SPDR® ETFS
BUILT WITH A PURPOSE:
YOU

STATE STREET GLOBAL ADVISORS.
ETFs are among the fastest-growing investment options in Australia today, offering the diversification benefits of a managed fund with the simplicity and cost efficiency of owning a share.

State Street Global Advisors (SSGA) launched this investing revolution more than 20 years ago by creating the world’s oldest ETF — the SPDR S&P 500® ETF (SPY). Today, SPDR® ETFs are listed on exchanges around the globe, including the ASX, so diversifying your portfolio can now be done closer to home.

With ETFs, you can invest in a variety of assets, including Australian shares, international shares, fixed income, global real estate and commodities — all via the ASX and none of the hassle of trading in an unfamiliar market.
CRAFTED WITH YOUR NEEDS IN MIND

In any market condition, astute investors want to keep an eye on risk as well as seize investment opportunities whenever, wherever they arise — but without it taking too much of their time and money.

With over 20 years of ETF innovation and nearly four decades of investment management experience on our side, we have created SPDR ETF solutions to help you do just that — invest across a variety of asset classes, geographies, capitalisation ranges, and styles at low cost. Our family of SPDR ETFs is diverse, but it has a singular purpose — meeting your investment needs.

LOCAL KNOWLEDGE, GLOBAL REACH

With our long presence in Australia and our global network, we have our ears to the ground — bringing only to market ETF products attuned to investors’ needs.

We introduced Australia’s first ETF — the SPDR® S&P®/ASX 200 Fund (STW) — in 2001 to provide an inexpensive and easy option to investors who want diversification to the broad market. We brought the SPDR S&P 500® ETF Trust (SPY) — the world’s oldest ETF — to Australia to enable local investors to gain exposure to the US market via the largest and one of the most liquid ETFs in the world.

Over the years, we have added new market segments and asset classes, including fixed income (2012), global real estate (2013), emerging markets (2013) and smart beta (2015) — providing you a simple and low-cost way to help you reach your financial goals.

For our full range of ETFs, please visit our website spdrs.com.au
BRINGING ETF SOLUTIONS TO YOU

<table>
<thead>
<tr>
<th><strong>Australian Equities</strong></th>
<th>Our Australian equities ETFs allow you to easily attain the core domestic equity portfolio you seek, while our sector ETFs offer targeted, diversified access to specific industries, without the risk level of single stocks.</th>
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<td><strong>International Equities</strong></td>
<td>SPDR ETFs are benchmarked to an array of respected international market indices — opening doors to opportunities in advanced as well as emerging markets and specific global sectors.</td>
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<td><strong>Australian Fixed Income</strong></td>
<td>With our fixed-income ETFs, you get diversification and income in one precise package. Just one ETF provides the performance of an entire bond portfolio, without having to constantly rebalance your holdings as the bonds mature.</td>
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<td><strong>Smart Beta</strong></td>
<td>Bridging the gap between active and index strategies, smart beta represents an evolution in indexing. Instead of stocks being weighted by market cap, these indices are constructed to identify specific factor exposures, such as low volatility, sustainable yield and low valuation.</td>
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WHY CHOOSE ETFS

Access to your Desired Exposures
Match your portfolio to your strategy by adding new markets and assets to your investments, with the freedom to decide when and by how much.

Simplicity
Buy and sell on the ASX, just like ordinary shares.

Diversification
Gain instant diversification with a single investment.

Transparency
SPDR ETFs trade on the ASX with a full list of holdings available daily, so you always know what you’re holding, with publicly available pricing.

Low Cost
Benefit from low management fees and operating expenses compared with managed funds.

Hassle-free Rebalancing
SPDR ETF portfolios seek to track the changes of the market, so you don’t have to rebalance your portfolio on your own as the market changes.
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Important Risk Information


Investors should read and consider the Product Disclosure Statement (PDS) for the relevant SPDR® ETF carefully before making an investment decision. A copy of the PDS is available at spdrs.com.au. The material is general information only and does not take into account your individual objectives, financial situation or needs. It should not be considered a solicitation to buy or sell a security.

ETFs trade like stocks, are subject to investment risk, fluctuate in market value and may trade at prices above or below the ETF’s net asset value. ETFs typically invest by sampling an index, holding a range of securities that, in the aggregate, approximates the full Index in terms of key risk factors and other characteristics. This may cause the fund to experience tracking errors relative to performance of the index.

Diversification does not ensure a profit or guarantee against loss. Sector ETFs products are also subject to sector risk and non-diversification risk, which generally results in greater price fluctuations than the overall market.

Frequent trading of ETFs could significantly increase commissions and other costs such that they may offset any savings from low fees or costs.

Brokerage commissions and ETF expenses will reduce returns and transaction costs will also be incurred when buying or selling units of an ETF on ASX markets. ETF units may only be redeemed directly by persons called “Authorised Participants”.

SSGA ASL is the issuer of units in the SPDR funds and the Responsible Entity for the managed investment scheme Australian SPDR funds quoted on the ASX or AQUA Product Issuer for those Australian SPDR funds quoted on the AQUA market of the ASX. State Street Bank and Trust Company (ABN 70 062 819 630) (AFSL number 239679) is the trustee of, and the issuer of interests in, the SPDR® S&P 500® ETF Trust, an ETF registered with the United States Securities and Exchange Commission under the Investment Company Act of 1940 and principally listed and traded on NYSE Arca, Inc. under the symbol “SPY”.

SSGA ASL is the AQUA Product Issuer for the CHESS Depositary Interests (or “CDIs”) which have been created over units in SPY and are quoted on the AQUA market of the ASX. The rights of CDI investors are different to those of investors in an Australian registered managed investment scheme and investors should read the applicable PDS before investing to understand the additional risk factors associated with investing in CDIs.

An investment in SPDR funds or SPY CDIs do not represent a deposit with or liability of any company in the State Street group of companies including State Street Bank and Trust Company and are subject to investment risk including possible delays in repayment and loss of income and principal invested.

No company in the State Street group of companies guarantees the performance of SPDR funds or SPY CDIs, the repayment of capital or any particular rate of return.

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