State Street Spectrum Cash and Short Term Bond Fund

Fact Sheet
Multi-Asset

30 June 2024

State Street Spectrum Unit Trust

Fund Objective

The investment objective of the State Street Spectrum Cash and Short Term Bond Fund is primarily to maintain capital preservation with a moderate level of growth. This is to be achieved by investing in the State Street GRU EMU Bond Index Fund and the SSgA Euribor Plus Fund.

Key Facts

Benchmark *	70% ICE BofA Euro Currency 3-Month Deposit Bid Rate Constant Maturity Index + 30% FTSE EMU Government Bond Index 1-3 Years
Structure	Trust
Domicile	Ireland
Net Asset Value	10.18 EUR
Currency	EUR
Net Assets (millions)	44.09 EUR
Inception Date	09 October 2013
Zone	Global
Settlement Cycle	Subscription: DD+2 Redemption: DD+2
Notification Deadline	DD-1 01:00PM Irish Time
Minimum Initial Investment	EUR 10,000.00
Minimum Subsequent Investment	EUR 0.00
Management Fees	0.09% p.a. Alternatively please consult your plan documentation for the investment management fee applicable to your specific plan
TER Max	N/A
Charge Due to the fund	Subscription: 0.01% Redemption: 0%
Charge Paid to Third Parties	Subscription: N/A Redemption: N/A

*Each Fund is rebalanced on a quarterly basis as per the benchmark weights above.

Performance

	Benchmark	Fund Gross	Difference	Fund Net	Difference
Annualised (%)					
1 Year	3.66	3.86	0.20	3.60	-0.06
3 Year	0.79	1.03	0.23	0.80	0.01
5 Year	0.29	0.48	0.19	0.27	-0.02
10 Year	0.08	0.28	0.21	0.10	0.02
Cumulative (%)					
1 Month	0.34	0.35	0.00	0.32	-0.02
3 Month	0.82	0.86	0.04	0.79	-0.02
1 Year	3.66	3.86	0.20	3.60	-0.06
3 Year	2.39	3.11	0.72	2.42	0.02
5 Year	1.44	2.42	0.98	1.34	-0.10
10 Year	0.78	2.88	2.10	0.99	0.22
Calendar (%)					
2024 (YTD)	1.46	1.53	0.07	1.39	-0.07
2023	3.11	3.46	0.35	3.22	0.11
2022	-1.79	-1.55	0.24	-1.76	0.03
2021	-0.70	-0.59	0.10	-0.79	-0.09
2020	-0.35	-0.24	0.11	-0.43	-0.08

Investing involves risk including the risk of loss of principal.
The performance figures contained herein are provided on a gross and net of fees basis. Gross of fees do not reflect the deduction of advisory or other fees which could reduce the return.
Index returns reflect capital gains and losses, income, and the reinvestment of dividends.
The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.
Source: State Street Global Advisors.
The benchmark is 70% ICE BofA Euro Currency 3-Month Deposit Bid Rate Constant Maturity Index and 30% FTSE EMU Government Bond Index 1-3 Years.
All data is as at 30 June 2024

Asset Allocation	Percent
SSgA GRU Euribor Plus Fund	70.11
SSgA GRU EMU Bond Index Fund	29.88
Cash	0.01
Total	**100.00**

Source: State Street Global Advisors as at 30 June 2024
Asset Allocations are as of the date indicated, are subject to change, and should not be relied upon as current thereafter.

Risk Warnings/Important Information:
Past performance is not a reliable guide to future performance.This product may be affected by changes in currency exchange rates.This document should be read in conjunction with the Fund Prospectus and Fund Supplement which contains more information regarding the fees, expenses and risks involved in your investment.

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Citi's Fixed Income Indices have rebranded to FTSE Fixed Income following their acquisition by the London Stock Exchange Group earlier in 2018.

Expiration Date: 31/10/2024

State Street Spectrum Cash Fund

Fact Sheet
Cash Management

30 June 2024

State Street Spectrum Unit Trust

Fund Objective

The Spectrum Cash Fund seeks to maintain a high level of liquidity, preserve capital and stability of principal expressed in Euro, and consistent with those objectives, earn current income and aims to provide a return in line with money market rates.

Key Facts

Benchmark	Bloomberg Xestron Index
Structure	Trust
Domicile	Ireland
Net Asset Value	12.22 EUR
Currency	EUR
Net Assets (millions)	51.78 EUR
Inception Date	09 October 2013
Zone	Economic Monetary Union/Eurozone
Settlement Cycle	Subscription: DD+2 Redemption: DD+2
Notification Deadline	DD-1 01:00PM Irish Time
Minimum Initial Investment	EUR 10,000.00
Minimum Subsequent Investment	N/A
Management Fees	0.044% Alternatively , please consult your plan documentation for the investment management fee applicable to your specific plan
TER Max	N/A
Charge Due to the fund	Subscription: 0% Redemption: 0%
Charge Paid to Third Parties	Subscription: N/A Redemption: N/A

Performance

	Benchmark	Fund Gross	Difference	Fund Net	Difference
Annualised (%)					
1 Year	3.83	4.03	0.19	3.88	0.04
3 Year	1.57	1.71	0.13	1.58	0.01
5 Year	0.67	0.83	0.16	0.72	0.04
10 Year	0.12	0.30	0.18	0.20	0.09
Cumulative (%)					
1 Month	0.30	0.27	-0.03	0.26	-0.04
3 Month	0.95	0.98	0.03	0.94	-0.01
1 Year	3.83	4.03	0.19	3.88	0.04
3 Year	4.80	5.21	0.41	4.83	0.03
5 Year	3.40	4.23	0.83	3.63	0.23
10 Year	1.16	3.02	1.86	2.04	0.88
Calendar (%)					
2024 (YTD)	1.91	2.00	0.09	1.93	0.01
2023	3.20	3.39	0.18	3.26	0.06
2022	-0.02	0.06	0.09	-0.05	-0.03
2021	-0.68	-0.58	0.10	-0.69	-0.01
2020	-0.67	-0.44	0.23	-0.54	0.13

Investing involves risk including the risk of loss of principal.
The performance figures contained herein are provided on a gross and net of fees basis. Gross of fees do not reflect the deduction of advisory or other fees which could reduce the return.
Index returns reflect capital gains and losses, income, and the reinvestment of dividends.
The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.
Source: State Street Global Advisors.
The benchmark for the State Street IUT Euro Liquidity Fund changed from EUR 7 Day EUR LIBID toBloomberg XESTRON Index as of 1st November 2021.
All data is as at 30 June 2024

Risk Warnings/Important Information:
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Asset Allocation	Percent
Commercial Paper	39.58
Certificates of Deposit	29.54
Asset Backed Commercial Paper	11.59
Time Deposits	6.74
Government Bond	3.86
Government Commercial papers	3.86
Government Related	3.86
Government Agency	0.97
Total	**100.00**

Source: State Street Global Advisors as at 30 June 2024
Asset Allocations are as of the date indicated, are subject to change, and should not be relied upon as current thereafter.

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State Street Spectrum Diversified Fund

Fact Sheet
Multi-Asset

30 June 2024

State Street Spectrum Unit Trust

Fund Objective

The investment objective of the State Street Spectrum Diversified Fund is primarily to achieve a moderate level of growth over the medium to long term. This is to be achieved by investing in the State Street GRU EMU Bond Index Fund, the State Street GRU Euro Index Equity Fund, the State Street GRU World ex Euro Index Equity Fund and the SSgA Euribor Plus Fund.

At the end of April 2015, the Spectrum Diversified Fund implemented an equity target volatility trigger (TVT) overlay. TVT is a transparent process that aims to provide a measure of protection against significant falls in equity markets. TVT forecasts equity volatility and dynamically adjusts the equity exposure within the Spectrum Diversified Fund in periods of heightened volatility thus offering an element of protection to unit holders. The Investment Manager may use the foreign exchange market to hedge some or all of the non-euro exposure in the underlying funds*.

Key Facts

Benchmark **	50% ICE BofA Euro Currency 3-Month Deposit Bid Rate Constant Maturity Index + 22.5% FTSE All World Developed Index (75% Hedged) + 27.5% FTSE EMU Government Bond Index 1-3 Year
Structure	Trust
Domicile	Ireland
Net Asset Value	12.84 EUR
Currency	EUR
Net Assets (millions)	214.67 EUR
Inception Date	09 October 2013
Zone	Global
Settlement Cycle	Subscription: DD+2 Redemption: DD+2
Notification Deadline	DD-1 01:00PM Irish Time
Minimum Initial Investment	EUR 10,000.00
Minimum Subsequent Investment	EUR 0.00
Management Fees	0.1% Alternatively , please consult your plan documentation for the investment management fee applicable to your specific plan
TER Max	N/A
Charge Due to the fund	Subscription: 0.03% Redemption: 0.01%
Charge Paid to Third Parties	Subscription: N/A Redemption: N/A

*75% of the non-euro exposure is hedged back to euro. This was implemented on the 28th November 2016.
**Each Fund is rebalanced on a quarterly basis as per the benchmark weights above. The equity allocation will be a function of the TVT positioning at the quarter end.

Performance

	Benchmark	Fund Gross	Difference	Fund Net	Difference
Annualised (%)					
1 Year	7.30	7.50	0.20	7.31	0.01
3 Year	2.34	2.69	0.34	2.50	0.16
5 Year	2.91	2.34	-0.57	2.15	-0.76
10 Year	2.67	2.33	-0.34	2.15	-0.52
Cumulative (%)					
1 Month	0.85	0.85	0.01	0.84	-0.01
3 Month	1.26	1.28	0.03	1.24	-0.02
1 Year	7.30	7.50	0.20	7.31	0.01
3 Year	7.19	8.28	1.09	7.68	0.49
5 Year	15.44	12.27	-3.17	11.22	-4.22
10 Year	30.20	25.94	-4.26	23.71	-6.49
Calendar (%)					
2024 (YTD)	4.02	4.08	0.06	3.98	-0.04
2023	6.96	6.83	-0.13	6.64	-0.32
2022	-5.25	-4.29	0.96	-4.46	0.78
2021	4.62	4.30	-0.32	4.10	-0.52
2020	2.83	-0.62	-3.45	-0.81	-3.64

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Index returns reflect capital gains and losses, income, and the reinvestment of dividends.
The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.
Source: State Street Global Advisors.
All data is as at 30 June 2024

Asset Allocation	Percent
SSgA GRU Euribor Plus Fund	49.89
SSgA GRU EMU Bond Index Fund	27.30
State Street GRU World ex Euro Idx Eq Fd	21.08
SSgA GRU Euro Index Equity Fund	1.90
Cash	-0.16
Total	**100.00**

Source: State Street Global Advisors as at 30 June 2024
Asset Allocations are as of the date indicated, are subject to change, and should not be relied upon as current thereafter.

Risk Warnings/Important Information:
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The effect of the Target Volatility Trigger Overlay may result in the fund having a lower allocation to equities in periods of heightened equity volatility. The lower allocations to equities may cause the fund returns to deviate from the benchmark of this fund, and there can be no guarantee that these deviations will result in a profitable return.
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Expiration Date: 31/10/2024

State Street Spectrum Euribor Plus Fund

Fact Sheet
Multi-Asset Class

State Street Spectrum Unit Trust

30 June 2024

Fund Objective

The Spectrum Euribor Plus Fund seeks to generate returns in excess of the benchmark by investing in a diversified portfolio of high quality, Euro denominated money market instruments, short-term debt and debt related instruments (outlined below) which satisfy the constraints outlined in the prospectus.

Key Facts

Benchmark	ICE BofA Euro Currency 3-Month Deposit Bid Rate Constant Maturity Index
Structure	Trust
Domicile	Ireland
Net Asset Value	10.34 EUR
Currency	EUR
Net Assets (millions)	1689.13 EUR
Inception Date	09 October 2013
Zone	Economic Monetary Union/Eurozone
Settlement Cycle	Subscription: DD+2 Redemption: DD+2
Notification Deadline	DD-1 01:00PM Irish Time
Minimum Initial Investment	EUR 10,000.00
Minimum Subsequent Investment	N/A
Management Fees	0.055% p.a. Alternatively please consult your plan documentation for the investment management fee applicable to your specific plan.
TER Max	N/A
Charge Due to the fund	Subscription: 0% Redemption: 0%
Charge Paid to Third Parties	Subscription: N/A Redemption: N/A

Performance

	Benchmark	Fund Gross	Difference	Fund Net	Difference
Annualised (%)					
1 Year	3.81	4.08	0.28	3.96	0.15
3 Year	1.35	1.69	0.34	1.56	0.21
5 Year	0.58	0.86	0.27	0.73	0.15
10 Year	0.14	0.44	0.30	0.31	0.17
Cumulative (%)					
1 Month	0.32	0.31	0.00	0.30	-0.01
3 Month	0.97	1.01	0.04	0.98	0.01
1 Year	3.81	4.08	0.28	3.96	0.15
3 Year	4.10	5.15	1.04	4.76	0.66
5 Year	2.95	4.36	1.41	3.71	0.77
10 Year	1.39	4.44	3.05	3.10	1.71
Calendar (%)					
2024 (YTD)	1.94	2.02	0.07	1.95	0.01
2023	2.93	3.43	0.50	3.30	0.37
2022	-0.45	-0.09	0.36	-0.21	0.24
2021	-0.67	-0.52	0.16	-0.64	0.03
2020	-0.52	-0.35	0.16	-0.48	0.04

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Index returns reflect capital gains and losses, income, and the reinvestment of dividends.
The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.
Source: State Street Global Advisors.
The benchmark is the ICE BofA Euro Currency 3-Month Deposit Bid Rate Constant Maturity Index.
All data is as at 30 June 2024

Risk Warnings/Important Information:
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Asset Allocation	Percent
Commercial Paper	40.07
Certificates of Deposit	34.54
Asset Backed Commercial Paper	16.29
Money Market Fund	3.12
Collateralised Commercial Paper	3.06
Corporate and Bank Notes	2.92
Total	**100.00**

Source: State Street Global Advisors as at 30 June 2024
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Expiration Date: 20/08/2024

State Street Spectrum Moderate Balanced Fund

Fact Sheet
Multi-Asset

30 June 2024

State Street Spectrum Unit Trust

Fund Objective

The investment objective of the State Street Spectrum Moderate Balanced Fund is primarily to achieve a moderate level of growth over the medium to long term. This is to be achieved by investing in the State Street GRU EMU Bond Index Fund, the State Street GRU Euro Index Equity Fund, the State Street GRU World ex Euro Index Equity Fund and the SSgA Euribor Plus Fund. The Investment Plus Fund. The Investment Manager may use the foreign exchange market to hedge some or all of the non-euro exposure in the underlying funds*.

Key Facts

Benchmark **	70% ICE BofA Euro Currency 3-Month Deposit Bid Rate Constant Maturity Index + 7% FTSE All World Developed Index (75% Hedged) + 23% FTSE EMU Government Bond Index 1-3 Years
Structure	Trust
Domicile	Ireland
Net Asset Value	11.18 EUR
Currency	EUR
Net Assets (millions)	108.64 EUR
Inception Date	09 October 2013
Zone	Global
Settlement Cycle	Subscription: DD+2 Redemption: DD+2
Notification Deadline	DD-1 01:00PM Irish Time
Minimum Initial Investment	EUR 10,000.00
Minimum Subsequent Investment	EUR 0.00
Management Fees	0.090% Alternatively , please consult your plan documentation for the investment management fee applicable to your specific plan
TER Max	N/A
Charge Due to the fund	Subscription: 0.02% Redemption: 0.01%
Charge Paid to Third Parties	Subscription: N/A Redemption: N/A

*75% of the non-euro exposure is hedged back to euro. This was implemented on the 28th November 2016.
**Each Fund is rebalanced on a quarterly basis as per the benchmark weights above.

Performance

	Benchmark	Fund Gross	Difference	Fund Net	Difference
Annualised (%)					
1 Year	4.82	5.03	0.21	4.84	0.02
3 Year	1.40	1.65	0.25	1.47	0.08
5 Year	1.18	1.39	0.21	1.22	0.04
10 Year	0.91	1.12	0.22	0.96	0.05
Cumulative (%)					
1 Month	0.49	0.49	0.00	0.48	-0.02
3 Month	0.99	1.02	0.03	0.97	-0.01
1 Year	4.82	5.03	0.21	4.84	0.02
3 Year	4.25	5.02	0.77	4.49	0.24
5 Year	6.02	7.14	1.12	6.24	0.22
10 Year	9.43	11.79	2.36	10.01	0.58
Calendar (%)					
2024 (YTD)	2.36	2.42	0.07	2.33	-0.03
2023	4.27	4.62	0.35	4.44	0.18
2022	-2.59	-2.33	0.26	-2.49	0.10
2021	0.94	1.08	0.14	0.90	-0.04
2020	0.64	0.80	0.16	0.63	-0.01

Investing involves risk including the risk of loss of principal.
The performance figures contained herein are provided on a gross and net of fees basis. Gross of fees do not reflect the deduction of advisory or other fees which could reduce the return.
Index returns reflect capital gains and losses, income, and the reinvestment of dividends.
The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.
Source: State Street Global Advisors.
All data is as at 30 June 2024

Asset Allocation	Percent
SSgA GRU Euribor Plus Fund	70.02
SSgA GRU EMU Bond Index Fund	22.89
State Street GRU World ex Euro Idx Eq Fd	6.55
SSgA GRU Euro Index Equity Fund	0.59
Cash	-0.05
Total	**100.00**

Source: State Street Global Advisors as at 30 June 2024
Asset Allocations are as of the date indicated, are subject to change, and should not be relied upon as current thereafter.

Risk Warnings/Important Information:
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Expiration Date: 31/10/2024

State Street Spectrum Moderate Diversified Fund

Fact Sheet
Multi-Asset

State Street Spectrum Unit Trust

30 June 2024

Fund Objective

The investment objective of the State Street Spectrum Moderate Diversi ed Fund is primarily to achieve capital appreciation over the medium to long term. This is to be achieved by investing in the State Street GRU Euribor Plus Fund, the State Street GRU Euro Index Equity Fund, the State Street GRU World ex Euro Index Equity Fund, the SSgA Euro Corporate Bond Index Fund and the SSgA Diversi ed Alternatives Strategy. The Investment Manager may use the foreign exchange market to hedge some or all of the non-euro exposure in the underlying funds.

Key Facts

Benchmark	10% FTSE All World Developed Index(75% Hedged) +20% Bloomberg Capital Euro Aggregate Corp Bond Index + 15% EONIA +55% ICE BofA Euro Currency 3-Month Deposit Bid Rate Constant Maturity Index. Each Fund is rebalanced on a quarterly basis as per the benchmark weights above.
Structure	Trust
Domicile	Ireland
Net Asset Value	11.15 EUR
Currency	EUR
Net Assets (millions)	360.68 EUR
Inception Date	20 March 2019
Zone	Economic Monetary Union/Eurozone
Settlement Cycle	Subscription: DD+2 Redemption: DD+2
Notification Deadline	DD-1 01:00PM Irish Time
Minimum Initial Investment	EUR 10,000.00
Minimum Subsequent Investment	EUR 0.00
Management Fees	0.11% p.a Alternatively please consult your plan documentation for the investment management fee applicable to your specific plan.
TER Max	N/A
Charge Due to the fund	Subscription: 0.03% Redemption; 0.02%
Charge Paid to Third Parties	Subscription: N/A Redemption: N/A

Performance

	Benchmark	Fund Gross	Difference	Fund Net	Difference
Annualised (%)					
1 Year	5.96	6.94	0.98	6.71	0.75
3 Year	1.32	1.85	0.53	1.63	0.31
5 Year	1.51	2.22	0.72	2.00	0.49
Cumulative (%)					
1 Month	0.61	0.81	0.20	0.80	0.19
3 Month	0.98	0.99	0.01	0.94	-0.04
1 Year	5.96	6.94	0.98	6.71	0.75
3 Year	4.00	5.65	1.65	4.97	0.97
5 Year	7.77	11.62	3.85	10.42	2.65
Calendar (%)					
2024 (YTD)	2.78	3.21	0.43	3.10	0.32
2023	5.69	6.56	0.86	6.33	0.64
2022	-4.76	-5.26	-0.50	-5.46	-0.71
2021	1.63	3.95	2.32	3.72	2.09
2020	1.63	1.45	-0.18	1.23	-0.39
2019	1.62	2.63	1.01	2.45	0.83

Past performance is not a guarantee of future results.
Investing involves risk including the risk of loss of principal.
The performance figures contained herein are provided on a gross and net of fees basis. Gross of fees do not reflect the deduction of advisory or other fees which could reduce the return.
Index returns reflect capital gains and losses, income, and the reinvestment of dividends.
The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.
Prior to 8/24/2021, all Bloomberg fixed income indices were known as Bloomberg Barclay fixed income indices.
All data is as at 30 June 2024
Source: State Street Global Advisors.

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Asset Allocation	Percent
State Street GRU World ex Euro Index Equity Fund	9.36
State Street Euro Corporate Bond Index Fund	19.88
State Street GRU Euribor Plus Fund	54.95
SSgA Diversified Alternatives Strategy	14.95
State Street GRU Euro Index Equity Fund	0.84
Cash	0.01
Total	**100.00**

Source: State Street Global Advisors as at 30 June 2024
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Expiration Date: 31/08/2024