

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	2.53 EUR as of 31 October 2025
Currency	EUR
Net Assets (millions)	132.50 EUR as of 31 October 2025
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 Fees ¹	0.35%
Actual TER	0.44% as of 28 February 2025

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 (%)	2.30	10.97	8.67	10.47	8.17	2.30
3 Years (%)	2.96	12.10	9.14	11.58	8.62	2.96
5 Years (%)	1.60	8.18	6.58	7.68	6.08	1.60
10 Years (%)	1.00	5.58	4.58	5.08	4.08	0.60

Cumulative

1 Month (%)	0.16	2.75	2.58	2.71	2.55	0.16
3 Months (%)	0.48	6.33	5.85	6.21	5.73	0.48
1 Year (%)	2.30	10.97	8.67	10.47	8.17	2.30
3 Years (%)	9.15	40.87	31.72	38.95	29.80	9.15
5 Years (%)	8.26	48.13	39.86	44.76	36.50	8.26
10 Years (%)	10.48	72.09	61.61	64.22	53.74	6.20

Calendar

2025(year to date)	1.80	8.30	6.50	7.89	6.10	1.80
2024	3.58	14.71	11.13	14.18	10.60	3.58
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

Source: State Street Investment Management..

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.

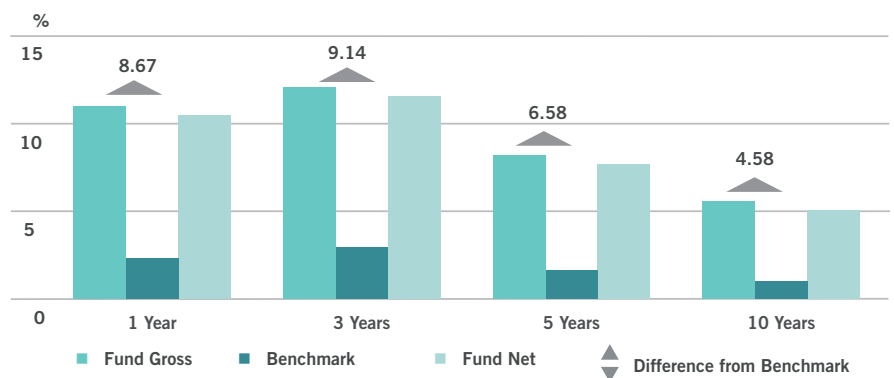
Past performance is not a guarantee of future results.

*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 31/10/2025.

Annualised Performance



Source: State Street Investment Management.

Risk Comparators

Annualised Standard Deviation	Fund	Global Equity***	Difference
3 Years (%)	8.11	10.57	-2.46
5 Years (%)	8.82	12.83	-4.01
Since Inception (%)	7.75	11.02	-3.27

***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.

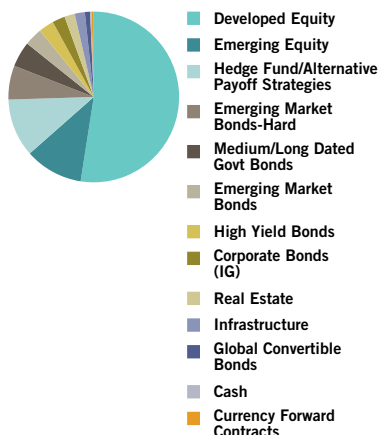
Source: State Street Investment Management.

All data is as at 31/10/2025.

Asset Allocation

Fund (%)

Developed Equity	52.91
Emerging Equity	11.12
Hedge Fund/Alternative Payoff Strategies	11.11
Emerging Market Bonds-Hard	6.49
Medium/Long Dated Govt Bonds	4.84
Emerging Market Bonds	3.43
High Yield Bonds	2.91
Corporate Bonds (IG)	2.43
Real Estate	1.97
Infrastructure	1.94
Global Convertible Bonds	0.99
Cash	0.28
Currency Forward Contracts	-0.42



Source: State Street Investment Management.,
31st October 2025.

Note: Rounding differences may occur as asset values are calculated to greater than one decimal place.

For More Information

For more information visit our website www.statestreet.com/im or contact your representative SSGA office.

SSGA Ireland

+353 (87) 469 8361

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 statestreet.com/im

Marketing Communication

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

This material is for your private information.

Ireland: State Street Global Advisors Europe Limited is regulated by the Central Bank of Ireland. Registered office address 78 Sir John Rogerson's Quay, Dublin 2.

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

The State Street Ireland Unit Trust was authorised by the Central Bank of Ireland as unit trust pursuant to the Unit Trusts Act, 1990 and the European Communities (Alternative Investment Fund Managers Directive) Regulations 2013 (as amended) as a Retail Investor Alternative Investment Fund on 30 June 2015. **This document should be read in conjunction with its Prospectus and Supplement. All transactions should be based on the latest available Prospectus and Supplement which contain more information regarding the charges, expenses and risks involved in your investment.** Prospective investors may obtain these reports free of charge from State Street Global Advisors Europe Limited, 78 Sir John Rogerson's Quay, Dublin 2. T: +353 (0)1 776 3000. F: +353 (0)1 776 3300. Web: ssga.com

The information provided does not constitute investment advice as such term is defined under the Markets in Financial Instruments Directive (2014/65/EU) and it should not be relied on as such. It should not be considered a solicitation to buy or an offer to sell any investment. It does not take into account any investor's or potential investor's particular investment objectives, strategies, tax status, risk appetite or investment horizon. If you require investment advice you should consult your tax and financial or other professional advisor. All material has been obtained from sources believed to be reliable. There is no representation or warranty as to the accuracy of the information and State Street shall have no liability for decisions based on such information.

The information contained in this communication is not a research recommendation or 'investment research' and is classified as a 'Marketing Communication' in accordance with the Markets in Financial Instruments Directive (2014/65/EU). This means that this marketing communication (a) has not been prepared in accordance with legal requirements designed to promote the independence of investment research (b) is not subject to any prohibition on dealing ahead of the dissemination of investment research.

The whole or any part of this work may not be reproduced, copied or transmitted or any of its contents disclosed to third parties without SSGA's express written consent.

The trademarks and service marks referenced herein are the property of their respective owners. Third party data providers make no warranties or representations of any kind relating to the accuracy, completeness or timeliness of the data and have no liability for damages of any kind relating to the use of such data.

"FTSE®", "FT-SE®" and "Footsie®" are trademarks jointly owned by the London Stock Exchange Plc and The Financial Times Limited and are used by FTSE International Limited ("FTSE") under licence.

"All-World", "All-Share" and "All-Small" and "FTSE4Good" are trademarks of FTSE. The FTSE indices are calculated by FTSE. FTSE does not sponsor, endorse or promote this product and is not in any way connected to it and does not accept any liability. All intellectual property rights in the index values and constituent list vests in FTSE. SSGA has obtained full licence from FTSE to use such intellectual property rights in the creation of this product.