Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products. Terms not defined herein are as defined in the Prospectus.

Product

State Street IUT Catholic Values Global Equity Fund ("Fund")

a sub-fund of **SSGA IE Unit Trust**

Share Class: Gross (ISIN IE00BFB47Q06)

State Street IUT Catholic Values Global Equity Fund is authorised in Ireland and regulated by the Central Bank of Ireland.

This Fund is managed by State Street Global Advisors Europe Limited ("Fund Manager"), which is authorised in Ireland and supervised by the Central Bank of Ireland. For more information on this product, please refer to www.ssga.com

Accurate as of: 17 March 2026

What is this product?

Type

The Fund is a unit trust incorporated in Ireland on 19 September 1985 and is authorised by the Central Bank of Ireland as an umbrella retail investor alternative investment fund.

Term

The Trust is an open ended unit trust incorporated for an unlimited period. However, it may be dissolved at any time by a resolution passed at a general meeting of Unitholders adopted in compliance with applicable laws.
This Fund has no maturity date. However, it may be terminated and liquidated by the decision of the Board under specific conditions set forth in the Prospectus.

Objectives

Investment objective The investment objective of the Fund is to seek to outperform the performance of the MSCI World Index (the "Index") over the long term.

Investment policies The investment policy of the fund is to invest actively using the Fundamental Value Equity Strategy which applies a fundamentally driven proprietary process to identify pricing dislocation between the estimate of the intrinsic value of companies and the price of the company's equity security, seeking to exploit valuation anomalies in the belief that in the long term share prices should ultimately reflect a company's intrinsic value, as further outlined in the Supplement.
As further outlined in the Supplement, the Fund will be actively managed and it seeks to outperform the Index. Its holdings will differ from the Index with securities primarily selected from the securities in the Index but which will be weighted without taking into account the weightings of securities in the Index. Accordingly, the Fund's return will typically differ from, and may under-perform, the return of the Index.
As further outlined in the Supplement, the Fund will screen out securities based on an assessment of their adherence to catholic values and in line with the Fund's promotion of ESG criteria in accordance with SFDR Article 8, the Fund will allocate a minimum 25% to sustainable investments, seeking to ensure the Fund's portfolio overall exhibits lower carbon emissions than the Index.
The Fund will screen out securities of issuers that fail to comply with UNGC Principles relating to environmental protection, human rights, labour standards and anti-corruption or are associated with severe ESG controversies, controversial weapons, civilian firearms, tobacco, thermal coal, arctic oil & gas exploration, shale energy exploration, oil & gas exploration, oil sands extraction, military contracting, adult entertainment.
The Fund promotes environmental or social characteristics in accordance with SFDR Article 8. These environmental and social characteristics are detailed in the SFDR Annex of the Fund's Supplement.

Distribution Policy Any income earned by the Fund will be retained and reflected in an increase in the value of the shares.

The Fund's shares are issued in Euro.

Index Source: The funds or securities referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such funds or securities or any index on which such funds or securities are based. The Prospectus contains a more detailed description of the limited relationship MSCI has with State Street Investment Management and any related funds, as well as additional disclaimers that apply to the MSCI indexes. The MSCI indexes are the exclusive property of MSCI and may not be reproduced or extracted and used for any other purpose without MSCI's consent. The MSCI indexes are provided without any warranties of any kind. Please see the Prospectus for the full index disclaimer.

Intended retail investor

This Fund is intended for investors who plan to stay invested for at least 5 years and are prepared to take on a medium-high level of risk of loss to their original capital in order to get a higher potential return. It is designed to form part of a portfolio of investments.

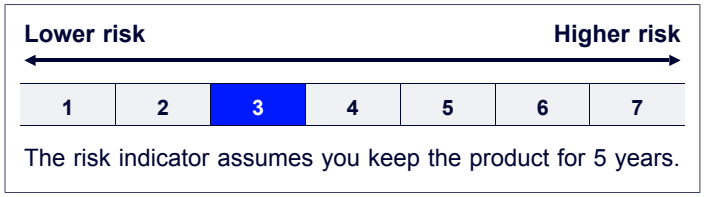
Practical information

Depositary The Fund depositary is State Street Custodial Services (Ireland) Limited.

Further information A copy of the Prospectus and latest annual and semi-annual financial report in English and the latest Net Asset Value per Share are available free of charge upon request from www.ssga.com or by writing to the Fund Manager, State Street Global Advisors Europe Limited, 78 Sir John Rogerson's Quay, Dublin 2, Ireland.

What are the risks and what could I get in return?

Risks



The risk indicator assumes you keep the product for 5 years.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 3 out of 7, which is a medium-low risk category.

This rates the potential losses from future performance at a medium-low level, and poor market conditions are 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.

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 September 2024 and October 2025.

Moderate: this type of scenario occurred for an investment between January 2019 and January 2024.

Favourable: this type of scenario occurred for an investment between March 2020 and March 2025.

Recommended holding period		**5 years**	
Example Investment		**10,000 EUR**	
Scenarios		**if you exit after 1 year**	**if you exit after 5 years** (recommended holding period)
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs** Average return each year	**5,210 EUR** -47.9%	**4,880 EUR** -13.4%
Unfavourable	**What you might get back after costs** Average return each year	**8,260 EUR** -17.4%	**10,890 EUR** 1.7%
Moderate	**What you might get back after costs** Average return each year	**10,730 EUR** 7.3%	**14,590 EUR** 7.8%
Favourable	**What you might get back after costs** Average return each year	**14,540 EUR** 45.4%	**19,030 EUR** 13.7%

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 depositary are, in line with applicable regulations, held with a depositary 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 depositary 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 EUR is invested.

Example Investment 10,000 EUR	**if you exit after 1 year**	**if you exit after 5 years** (recommended holding period)
Total Costs	**19 EUR**	**143 EUR**
Annual cost impact*	**0.2%**	**0.2% each year**

(*) 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 8.0% before costs and 7.8% after costs.

Composition of costs

One-off costs upon entry or exit		**Annual cost impact if you exit after 1 year**
Entry costs	**0.00%** 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.	**0 EUR**
Exit costs	**0.00%** The Impact of the costs of exiting your investment when it matures.	**0 EUR**
Ongoing costs taken each year		**Annual cost impact if you exit after 1 year**
Management fees and other administrative or operating costs	**0.04%** of the value of your investment per year. This is based on a combination of estimated and actual costs.	**4 EUR**
Transaction costs	**0.15%** The impact of the costs of us buying and selling underlying investments for the product.	**15 EUR**
Incidental costs taken under specific conditions		**Annual cost impact if you exit after 1 year**
Performance fees	There is no performance fee for this Fund.	**0 EUR**

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

Recommended holding period: 5 years

This Fund is designed for longer term investments; you should be prepared to stay invested for at least 5 years. However, 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; with a payments timeline as outlined in the Fund Supplement and/or Prospectus. 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.

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.

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.

Past performance You can download the past performance over the last 10 years from our website at www.ssga.com.