

PRIVACY POLICY

03/2015

Facts	What does Columbia Funds do with your personal information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ Assets and transaction history ■ Checking account information and wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Columbia Funds chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Columbia Funds share?	Can you limit this sharing?
For everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

 Call toll-free 800.345.6611 or go to columbiathreadneedle.com/us/privacy-security

Who we are	
Who is providing this notice?	Columbia Funds, Columbia Acorn Funds, Columbia Variable Series, Wanger Advisors Trust and Columbia Closed End Funds
What we do	
How does Columbia Funds protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information on how we protect your personal information, visit columbiathreadneedle.com/us/privacy-security .
How does Columbia Funds collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none">■ Open an account or give us your contact information■ Provide account information or make wire transfers■ Make investments or withdrawals from your account
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none">■ Sharing for affiliates' everyday business purposes — information about your creditworthiness■ Affiliates from using your information to market to you■ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ Columbia Funds does not share personal information with affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ Columbia Funds does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">■ Columbia Funds doesn't jointly market.

Other Important Information	If you own a Columbia fund in the name of a third party such as a bank or broker-dealer, their privacy policy may apply to you instead of ours.
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To find out more, call **800.345.6611**
or visit columbiathreadneedle.com/us



Not FDIC insured • No bank guarantee • May lose value

Columbia Threadneedle Investments (Columbia Threadneedle) is the global brand name of the Columbia and Threadneedle group of companies. Columbia funds are distributed by Columbia Management Investment Distributors, Inc., member FINRA, and managed by Columbia Management Investment Advisers, LLC. Columbia Management Investment Distributors, Inc., 225 Franklin Street, Boston, MA 02110-2804.
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