

# 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) – AMERICAN SMALLER COMPANIES (THE "FUND")

Class 1E (ISIN LU1864950479), a sub-fund of Threadneedle (Lux) (the "SICAV"), regulated by the CSSF.

The management company of the SICAV is Threadneedle Management Luxembourg S.A.

### Objectives and Investment Policy

The aim of the Fund is to grow the amount you invested.

The Fund invests its assets in shares of smaller companies in the US or companies that have significant operations there. The smaller companies that the Fund invests in will typically have a market value of US\$ 500 million to US\$ 10 billion at the time of purchase.

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 considers the Russell 2500 Index as providing an appropriate performance measure of small to medium sized US companies. It provides a helpful benchmark against which fund performance can be evaluated over time.

### 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.

Typically lower rewards,  
lower risk

Typically higher rewards,  
higher risk



- The Fund is rated 5 because funds of its type typically show a medium to 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.
- 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.
- The Fund holds assets which could prove difficult to sell. The Fund may have to lower the selling price, sell other investments or forego more appealing investment opportunities.
- The Fund may use derivatives with the aim of reducing risk or minimising the cost of transactions. Such derivative transactions may benefit or negatively affect the performance of the Fund. The Manager does not intend that such use of derivatives will affect the overall risk profile of the Fund.
- All the risks currently identified as being applicable 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 and before we pay out the sale proceeds of your investment. 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	1.68%
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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 class is relatively new and there is insufficient track record for us to calculate it exactly. The annual report for each financial year will include detail of the exact charges made.

## Past performance

There is insufficient data to provide a useful indication of past performance to investors.

Fund launch date: 24/11/2018  
Share class launch date: 24/11/2018

## 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 and 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". Details of other share classes of the SICAV 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.

This Key Investor Information is accurate as at 24/11/2018.

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## THREADNEEDLE (LUX) – EUROPEAN SMALLER COMPANIES (THE "FUND")

Class 1E (ISIN LU1864952335), a sub-fund of Threadneedle (Lux) (the "SICAV"), regulated by the CSSF.

The management company of the SICAV is Threadneedle Management Luxembourg S.A.

### Objectives and Investment Policy

The aim of the Fund is to grow the amount you invested.

The Fund invests at least two-third of its assets in shares of smaller companies in Continental Europe or companies that have significant operations there. As it invests in smaller companies, the Fund will mainly choose shares from companies that are smaller in size than the top 225 companies in the FTSE World Europe (ex UK) Index.

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 considers the EMIX Smaller European Companies (ex-UK) Index as providing an appropriate performance measure of small to medium-sized companies within Europe's developed markets. It provides a helpful benchmark against which Portfolio performance can be evaluated over time.

### 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.

Typically lower rewards,  
lower risk

Typically higher rewards,  
higher risk



- The Fund is rated 5 because funds of its type typically show a medium to 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.
- 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.
- The Fund holds assets which could prove difficult to sell. The Fund may have to lower the selling price, sell other investments or forego more appealing investment opportunities.
- The Fund may use derivatives with the aim of reducing risk or minimising the cost of transactions. Such derivative transactions may benefit or negatively affect the performance of the Fund. The Manager does not intend that such use of derivatives will affect the overall risk profile of the Fund.
- All the risks currently identified as being applicable 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 and before we pay out the sale proceeds of your investment. 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	1.72%
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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 class is relatively new and there is insufficient track record for us to calculate it exactly. The annual report for each financial year will include detail of the exact charges made.

## Past performance

There is insufficient data to provide a useful indication of past performance to investors.

Fund launch date: 24/11/2018  
Share class launch date: 24/11/2018

## 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 and 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". Details of other share classes of the SICAV can be found in the prospectus or at [columbiathreadneedle.com](http://columbiathreadneedle.com).

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## THREADNEEDLE (LUX) – GLOBAL EMERGING MARKET EQUITIES (THE "FUND")

Class 1E (ISIN LU1868837482), a sub-fund of Threadneedle (Lux) (the "SICAV"), regulated by the CSSF.

The management company of the SICAV is Threadneedle Management Luxembourg S.A.

### Objectives and Investment Policy

The aim of the Fund is to grow the amount you invested.

The Fund invests at least two-thirds of its assets in shares of companies in emerging markets and companies that have significant operations in emerging markets.

The Fund may also invest in asset classes and instruments different from those stated above. The Fund may invest up to 30% of its assets in China A Shares via the China-Hong Kong Stock Connect Programme.

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 MSCI EMF (Emerging Markets) 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 MSCI EMF (Emerging Markets) index is also considered as part of our 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.

Typically lower rewards,  
lower risk

Typically higher rewards,  
higher risk



- The Fund is rated 6 because funds of its type typically show a 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.
- 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.
- The Fund invests in markets where economic and regulatory risk can be significant. These factors can affect liquidity, settlement and asset values. Any such event can have a negative effect on the value of your investment.
- The Fund may invest through the China-Hong Kong Stock Connect programmes which have significant operational constraints including quota limits, are subject to regulatory change and increased counterparty risk.
- The Fund may use derivatives with the aim of reducing risk or minimising the cost of transactions. Such derivative transactions may benefit or negatively affect the performance of the Fund. The Manager does not intend that such use of derivatives will affect the overall risk profile of the Fund.
- All the risks currently identified as being applicable 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 and before we pay out the sale proceeds of your investment. 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	1.71%
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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 class is relatively new and there is insufficient track record for us to calculate it exactly. The annual report for each financial year will include detail of the exact charges made.

## Past performance

There is insufficient data to provide a useful indication of past performance to investors.

Fund launch date: 02/04/2002  
Share class launch date: 24/11/2018

## 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.
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- 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 and 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". Details of other share classes of the SICAV can be found in the prospectus or at [columbiathreadneedle.com](http://columbiathreadneedle.com).

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## THREADNEEDLE (LUX) – GLOBAL EQUITY INCOME (THE "FUND")

Class 1E (ISIN LU1864953143), a sub-fund of Threadneedle (Lux) (the "SICAV"), regulated by the CSSF.

The management company of the SICAV is Threadneedle Management Luxembourg S.A.

### Objectives and Investment Policy

The aim of the Fund is to provide income with the potential to grow the amount you invested.

The Fund invests at least two-third of its assets in shares of companies worldwide.

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 considers the MSCI All Countries World Index as providing an appropriate performance measure of large and medium sized companies across both developed and emerging market countries. It provides a helpful benchmark against which Portfolio performance can be evaluated over time.

### 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.

Typically lower rewards,  
lower risk

Typically higher rewards,  
higher risk



- The Fund is rated 5 because funds of its type typically show a medium to 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.
- 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.
- The Fund may use derivatives with the aim of reducing risk or minimising the cost of transactions. Such derivative transactions may benefit or negatively affect the performance of the Fund. The Manager does not intend that such use of derivatives will affect the overall risk profile of the Fund.
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## 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 and before we pay out the sale proceeds of your investment. 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	1.68%
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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 class is relatively new and there is insufficient track record for us to calculate it exactly. The annual report for each financial year will include detail of the exact charges made.

## Past performance

There is insufficient data to provide a useful indication of past performance to investors.

Fund launch date: 24/11/2018  
Share class launch date: 24/11/2018

## Practical information

- Depository: Citibank Europe plc, Luxembourg branch.
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