Columbia Trust Dividend Income Fund - MS Class CIT

Release Date
09-30-26

Category
Large Value

Investment Objective & Strategy

The Fund seeks total return consisting of long-term capital appreciation and current income.

The Fund primarily invests its net assets (including the amount of any borrowings for investment purposes) in a diversified portfolio of income-producing (dividend-paying) equity securities, which will consist primarily of common stocks but also may include preferred stocks and convertible securities. The Fund invests principally in securities of companies believed to be undervalued but also may invest in securities of companies believed to have the potential for long-term growth. The Fund may invest in companies that have market capitalizations of any size. The Fund may also invest up to 20% of its net assets in debt securities, including securities that, at the time of purchase, are rated below investment grade or are unrated but determined to be of comparable quality. The Fund may also invest up to 20% of its net assets in foreign securities. The Fund may invest in derivatives, including futures, forwards, options, swap contracts and other derivative instruments.

Volatility and Risk

Volatility as of 09-30-26



Risk Measures as of 09-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	9.60	0.77	0.80
3 Yr Beta	0.58	—	0.81

Principal Risks

Lending, Credit and Counterparty, Foreign Securities, Growth Investing, Quantitative Investing, Value Investing, Active Management, Issuer, Interest Rate, Market/Market Volatility, Convertible Securities, Depositary Receipts, Futures, High-Yield Securities, Options, Preferred Stocks, Warrants, Derivatives, Swaps, Small Cap, Mid-Cap, Financials Sector, Real Estate/REIT Sector

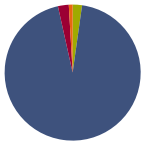
Important Information

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

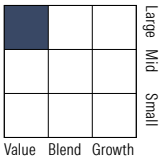
Portfolio Analysis

Composition as of 09-30-26



	% Assets
U.S. Stocks	94.3
Non-U.S. Stocks	2.6
Bonds	0.9
Cash	2.2
Other	0.0

Morningstar Style Box™ as of 09-30-26



	% Market Cap
Giant	19.89
Large	60.76
Medium	18.80
Small	0.56
Micro	0.00

Top 10 Holdings as of 09-30-26	% Assets
Microsoft Corp	4.68
Apple Inc	4.50
JPMorgan Chase & Co	4.05
Johnson & Johnson	3.95
Columbia Trust Money Market Fund Zero 12-31-49	3.13
Chevron Corp	2.55
Cisco Systems Inc	2.45
Analog Devices Inc	2.24
Alphabet Inc Class A	2.20
Bank of New York Mellon Corp	2.14

Morningstar Equity Sectors as of 09-30-26	% Fund
Cyclical	26.98
Basic Materials	1.33
Consumer Cyclical	5.18
Financial Services	18.61
Real Estate	1.86
Sensitive	46.02
Communication Services	5.06
Energy	7.72
Industrials	11.20
Technology	22.04
Defensive	27.00
Consumer Defensive	7.98
Healthcare	14.09
Utilities	4.93

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	03-17-21
Total Fund Assets ($mil)	1,597.8
Annual Turnover Ratio %	18.00
Fund Family Name	Columbia Threadneedle Investments

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Michael Barclay, CFA. Since 2013.
Tara Gately, CFA. Since 2021.

Advisor	Columbia Mgmt Investment Advisers, LLC
Subadvisor	—

Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.27%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.

©2026 Morningstar, Inc., Morningstar Investment Profiles™ 312-696-6000. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information. Past performance is no guarantee of future performance. Visit our investment website at www.morningstar.com.

13.E913-326 (10/26)
CN5043713_1227