STATE STREET GLOBAL ADVISORS

State Street Ireland Unit Trust

State Street IUT Balanced Fund

Multi-Asset Class

All data expressed as at 31 March 2024

Share Class

[Net]

Fund Objective

The objective of the Fund is to generate capital growth over the long term. The Fund seeks to achieve its investment objective by allocating capital across a diverse range of asset classes.

Benchmark

70% FTSE All-World Index (where (i) the developed component related to developed countries is 75% hedged to Euro and (ii) is net of irrecoverable tax); ii) 15% FTSE EMU Government Bond Index (5+ Years); iii) 10% 1-month Euribor and iv) 5% ESTR Compounded Index - XESTRON

Structure

Trust

Domicile

Ireland

Fund Facts

ISIN	IE00BFB45W26
NAV	4.55 EUR as of 29 March 2024
Currency	EUR
Net Assets (millions)	439.44 EUR as of 29 March 2024
Inception Date	01 September 1999
Investment Style	Index
Zone	Global
Settlement	Redemption Settlement Cycle, DD+2; Subscription Settlement Cycle, DD+2
Notification Deadline	DD-1 10:00AM Irish time
Minimum Initial Investment	EUR 0.00
Minimum Subsequent Investment	EUR 0.00
Management Fees[1]	0.375%
Actual TER	0.45% as of 29 February 2024

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

1 Members of Defined Contribution (DC) or Additional Voluntary Contribution schemes should refer to their plan documentation to confirm the fees applicable for their plan.

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

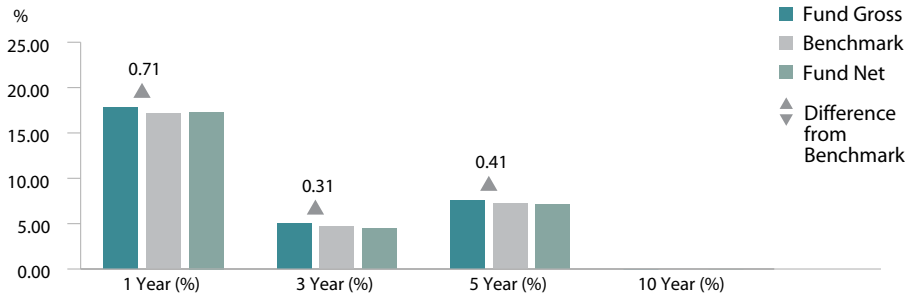
Warning: Risk Warnings/Important Information: This document should be read in conjunction with its Prospectus and Supplement. All transactions should be based on the latest available Prospectus and Supplement which contain more information regarding the charges, expenses and risks involved in your investment.

Performance

Annualised	Benchmark	Fund Gross	Difference	Fund Net	Difference
1 Year (%)	17.13	17.84	0.71	17.31	0.18
3 Year (%)	4.66	4.97	0.31	4.50	-0.16
5 Year (%)	7.18	7.59	0.41	7.10	-0.08
10 Year (%)	-	-	-	-	-
Cumulative					
1 Month (%)	2.52	2.71	0.19	2.68	0.15
3 Month (%)	6.70	6.91	0.21	6.79	0.09
1 Year (%)	17.13	17.84	0.71	17.31	0.18
3 Year (%)	14.66	15.67	1.01	14.13	-0.53
5 Year (%)	41.47	44.17	2.70	40.95	-0.52
10 Year (%)	-	-	-	-	-
Calendar					
2024 (year to date)	6.70	6.91	0.21	6.79	0.09
2023	15.08	15.53	0.45	15.02	-0.06
2022	-14.87	-15.50	-0.63	-15.88	-1.01
2021	14.43	15.97	1.54	15.45	1.02
2020	8.57	8.59	0.02	8.10	-0.47
2019	18.95	20.62	1.67	20.07	1.12

Source: SSGA.
Investing involves risk including the risk of loss of principal.
Past performance is not a guarantee of future results
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. Index returns reflect capital gains and losses, income, and the reinvestment of dividends.
Prior to 8 June 2015, the investment objective and policy of the Sub-Fund was to seek to track, as closely as reasonably practicable, the performance of a composite of relevant index returns based on the Pooled Fund Survey manager average allocations. The investment objective and policy of the Sub-Fund was updated with effect from 8 June 2015 as described above.
The inception date used here corresponds to the update of the Sub-Fund's investment objective and policy on 8 June 2015.
Past performance is no guarantee of future results.
Previous to 1 November 2021, part iv) 5% of this benchmark was the EUR 7 Day Libid.

Annualised Performance



Source: SSGA.

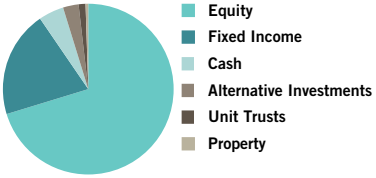
Historical Returns to 31th May 2015

	1 Month (%)	3 Month (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)	Since Inception (%)
Fund Net	1.33	2.22	24.97	18.71	13.00	6.79	5.17
Benchmark	1.46	2.54	24.95	19.02	13.34	7.23	5.64
Difference	-0.13	-0.32	0.02	-0.31	-0.34	-0.44	-0.47

Historical Returns to 7th June 2015

	1th June 2015 - 7th June 2015 (%)
Fund Net	-2.56
Benchmark	-2.45
Difference	-0.11

Asset Allocation	Fund (%)
Equity	70.28
Fixed Income	20.17
Cash	4.78
Alternative Investments	2.95
Unit Trusts	1.31
Property	0.51



For More Information

Visit our website www.ssga.com or contact your representative SSGA office.

SSGA Ireland

+353 (1) 776 3188 / +353 (1) 776 3029

Source: SSGA.

Characteristics, holdings, 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.

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

Marketing Communication
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.
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 information is from SSGA unless otherwise noted and has been obtained from sources believed to be reliable, but its accuracy is not guaranteed. There is no representation or warranty as to the current accuracy, reliability or completeness of, nor liability for, decisions based on such information and it should not be relied on as such. Diversification does not ensure a profit or guarantee against loss. This communication is directed at professional clients (this includes eligible counterparties as defined by the (Appropriate EU Regulator) who are deemed both knowledgeable and experienced in matters relating to investments. The products and services to which this communication relates are only available to such persons and persons of any other description (including retail clients) should not rely on this communication. **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.
"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 license. "All-World", "All-Share" and "All-Small" and "FTSE4Good" are trademarks of FTSE. The FTSE UK All Share Index is 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 license from FTSE to use such intellectual property rights in the creation of this product.

If your account holds Russian securities and instruments, then as of the date of this publication, they have been fair valued. Such fair value may be zero. If your portfolio holds such Russian securities and instruments, then the portfolio may not be able to dispose of such securities and instruments depending on the relevant market, applicable sanctions requirements, and/or Russian capital controls or other counter measures. In such circumstances, the portfolio would continue to own and have exposure to Russian-related issuers and markets. Please refer to your portfolio holdings report.

© 2024 STATE STREET CORPORATION. ALL RIGHTS RESERVED.