

State Street

Australian Fixed Income Index Trust

Fund Objective

The State Street Australian Fixed Income Index Trust ('the Fund') seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Bloomberg AusBond Composite Bond Index.

Investment Strategy

In managing the Fund, our primary investment strategy is index sampling. The goal of the sampling strategy is to mirror the returns and characteristics of the Bloomberg AusBond Composite Bond Index ('the Index'). As a result, we purchase a selection of securities from the Index such that the portfolio matches key characteristics of the Index. Key characteristics include duration, yield, sector exposure and credit quality. The Fund is suitable for investors seeking income from an exposure to the Australian fixed income market.

Fund Information

APIR	SST0005AU
ARSN	089 590 643
ISIN	AU60SST00050

Fund Facts

Benchmark	Bloomberg AusBond Composite Bond Index
Structure	Trust
Domicile	Australia
Currency	AUD
Inception Date	31 March 1998
Investment Style	Index
Management Costs (p.a.)	0.16%
Buy / Sell Spread	0.04%/0.04%
Minimum Initial Investment	AUD 25,000
Pricing	Daily
Distribution Frequency	Quarterly

Fact Sheet

30 November 2025

Fixed Income

Performance

	Fund (Gross)	Fund (Net)	Benchmark	Difference (Net)
1 Month (%)	-0.87	-0.89	-0.88	-0.01
3 Months (%)	-0.39	-0.43	-0.42	-0.01
1 Year (%)	4.33	4.17	4.35	-0.18
3 Years (% p.a.)	3.29	3.13	3.22	-0.09
5 Years (% p.a.)	-0.33	-0.49	-0.36	-0.13
Since Inception (% p.a.)	4.74	4.55	4.68	-0.13

Past performance is not a reliable indicator of future performance. Performance returns for periods of less than one year are not annualised. The performance figures contained herein reflect Total Returns and are provided on a net and gross of fees basis. Performance figures are calculated using end-of-month exit prices except for the 'Since Inception' return which is calculated using NAV prices for the pre 1 January 2010 period, and end-of-month exit prices thereafter, assume the reinvestment of distributions and make no allowance for tax. Net performance figures are after management and transaction costs. Gross performance figures are before management costs but after transaction costs. Index returns reflect capital gains or losses and income. Index returns are unmanaged and do not reflect the deduction of any fees or expenses. The calculation method for the value added returns may show rounding differences. Source: State Street Investment Management, as at 30 November 2025.

Tracking Error (ex-Post)

	Fund (Gross)
3 Years (% p.a.)	0.09
5 Years (% p.a.)	0.09
Since Inception (% p.a.)	0.16

Tracking error measures the volatility of the difference between the returns of a fund and its associated benchmark. A larger tracking error means that the fund's return has historically deviated from the benchmark significantly, a smaller tracking error means the fund's return has historically been closer to the benchmark. Tracking error is calculated gross of fees. Source: State Street Investment Management, as at 30 November 2025.

Characteristics

	Fund	Benchmark
Number of Issues	182	887
Average Maturity (Years)	5.87	5.87
Current Yield	3.34%	3.34%
Modified Adjusted Duration	4.96	4.97
Average Coupon	3.18	3.18
Yield to Maturity	4.38%	4.40%

Source: State Street Investment Management, Bloomberg Finance L.P, as at 30 November 2025

Sector Allocation		
	Fund (%)	Benchmark (%)
Commonwealth Government	46.40	46.48
Semi Government	33.91	34.55
Government Related	5.23	5.12
Corp-Industries	4.62	2.90
Supranational	4.59	4.82
Corp-Finance	3.22	4.73
Corp-Util	1.78	1.02
Other	0.25	0.38
Total	100.00	100.00

Credit Quality Allocation (Moody's Rating or Equivalent)

	Fund (%)	Benchmark (%)
Aaa	66.85	67.38
Aa	26.63	25.98
A	2.51	3.24
Baa	4.01	3.40
Total	100.00	100.00

Source: State Street Investment Management, Bloomberg Finance L.P, as at 30 November 2025

Maturity Allocation		
	Fund (%)	Benchmark (%)
0 - 1 Year	10.01	9.17
1 - 3 Years	20.26	20.82
3 - 5 Years	17.96	19.01
5 - 7 Years	17.09	17.31
7 - 10 Years	21.17	20.11
10 - 20 Years	11.46	11.57
> 20 Years	2.05	2.01

Source: State Street Investment Management, Bloomberg Finance L.P, as at 30 November 2025

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Information Classification: General

State Street Global Advisors (SSGA) is now State Street Investment Management. Please go to statestreet.com/investment-management for more information.

Issued by State Street Global Advisors, Australia Services Limited (AFSL Number 274900, ABN 16 108 671 441) ("SSGA, ASL"). Registered office: Level 14, 420 George Street, Sydney, NSW 2000, Australia. Telephone: 612 9240-7600. Web: www.statestreet.com/im. State Street Global Advisors, Australia, Limited (AFSL Number 238276, ABN 42 003 914 225) ("SSGA Australia") is the Investment Manager. References to the State Street Australian Fixed Income Index Trust ("the Fund") in this communication are references to the managed investment scheme domiciled in Australia, promoted by SSGA Australia, in respect of which SSGA, ASL is the Responsible Entity. This general

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using the month end market value of holdings. Averages reflect the market weight of securities in the portfolio. Market data, prices, and estimates for characteristics calculations provided by Bloomberg Barclays POINT™. Credit Quality reflects market value weight of all the rated securities held by the portfolio (excludes unrated securities) using the middle rating provided by either S&P, Moody's and Fitch or lower if only two agency ratings are available. All other portfolio data provided by State Street. Characteristics, allocations, and weights are as of the date indicated, are subject to change, and should not be relied upon as current thereafter. Passively managed funds invest by sampling the 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. This material should not be considered a solicitation to apply for interests in the Fund and investors should obtain independent financial and other

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