

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.

Benchmark

70% ICE BofA Euro Currency 3-Month Deposit Bid Rate Constant Maturity Index + 30% FTSE EMU Government Bond Index 1-3 Years

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

Structure

Trust

Domicile

Ireland

Fund Facts

NAV	9.90 EUR	
Currency	EUR	
Net Assets (millions)	42.86 EUR	
Inception Date	09 October 2013	
Zone	Global	
Settlement	Redemption Settlement Cycle, DD+2; Subscription Settlement Cycle, DD+2	
Notification Deadline	DD-1 01:00PM Irish Time	
Minimum Initial Investment	EUR 10,000.00	
Minimum Subsequent Investment	N/A	
Management Fees	0.09% p.a. Alternatively please consult your plan documentation for the investment management fee applicable to your specific plan	
TER Max	N/A	
Charge	Subscription	Redemption
Due to the fund	0.01%	0%
Paid to third parties	N/A	N/A

Performance

Annualised	Benchmark	Fund Gross	Difference	Fund Net	Difference
1 Year (%)	1.57	1.92	0.35	1.70	0.13
3 Year (%)	-0.30	-0.09	0.21	-0.30	0.01
5 Year (%)	-0.27	-0.08	0.19	-0.28	-0.01
Since Inception (%)	-0.15	0.07	0.22	-0.10	0.04

Cumulative

1 Month (%)	0.11	0.11	0.00	0.09	-0.02
3 Month (%)	0.76	0.81	0.05	0.75	0.00
1 Year (%)	1.57	1.92	0.35	1.70	0.13
3 Year (%)	-0.91	-0.28	0.63	-0.90	0.01
5 Year (%)	-1.35	-0.41	0.93	-1.41	-0.06
Since Inception (%)	-1.46	0.72	2.18	-1.03	0.42

Calendar

2023 (year to date)	1.69	1.95	0.26	1.79	0.09
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
2019	-0.25	-0.02	0.23	-0.21	0.04

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.

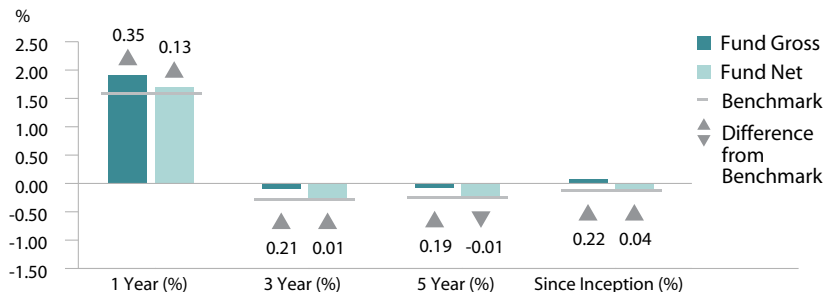
The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.

Source: SSGA

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 30/09/2023

Annualised Performance

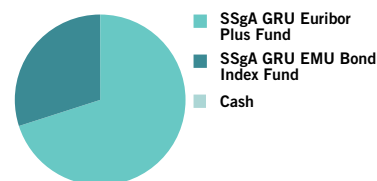


Asset Allocation

	Fund (%)
SSgA GRU Euribor Plus Fund	70.05
SSgA GRU EMU Bond Index Fund	29.93
Cash	0.02
Total	100.00

Source: SSGA as at 30/09/2023

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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Warning: This product may be affected by changes in currency exchange rates.

Warning: Risk Warnings/Important Information: 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.

For More Information

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SSGA Ireland

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Warning: If you invest in this product you may lose some or all of the money you invest.

Warning: The value of your investment may go down as well as up.

Please note that full details of underlying fund holdings can now be found on www.ssga.com

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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.

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.

Benchmark

Bloomberg Xestron Index

Structure

Trust

Domicile

Ireland

Fund Facts

NAV	11.87 EUR	
Currency	EUR	
Net Assets (millions)	65.64 EUR	
Inception Date	09 October 2013	
Zone	Economic Monetary Union/ Eurozone	
Settlement	Redemption Settlement Cycle, DD+2; Subscription Settlement Cycle, 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	Subscription	Redemption
Due to the fund	0%	0%
Paid to third parties	N/A	N/A

Performance

Annualised	Benchmark	Fund Gross	Difference	Fund Net	Difference
1 Year (%)	2.50	2.65	0.15	2.54	0.04
3 Year (%)	0.43	0.54	0.11	0.43	0.00
5 Year (%)	0.01	0.17	0.16	0.06	0.05
Since Inception (%)	-0.17	0.01	0.18	-0.08	0.09

Cumulative

1 Month (%)	0.30	0.30	0.00	0.29	-0.01
3 Month (%)	0.90	0.92	0.02	0.89	-0.01
1 Year (%)	2.50	2.65	0.15	2.54	0.04
3 Year (%)	1.31	1.63	0.32	1.29	-0.01
5 Year (%)	0.05	0.85	0.80	0.31	0.25
Since Inception (%)	-1.69	0.10	1.79	-0.81	0.88

Calendar

2023 (year to date)	2.20	2.31	0.10	2.22	0.02
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
2019	-0.60	-0.38	0.23	-0.48	0.12

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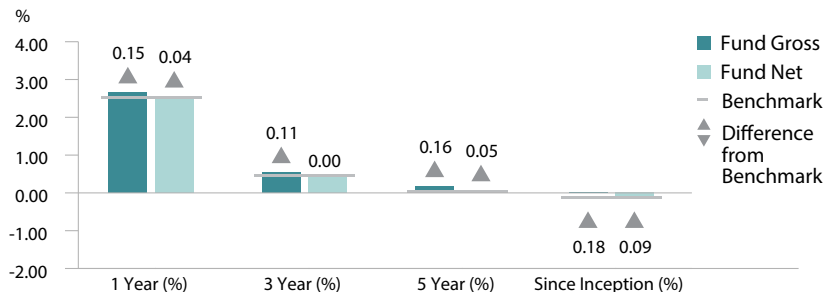
The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.

Source: SSGA

The benchmark for the State Street IUT Euro Liquidity Fund changed from EUR 7 Day EUR LIBID to Bloomberg XESTRON Index as of 1st November 2021.

All data is as at 30/09/2023

Annualised Performance

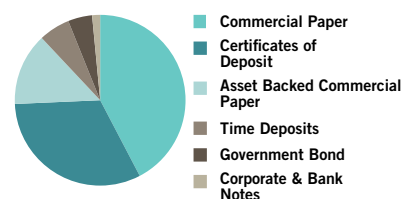


Asset Allocation

	Fund (%)
Commercial Paper	42.33
Certificates of Deposit	31.97
Asset Backed Commercial Paper	13.70
Time Deposits	5.91
Government Bond	4.57
Corporate & Bank Notes	1.52
Total	100.00

Source: SSGA as at 30/09/2023

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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*.

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

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.

Structure

Trust

Domicile

Ireland

Fund Facts

NAV	11.98 EUR	
Currency	EUR	
Net Assets (millions)	202.47 EUR	
Inception Date	09 October 2013	
Zone	Global	
Settlement	Redemption Settlement Cycle, DD+2; Subscription Settlement Cycle, DD+2	
Notification Deadline	DD-1 01:00PM Irish Time	
Minimum Initial Investment	EUR 10,000.00	
Minimum Subsequent Investment	N/A	
Management Fees	0.1% Alternatively, please consult your plan documentation for the investment management fee applicable to your specific plan	
TER Max	N/A	
Charge	Subscription	Redemption
Due to the fund	0.03%	0.01%
Paid to third parties	N/A	N/A

*75% of the non-euro exposure is hedged back to euro. This was implemented on the 28th November 2016.

Performance

Annualised	Benchmark	Fund Gross	Difference	Fund Net	Difference
1 Year (%)	4.88	4.33	-0.55	4.14	-0.74
3 Year (%)	1.78	1.61	-0.17	1.42	-0.36
5 Year (%)	1.57	0.91	-0.66	0.72	-0.85
Since Inception (%)	2.34	2.01	-0.34	1.83	-0.52

Cumulative

1 Month (%)	-0.68	-0.66	0.01	-0.68	0.00
3 Month (%)	0.06	0.12	0.06	0.08	0.02
1 Year (%)	4.88	4.33	-0.55	4.14	-0.74
3 Year (%)	5.43	4.89	-0.54	4.31	-1.12
5 Year (%)	8.10	4.62	-3.48	3.65	-4.45
Since Inception (%)	25.99	21.92	-4.07	19.79	-6.20

Calendar

2023 (year to date)	3.75	3.56	-0.20	3.42	-0.34
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
2019	5.27	4.72	-0.55	4.53	-0.74

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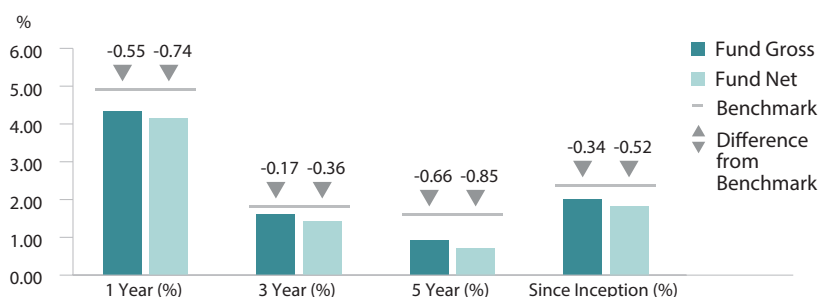
Index returns reflect capital gains and losses, income, and the reinvestment of dividends.

The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.

Source: SSGA

All data is as at 30/09/2023

Annualised Performance

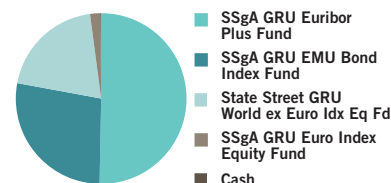


Asset Allocation

	Fund (%)
SSgA GRU Euribor Plus Fund	50.48
SSgA GRU EMU Bond Index Fund	27.69
State Street GRU World ex Euro Idx Eq Fd	20.08
SSgA GRU Euro Index Equity Fund	1.93
Cash	-0.17
Total	100.00

Source: SSGA as at 30/09/2023

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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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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.

Benchmark

ICE BofA Euro Currency 3-Month Deposit Bid Rate Constant Maturity Index

Structure

Trust

Domicile

Ireland

Fund Facts

NAV	10.03 EUR	
Currency	EUR	
Net Assets (millions)	1605.72EUR	
Inception Date	09 October 2013	
Zone	Economic Monetary Union/ Eurozone	
Settlement	Redemption Settlement Cycle, DD+2; Subscription Settlement Cycle, 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	Subscription	Redemption
Due to the fund	0%	0%
Paid to third parties	N/A	N/A

Performance

Annualised	Benchmark	Fund Gross	Difference	Fund Net	Difference
1 Year (%)	2.11	2.61	0.50	2.49	0.38
3 Year (%)	0.21	0.52	0.31	0.39	0.19
5 Year (%)	-0.06	0.21	0.27	0.08	0.15
Since Inception (%)	-0.14	0.16	0.30	0.03	0.17

Cumulative

1 Month (%)	0.27	0.27	0.00	0.26	-0.01
3 Month (%)	0.84	0.91	0.08	0.88	0.05
1 Year (%)	2.11	2.61	0.50	2.49	0.38
3 Year (%)	0.63	1.57	0.94	1.19	0.56
5 Year (%)	-0.32	1.04	1.36	0.41	0.74
Since Inception (%)	-1.39	1.63	3.03	0.31	1.71

Calendar

2023 (year to date)	1.93	2.30	0.37	2.21	0.28
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
2019	-0.47	-0.15	0.32	-0.27	0.20

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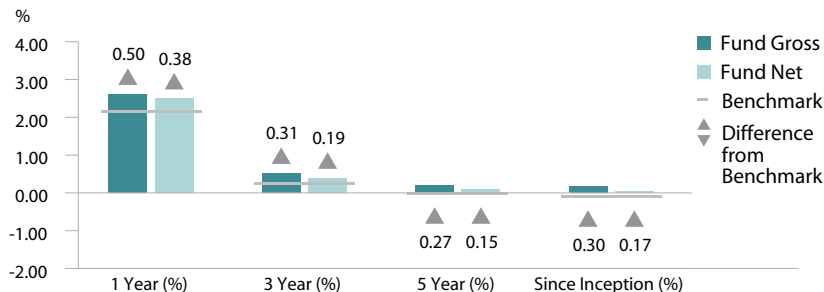
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Source: SSGA

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All data is as at 30/09/2023

Annualised Performance

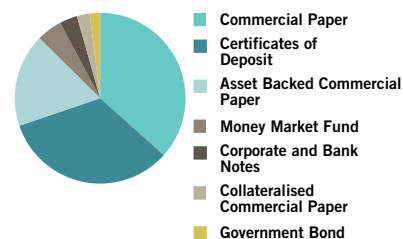


Asset Allocation

	Fund (%)
Commercial Paper	36.60
Certificates of Deposit	33.17
Asset Backed Commercial Paper	17.65
Money Market Fund	4.82
Corporate and Bank Notes	3.36
Collateralised Commercial Paper	2.43
Government Bond	1.97
Total	100.00

Source: SSGA as at 30/09/2023

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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 Manager may use the foreign exchange market to hedge some or all of the non-euro exposure in the underlying funds*.

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

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

Structure

Trust

Domicile

Ireland

Fund Facts

NAV	10.72 EUR	
Currency	EUR	
Net Assets (millions)	125.12 EUR	
Inception Date	09 October 2013	
Zone	Global	
Settlement	Redemption Settlement Cycle, DD+2; Subscription Settlement Cycle, DD+2	
Notification Deadline	DD-1 01:00PM Irish Time	
Minimum Initial Investment	EUR 10,000.00	
Minimum Subsequent Investment	NA	
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	Subscription	Redemption
Due to the fund	0.02%	0.01%
Paid to third parties	N/A	N/A

*75% of the non-euro exposure is hedged back to euro. This was implemented on the 28th November 2016.

Performance

Annualised	Benchmark	Fund Gross	Difference	Fund Net	Difference
1 Year (%)	2.71	3.06	0.36	2.90	0.19
3 Year (%)	0.46	0.69	0.23	0.52	0.06
5 Year (%)	0.36	0.57	0.21	0.40	0.04
Since Inception (%)	0.64	0.86	0.22	0.70	0.06

Cumulative

1 Month (%)	-0.10	-0.10	0.00	-0.11	-0.01
3 Month (%)	0.56	0.61	0.06	0.57	0.02
1 Year (%)	2.71	3.06	0.36	2.90	0.19
3 Year (%)	1.38	2.08	0.70	1.57	0.19
5 Year (%)	1.82	2.88	1.07	2.03	0.22
Since Inception (%)	6.53	8.90	2.37	7.21	0.67

Calendar

2023 (year to date)	2.38	2.65	0.26	2.52	0.14
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
2019	1.40	1.63	0.23	1.47	0.07

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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.

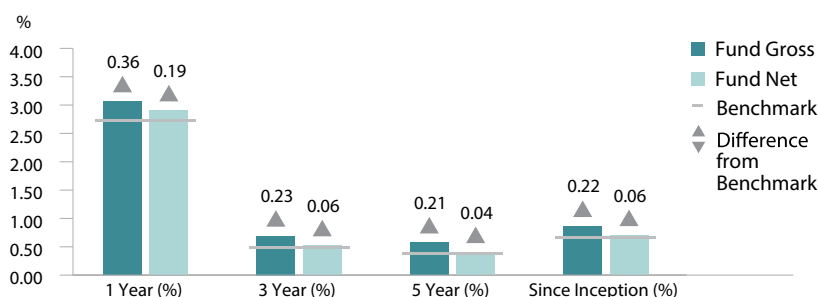
Index returns reflect capital gains and losses, income, and the reinvestment of dividends.

The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.

Source: SSGA

All data is as at 30/09/2023

Annualised Performance

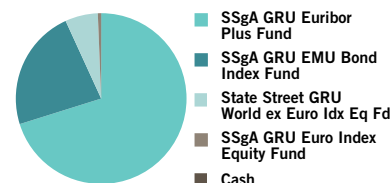


Asset Allocation

	Fund (%)
SSgA GRU Euribor Plus Fund	70.22
SSgA GRU EMU Bond Index Fund	23.02
State Street GRU World ex Euro Idx Eq Fd	6.21
SSgA GRU Euro Index Equity Fund	0.59
Cash	-0.04
Total	100.00

Source: SSGA as at 30/09/2023

Asset Allocations are as of the date indicated, are subject to change, and should not be relied upon as current thereafter.



Warning: Past performance is not a reliable guide to future performance.

Warning: This product may be affected by changes in currency exchange rates.

Warning: Risk Warnings/Important Information: 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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Warning: The value of your investment may go down as well as up.

Please note that full details of underlying fund holdings can now be found on www.ssga.com
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State Street Spectrum Moderate Diversified Fund

30 September 2023

Multi-Asset Class

Fund Objective

The investment objective of the State Street Spectrum Moderate Diversified 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 Diversified 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.

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

Unit Trust Umbrella Sub Fund

Domicile

Ireland

Fund Facts

NAV	10.47 EUR	
Currency	EUR	
Net Assets (millions)	360.60 EUR	
Inception Date	20 March 2019	
Investment Style	Active	
Zone	Global	
Settlement	DD+2	
Notification Deadline	DD-1 01:00PM Dublin Time	
Minimum Initial Investment	EUR 10,000	
Minimum Subsequent Investment	N/A	
Management Fees	0.11% p.a Alternatively please consult your plan documentation for the investment management fee applicable to your specific pla	
TER Max	N/A	
Charge	Subscription	Redemption
Due to the fund	0.03%	0.02%
Paid to third parties	N/A	N/A

Performance

Annualised	Benchmark	Fund Gross	Difference	Fund Net	Difference
1 Year (%)	3.87	4.21	0.34	3.99	0.12
3 Years (%)	0.36	1.19	0.83	0.98	0.61
5 Years (%)	-	-	-	-	-
Since Inception (%)	0.64	1.25	0.61	1.03	0.39

Cumulative

1 Month (%)	-0.31	-0.51	-0.20	-0.53	-0.22
3 Months (%)	0.42	0.32	-0.10	0.27	-0.16
1 Year (%)	3.87	4.21	0.34	3.99	0.12
3 Years (%)	1.09	3.62	2.53	2.95	1.87
5 Years (%)	-	-	-	-	-
Since Inception (%)	2.91	5.78	2.87	4.75	1.83

Calendar

2023 (year to date)	2.96	3.17	0.21	3.00	0.05
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

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Index returns reflect capital gains and losses, income, and the reinvestment of dividends.

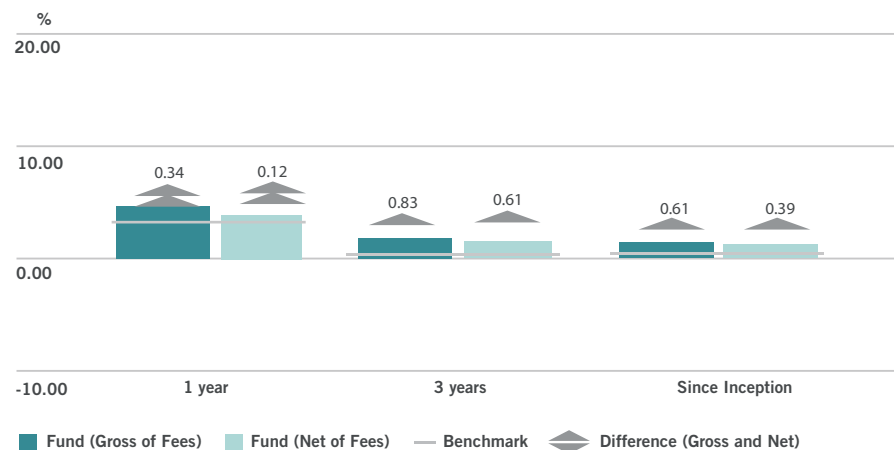
The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.

Prior to 8/24/2021, all Bloomberg fixed income indices were known as Bloomberg Barclays fixed income indices.

Source: SSGA

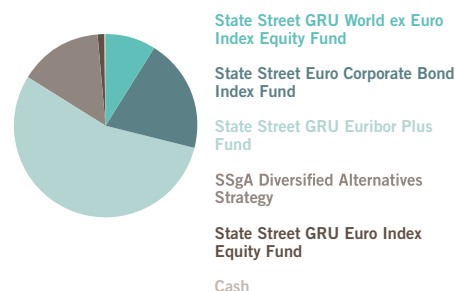
All data is as at 30/09/2023

Annualised Performance



Asset Allocation

	Fund (%)
State Street GRU World ex Euro Index Equity Fund	8.91
State Street Euro Corporate Bond Index Fund	20.04
State Street GRU Euribor Plus Fund	55.32
SSgA Diversified Alternatives Strategy	14.89
State Street GRU Euro Index Equity Fund	0.86
Cash	-0.01
Total	100.00



Source: SSGA as at 30/09/2023

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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