KEY INFORMATION DOCUMENT

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 UK CAPITAL & INCOME INVESTMENT TRUST PLC

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What is this product?

This product is a closed-end Investment Company incorporated in England and listed on the London Stock Exchange. The product invests in a portfolio consisting mainly of shares of companies included in the FTSE All-Share Index, with the objective of securing long-term growth of capital and income. There are no specific industry sector exposure limits.

A maximum of 10% of the portfolio value may be invested in shares of companies listed on the Alternative Investment Market (AIM). The value of investments in companies listed outside the UK may not exceed 10% of the Company's gross assets at the time of investment. Derivatives (investment contracts between the Company and counterparties, the values of which are derived from one or more underlying assets) may be used for income enhancement and efficient portfolio management. Borrowings would normally fall within a range of 0% to 20% of net assets. The Company has a fixed-rate credit facility which is fully utilised.

The ordinary shares are intended for UK retail, and professionally-advised private clients; investors who plan to stay invested for at least five years and are prepared to take on a medium level of risk of loss to their original capital in order to get a higher potential return. The product is designed to form part of a portfolio of investments.

Subject to shareholder continuation votes, the product's life is not time limited. The next such shareholder vote will be at the annual general meeting of the Company to be held in 2018 and five yearly thereafter.

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

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.

1	2	3	4	**5**	6	7

Lower risk ← → Higher risk

- The risk indicator assumes you keep the product for five years. The actual risk can vary significantly if you sell your shares at an early stage and you may get back less than you invested. You may not be able to sell your shares easily or you may have to sell at a price that significantly impacts on how much you get back.
- We have classified this product as 5, which is a medium high risk class. This rates the potential losses from future performance at a medium high level. In periods when market conditions are poor, the value of your investment may fall and may impact the amount you get back in the long term.
- In addition to market risk and risks introduced by way of regulation, this product also carries interest rate risk; funding risk; credit risk and foreign currency risk.

The value of your investment can go down as well as up. You may lose some or all of your investment. This product does not provide any protection from future market conditions and regulatory changes. There can be no assurances that the objective of the product will be achieved or that dividend distributions will continue to be made. The use of gearing can enhance returns to investors in a rising market, but if the market falls the losses may be greater.

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

Assuming you invest £10,000, this table shows how your investment could perform and what you could get back over the next 5 years under different scenarios. 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 but are not an exact indicator. What you get will depend on how the market performs and how long you keep the investment. 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.

The figures shown include all the costs of the product itself, where applicable, but do not include all the costs that you may pay to your advisor or plan manager, or local transaction taxes.

Investment £10,000				
Scenarios		**1 year**	**3 years**	**5 years (Recommended holding period)**
Stress scenario	What you might get back after costs	£1,466	£3,965	£2,900
	Average return each year	-85.34%	-26.53%	-21.93%
Unfavourable scenario	What you might get back after costs	£7,523	£6,117	£5,307
	Average return each year	-24.77%	-15.11%	-11.90%
Moderate scenario	What you might get back after costs	£10,026	£10,042	£10,058
	Average return each year	0.26%	0.14%	0.12%
Favourable scenario	What you might get back after costs	£13,282	£16,388	£18,947
	Average return each year	32.82%	17.90%	13.63%

What happens if the Company is unable to pay out?

The Company's shares are listed on the London Stock Exchange. Should the Company be liquidated, the amount you receive for your holding will be based on the value of assets available for distribution after all other liabilities, but before shareholders, have been paid. Shareholders in this company do not have the right to make a claim to the Financial Services Compensation Scheme in the event that the Company is unable to pay out.

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 below are the cumulative costs of the product itself depending on how long you remain invested. The figures assume you invest £10,000. The figures are estimates and may change in the future. The person selling or advising you about this product may charge you other costs. If so, that person will provide you with information about those costs and show you the impact that all costs will have on your investment over time.

Investment £10,000			
Scenarios	**If you cash in after 1 year**	**If you cash in after 3 years**	**If you cash in at 5 years**
Total costs	£108	£320	£529
Impact on return (RIY) per year	1.08%	1.08%	1.08%

What are the costs? (continued)

The table below shows the impact of the different types of costs on the return you might get, and the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	**Entry costs**	N/A	The impact of the costs you pay when entering your investment. There is 0.5% UK government stamp duty to pay on purchases
	Exit costs	N/A	The impact of the costs of exiting your investment.
Ongoing costs	**Portfolio transaction costs**	0.15%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.90%	The impact of the costs that are incurred each year in managing your investments including those incurred by any underlying investments.
Incidental costs	**Performance fees**	0.03%	
	Carried interests	N/A	

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

There is no minimum or maximum required period for investors to hold shares in this product, but the shares may not be suitable for investors intending to hold them for less than five years. Investors may sell their shares at any time without penalty through a broker, private investor plan administrator or adviser. The sale price will be determined at arms' length based on trading prices at the time on the London Stock Exchange and will not necessarily be equal to the net asset value per share of CT UK Capital & Income Investment Trust PLC.

The share price is updated regularly on the website www.ctcapitalandincome.co.uk. Market values may go down as well as up over short and long periods and so investors should invest with a view to long term returns. The amount investors get back will be influenced by the market factors at the time of sale and by the charges levied by the broker/plan manager. If you sell your shares before the end of the recommended holding period you may increase the risk of receiving back less than you invested.

How can I complain?

CT Plans: If you have concerns about this product or service and have purchased it through a CT Plan, you can contact us by writing to Investor Relations Manager, Columbia Threadneedle Investment Business Limited, Quartermile 4, 7a Nightingale Way, Edinburgh, EH3 9EG, via email at investor.relations@columbiathreadneedle.com, or by phone: 0345 601 3313 (9am - 5pm weekdays).

Direct Shareholders: If you have concerns about this product and have purchased it through another provider, then please contact the Company Secretary by writing to CT UK Capital & Income Investment Trust PLC, Exchange House, Primrose Street, London, EC2A 2NY, UK or by phone 020 7628 8000. Should you have a complaint about any transaction through your broker, plan administrator or adviser, you should contact that person or organisation directly.

As a shareholder of CT UK Capital & Income Investment Trust PLC, you do not have a right to complain to the Financial Ombudsman Service (FOS) in the UK about the management of CT UK Capital & Income Investment Trust PLC or the product.

Other relevant information

You may obtain further information about CT UK Capital & Income Investment Trust PLC from the website www.ctcapitalandincome.co.uk, including: this document; the last five years' annual and interim reports; the Investor Disclosure Document; and the latest share price. Alternatively, you may write to the Company Secretary, CT UK Capital & Income Investment Trust PLC, at: Exchange House, Primrose Street, London, EC2A 2NY, UK.