



# INVESTOR GOAL: NAVIGATE A CHANGING INTEREST RATE ENVIRONMENT

## YOU CAN'T STOP INTEREST RATES FROM CHANGING...



## YOU CAN MAKE INVESTMENT CHOICES DESIGNED SPECIFICALLY FOR THIS MARKET ENVIRONMENT.



### STEP 1 IDENTIFY YOUR NEEDS.

- Maintain your standard of living, even when rates rise
- Pursue income in all markets
- Prepare for market volatility

### STEP 2 EXPLORE WEALTH STRATEGIES.

- Columbia Convertible Securities Fund
- Columbia Diversified Fixed Income Allocation ETF (DIAL)
- Columbia Floating Rate Fund
- Columbia Limited Duration Credit Fund
- Columbia Mortgage Opportunities Fund
- Columbia Multi-Sector Municipal Income ETF (MUST)
- Columbia Strategic Income Fund
- Columbia Strategic Municipal Income Fund
- Columbia Total Return Bond Fund

### STEP 3 PURSUE YOUR DESIRED OUTCOME. AT COLUMBIA THREADNEEDLE INVESTMENTS, YOUR SUCCESS IS OUR PRIORITY.

Interest rates have the potential to wreak havoc on your financial plan. You may need investments that are **AGILE** enough to keep you in the game **THROUGH ALL MARKETS**.

Columbia Threadneedle Investments offers investment solutions designed to help you **TACKLE** financial challenges in all market environments to pursue **YOUR DESIRED OUTCOME**.

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



Not Federally Insured | No Financial Institution Guarantee | May Lose Value



# CHOOSE AN INVESTMENT OPTION THAT'S RIGHT FOR YOU

Changing interest rates can make bond investing tricky. All bonds may not react the same way, and the choice between maturities and sectors can have a meaningful effect on financial outcomes. Do you prefer a single-sector traditional hedge against rising rates or a multisector, opportunistic approach to navigating the cycle?

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

#### ■ Columbia Convertible Securities Fund

By taking a flexible and opportunistic approach, the fund aims to deliver high total return through price appreciation and income by actively managing a diversified portfolio of convertible bonds and convertible preferred stocks.

#### ■ Columbia Diversified Fixed Income Allocation ETF (DIAL)

The fund's all-in-one fixed-income strategy provides exposure to six diversified sectors across the fixed-income spectrum and seeks higher returns and yields than traditional benchmark products.

#### ■ Columbia Floating Rate Fund

The fund aims for high income focused on maximizing returns, as bank loans tend to have less sensitivity to interest rate changes due to the floating coupons that reset every three months based on current market rates.

#### ■ Columbia Limited Duration Credit Fund

The fund is pure play on corporate credit, as it invests at least 80% of its assets in corporate bonds, primarily in debt securities with short- and intermediate-term maturities. The fund may invest up to 15% of net assets in securities rated below investment grade.

#### ■ Columbia Mortgage Opportunities Fund

The fund invests across a broad spectrum of mortgage-related assets, tactically allocating to high-quality agency mortgage-backed securities as well as higher yielding non-agency residential and commercial mortgage-backed securities, based on our value-driven process.

#### ■ Columbia Multi-Sector Municipal Income ETF (MUST)

The fund optimizes municipal bond exposure and aims for higher tax-exempt income than traditional benchmark products by taking a more thoughtful approach to muni investing.

#### ■ Columbia Strategic Income Fund

The fund diversifies sources of return across sectors and global markets with a flexible approach that focuses on capturing returns in all phases of the economic and financial cycle.

#### ■ Columbia Strategic Municipal Income Fund

The fund has the flexibility to opportunistically invest along the yield curve and credit spectrum to maximize yield and total return potential across various market environments.

#### ■ Columbia Total Return Bond Fund

The fund invests in a diversified portfolio of high-quality bonds with an allocation to high-yield securities in pursuit of competitive yield and total return relative to its benchmark through a market cycle.

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**Investors should carefully consider the investment objectives, risks, charges and expenses of the fund before investing. To obtain a prospectus containing this and other important information, please visit [columbiathreadneedle.com/us](http://columbiathreadneedle.com/us) to view or download a prospectus. Read the prospectus carefully before investing.**

There is no guarantee that investment objectives will be achieved or that any particular investment will be profitable.

**Market** risk may affect a single issuer, sector of the economy, industry or the market as a whole. **Mortgage- and asset-backed securities** are affected by interest rates, financial health of issuers/originators, creditworthiness of entities providing credit enhancements and the value of underlying assets. 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. **Convertible** securities are subject to issuer default risk. The fund may also be forced to convert a convertible security at an inopportune time, which may decrease the fund's return. **Non-investment-grade** securities (high-yield or junk bonds) are volatile and carry more risk to principal and income than investment-grade securities. **Floating rate loans** typically present greater risk than other fixed-income investments as they are generally subject to legal or contractual resale restrictions, may trade less frequently and experience value impairments during liquidation. **Prepayment and extension** risk exists because a loan, bond or other investment may be called, prepaid or redeemed before maturity, and similar yielding investments may not be available for purchase. **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 less stringent financial and accounting standards generally applicable to U.S. issuers. Risks are enhanced for **emerging market** and **sovereign debt** issuers. 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. **Liquidity** risk is associated with the difficulty of selling underlying investments at a desirable time or price. Funds that invest substantially in **municipal securities** will be affected by tax, legislative, regulatory, demographic or political changes, as well as changes impacting a state's financial, economic or other conditions. A relatively small number of tax-exempt issuers may necessitate the fund investing more heavily in a single issuer and, therefore, be more exposed to the risk of loss than a fund that invests more broadly. **ETFs** trade like stocks, are subject to investment risk and will fluctuate in market value. The ETFs are passively managed and seeks to track the performance of an index. They may not sell a poorly performing security unless it was removed from the index. There is no guarantee that the index will achieve positive returns. Risk exists that the index provider may not follow its methodology for index construction. Errors may result in a negative performance. The ETF's net value will generally decline when the market value of its targeted index declines.

Shares may trade at a premium or discount to the NAV. Returns over one year are annualized. ETF shares are bought and sold at market price (not NAV) and are not individually redeemed from the fund. Investors buy and sell shares on a secondary market. Only market or "authorized participants" may trade directly with the Fund(s), typically in blocks of 50,000 shares.

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

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