

# 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.

## THREADNEEDLE (LUX) - EURO DYNAMIC REAL RETURN (THE "FUND")

Class AE (EUR Accumulation Shares) LU1734044255, a sub-fund of Threadneedle (Lux) (the "SICAV"), regulated by the CSSF.

The management company of the SICAV is Threadneedle Management Luxembourg S.A. (the "Management Company") (part of the Columbia and Threadneedle group of companies).

### Objectives and Investment Policy

The aim of the Fund is to provide a positive real rate of return above inflation (defined as the MUICP European Consumer Price Index) over the medium to long term and to provide a positive return, notwithstanding market conditions.

The Fund invests in shares of companies and bonds (which are similar to a loan and pay a fixed or variable interest rate) issued by companies and governments, money market instruments, cash, currencies, property and commodities worldwide. Commodities are physical materials such as oil, agricultural products, and metals.

The Fund makes active investment decisions and may vary exposure to or at times choose not to invest in some of the types of investments listed.

The Fund may invest in these assets directly, or indirectly through funds or by using derivatives. Derivatives are sophisticated investment instruments linked to the rise and fall of the price of other assets. The Fund will not invest directly in physical property or commodities.

Income from investments in the Fund will be added to the value of your shares.

You can buy or sell shares in the Fund on any day which is a business day in Luxembourg unless the directors have decided that insufficient markets are open. Such days are published on [columbiathreadneedle.com](http://columbiathreadneedle.com). You can find more detail on the investment objective and policy of the Fund in the section of the prospectus with the heading "Investment Objectives and Policies".

The fund manager will make reference to the Euro CPI index as part of the investment process. The Fund does not aim to track the index, and will not hold every security in the index and in theory may hold none. The fund manager may also invest in securities that are not in the index. The Euro CPI index is also considered as part of Columbia Threadneedle's investment risk monitoring process, to ensure the overall level of risk taken by the fund manager is not inconsistent with the index.

### 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 4 based on the Fund's risk limit which indicates that it may show 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.
- As this Fund invests into other funds you should consider the underlying investments and overall risks.
- 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.
- Positive returns are not guaranteed and no form of capital protection applies.
- 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.
- 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.
- The Fund's assets may sometimes be difficult to value objectively and the actual value may not be recognised until assets are sold.
- The Fund may invest materially in derivatives. A relatively small change in the value of the underlying investment may have a much larger positive or negative impact on the value of the derivative.
- 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:	5.00%
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:	1.55%
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### Charges taken from the fund under specific conditions

Performance Fee:	NONE
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Switching charge (for switching into the Fund from another fund) 0.75%

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.

## Past Performance

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

Fund launch date: 24/04/2018  
Share/unit class launch date: 24/04/2018

## Practical Information

- Depository: Citibank Europe plc, Luxembourg branch.
- You can obtain further information about the Fund and the SICAV, its Prospectus, latest annual reports and any subsequent half-yearly reports free of charge from the Management Company. These documents are available in English, French, German, Portuguese, Italian, Spanish and Dutch (no Dutch Prospectus). You can obtain other practical information, including current share prices, at [columbiathreadneedle.com](http://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](http://columbiathreadneedle.com). A paper copy is available free of charge upon request.
- The tax legislation of Luxembourg may have an impact on your personal tax position.
- Threadneedle Management Luxembourg S.A. 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 UCITS.
- This document describes a single fund of the SICAV. The prospectus and reports are prepared for the entire SICAV.
- The assets of the fund are segregated by law cannot be used to pay the liabilities of other funds of the SICAV
- You may exchange your shares for shares of other funds of the SICAV, if available. Details can be found in the section of the prospectus with the heading "Exchange Privilege". This share class is representing other classes of the Fund, details of which can be found in the prospectus or at [columbiathreadneedle.com](http://columbiathreadneedle.com).

This Fund is authorised in Luxembourg, and regulated by the Commission de Surveillance du Secteur Financier ("CSSF"). Threadneedle Management Luxembourg S.A. is authorised in Luxembourg and regulated by the CSSF.