

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 (LUX) EUROPEAN GROWTH & INCOME (THE "FUND")

Class X Shares (GBP Distribution Shares) LU2946214074, a sub-fund of Columbia Threadneedle (Lux) III (the "Company"), regulated by the CSSF.

This Fund is managed by Threadneedle Management Luxembourg S.A. (the "Manager")

Objectives and Investment Policy

- The objective is to achieve a long-term increase in the value of your investment as well as an enhanced level of income.
- The Fund seeks to achieve this by investing at least 75% of its total assets in equities and equity related securities such as warrants (the right to purchase a security, usually an equity, at a specific price within a certain time frame) of European companies. Equity exposure is normally well above the minimum stated level. The Fund may also enter into futures contracts for the purposes of currency hedging.
- The Fund is actively managed in reference to the FTSE All-World Developed Europe NR Index. The index is broadly representative of the securities in which the Fund invests, and provides a suitable comparator benchmark against which Fund performance will be measured and evaluated over time.
- The fund manager has discretion to select investments with weightings different to the index, and that are not in the index, and the Fund may display significant divergence from the index.
- Any income the Fund generates will be paid to you.
- You can buy or sell shares in the Fund on any day which is a business day in Luxembourg and 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 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.

Lower Risk,
Typically lower rewards

Higher Risk,
Typically higher rewards



- The Fund is rated 6 because funds of its type typically show high 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 take into account the following risks:
 - Counterparty Risk: to gain greater income the Fund may deposit cash with various approved Counterparties. Return of the cash is dependent upon the continued solvency of the Counterparty.
 - Currency Risk: your investment may be adversely affected by changes in currency exchange rates.
 - 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.
 - Warrant Risk: small movements in the price of the asset to which the warrant relates may result in a disproportionately large movement, up or down, in the price of the warrant.
- 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:	0.10%
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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 the share/unit class is relatively new and has insufficient track record for us to calculate it exactly. The 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

Insufficient data to provide a useful indication of past performance to investors.

Fund launch date: 30/09/2010

Share/unit class launch date: 10/12/2024

Practical Information

- Further information regarding the Fund including copies of the prospectus, annual and half yearly report and accounts can be obtained free of charge from Columbia Threadneedle Investments, Cannon Place, 78 Cannon Street, London EC4N 6AG, telephone: Client Services on 00352 (0) 464 0101 or electronically at www.columbiathreadneedle.co.uk.
- The Fund is part of Columbia Threadneedle (Lux) III. You may switch investment between other sub-funds or share classes of Columbia Threadneedle (Lux) III. The assets and liabilities are segregated by law between the different funds of Columbia Threadneedle (Lux) III. 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 (Lux) III.
- Details of the up-to-date 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 Custodian for the Fund is State Street Bank Luxembourg, S.C.A. The tax legislation of Luxembourg may have an impact on your personal tax position depending on your country of residence.
- Columbia Threadneedle (Lux) III 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.