

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Singapore Prospectus¹.
- It is important to read the Singapore Prospectus before deciding whether to purchase shares in the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Singapore Prospectus.

COLUMBIA THREADNEEDLE (LUX) I – CT (LUX) GLOBAL MULTI ASSET INCOME

Product Type	Collective Investment Scheme	Launch Date	18 September 2012
Manager	Threadneedle Management Luxembourg S.A.	Custodian	Citibank Europe plc, Luxembourg Branch (which is the Depositary)
Trustee	N/A	Dealing Frequency	Every Valuation Date
Capital Guaranteed	No	Expense Ratio for FY ended 31 March 2023	Class AE, AEC, AEH, AEP, AU, AUM, AUP, AS, ASC, ASH, ASP 1.55%
PRODUCT SUITABILITY			
WHO IS THE PRODUCT SUITABLE FOR? The Portfolio is <u>only</u> suitable for investors who: <ul style="list-style-type: none"> • seek potential total returns from income and capital appreciation; • seek investment diversification through exposure to global fixed income and equity markets; • will accept moderate to high volatility and a moderate to high level of risk; and • have a medium to long-term investment time horizon. You should consult your financial adviser if in doubt whether this product is suitable for you.			<u>Further Information</u> Refer to "Investor Profile" of the Singapore Prospectus for further information on product suitability.
KEY PRODUCT FEATURES			
WHAT ARE YOU INVESTING IN? <ul style="list-style-type: none"> • You are investing in a collective investment scheme that is a sub-fund of the Luxembourg incorporated SICAV Columbia Threadneedle (Lux) I (formerly known as Threadneedle (Lux)), and which seeks to achieve an income with the prospect of capital appreciation over the medium to long term by investing principally in global fixed income and global equity securities. • The distribution policies of the Share Classes are as follows: Share Classes whose denomination ends in a "P" or "C": Dividend, if declared, will be distributed. Dividends may include an element of capital which will have an impact on capital appreciation. The payment of dividends will result in an immediate decrease in the net asset value per share regardless of whether or not they are paid out of capital. Other Share Classes: No dividend distribution. Income, if any, will be reinvested. 			Refer to "The SICAV", "The Portfolios", "Investment Objective, Focus and Approach", and "Distribution Policy" of the Singapore Prospectus for further information on features of the product.
Investment Strategy			
<ul style="list-style-type: none"> • The Portfolio is actively managed and will typically maintain a 40-60% allocation to global equity securities and a 40-60% allocation to global fixed income securities (including those rated below Investment Grade). The Portfolio may further invest in cash and other securities globally (including Money Market Instruments, currencies, REITs, convertible debt securities and other asset classes). • For the purposes of managing liquidity, the Portfolio may hold ancillary liquid assets (i.e. bank deposits at sight), and may also hold bank deposits, Money Market Instruments or money market funds for treasury purposes. In normal market conditions, investments in these assets or instruments will not exceed 10% of the Portfolio's Net Asset Value. • The Portfolio is actively managed in reference to the MSCI ACWI Index (45%), ICE BofA European Currency High Yield Excluding Subordinated Financials Constrained Index (USD Hedged) (30%), Bloomberg Global Aggregate Index (USD Hedged) (20%) and 30-day Average Secured Overnight Financing Rate (SOFR) (5%). The index is broadly representative of the securities in which the Portfolio invests, and provides a suitable target benchmark against which Portfolio performance will be measured and evaluated over time. The Sub-Advisor has discretion to select investments with weightings different to the index, and that are not in the index, and the Portfolio may display significant divergence from the index. • Deviations from the index, including guidance on the level of risk relative to the index, will be considered as part of the Sub-Advisor's risk monitoring process. 			Refer to "Investment Objective, Focus and Approach" of the Singapore Prospectus for further information on the investment strategy.

¹ The Singapore Prospectus is available for collection during normal Singapore business hours from Singapore distributors for the Portfolio or accessible at www.columbiathreadneedle.sg.

<ul style="list-style-type: none"> • The Portfolio may invest up to 10% in other UCITS or UCIs. • The Portfolio may use derivatives for investment purposes and hedging, including the generation of additional income. • Hedging between the currency of the Class and the base currency of the Portfolio will be carried out for Classes whose denomination ends in a "H" or "C". These Classes will be hedged, with the objective of minimising currency risk exposure. This activity may increase or decrease the return to investors in those Classes. 	
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • The umbrella fund under which the Portfolio is constituted is Columbia Threadneedle (Lux) I (the "SICAV"). • The Management Company of the SICAV is Threadneedle Management Luxembourg S.A. • The Sub-Advisor of the Portfolio is Threadneedle Asset Management Limited. • The investment adviser to the Sub-Advisor is Columbia Management Investment Advisers, LLC. • The Depositary for the SICAV is Citibank Europe plc, Luxembourg Branch. 	<p>Refer to "The SICAV", "Management and Administration" and "Other Parties" of the Singapore Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT</p> <p>The value of the product and its dividends or coupons (if any) may rise or fall. These risk factors may cause you to lose some or all of your investment:</p>	<p>Refer to "Risk Factors" of the Singapore Prospectus for further information on the risk of the product.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> • General market risks. The value of investments may fall as well as rise and you may not get back the sum originally invested, especially if investments are not held for the long term. • Inflation risks. Most bond funds offer limited capital growth potential and an income that is not linked to inflation. Therefore, inflation can affect the value of capital and income over time. • Issuer risks. The Portfolio invests in securities whose value would be significantly affected if the securities issuer refused, was unable to, or was perceived to be unable to pay. • Exchange rate risks. Where investments are made by the Portfolio in assets that are denominated in currencies other than USD (the base currency of the Portfolio), changes in exchange rates may affect the value of your investments. The Portfolio and share classes offered may not be denominated in SGD and you may therefore be exposed to additional exchange rate risks if your reference currency is SGD. 	

Liquidity Risks																	
<ul style="list-style-type: none"> • The Portfolio is not listed in Singapore and you can redeem only on Valuation Dates (subject to the opening hours of the Singapore distributors). There is no secondary market for the Portfolio in Singapore. All redemption requests should be submitted in the manner set out in the Singapore Prospectus. • Your right to request for redemption may be suspended or deferred in certain circumstances. 																	
Product-Specific Risks																	
<ul style="list-style-type: none"> • Interest rate risks. Changes in interest rates are likely to affect the values of fixed income securities held by the Portfolio. In general, as interest rates rise, the price of a fixed rate bond will fall, and vice versa. • Liquidity risks. The Portfolio invests in assets that are not always readily saleable without suffering a discount to fair value. The Portfolio may have to lower the selling price, sell other investments or forego another, more appealing investment opportunity. • Valuation risks. The Portfolio's assets may sometimes be difficult to value objectively and the true value may not be recognised until assets are sold. • Volatility risks. The Portfolio may exhibit significant price volatility. • Derivatives and leverage risks. The investment policy of the Portfolio permits it to invest materially in derivatives. Investment in derivatives may result in losses in excess of the amount invested. Leverage amplifies the effect that a change in the price of an investment has on the Portfolio's value. As such, leverage can enhance returns to investors but can also increase losses. The use of derivatives by the Portfolio may increase the volatility of the Portfolio and may involve a small investment of cash relative to the magnitude of risk assumed. In addition, these techniques could result in a loss if the counterparty of the transaction does not perform as promised. If the Management Company or the Sub-Advisor judges market conditions incorrectly or employs a strategy that does not correlate well with the Portfolio's investments, these techniques could result in a loss. The use of derivatives may increase or decrease the risk profile of the Portfolio. • Sustainability risks. The Portfolio is potentially exposed to environmental, social or governance events or conditions that, if occurring, could cause a material negative impact on the value of the Portfolio's investment. 																	
FEES AND CHARGES																	
<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</p> <p><u>Payable directly by you</u></p> <ul style="list-style-type: none"> • You will need to pay the following fees and charges: <table border="1"> <tr> <td>Initial Sales Charge*</td><td>5.00% of the amount invested</td></tr> <tr> <td>Redemption Charge</td><td>Currently nil</td></tr> <tr> <td>Switching Fee</td><td>0.75% of the net asset value of the acquired shares</td></tr> </table> <p>* May be waived in whole or in part by a Singapore distributor, depending on the size of the subscription or upon local market considerations.</p> <p>Additional fees may be payable by you to a Singapore distributor depending on the specific nature of services provided by that Singapore distributors to you. Please contact the relevant Singapore distributor for details.</p> <p><u>Payable by the Portfolio from invested proceeds</u></p> <ul style="list-style-type: none"> • The Portfolio will pay the following fees (per annum): <table border="1"> <tr> <td></td><td>Class A Shares</td></tr> <tr> <td>Asset Management Fee (paid to the Management Company)</td><td>1.25% of the value of the share class</td></tr> <tr> <td>a) Retained by Management Company</td><td>a) 40% to 50% of Asset Management Fee</td></tr> <tr> <td>b) Paid by Management Company to financial adviser (trailer fee)</td><td>b) 50% to 60%² of Asset Management Fee</td></tr> <tr> <td>Operating Expenses (paid to the Management Company)**</td><td>0.30% of the value of the share class</td></tr> </table> <p>**Includes the depositary, domiciliary and administrative fee.</p>	Initial Sales Charge*	5.00% of the amount invested	Redemption Charge	Currently nil	Switching Fee	0.75% of the net asset value of the acquired shares		Class A Shares	Asset Management Fee (paid to the Management Company)	1.25% of the value of the share class	a) Retained by Management Company	a) 40% to 50% of Asset Management Fee	b) Paid by Management Company to financial adviser (trailer fee)	b) 50% to 60% ² of Asset Management Fee	Operating Expenses (paid to the Management Company)**	0.30% of the value of the share class	<p>Refer to "Fees and Charges" of the Singapore Prospectus for further information on fees and charges.</p>
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VALUATIONS AND EXITING FROM THIS INVESTMENT																	
<p>HOW OFTEN ARE VALUATIONS AVAILABLE?</p> <p>Valuations are performed on each Valuation Date. The indicative issue prices and redemption prices of the shares of the Portfolio are normally published in Singapore on www.columbiathreadneedle.sg within 1 Singapore business day immediately succeeding each Valuation Date.</p>	<p>Refer to "Cancellation of Subscription", "Redemption of Shares" and</p>																

² Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Management Company.

<p>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COST IN DOING SO?</p> <ul style="list-style-type: none">• The Management Company does not offer a right to cancel subscriptions into the Portfolio. You should however check whether your Singapore distributor will allow you to cancel your subscription into the Portfolio.• You can exit the Portfolio by submitting your redemption form to the Singapore distributor from whom you had originally purchased your shares.• Shares may be redeemed on any Valuation Date, subject to the opening hours of the relevant Singapore distributor.• Redemption proceeds will normally be made to Singapore distributors within 3 Business Days and you should check with your Singapore distributor when you can expect to receive your redemption proceeds.• The redemption price of your shares is determined as follows:<ul style="list-style-type: none">○ If you sell your shares before 3 p.m. (Luxembourg time) (or the Singapore time equivalent) on a Valuation Date, you should normally receive a price calculated on that Valuation Date.○ If you sell your shares after 3 p.m. (Luxembourg time) (or the Singapore time equivalent) on a Valuation Date, you should normally receive a price calculated on the next Valuation Date.(Please note that certain Singapore distributors may impose an earlier cut-off time for receiving your redemption request.)• The redemption proceeds that you will receive will be the redemption price per share multiplied by the number of shares redeemed, less any charges. An example is as follows: <table><tr><td><u>1,000 shares</u></td><td>x</td><td><u>\$1.10</u></td><td>=</td><td><u>\$1,100</u></td><td>-</td><td><u>\$0</u></td><td>=</td><td><u>\$1,100</u></td></tr><tr><td><i>Redemption request</i></td><td></td><td><i>Redemption Price</i></td><td></td><td><i>Gross Redemption Proceeds</i></td><td></td><td><i>Redemption Charge*</i></td><td></td><td><i>Net Redemption Proceeds</i></td></tr></table> <p>*There is currently no redemption charge payable.</p>	<u>1,000 shares</u>	x	<u>\$1.10</u>	=	<u>\$1,100</u>	-	<u>\$0</u>	=	<u>\$1,100</u>	<i>Redemption request</i>		<i>Redemption Price</i>		<i>Gross Redemption Proceeds</i>		<i>Redemption Charge*</i>		<i>Net Redemption Proceeds</i>	<p>“Obtaining Price Information in Singapore” of the Singapore Prospectus for further information on valuation and exiting from the product.</p>
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CONTACT INFORMATION																			
<p>HOW DO YOU CONTACT US?</p> <p>You may contact our Singapore representative, State Street Bank And Trust Company at:</p> <p>Telephone Number: +65 800 8523 733 (during normal Singapore business hours)</p> <p>Address: 168 Robinson Road #33-01, Capital Tower, Singapore 068912</p> <p>Email: SingaporeRepresentative@statestreet.com</p>																			
APPENDIX: GLOSSARY OF TERMS																			
<p>“Business Day” means, with respect to each Portfolio, any day on which banks are open for normal banking business in Luxembourg and when the Directors believe that sufficient markets in which the Portfolio invested are also open and permit sufficient trading and liquidity to enable such Portfolio to be managed efficiently (a list of the Business Days is available on the website www.columbiathreadneedle.com);</p> <p>“Directors” means the board of directors from time to time of the SICAV including any duly authorised committee thereof;</p> <p>“Management Company” means Threadneedle Management Luxembourg S.A.;</p> <p>“Money Market Instruments” means instruments normally dealt in on the money market which are liquid and have a value which can be accurately determined at any time;</p> <p>“Net Asset Value” means the net asset value of each class within the Portfolio, as described in the section titled “Net Asset Value Determination” in the base prospectus of Columbia Threadneedle (Lux) I;</p> <p>“Portfolio” means CT (Lux) Global Multi Asset Income;</p> <p>“SICAV” means Columbia Threadneedle (Lux) I;</p> <p>“Sub-Advisor” means Threadneedle Asset Management Limited;</p> <p>“UCI” means an undertaking for collective investment as defined by Luxembourg law;</p> <p>“UCITS” means an undertaking for collective investment in transferable securities; and</p> <p>“Valuation Date” means any Business Day.</p>																			