

Fund Objective

The aim of the Fund is to generate long-term capital growth with lower volatility than equity markets by investing in a diversified portfolio of assets.

Investment Strategy

The Fund seeks to achieve its investment objective by allocating capital across a diverse range of asset classes, and potentially adjusting this allocation on a quarterly basis. By diversifying across these asset classes and investment types, the Fund aims to reduce volatility compared to the global equity market, whilst maintaining a similar level of return over the medium term.

Benchmark*

1 month Euribor

Structure

RIAIF Umbrella Sub-Fund

Domicile

Ireland

Fund Facts

NAV	2.37 EUR as of 30 November 2024
Currency	EUR
Net Assets (millions)	124.43 EUR as of 30 November 2024
Inception Date	27 August 2009
Investment Style	Active
Zone	Global
Settlement	AVD +2
Notification Deadline	AVD-1 10AM Dublin Time
Minimum Initial Investment	N/A
Minimum Subsequent Investment	N/A
Management Fees¹	0.35%
Actual TER	0.45% as of 31 August 2024

Charge	Subscription	Redemption
Due to the fund	N/A	N/A
Paid to third parties	N/A	N/A

¹The The management fee displayed shows the highest fee across all share classes for this fund. For more information on other share classes and their associated fee's, please refer to the fund supplement. Please note that the performance figures contained herein are since inception of the shareclass which is 27 August 2009. Members of Defined Contribution (DC) or Additional Voluntary Contribution schemes should refer to their plan documentation to confirm the fees applicable for their plan.

Performance

Annualised	Benchmark*	Fund Gross	Difference	Fund Net	Difference	Cash**
1 Year (%)	3.66	20.30	16.64	19.75	16.08	3.66
3 Years (%)	2.19	5.24	3.04	4.75	2.56	2.19
5 Years (%)	1.10	5.74	4.65	5.26	4.16	1.10
10 Years (%)	1.74	5.07	3.33	4.59	2.85	0.40

Cumulative

1 Month (%)	0.25	3.63	3.39	3.59	3.35	0.25
3 Months (%)	0.80	4.17	3.38	4.05	3.26	0.80
1 Year (%)	3.66	20.30	16.64	19.75	16.08	3.66
3 Years (%)	6.73	16.55	9.82	14.95	8.22	6.73
5 Years (%)	5.62	32.23	26.62	29.21	23.60	5.62
10 Years (%)	18.88	64.05	45.17	56.69	37.81	4.02

Calendar

2024 (year to date)	3.32	16.01	12.69	15.52	12.20	3.32
2023	3.25	13.07	9.82	12.54	9.29	3.25
2022	0.10	-13.24	-13.33	-13.64	-13.73	0.10
2021	-0.56	14.22	14.78	13.69	14.25	-0.56
2020	-0.50	0.44	0.94	-0.02	0.48	-0.50
2019	-0.40	14.62	15.03	14.08	14.48	-0.40
2018	-0.37	-5.58	-5.21	-6.08	-5.71	-0.37
2017	-0.37	7.92	8.29	7.30	7.67	-0.37
2016	4.40	7.10	2.70	6.72	2.33	-0.34

Source: SSGA.

Investing involves risk including the risk of loss of principal.

Fund and benchmark performance currency displayed in EUR.

Since January 2017, the gross performance figures contained herein are gross of the management fee and other expenses. Prior to this date, the gross performance figures are gross of the management fee only.

Performance returns for periods of less than one year are not annualised. The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the stated currency. Benchmark returns are unmanaged and do not reflect the deduction of any fees or expenses.

The calculation method for value added returns may show rounding differences.

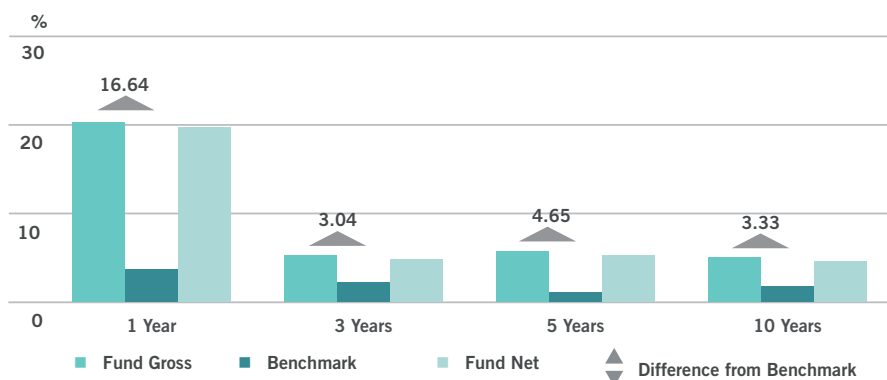
Past performance is not a guarantee of future results.

*A benchmark change was advised and became effective on 31 October 2016. Prior to 31 October 2016 the benchmark consisted of 60% FTSE AWD World (EUR)/40% Citigroup EGBI (5+ years) Custom index. The new benchmark, the 1-month Euribor, was applied from the inception date of the fund. This has been amended to apply from the effective date of 31 October 2016 onwards.

**Please note that Cash is represented by the 1 Month Euribor and is included to compare the performance of the fund with the 1 Month Euribor since inception of the fund.

All data is as at 30/11/2024.

Annualised Performance



Source: SSGA.

Risk Comparators

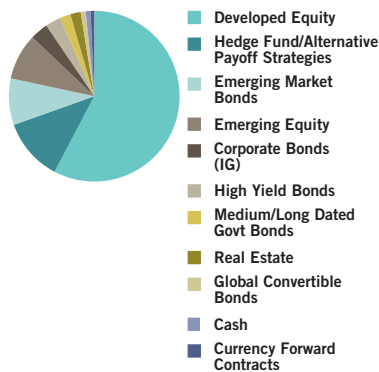
Annualised Standard Deviation	Fund	Global Equity***	Difference
3 Years (%)	9.79	13.72	-3.92
5 Years (%)	9.79	15.18	-5.38
Since Inception (%)	7.75	11.06	-3.32

***Please note that Global Equity is represented by the FTSE All World (Developed component 75% Hedged to EUR) and is included to compare the volatility of the Fund with global equity markets.

Source: SSGA.

All data is as at 30/11/2024.

Asset Allocation	Fund (%)
Developed Equity	58.51
Hedge Fund/Alternative Payoff Strategies	12.02
Emerging Market Bonds	8.93
Emerging Equity	8.86
Corporate Bonds (IG)	3.49
High Yield Bonds	2.99
Medium/Long Dated Govt Bonds	2.02
Real Estate	2.00
Global Convertible Bonds	0.97
Cash	0.92
Currency Forward Contracts	-0.70



For More Information

For more information visit our website www.ssga.com or contact your representative SSGA office.

SSGA Ireland
+353 (87) 469 8361

Source: SSGA, 30th November 2024.
Note: Rounding differences may occur as asset values are calculated to greater than one decimal place.

Characteristics, holdings, country allocations and sectors shown are as of the date indicated and are subject to change.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: The value of your investment may go down as well as up.

Warning: Past performance is not a reliable guide to future performance.
Warning: This product may be affected by changes in currency exchange rates.

Warning: Risk Warnings/Important Information: This document should be read in conjunction with the Fund Prospectus and Fund Supplement which contains more information regarding the fees, expenses and risks involved in your investment.

Please note that full details of underlying fund holdings can now be found on www.ssga.com

Marketing Communication

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Registered Number: 49934. T: +353 (0)1 776 3000. F: +353 (0)1 776 3300. Web: ssga.com
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