Non-UCITS retail scheme 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.

COLUMBIA THREADNEEDLE INVESTMENTS

CT MM Navigator Distribution Fund

Share Class: D Acc, a Fund of Columbia Threadneedle (UK) ICVC VII (ISIN GB00B80L2H98).
This Fund is managed by Columbia Threadneedle Fund Management Limited.

Objectives and investment policy

The Fund aims to achieve an income return, with some capital growth over the long term (at least 5 years). The Fund invests at least 80% in a range of collective investment schemes and closed ended funds in order to gain exposure to a diversified portfolio of shares, fixed interest securities and alternative income producing investments.

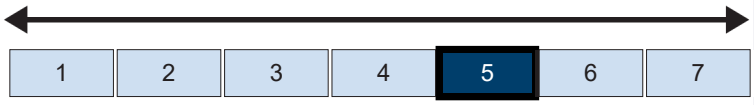
The collective investment schemes and closed ended funds in which the Fund invests may include schemes or funds managed by Columbia Threadneedle Investments. The underlying share component may include shares of companies anywhere in the world and in any industry sector. The underlying fixed interest component may include government, corporate bonds and other debt instruments from issuers anywhere in the world (which may include emerging market and high yield bonds). There may be an element of currency exposure. Generally, alternative income producing investments includes investments which are not via conventional equity or fixed interest funds, but gain exposure to other asset classes which pay an element of regular income. To the extent that the Fund is not fully invested in collective investment schemes, the Fund may also invest in other transferable securities (which may include equities and fixed interest securities), money market instruments, warrants, deposits, cash and near cash. The Fund may use derivatives (an investment contract between the Fund and a counterparty the value of which is derived from one or more underlying equities) for investment purposes as well as for efficient portfolio management.

The Fund is actively managed. The Manager believes that an appropriate comparator benchmark for reviewing fund performance is the IA Mixed Investment 20-60% Shares Sector Median, given the investment policy of the Fund and the approach taken by the manager. The Fund is not constrained by this benchmark and has significant freedom to invest in a portfolio that is materially different to the benchmark's own composition. Any income earned by this share class will be reinvested back into the share class to help boost the value of a share. There is no minimum holding period for this Fund. However, it may not be appropriate for investors who plan to withdraw their money in under 5 years. 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.

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.

Typically lower rewards, lower risk — **Typically higher rewards, higher risk**



Historical data may not be a reliable indicator of the Fund's future risk and reward profile. The risk category shown is not guaranteed and may change over time. The lowest category does not mean 'risk free'. The value of your investment may fall as well as rise.

The category is based on the rate at which the value of the investments held by the Fund have moved up and down in the past.

The indicator does not adequately reflect the following risks of investing in particular assets, which may impact on future investment return:

Derivative Risk: derivative values rise and fall at a greater rate than equities and debt instruments. Loses can be greater than the initial investment.

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.

Smaller Companies Risk: smaller companies carry a higher degree of risk and their value can be more sensitive to market movement.

Currency Risk: your investment may be adversely affected by changes in currency exchange rates.

Fixed Interest Securities Risk: changes in interest rates can affect the values of fixed interest holdings.

Emerging Markets Risk: this Fund invests in emerging markets which are less developed and have additional legal and political risks.

Credit Risk: receiving income or capital due from debt instruments is dependant on the provider's ability to pay.

Property Risk: the value of such securities is likely to reflect valuations of property assets as determined by professional valuers. Such valuations are the opinion of the valuer at a particular time, may not be supported by recent transactions and a liable to revision, up or down.

Leverage Risk: the use of derivatives to increase the exposure of the Fund to the market through either long or short positions will make the value of the Fund's investments more volatile than those of an un-leveraged fund.

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 and before we pay out the sale proceeds of your investment. 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	1.43%

Charges taken from the Fund under specific conditions	
Performance fee	NONE

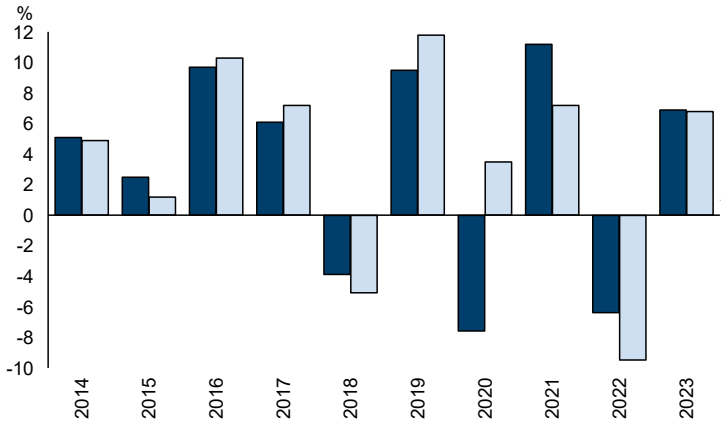
The ongoing charges figure is at 30/11/2023. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).

It excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the NURS when buying or selling units in another collective investment undertaking.

For more information about charges, please see the section entitled Fees and Expenses in the Fund's prospectus, which is available at www.columbiathreadneedle.co.uk.

Past performance



	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Fund	5.1	2.5	9.7	6.1	-3.9	9.5	-7.6	11.2	-6.4	6.9
Index*	4.9	1.2	10.3	7.2	-5.1	11.8	3.5	7.2	-9.5	6.8

Source: FE fundinfo 2024

You should be aware that past performance is not a guide to future performance.

Fund launch date: 01/10/2007.

Share/unit class launch date: 29/06/2012.

Performance is calculated in GBP.

The chart shows how much the Fund increased or decreased in value as a percentage in each year, net of charges (excluding entry charge), and net of tax.

* IA Mixed Investment 20-60% Shares

Practical information

This document is issued by Columbia Threadneedle Fund Management Limited, a wholly owned subsidiary of Columbia Threadneedle Investments UK International Limited.

Further information regarding the Fund including copies of the prospectus, annual and half yearly report and accounts can be obtained free of charge from Retail Sales Support, Columbia Threadneedle Investments, 6th Floor, Quartermile4, 7a Nightingale Way, Edinburgh EH3 9EG, telephone: Sales Support on 020 7464 5855 or electronically at www.columbiathreadneedle.co.uk.

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

The assets and liabilities are segregated by law between the different funds of Columbia Threadneedle (UK) ICVC VII. This means that the Fund's assets are held separately from other funds. Your investment in the Fund will not be affected by any claims made against any other fund in Columbia Threadneedle (UK) ICVC VII.

Details of the up to date remuneration policy including but not limited to a description of how remuneration and benefits are calculated will be available on www.columbiathreadneedle.co.uk when and in so far as available.

Other practical information, including the latest published price for the Fund is available on our website www.columbiathreadneedle.co.uk.

The Depositary for the Fund is State Street Trustees Limited.

The tax legislation of the United Kingdom may have an impact on your personal tax position depending on your country of residence.

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.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. Columbia Threadneedle Fund Management Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

This Key Investor Information is accurate as at 19/03/2024.