



FOCUSED ON GENERATING INCOME IN RETIREMENT?

If you are worried about generating income in retirement, **YOU ARE NOT ALONE**



\$1,671

Average Social Security monthly benefit for retired workers²

IMPROVE YOUR CHANCE for success with investments that explore **LESS-TRAVELED PATHS TO INCOME.**

STEP 1 IDENTIFY YOUR NEEDS.

- Retire feeling confident about your future
- Keep up with expenses
- Make your retirement vision a reality

STEP 2 FOCUS ON INCOME.

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

STEP 3 PURSUE YOUR DESIRED OUTCOME.

In today's market environment, you need investments built to provide the potential **INCOME** stream and **GROWTH** to live your life to its fullest. Columbia Threadneedle Investments offers investment solutions that help you tackle financial challenges and stay on track to achieve **YOUR DESIRED OUTCOME.**

To find out more, contact your financial professional, call **800.426.3750** or visit investor.columbiathreadneedleus.com.



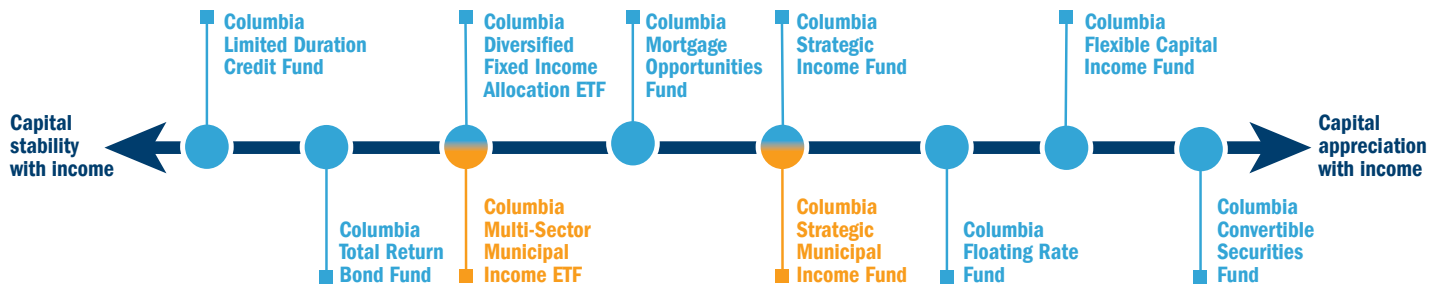


CHOOSE AN INVESTMENT OPTION THAT'S RIGHT FOR YOU

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

The spectrum below provides **taxable** and **federally tax-exempt** options. Consider this and your preference for income versus capital appreciation as part of your investment decision-making process.

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.



For illustrative purposes only. The above graphic shows relative positioning of several funds with respect to capital stability, income and capital appreciation potential.

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Investors should carefully consider the investment objectives, risks, charges and expenses of a fund before investing. To obtain a prospectus containing this and other important information, please visit columbiathreadneedle.com to view or download a prospectus. Read the prospectus carefully before investing.

¹2022 EBRI Retirement Confidence Survey, Employee Benefit Research Institute (EBRI). Only 28% of American workers are very confident about having enough money to live comfortably throughout their retirement years.

²Social Security Administration, ssa.gov, as of July 2022, Monthly Statistical Snapshot.

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. There are risks associated with **fixed-income** investments, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer term securities. **Non-investment-grade** (high-yield or junk) securities present greater price volatility and more risk to principal and income than higher rated 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. **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** issuers. **Dividend** payments are not guaranteed and the amount, if any, can vary over time. 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.

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

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

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