



Grow assets to  
achieve financial goals

Do your investments deliver the **PORTFOLIO GROWTH** you need?



**78%**

of households receiving financial advice consider saving for retirement a financial goal.<sup>1</sup>



**53%**

of households receiving financial advice list saving for an emergency as a goal.<sup>1</sup>



**15%**

of households receiving financial advice report saving for education among their goals.<sup>1</sup>

**STEP 1 IDENTIFY YOUR NEEDS.**

- Retire comfortably
- Build an inheritance
- Fund a college education

**STEP 2 STRUCTURE YOUR WEALTH.**

- Columbia Adaptive Risk Allocation Fund
- Columbia Contrarian Core Fund
- Columbia Overseas Value Fund
- Columbia Research Enhanced Core ETF (RECS)
- Columbia Select Large Cap Value Fund
- Columbia Small Cap Value Fund II
- Columbia Strategic Income Fund
- Columbia Total Return Bond Fund

**STEP 3 PURSUE YOUR DESIRED OUTCOME.**

You need investments designed to help you stay on track to deliver **YOUR DESIRED OUTCOME**. Columbia Threadneedle Investments offers investment strategies designed to help you face today's market challenges and **GROW YOUR ASSETS** at each crossroad of your journey.

**DISCOVER**  
investment options  
that make life more  
**REWARDING**

To find out more, contact your financial professional,  
call **800.426.3750** or visit [investor.columbiathreadneedleus.com](http://investor.columbiathreadneedleus.com).



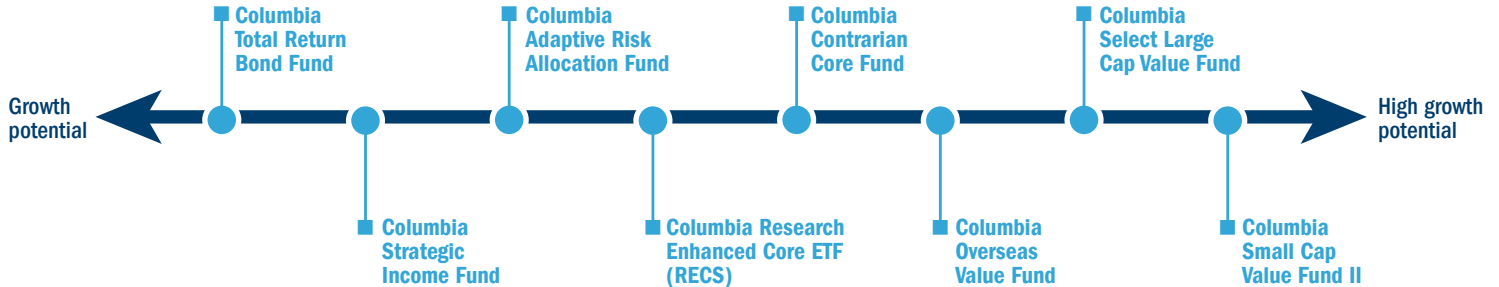
Not FDIC or NCUA Insured | No Financial Institution Guarantee | May Lose Value



# Choose an investment option that's right for you

Investments come with varying degrees of risk and reward. What is your risk tolerance? Do you prefer less volatile investments with moderate growth potential? Or are you searching for a higher reward with more growth, knowing it comes with higher risk?

Depending on your risk tolerance and specific goals, your financial professional can help you make investment choices that are appropriate for you and your future. Learn more about investment strategies designed to help at [investor.columbiathreadneedleus.com](http://investor.columbiathreadneedleus.com).



For illustrative purposes only. The above spectrum shows the relative positioning of funds with respect to moderate and high growth potential. Fund positioning is based on a five-year standard deviation metric as of 06/30/23 for all but Columbia Research Enhanced Core ETF, which is positioned based on its three-year standard deviation metric.

To find out more, contact your financial professional, call **800.426.3750** or visit [investor.columbiathreadneedleus.com](http://investor.columbiathreadneedleus.com).



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**Investors should consider the investment objectives, risks, charges and expenses of a mutual fund carefully before investing. For a free prospectus or a summary prospectus, which contains this and other important information about the funds, visit [www.columbiathreadneedleus.com/investor/](http://www.columbiathreadneedleus.com/investor/) or [www.columbiathreadneedleus.com/etf](http://www.columbiathreadneedleus.com/etf). Read the prospectus carefully before investing.**

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<sup>1</sup> Statistical data, excluding households preferring total control over savings and investments, provided by Strategic Business Insight's 2023 MacroMonitor.

There is no guarantee that investment objectives will be achieved or that any particular investment will be profitable, and you may lose money.

Investing involves risk including the risk of loss of principal. Market risk may affect a single issuer, sector of the economy, industry or the market as a whole.

**Key fixed-income risks:** Fixed-income securities present **issuer default risk**. **Non-investment-grade** (high-yield or junk) securities present greater price volatility and more risk to principal and income than higher rated securities. A rise in **interest rates** may result in a price decline of fixed-income instruments held by the fund, negatively impacting its performance and NAV. Falling rates may result in the fund investing in lower yielding debt instruments, lowering the fund's income and yield. These risks may be heightened for longer maturity and duration securities. **Prepayment and extension** risk exist because the timing of payments on a loan, bond or other investment may accelerate when interest rates fall or decelerate when interest rates rise, which may reduce investment opportunities and potential returns. **Liquidity** risk is associated with the difficulty of selling underlying investments at a desirable time or price. Investing in **derivatives** is a specialized activity that involves special risks that subject the fund to significant loss potential, including when used as leverage, and may result in greater fluctuation in fund value.

**Key equity risks:** Equity funds: **Foreign** investments subject the fund to risks, including political, economic, market, social and others within a particular country as well as to currency instabilities and fluctuations and less stringent financial and accounting standards than those generally applicable to U.S. issuers. These risks are enhanced for **emerging markets**. **Growth securities**, at times, may not perform as well as value securities or the stock market in general and may be out of favor with investors. **Value** securities may be unprofitable if the market fails to recognize their intrinsic worth or the portfolio manager misgauged that worth. Certain funds may invest significantly in issuers within a particular **sector**, which may be negatively affected by market, economic or other conditions, making the fund more vulnerable to unfavorable developments in the sector. Investments in a **limited** number of companies or sectors subject the fund to greater risk of loss. Investments in **small- and mid-cap** companies involve risks and volatility greater than investments in larger, more established companies. **Dividend** payments are not guaranteed and the amount, if any, can vary over time.

**Key alternative risks:** The fund's **investment in other funds** subjects it to the investment performance (positive or negative), risks and expenses of these underlying funds. **Asset allocation** does not assure a profit or protect against loss. **Commodity** investments may be affected by the overall market and industry- and commodity-specific factors and may be more volatile and less liquid than other investments. **Short positions** (where the underlying asset is not owned) can create unlimited risk. Interest payments on **inflation-protected securities** may be more volatile than interest paid on ordinary bonds. In periods of deflation, these securities provide no income. As a **non-diversified** fund, fewer investments could have a greater effect on performance. Investments selected using **quantitative methods** may perform differently from the market as a whole and may not enable the fund to achieve its objective. Market or other environments (e.g., interest rate or credit) may adversely affect the **liquidity** of fund investments. Generally, the less liquid the market at the time the fund sells a holding, the greater the risk of loss or decline of value to the fund.

**Key exchange-traded-fund risks:** The fund is **passively managed** and seeks to track the performance of an index. There is no guarantee that the index and, correspondingly, the fund will achieve positive returns. Risk exists that the index provider may not follow its **methodology** for index construction. Errors may result in a negative fund performance. The fund's **net value** will generally decline when the market value of its targeted index declines. The fund **concentrates** its investments in issuers of one or more particular industries to the same extent as the underlying index. Although the fund's shares are listed on an **exchange**, there can be no assurance that an active, liquid or otherwise orderly trading market for shares will be established or maintained. The Fund may have **portfolio turnover**, which may cause an adverse cost impact. There may be additional **portfolio turnover risk** as active market trading of the fund's shares may cause more frequent creation or redemption activities that could, in certain circumstances, increase the number of portfolio transactions as well as tracking error to the Index and as high levels of transactions increase brokerage and other transaction costs and may result in increased taxable capital gains.

Columbia Threadneedle Investments (Columbia Threadneedle) is the global brand name of the Columbia and Threadneedle group of companies.

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