

# A REFERENCE GUIDE FOR COLUMBIA THREADNEEDLE INVESTORS



# THANK YOU FOR CHOOSING COLUMBIA THREADNEEDLE INVESTMENTS

Dear valued shareholder,

We recognize you have a choice when it comes to investing, and we appreciate your confidence in Columbia Threadneedle to help you achieve your investment goals. This reference guide contains information to help you make the most of your investments with us. We've included information about the various ways to manage your accounts, transact business, register for online access, view industry-leading thought leadership and subscribe to our award-winning newsletter.\* I encourage you to bookmark this guide for future reference. It represents our commitment to you and embodies our tagline: Your success is our priority.

Once again, thank you for entrusting us to help with your investment goals.



Christopher O. Petersen  
President, Columbia Funds



\* *Investor Newsletter* was awarded top honors in the Mutual Fund Education Alliance STAR Awards competition for excellence in mutual fund marketing and communications in 2011, 2012, 2013, 2016, 2017, 2018, 2019 and 2020. Materials in the competition were evaluated on educational value, message comprehension, effective design and objectives.

# CONTENTS

Click on a topic and you'll be directed to the correct page.

**Investor resources**

Manage your account online . . . . . **2**

Call us for assistance . . . . . **3**

Review account statements . . . . . **4**

Mutual fund reports . . . . . **5**

Review insight from our investment experts . . . . . **6**

**Account services**

Buy and sell shares . . . . . **7**

Move money from one fund to another . . . . . **10**

Choose to have dividends and capital gains  
reinvested or paid in cash . . . . . **11**

Changing account information . . . . . **11**

**Tax information**

Cost basis. . . . . **12**

Tax forms . . . . . **13**

**Additional information**

Register for emails with the latest information. . . . . **14**

Contact us . . . . . **15**

# INVESTOR RESOURCES

If you maintain your account with a financial intermediary, you may need to contact your financial intermediary to help you with transactions and servicing.

## 24-hour account access

Manage your account online at [columbiathreadneedleus.com/investor](http://columbiathreadneedleus.com/investor).

Log in to view balances, purchase shares, access service forms and more.



## Manage your account online

Take advantage of 24-hour access to your account information, and process transactions [online](#). When you log in, you'll find information and services to help you manage your account. You'll also be able to:

- View account balances, transaction history and general account information
- Purchase, exchange or redeem shares\*
- Access service forms, product information and literature
- Perform routine account maintenance, including address and distribution option changes
- Access account statements and tax forms
- Contact Columbia Threadneedle by email
- Sign up for eDelivery of statements, fund prospectuses and supplements, and annual and semiannual mutual fund reports

### Get started with our simple online registration process

Register online for convenient access to your account(s). You will need to provide the following information when registering online at [columbiathreadneedleus.com/investor](http://columbiathreadneedleus.com/investor):

- Social Security number (SSN) or Taxpayer Identification Number (TIN) listed on the account
- Fund number (located on your quarterly account statement)
- Account number
- Your email address and your first and last name

### Password

You are required to create a password for online account access. You may change your password at any time when you are [logged in](#) to your account.

If you forgot your password, you may reset it online by clicking on "Forgot Credentials?" when you log in for account access, or contact a service representative at 800.345.6611.

### Helpful tip: User ID and password requirements

- User ID:  
5–20 characters with at least one letter and no spaces or special characters
- Password:  
At least 8 characters with at least one uppercase and one lowercase letter, one number and one special character

\*Retirement accounts cannot be redeemed via the web or automated phone system.

Access our User's Guide [online](#) to help you make the most of our automated phone system.



### Call us for assistance

Mutual Fund Shareholder Services  
800.345.6611, Monday–Friday, 8:00 a.m.–7:00 p.m. Eastern time

Transaction Department  
800.422.3737, Monday–Friday, 8:00 a.m.–7:00 p.m. Eastern time

Our easy-to-use speech recognition system prompts you to speak commands for access to:

- Fund information, including prices, dividends and objectives
- Account information, including balances, last dividend and transaction amounts
- Transactions, including purchases, redemptions\* and exchanges
- Company information, including mailing and website addresses

### Access your account anytime through our automated phone system

Dial 800.345.6611, 24 hours a day, 7 days a week.

You will need to register and create a personal identification number (PIN) to access account information or process a transaction. The system will guide you through the registration process with step-by-step instructions. To complete your registration, you will be asked to provide your SSN or TIN and one of your account numbers. Once you are registered, you will need your PIN and SSN/TIN to access your account information.

You may access our User's Guide [online](#) to help you make the most of our automated phone system.

### It's important to keep your account active

Many states view the absence of customer contact, or inactivity, as a criterion to deem shareholder accounts abandoned by the owner and subject to escheatment to the state. State statutes require that contact must be initiated by the shareholder rather than by the mutual fund company (typically every three years). Whether you access your account online or through our automated voice response system, or speak to one of our customer service representatives, please consider checking in with us at least once a year to keep your accounts current. Help us safeguard your assets by making contact with us.

### Review account statements

You will receive quarterly statements by mail or, if you elect, electronically, displaying your total holdings, change in account value, year-to-date activity, purchases and redemptions, etc. You can also view your quarterly statement and check your current balance, recent transactions and more [online](#).

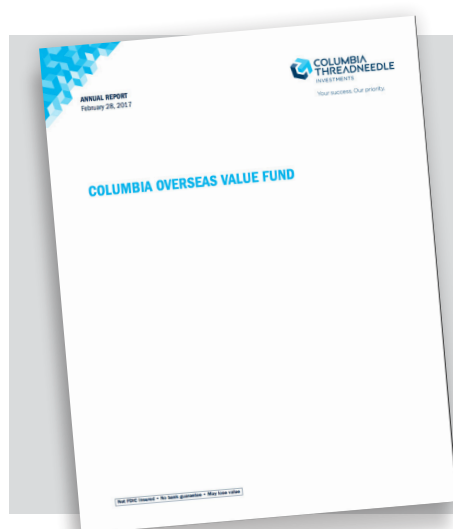
### View transaction confirmations

You will receive documents confirming account activities such as redemptions, purchases and exchanges. These confirmations reflect dollar and share amounts as well as any applicable transaction fees.

### Plan for year-end taxes

Most year-end tax forms are sent to shareholders by February 15 of each year, including IRS Forms 1099-DIV, 1099-B, 1099-R (by Jan. 31) and 1099-Q (by Jan. 31).<sup>\*</sup> (If you maintain your account with a financial intermediary, tax forms may be sent directly from your financial intermediary.) Once available, tax forms may be accessed:

- [Online](#)
- Through our voice response unit at 800.345.6611 (hit \*\*)
- From a customer service representative at 800.345.6611 (say “representative”)
- By filling out a [Duplicate Statement and Year-End Tax Form Request](#)



### Sign up for electronic delivery

Shareholders can choose eDelivery to receive electronic versions of quarterly statements, annual and semiannual mutual fund reports, and mutual fund prospectuses and supplements. If you choose to enroll in eDelivery, you will receive notifications by email with a link to the electronic copy of your documents.

### Easy to enroll

- [Log in](#) to your account
- Select eDelivery in the Account Access section

<sup>\*</sup>The IRS mailing date deadlines for these tax statements are delayed to the next business day if they fall on a weekend or legal holiday.



**Stay informed about  
your investments**

[View](#) quarterly mutual fund commentaries, fund prospectuses and other literature.

### Mutual fund reports

As a Columbia fund shareholder, you will receive annual and semiannual reports for each fund in which you are invested. Shareholder reports detail the fund's investment portfolio, performance and other important fund information. Annual reports include commentary from the fund's portfolio manager(s).

### Summary prospectus and fund supplements

A summary prospectus is mailed annually and details each fund's investment objectives, expenses, strategies, principal risks, portfolio management information and policies. Each Columbia fund statutory (full length) prospectus is available [online](#). Prospectus supplements may be issued to communicate important updates about your fund.

### Proxy statement

As a shareholder, you will occasionally be asked to vote on significant matters involving the funds in which you are invested. You will receive proxy information for the funds in the mail whenever a shareholder vote is required.

[Learn more](#) about the Future Scholar 529 Plan.

Contact us at 888.244.5674  
Monday–Friday, 8:00 a.m.–7:00 p.m.  
Eastern time.

### Save for college with the Future Scholar 529 Plan

If there's a child or loved one in your life, you may want to consider the Future Scholar 529 Plan, especially as college costs continue to rise. As a qualified tuition savings plan under Section 529 of the Internal Revenue Code, Future Scholar provides investors with a smarter way to plan for a child's college education, offering tax-advantaged savings, flexibility, control and professional investment management. When combined, these benefits help make Future Scholar an attractive choice over many other college savings vehicles.

The Future Scholar 529 Plan is sponsored by the South Carolina Office of the State Treasurer and offers South Carolina taxpayers additional tax advantages.

Get the market insight you need from our investment experts.

### Review insight from our investment experts

Find economic and market commentary, investment videos, white papers, mutual fund commentary and more.



### Stay informed with the *Investor Newsletter* (e-newsletter)

Read our award-winning\* shareholder newsletter. Our quarterly newsletter is available online and provides timely and relevant content about economic trends, fund news and service enhancements. [Sign up](#) to receive the newsletter.



### Social media

Columbia Threadneedle offers you multiple ways to access our market commentary and investment insights.

#### ■ [Latest Insights blog](#)

Read timely posts by our investment team, including our chief investment officer and portfolio managers.

#### ■ [Twitter](#)

Follow us on Twitter for quick, up-to-the-minute comments on market news and more.

#### ■ [YouTube](#)

View our commentaries on the economy, markets and current investment opportunities.

#### ■ [LinkedIn](#)

Connect with us on LinkedIn for updates from our thought leaders.



\**Investor Newsletter* was awarded top honors in the Mutual Fund Education Alliance STAR Awards competition for excellence in mutual fund marketing and communications in 2011, 2012, 2013, 2016, 2017, 2018, 2019 and 2020. Materials in the competition were evaluated on educational value, message comprehension, effective design and objectives.



# ACCOUNT SERVICES

Our services make it easy to manage your accounts.

## Buy and sell shares

Columbia Threadneedle offers several ways to purchase mutual fund shares to add to your account or to redeem your shares including online, by phone, in writing or through a financial professional. (The instructions below generally apply to accounts held at the fund.)

**Be sure to review your fund's prospectus for important details and information about buying and selling shares.**

*If you maintain your account with a financial intermediary, contact your financial intermediary to help you purchase or sell fund shares.*



### Online

Once you have created an online account (see page 2), you can purchase or sell fund shares online. Log in to your account and select "Account transactions" for purchases and redemptions.



### By phone

Once you have an established account (see page 3), you can complete transactions by phone including purchases and redemptions. Call our automated phone system at 800.345.6611, 24 hours a day, 7 days a week.



### By mail

Mail your request to:

#### **Regular mail**

Columbia Management  
Investment Services Corp.  
P.O. Box 219104  
Kansas City, MO 64121-9104

#### **Overnight mail**

Columbia Management  
Investment Services Corp.  
c/o DST Asset Manager Solutions, Inc.  
430 W 7th Street, Suite 219104  
Kansas City, MO 64105-1407

## Additional services: bank wire, electronic funds transfer, systematic plans

You may also purchase and redeem shares by wire service, electronic funds transfer, systematic investment plan or systematic withdrawal plan. Please see the fund's prospectus for more information about these services.

### Purchase by check

Proceeds from purchases by check or from a bank account as an Automated Clearing House (ACH) transaction may be held for up to six days after the trade date of the purchase. This may affect your ability to redeem shares.

### Mail investments to:

#### Regular mail

Columbia Management Investment Services Corp.  
P.O. Box 219104  
Kansas City, MO 64121-9104

#### Overnight mail

Columbia Management Investment Services Corp.  
c/o DST Asset Manager Solutions, Inc.  
430 W 7th Street, Suite 219104  
Kansas City, MO 64105-1407

### Purchase via ACH

You may initiate a purchase from your predesignated bank account by calling 800.345.6611. ACH purchases may also be initiated online by shareholders who have signed up for this feature. These electronic fund transfers are faster, easier and don't require postage.

### Purchase by wire transfer

Purchasing shares by wire transfer is an even faster way to make your investments start earning for you. Wires must be received prior to the close of the New York Stock Exchange (typically 4:00 p.m. Eastern time) in order to receive that day's price.

### Wire instructions for purchases:

State Street Bank and Trust Co.  
225 Franklin Street  
Boston, MA 02110  
ABA Number: 011000028  
Account Number: 99057028  
Account Name: Columbia Wire In Account  
FCT: Fund Number — Account Number  
Account names/registration

### Purchase through our systematic investment plan

Make investing for your future painless and uncomplicated with a systematic investment plan. You may purchase shares of your fund systematically on a monthly, quarterly or semiannual basis. Systematic investments can be processed on any business day that is convenient for you. To request the appropriate forms to establish this feature, please contact us at 800.345.6611, or you can access the form [online](#).

### Access your funds

#### Redemption by telephone

Accessing your funds is easy with our telephone redemption feature. Call 800.345.6611 to request that a check be sent to your address of record. You may redeem up to \$100,000 of shares per day per fund. For your protection, redemptions by telephone via check to the address of record are not available within 30 days of an address change. Please see the prospectus for additional information. If you do not have the telephone redemption feature and wish to add it, please call us for details.

#### Redemption by ACH

You may have funds electronically transferred from your mutual fund to your bank account via an electronic funds transfer. It may take up to three business days for your bank to receive the proceeds. You must set up this feature in a separate transaction prior to your request and may then initiate these requests either over the telephone or online. A maximum of \$100,000 per day may be redeemed via ACH.

#### Redemption by wire

Receive your redemption proceeds the next day with redemptions by wire. You may sell your shares and request that the proceeds be wired to your bank account. You must set up this feature prior to your telephone request. You may call 800.422.3737 or may request wire redemptions in writing. The funds' transfer agent charges a fee for shares sold by wire, and the receiving bank may charge an additional fee. The minimum amount that can be redeemed by wire is \$500 and the maximum is \$100,000. See the prospectus for additional information.

#### Systematic withdrawal plan (SWP)

Systematically move money to your checking account with our SWP feature. You may sell a specified dollar amount or percentage of your account automatically on a monthly, quarterly or semiannual basis and have the proceeds sent to you if your account balance is at least equal to the minimum initial investment amount for your share class. You may schedule a systematic withdrawal at your convenience on any business day of the month.

## Checkwriting

Checkwriting is available in Columbia Government Money Market Fund Class A and Institutional Class, provided that you maintain a \$2,000 balance in the account. The checkwriting feature provides another easy way to access your funds, pay bills and manage your finances. The amount of any check drawn against your money market fund must be **between \$100 and \$100,000**. You can elect this service on your initial application or thereafter. Call 800.345.6611 to request the appropriate forms and signature card to establish this service. Upon receipt of the completed signature card, State Street Bank & Trust Company will issue a checkbook. Checkwriting is not available for retirement accounts.

## Move money from one fund to another

In most cases, you may exchange your fund shares for the same share class of another fund in the fund family. Generally, an exchange is a taxable event because you are selling shares of a fund to buy shares of another fund. When you exchange shares, you may realize a gain or loss for tax purposes.

Be sure to review your fund's prospectus for important details and information about exchanging shares. Please note that account minimums apply.

## How to exchange

Exchanges can be made in a number of ways:

- **Through a financial intermediary**

If you maintain your account with a financial intermediary, contact your financial intermediary to help you exchange fund shares.

- **Online**

Once you have created an online account (see page 2), you can exchange fund shares online. Log in to your account and select "Account transactions" for exchanges. You can request an exchange or establish a systematic exchange plan.

- **By phone, mail or other**

Please see page 3 for phone, mail and additional services information or refer to the fund's prospectus for additional details.

### Choose to have dividends and capital gains reinvested or paid in cash

You may elect to receive your dividends and capital gain distributions in cash or have them automatically reinvested into your account. All distributions of \$10 or less will automatically be reinvested in additional shares.

In addition, you may elect to have your distributions directly deposited into your bank checking or savings account by electronic funds transfer. An [Application for Services Form](#) can be found online or call 800.345.6611 for more information.

To view the distribution calendar and capital gains payout information, click on the [Capital Gains](#) link in the Taxes & Distributions section of the homepage.

### Changing account information

#### Address

If your address has changed, you can update your information the following ways:

- Log in to your account and update your information [online](#).
- Call us at 800.345.6611.
- Download and complete the [Application for Services Form](#) or the [IRA Optional Services/Change Request Form](#) and return it by mail.

#### Name

If your name has changed, you can request a [Name Change Authorization Form](#) by calling 800.345.6611. You may also download the form and return it by mail.

#### Bank account

If you have established a systematic investment plan or systematic withdrawal plan, it is important that you let us know when you change your bank account numbers. Download and complete the [Application for Services Form](#) (non-IRAs) or the [IRA Optional Services Form](#).

#### Beneficiary information

Be sure to periodically review and amend your beneficiary designations, if necessary, to reflect life events such as births, deaths, marriage or divorce. To designate or change a beneficiary on your account, call 800.345.6611 to request the appropriate form. You may also download the [IRA Beneficiary Designation Form](#).

# TAX INFORMATION

Visit our online tax center to help make your tax preparation experience easier.

## Contact us

Find the tax resources you need along with other helpful information at our [online tax center](#).

## Access online tax forms

Online tax forms are generally available in early February and can be found in the Account Summary section. To access tax forms:

- [Log in](#) to your account.
- Select “View Tax Forms” in the “Select an Action” dropdown menu.
- Select the form you would like to view.

You may also request duplicate tax forms by:

- Using our voice response unit.
- Contacting a customer service representative at 800.345.6611.

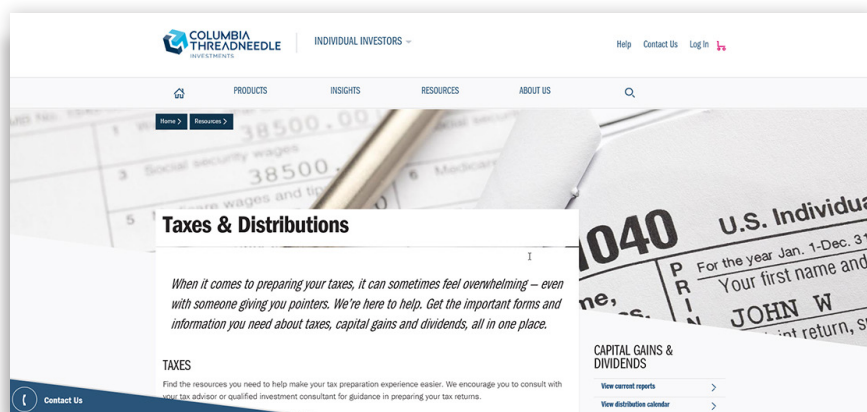
Please note: Your tax forms are available online for the current and previous two tax years. For historical tax records prior to that, please submit a [Duplicate Statement and Year-End Tax Form request](#).

## Cost basis

If you sold or exchanged fund shares in a nonqualified account during the year, you are required to report capital gains or losses to the IRS. In order to calculate the amount of your capital gain or loss, you need to determine the cost basis of the shares you sold or exchanged and the period you held those shares.

Mutual fund companies are required to report cost basis information on the sale or exchange of shares acquired on and after January 1, 2012, in non-retirement (taxable) accounts to the IRS and to investors.

Please visit the [Tax Center](#) on [columbiathreadneedleus.com/investor](http://columbiathreadneedleus.com/investor) for additional cost basis information and to download our Cost Basis FAQs.



## Tax forms

Columbia Threadneedle is required by the IRS to send out tax forms if certain types of transactions occur during the tax year. You may receive one or more of the tax forms listed below. For more details and frequently asked questions on any of your tax forms, please refer to the Columbia Threadneedle [Tax Guide](#).

Statement	Purpose	IRS mailing deadline
<b>1099-R: Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, etc.</b>	<ul style="list-style-type: none"> <li>■ Reports any reportable distributions paid from your retirement account</li> </ul>	January 31
<b>1099-Q: Payments from Qualified Education Programs</b>	<ul style="list-style-type: none"> <li>■ Reports payments and distributions from a Coverdell Education Savings Account (formerly known as the Education IRA)</li> </ul>	January 31
<b>1099-DIV: Dividends and Distributions</b>	<ul style="list-style-type: none"> <li>■ Reports taxable ordinary dividends or capital gains distributed from the previous year</li> <li>■ Reports taxes withheld from your dividends even if you reinvested all fund distributions</li> <li>■ Reports tax-exempt income distributed</li> </ul>	February 15
<b>1099-B: Proceeds from Broker and Barter Exchange Transactions</b>	<ul style="list-style-type: none"> <li>■ Reports proceeds from any redemption or exchange of shares from one fund to another</li> </ul>	February 15
<b>5498: IRA Contribution Information</b>	<ul style="list-style-type: none"> <li>■ Reports any regular or rollover IRA contributions or Roth contributions, as well as the fair market value of your retirement account(s) for the previous tax year</li> </ul>	May 31  Note: The fair market value of your retirement account(s) is listed on your year-end account statement and can be used to file your tax return. You do not need to wait for Form 5498 to file your tax return.
<b>5498-ESA: Coverdell ESA Contribution Information</b>	<ul style="list-style-type: none"> <li>■ Reports contributions made to a Coverdell Education Savings Account (formerly known as the Education IRA)</li> </ul>	April 30

Note: If the standard IRS mailing deadline falls on a weekend or holiday, the adjusted deadline will be the next business day.



# ADDITIONAL INFORMATION

## Stay informed

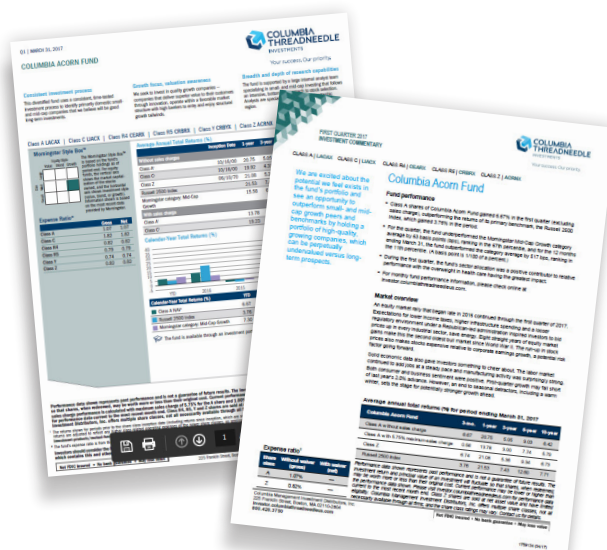
Become a subscriber to receive the latest investment publications and mutual fund commentaries.

## Register for emails with the latest information

Subscribe to the latest information from Columbia Threadneedle. Visit the Columbia Threadneedle email subscription center to [register](#) for economic and market commentary, product and service updates, white papers and more.

- **Columbia Threadneedle *Investor Newsletter***  
Quarterly newsletter featuring the latest macro- and microeconomic trends, investment themes, products, service changes and other items of interest to Columbia Threadneedle investors
- **Market Outlook**  
Quarterly publication featuring Columbia Threadneedle's perspective on global economic investment conditions and markets
- **Latest Insights blog**  
Frequent articles that delve deep into a variety of investment topics
- **Mutual fund updates**  
Quarterly portfolio manager commentary and fund fact sheets available for most Columbia funds

[Register](#) online and select the publications you would like to receive. Update your subscriptions at any time by accessing the email subscription center.



## Contact us



### Online

[columbiathreadneedleus.com/investor](https://columbiathreadneedleus.com/investor)

Account access and transaction requests



### By phone

800.345.6611

Automated account access

24 hours a day, 7 days a week

Shareholder service representatives available from

8:00 a.m.–7:00 p.m. Eastern Time,

Monday–Friday



### By mail

Columbia Management Investment Services Corp.

P.O. Box 219104

Kansas City, MO 64121-9104



### Overnight mail

Columbia Management Investment Services Corp.

c/o DST Asset Manager Solutions, Inc.

430 W 7th Street, Suite 219104

Kansas City, MO 64105-1407

**THANK YOU FOR CHOOSING**  
**COLUMBIA THREADNEEDLE INVESTMENTS.**

**Columbia Threadneedle Investments** is a leading global asset manager that provides a broad range of investment strategies for individual and institutional clients. With over 450 investment professionals across 17 countries, we manage \$498 billion\* across asset classes. Our global investment team debates and challenges their best ideas to make better decisions, leading to better outcomes for you and your clients.

To find out more, call **800.345.6611**  
or visit [columbiathreadneedleus.com/investor](https://columbiathreadneedleus.com/investor)



**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 [columbiathreadneedleus.com/investor](https://columbiathreadneedleus.com/investor). Read the prospectus carefully before investing.**

\* In U.S. dollars as of September 30, 2020. Source: Ameriprise Q3 Earnings Release. Contact us for more current data.

<b>Not Federally Insured</b>	<b>No Financial Institution Guarantee</b>	<b>May Lose Value</b>
------------------------------	---	-----------------------

**Please consider the investment objectives, risks, charges and expenses carefully before investing. Contact your financial advisor or visit [columbiathreadneedleus.com/investor](https://columbiathreadneedleus.com/investor) for a program description, which contains this and other important information about the Future Scholar 529 College Savings Plan. Read it carefully before investing. You should also consider, before investing, whether the investor's or designated beneficiary's home state offers any state tax or other benefits such as financial aid, scholarship funds and protection from creditors that are only available for investments in such state's qualified tuition program.**

**Columbia Management Investment Distributors, Inc., member FINRA, is the distributor and underwriter for 529 plans available through Columbia Threadneedle Investments.** The Office of State Treasurer of South Carolina (the State Treasurer) administers the Program and has selected Columbia Management Investment Advisers, LLC (Columbia Management) as Program Manager. Columbia Management and its affiliates are responsible for providing certain administrative, recordkeeping and investment services, and for the marketing of the Program. Columbia Management is not affiliated with the State Treasurer.

Columbia funds are distributed by Columbia Management Investment Distributors, Inc., member FINRA, and managed by Columbia Management Investment Advisers, LLC.

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

Columbia Management Investment Distributors, Inc., 225 Franklin Street, Boston, MA 02110-2804

© 2020 Columbia Management Investment Advisers, LLC. All rights reserved.

CT-MK/247207 H (2/21) K9JZ/3420915