Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

CT American Fund (the "Fund")

a UK undertaking for collective investment in transferable securities (a UK UCITS), CT American Fund Z Accumulation GBP (GB00B7T2FK07), a sub-fund of Columbia Threadneedle Investment Funds (UK) ICVC (the "Company"), regulated by the Financial Conduct Authority (FCA). The sub-fund is managed by Threadneedle Investment Services Limited (the "ACD") (part of the Columbia and Threadneedle group of companies).

Threadneedle Investment Services Limited, as the authorised corporate director and manufacturer of the UK UCITS, is authorised and regulated by the Financial Conduct Authority (FCA).

Contact details for Threadneedle Investment Services Limited can be found at www.columbiathreadneedle.com.
Call the Threadneedle Investment Services Limited on 0800 953 0134. For more information or alternatively you can write to Columbia Threadneedle Investments at PO Box 10033, Chelmsford, Essex CM99 2AL

This PRIIPs KID is authorised in United Kingdom.

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What is this product?

Type

Columbia Threadneedle Investment Funds (UK) ICVC is a UK UCITS in accordance with sections 236A and 237 of the Financial Services and Markets Act 2000. It is established as an open-ended investment company with variable capital incorporated with limited liability in England and Wales.

Depositary: Citibank UK Limited
You can obtain further information about the Fund, the Company, its prospectus (in English only), latest annual reports and any subsequent half-yearly reports (in English) free of charge from the ACD. You can obtain other practical information, including current share prices, at www.columbiathreadneedle.com

Term

There is no fixed maturity date. An investor can hold their investment for any time period but 5 year(s) is recommended. The ACD can close the Fund with notice.

Objective and Investment Policy

The Fund aims to increase the value of your investment over the long term. It looks to outperform the S&P 500 Index over rolling 3-year periods, after the deduction of charges. The Fund is actively managed, and invests at least 75% of its assets in shares of American (US) companies. The Fund selects companies considered to have good prospects for share price growth, from any industry or economic sector, and whilst there is no restriction on size, investment tends to focus on larger companies, such as those included in the S&P 500 Index. The S&P 500 Index represents around 500 of the largest US listed companies. It provides a suitable target benchmark against which Fund performance will be measured and evaluated over time. The Fund typically invests in fewer than 80 companies, which may include shares of some companies not within the Index. The Fund may also invest in other assets such as cash and deposits, and hold other funds (including funds managed by Columbia Threadneedle companies) when deemed appropriate. The Fund is not permitted to invest in derivatives for investment purposes, but derivatives may be used with the aim of reducing risk or managing the Fund more efficiently. Derivatives are sophisticated investment instruments linked to the rise and fall of the price of other assets.

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

You can buy and sell shares in the Fund on any day that is a business day in 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 www.columbiathreadneedle.com.

Intended retail investor

This fund is aimed at Retail and Professional customers and Eligible Counterparties who should have at least a basic level of knowledge and experience of investing in funds. It is designed for investors looking for capital growth who can invest their money for at least 5 years. Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests in company shares the prices of which tend to fluctuate more than other asset classes as investors directly participate in underlying companies and their profits and losses.

What are the risks and what could I get in return?

RISKS

Lower risk — Higher risk

1	2	3	**4**	5	6	7

The risk indicator assumes you keep the product for 5 year(s).

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class.

You may receive payments in a different currency so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks to be considered are: Currency, Derivatives, Volatility

This Product does not include any capital protection and you could lose some or all of your investment. In case of default of the manufacturer of the Product, the investor may face a financial loss.

The risks currently identified as applying to the Fund are set out in the "Risk Factors" section of the prospectus.

Performance scenarios

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

Investment GBP 10,000 **Scenarios**		**1 year**	**5 years (Recommended Holding Period)**
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress scenario	**What you might get back after costs**	**2,230.00 GBP**	**1,960.00 GBP**
	Average return each year	-77.68%	-27.84%
Unfavourable scenario	**What you might get back after costs**	**8,580.00 GBP**	**8,840.00 GBP**
	Average return each year	-14.19%	-2.45%
Moderate scenario	**What you might get back after costs**	**11,200.00 GBP**	**20,010.00 GBP**
	Average return each year	12.04%	14.88%
Favourable scenario	**What you might get back after costs**	**13,750.00 GBP**	**23,900.00 GBP**
	Average return each year	37.48%	19.03%

Unfavourable scenario: This type of scenario occurred for an investment between 12/2021 to 03/2023
Moderate scenario: This type of scenario occurred for an investment between 10/2015 to 10/2020
Favourable scenario: This type of scenario occurred for an investment between 04/2016 to 04/2021

This table shows the money you could get back over the next 5 year(s), under different scenarios, assuming that you invest GBP 10,000.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if Threadneedle Investment Services Limited is unable to pay out?

The ACD is covered by the Financial Services Compensation Scheme. If it cannot meet its obligations, you may be entitled to compensation under the scheme up to a maximum limit of £85,000.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for two different holding periods. They include potential early exit penalties. The figures assume you invest GBP 10,000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment GBP 10,000	if you cash in after 1 year	if you cash in after 5 years (Recommended Holding Period)
Total costs	**410.00 GBP**	**1,773.00 GBP**
Impact on return (RIY) per year	**4.10%**	**1.97%**

Composition of costs

The table shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and the meaning of the different cost categories.

One-off costs upon entry or exit		If you exit after 5 year(s)
Entry costs	This includes distribution costs of 3% of amount invested. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	300.00 GBP
Exit costs	This is the charge that may be taken from your investment when you choose to sell. We do not charge an exit fee for this product, but the person selling you the product may choose to do so.	0.00 GBP
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.79% of the value of your investment per year. This is the ongoing charges incurred and includes the annual management charge and operating costs.	79.00 GBP
Transaction costs	0.29% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	29.34 GBP
Incidental costs taken under specific conditions		
Performance fees and carried interests	No performance fee charged	

The costs set out may differ from the actual costs you may incur.

How long should I hold it and can I take money out early?

The minimum recommended holding period of 5 year(s) has been selected for illustrative purposes only and reflects the long-term nature of the Fund's investment objective. However there is no minimum (or maximum) holding period.

You can buy or sell shares in the Fund on any day which is a business day in London. Such days are published on www.columbiathreadneedle.com.

How can I complain?

If you have a complaint or are dissatisfied please let us know so we can try to put it right, please feel free to directly contact Threadneedle Investment Services Limited

Postal address: PO Box 10033, Chelmsford, Essex, CM99 2AL
Website: www.columbiathreadneedle.com, E-mail: questions@service.columbiathreadneedle.co.uk
Telephone 0800 953 0134, Monday to Friday, 8am to 6pm (GMT)
If calling from outside of the UK please call: +44 1268 464 321

Threadneedle Investment Services Limited will handle your request and provide you with feedback as soon as possible.

Other relevant information

You can obtain further information regarding the Fund, the Company, its prospectus (in English only), latest annual reports and any subsequent half-yearly reports (in English) free of charge from the ACD. You can obtain other practical information, including current share prices, at www.columbiathreadneedle.com.

You can find further information about the 10 year(s) past performance on our website at https://www.columbiathreadneedle.com

In Switzerland, the Fund's prospectus, Key Information Documents, Articles of Incorporation and annual and semi-annual reports may be obtained free of charge from the Swiss Representative and Paying Agent, BNP PARIBAS, Paris, Zurich branch, Selnaustrasse 16, CH-8002 Zurich.