

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest. Terms not defined herein are as defined in the Prospectus.

## SPDR Bloomberg Barclays 1-5 Year Gilt UCITS ETF (the "Fund")

A sub-fund of SSGA SPDR ETFs Europe I plc (a UCITS compliant Exchange Traded Fund).

Share Class: SPDR Bloomberg Barclays 1-5 Year Gilt UCITS ETF (Dist) (ISIN IE00B6YX5K17)

### Objectives and Investment Policy

#### Investment Objective

The objective of the Fund is to track the performance of the UK Government bond (Gilt) market for securities with a short-term maturity of between 1 and up to (but not including) 5 years.

#### Investment Policy

The Fund seeks to track the performance of the Bloomberg Barclays Sterling 1-5 Year Aggregate Gilts Bond Index (the "Index") as closely as possible.

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

The Fund invests primarily in securities included in the Index. These securities include public (government) obligations of the United Kingdom with a maturity between 1 and up to (but not including) 5 years. The Fund seeks to hold all the securities of the Index with the approximate weightings as in that Index. The Fund will use a replication strategy to create a near mirror-image of the Index. In limited circumstances the Fund may purchase securities that are not included in the Index.

The Fund may use financial derivative instruments (that is, financial contracts whose prices are dependent on one or more underlying assets) in order to manage the portfolio efficiently.

Save in exceptional circumstances, the Fund will generally only issue and redeem shares to certain institutional investors. However, shares of the Fund may be purchased or sold through brokers on one or more stock exchanges. The Fund trades on these stock exchanges at market prices

which may fluctuate throughout the day. Market prices may be greater or less than the daily net asset value of the Fund.

The Fund does not currently engage in securities lending.

Shareholders may redeem shares on any UK business day (other than days on which relevant financial markets are closed for business and/or the day preceding any such day provided that a list of such closed market days will be published for the Fund on [www.ssga.com](http://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 paid to shareholders in respect of the shares.

The Fund's shares are issued in Pound Sterling.

Please refer to the Prospectus for more information.

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### Risk and Reward Profile



#### Risk Disclaimer

The risk category above is not a measure of capital loss or gains but of how significant the rises and falls in the Fund's return have been historically.

For example a fund whose return has experienced significant rises and falls will be in a higher risk category, whereas a fund whose return has experienced less significant rises and falls will be in a lower risk category.

The lowest category (i.e., category 1) does not mean that a fund is a risk free investment.

As the Fund's risk category has been calculated using historical data, it may not be a reliable indication of the Fund's future risk profile.

The Fund's risk category shown is not guaranteed and may change in the future.

#### Why is this Fund in this category?

The Fund is in risk category 2 as its return has experienced relatively low rises and falls historically.

The following are material risks relevant to the Fund which are not adequately captured by the risk category.

**Concentration Risk:** When the Fund focuses its investments in a particular way, the issues affecting the investments will have a greater effect than if the Fund was more diversified. This concentration may also limit the Fund's liquidity.

**Index Tracking Risk:** The Fund's performance may not exactly track the Index. This can result from market fluctuations, changes in the composition of the Index, transaction costs, the costs of making changes to the Fund's portfolio and other Fund expenses.

**Share Class Risk:** Gains/losses on and the costs of currency hedging strategies are intended to accrue solely to the relevant Class. However as Share Classes are not segregated the transactions could potentially result in liabilities for other Classes.

Please refer to the Prospectus for full details about the risks associated with this Fund.

## Charges

The charges you pay are used to pay the cost of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

|              |      |
|--------------|------|
| Entry charge | none |
| Exit charge  | none |

This is the maximum that might be taken out of your money before it is invested (entry charge) or before the proceeds of your investment are paid out (exit charge).

### Charges taken from the Fund over a year

|                |       |
|----------------|-------|
| Ongoing charge | 0.15% |
|----------------|-------|

### Charges taken from the Fund under certain specific conditions

|                 |      |
|-----------------|------|
| Performance fee | none |
|-----------------|------|

The entry and exit charges shown are maximum figures. In some cases, you might pay less – you can find this out from your financial advisor or distributor.

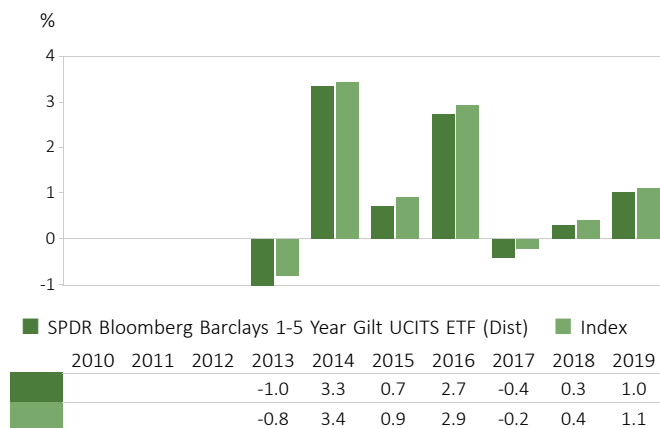
Entry and exit charges are not applicable to investors buying/selling shares of the Fund on stock exchanges, but these investors will do so at market prices and may be subject to broker fees and/or other charges.

The ongoing charges figure shown here is based on expenses for the year ending December 2019. It excludes:

- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another fund

For more information about charges please refer to the "Fees and Expenses" section of the prospectus and the Fund supplement.

## Past Performance



Past performance is not a guide to future results.

The past performance shown here takes account of all charges and costs. The entry/exit charges are excluded from the calculation of past performance.

The Fund was launched in May 2012.

The Class Dist Shares were launched in May 2012.

Past performance has been calculated in Pound Sterling and is expressed as a percentage change in the Fund's net asset value at each year end.

## Practical Information

### Depository

State Street Custodial Services (Ireland) Limited.

### Further Information

Copies of the prospectus, its supplements, details of the Fund's portfolio and the latest annual and semi-annual reports prepared for SSGA SPDR ETFs Europe I plc may be obtained, free of charge, from the Administrator or online at [www.ssga.com](http://www.ssga.com). These documents are available in English.

### Remuneration Policy

Details of the up to date remuneration policy of SSGA SPDR ETFs Europe I plc are available from [www.ssga.com](http://www.ssga.com). Paper copies are available free of charge on request.

### Net Asset Valuation Publication

The net asset value and indicative net asset value per share is available at [www.ssga.com](http://www.ssga.com) and at the registered office of the company. Additionally the indicative net asset value is available via Bloomberg, Telekurs and Reuters terminals.

### Tax Legislation

The Fund is subject to the tax laws and regulations of Ireland. Depending on your own country of residence this might have an impact on your investments. For further details, you should consult a tax advisor.

### Liability Statement

SSGA SPDR ETFs Europe I plc may be held liable for any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus.

### Switching between Sub-Funds

Shareholders have no specific right to convert shares of the Fund into shares of another sub-fund of SSGA SPDR ETFs Europe I plc. Conversion can only be effected by the investor selling/redeeming the shares of the Fund and buying/subscribing shares of another sub-fund of SSGA SPDR ETFs Europe I plc. Detailed information on how to switch between sub-funds is provided in the "Purchase and Sale Information - Conversions" section of the prospectus.

### Segregation of Assets and Liabilities

SSGA SPDR ETFs Europe I plc has segregated liability between its sub-funds. As a consequence, the assets of the Fund should not be available to pay the debts of any other sub-fund of SSGA SPDR ETFs Europe I plc.