in assets that are denominated in multiple currencies, or currencies other than your own, changes in exchange rates may affect the value of the investments.
 - Interest Rate Risk: Changes in interest rates are likely to affect the Fund's value. In general, as interest rates rise, the price of a fixed rate bond will fall, and vice versa.
 - Issuer Risk: The Fund invests in securities whose value would be significantly affected if the issuer refused, was unable to or was perceived to be unable to pay.
 - Derivatives for EPM / Hedging: 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.
- All the risks currently identified as being applicable 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:	0.65%
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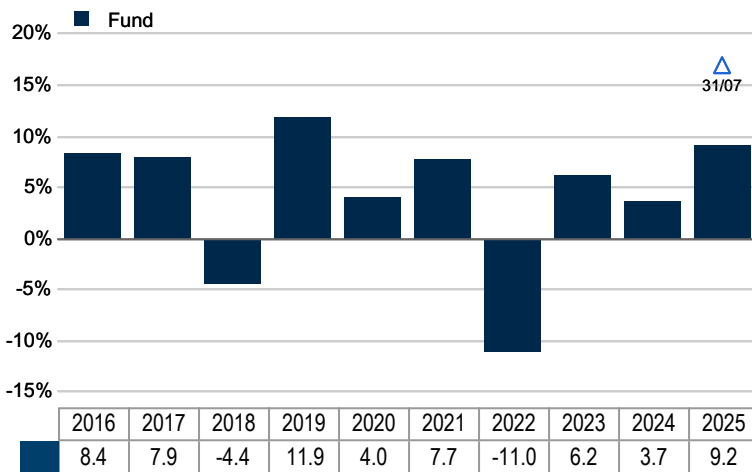
Charges taken from the fund under certain specific conditions

Performance Fee:	NONE
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The ongoing charges figure shown here is an estimate of the charges because recent changes made to the Fund mean that the historic figures do not accurately reflect its ongoing costs. The UK-non-UCITS' annual report for each financial year will include detail on the exact charges made.

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: 30/03/2007

Share/unit class launch date: 13/09/2012

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.

On 31 July 2025 the Fund underwent a number of changes including a name change from CT MM Lifestyle 4 Fund to CT Multi-Manager Universal Cautious Fund.

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, the Company, 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.
- The Fund is part of Columbia Threadneedle (UK) ICVC VI. You may switch investment between other funds or share classes of Columbia Threadneedle (UK) ICVC VI. An entry charge may apply. Details on switching are provided in the Fund's prospectus.
- 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 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.