

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 Emerging Markets Hard Currency Government Bond Index Fund ("Fund")

a sub-fund of State Street Global Advisors Luxembourg SICAV

Share Class: I GBP (ISIN LU2778289871)

State Street Emerging Markets Hard Currency Government Bond Index Fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

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: 18 February 2026

What is this product?

Type

This Fund is an open-ended public limited company (société anonyme) with variable capital (société d'investissement à capital variable or SICAV) which was incorporated in Luxembourg on 22 September 2008 under registration number B141.816 and is authorised by the CSSF as a UCITS.

Term

The Company is an open-ended public limited company incorporated for an unlimited period. However, it may be dissolved at any time by a resolution passed at a general meeting of Shareholders 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 objective of the Fund is to track the performance of the U.S. dollar denominated emerging markets government bond market.

The Fund is an index tracking fund (also known as a passively managed fund).

Investment policies The investment policy of the Fund is to track the performance of the J.P. Morgan Emerging Markets Bond Index Global Diversified (or any other index determined by the Directors from time to time to track substantially the same market as the Index) as closely as possible while seeking to minimize as far as possible the tracking difference between the Fund's performance and that of the Index.

The Index measures the performance of publicly issued U.S. dollar-denominated emerging markets government bond. The Index limits country exposure to a maximum of 10% and redistributes the excess market value Index-wide on a pro-rata basis.

The Investment Manager, on behalf of the Fund, will invest using the Stratified Sampling Strategy as further described in the "Investment Techniques" section of the Prospectus, primarily in the securities of the Index, at all times in accordance with the investment restrictions set forth in the Prospectus. The Investment Manager also may, in exceptional circumstances, invest in securities not included in the Index but that it believes closely reflect the risk and distribution characteristics of securities of the Index.

In order to achieve its investment objective, this Fund will only invest in:

- Government and government-related bonds and corporate bonds from issuers in emerging markets;
- Other funds;
- Liquid assets; and
- Derivatives for efficient portfolio management, limited to forward foreign exchange contracts, futures, options and swaps.

The Fund may lend up to 70% of the securities it owns.

The Shares of the GBP Class are issued in Pound Sterling.

Shareholders may redeem shares on any Business Day (other than the day preceding any day on which an exchange or market on which a substantial portion of the relevant Fund's investments is traded is closed, provided that a list of such closed market days will be published for the Fund on www.ssga.com); and any other day at the Directors' discretion (acting reasonably) provided Shareholders are notified in advance of any such days.

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

Index Source: The Index is the intellectual property of the Index provider. The Fund is not sponsored or endorsed by the Index provider. The Index provider does not provide any warranty or accept any liability in relation to any error relating to the Index, including any error in respect of the quality, accuracy or completeness of Index data, and does not guarantee that the Index will be in line with the described Index methodology. 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 3 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.

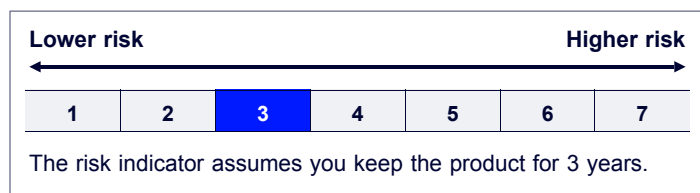
Practical information

Depository The Fund depository is State Street Bank International GmbH, Luxembourg Branch.

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 category above shows how likely the fund is to lose money because of movements in the markets or because we are not able to pay you. The Fund's risk category is not guaranteed and may change in the future.

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 July 2019 and July 2022.

Moderate: this type of scenario occurred for an investment between May 2022 and May 2025.

Favourable: this type of scenario occurred for an investment between October 2015 and October 2018.

Recommended holding period		3 years	
Example Investment		10,000 GBP	
Scenarios		if you exit after 1 year	if you exit after 3 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	6,690 GBP -33.1%	6,770 GBP -12.2%
Unfavourable	What you might get back after costs Average return each year	8,960 GBP -10.4%	8,710 GBP -4.5%
Moderate	What you might get back after costs Average return each year	10,210 GBP 2.1%	11,160 GBP 3.7%
Favourable	What you might get back after costs Average return each year	14,130 GBP 41.3%	13,720 GBP 11.1%

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 GBP is invested.

Example Investment 10,000 GBP	if you exit after 1 year	if you exit after 3 years (recommended holding period)
Total Costs	21 GBP	71 GBP
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 3.9% before costs and 3.7% 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 GBP
Exit costs	0.00% The Impact of the costs of exiting your investment when it matures.	0 GBP
Ongoing costs taken each year		Annual cost impact if you exit after 1 year
Management fees and other administrative or operating costs	0.21% of the value of your investment per year. This is based on a combination of estimated and actual costs.	21 GBP
Transaction costs	0.00% The impact of the costs of us buying and selling underlying investments for the product.	0 GBP
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 GBP

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

Recommended holding period: 3 years

This Fund is designed for medium to longer term investments; you should be prepared to stay invested for at least 3 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 1 years from our website at www.ssga.com.

The representative and the paying agent in Switzerland is State Street Bank International GmbH, Munich, Zurich Branch, Kalanderplatz 5, 8045 Zurich. The prospectus for Switzerland, the key information documents, the articles of association as well as the annual and half yearly reports may be obtained free of charge, upon request, from the representative in Switzerland.