



This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact the capacity of State Street Global Advisors Europe Limited to pay you.

**Be aware of currency risk.** You may receive payments in a different currency, so the performance of your investment will be impacted by

the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Besides the risks included in the risk indicator, other risks may affect the fund performance. Please refer to the Fund Prospectus, available free of charge at [www.ssga.com](http://www.ssga.com).

### Performance scenarios

The figures shown include all the costs of the Fund other than the costs that you may need to pay to your advisor, distributor or other intermediary. The figures do not take into account your personal tax situation, which may also affect your return.

**What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.**

**The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.**

The stress scenario shows what you might get back in extreme market circumstances.

**Unfavourable:** this type of scenario occurred for an investment between 2021 and 2022.

**Moderate:** this type of scenario occurred for an investment between 2021 and 2022.

**Favourable:** this type of scenario occurred for an investment between 2018 and 2019.

Recommended holding period		1 year
Example Investment		10,000 USD
Scenarios		if you exit after 1 year (recommended holding period)
Minimum	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>	
Stress	<b>What you might get back after costs</b> Average return each year	<b>9,910 USD</b> -0.9%
Unfavourable	<b>What you might get back after costs</b> Average return each year	<b>10,000 USD</b> 0.0%
Moderate	<b>What you might get back after costs</b> Average return each year	<b>10,040 USD</b> 0.4%
Favourable	<b>What you might get back after costs</b> Average return each year	<b>10,230 USD</b> 2.3%

### What happens if the Fund Manager is unable to pay out?

The Manager is responsible for administration and management of the Company, and does not typically hold assets of the Company (assets that can be held by a depository are, in line with applicable regulations, held with a depository in its custody network). The Manager, as the manufacturer of this product has no obligation to pay out since the product design does not contemplate any such payment being made. However, investors may suffer loss if the Company or the depository is unable to pay out.

### What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

#### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the Fund. The amounts shown here are illustrations based on a specific investment amount, taking into consideration different holding periods.

We have assumed:

- in the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario,

- 10,000 USD per year is invested.

Example Investment 10,000 USD	if you exit after 1 year (recommended holding period)
<b>Total Costs</b>	<b>10 USD</b>
<b>Annual cost impact*</b>	<b>0.1%</b>

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 0.5% before costs and 0.4% after costs.

## Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
<b>Entry costs</b>	<b>0.00%</b> The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less. The impact of costs are already included in the price. This includes the costs of distribution of your product.	<b>0 USD</b>
<b>Exit costs</b>	<b>0.00%</b> The Impact of the costs of exiting your investment when it matures.	<b>0 USD</b>
Ongoing costs taken each year		Annual cost impact if you exit after 1 year
<b>Management fees and other administrative or operating costs</b>	<b>0.10%</b> The impact of the costs that we take each year for managing your investments. This will include the costs of borrowing money to invest but not any income or capital benefits of doing so, the ongoing costs of running the company, but not the income derived from it, and the ongoing costs of any underlying investments in funds within the Company's portfolio.	<b>10 USD</b>
<b>Transaction costs</b>	<b>0.00%</b> The impact of the costs of us buying and selling underlying investments for the product.	<b>0 USD</b>
Incidental costs taken under specific conditions		Annual cost impact if you exit after 1 year
<b>Performance fees</b>	The impact of performance fees. There is no performance fee for this Fund.	<b>0 USD</b>

## How long should I hold it and can I take money out early?

### Recommended holding period: 1 years

This Fund is designed for short term investments usually of up to one year. You can redeem your investment without penalty at any time during this period, or hold the investment longer. Redemptions are possible on every working day; and you will generally be paid same day. The price for the day, reflecting the actual value of the Fund, is set each day after the valuation point, and published on our website [www.ssga.com](http://www.ssga.com).

## How can I complain?

If you have a complaint about the Fund or the Manager, you can find more details about how to complain and the Manager's complaint handling policy in the "Contact Us" section of the website at: [www.ssga.com](http://www.ssga.com).

## Other relevant information

**Cost, performance and risk** The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Note that the performance scenarios calculated above are derived exclusively from the past performance of the Fund's share price and that past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated.

Investors should not base their investment decisions solely upon the scenarios shown.

**Performance scenarios** You can request previous performance scenarios updated on a monthly basis by emailing [Fund\\_data\\_services@ssga.com](mailto:Fund_data_services@ssga.com).

**Past performance** You can download the past performance over the last 7 years from our website at [www.ssga.com](http://www.ssga.com).