

## Costs & Charges Information

### State Street EUR Liquidity LVNAV Fund Z Accumulating (IE00B45B5111)

This document provides details of costs and charges which may be incurred by the fund, including an estimate of transaction costs. These costs and charges are provided on an ex-ante basis, and are intended to provide an indication of the expected level of costs the fund may incur going forward.

### Estimated Ex-Ante Costs & Charges Summary

EUR Example portfolio amount EUR1m

Years 0 - 1	% of Investment	EUR Cost	Subsequent Years	% of Investment	EUR Cost
Total Product Cost	0.04%	377	Total Product Cost	0.04%	377
3 <sup>rd</sup> Party Payments Received	0.00%	0	3 <sup>rd</sup> Party Payments Received	0.00%	0
Total Service Cost	0.00%	0	Total Service Cost	0.00%	0
<b>Total Aggregated Costs</b>	<b>0.04%</b>	<b>377</b>	<b>Total Aggregated Costs</b>	<b>0.04%</b>	<b>377</b>

### Itemised Estimated Ex-Ante Costs & Charges Summary

EUR Example portfolio amount EUR1m

Product Costs	Description	% of Investment	EUR Cost
One-Off Costs	Costs you paid when entering or exiting the fund	0.00%	0
Ongoing Costs	Total costs for running the fund (incl. mgmt. fee)	0.02%	200
Transaction Costs	Costs incurred by the fund buying and selling underlying investments	0.02%	177
Incidental Costs	The impact of the performance fee	0.00%	0

### The Cumulative Effect of Costs on Return

EUR Example portfolio amount EUR1m

Description of the illustration of the cumulative effect of costs on return

The below example is based on an investment of EUR1m. The total charges deducted for each fund will have an impact on the investment return you might get. While performance cannot be guaranteed, the illustration shows the effects charges have when comparing returns before and after fees. Past performance is not a guide to future performance. The value of investments cannot be guaranteed and an investor may receive back less than their original investment.

In year 1, without fees the performance the fund could have achieved would be 5.04%, after fees the performance achieved is 5%. This equates to a reduction in profit of EUR377. For subsequent years, without fees the performance the fund could have achieved would be 5.04%, after fees the performance achieved is 5%. This equates to a reduction in profit of EUR377.

**Assumes EUR1,000,000 investment with 5% growth (zero entry and exit charges and no further investment)**

Investment Period	1 Year (Year 0-1)		Subsequent Years	
	EUR	%	EUR	%
What you might return with no charges at all	1,050,377	5.04%	1,050,377	5.04%
What you might return after charges	1,050,000	5.00%	1,050,000	5.00%
Cumulative effect of costs and charges on return	377	0.04%	377	0.04%

All data is sourced by State Street Global Advisors and all ex-ante data is provided at 31<sup>st</sup> December 2022 unless indicated otherwise.

## State Street EUR Liquidity LVNAV Fund Z Accumulating (IE00B45B5111)

The costs disclosed below relate to the period 1<sup>st</sup> January 2022 - 31<sup>st</sup> December 2022.

This document provides details of costs and charges actually incurred by the fund (ex post).

### Ex-Post Costs & Charges Summary EUR Example portfolio amount EUR1m

	<b>% of Investment</b>	<b>EUR Cost</b>
Total Product Cost	0.04%	375
3 <sup>rd</sup> Party Payments Received	0.00%	0
Total Service Cost	0.00%	0
<b>Total Aggregated Costs</b>	<b>0.04%</b>	<b>375</b>

### Itemised Ex-Post Costs & Charges Summary EUR Example portfolio amount EUR1m

<b>Product Costs</b>	<b>Description</b>	<b>% of Investment</b>	<b>EUR Cost</b>
One-Off Costs	Costs you paid when entering or exiting the fund	0.00%	0
Ongoing Costs	Total costs for running the fund (incl. mgmt. fee)	0.02%	200
Transaction Costs	Costs incurred by the fund buying and selling underlying investments	0.02%	175
Incidental Costs	The impact of the performance fee	0.00%	0

### The Cumulative Effect of Costs on Return

The total charges deducted for each fund have an impact on your investment return throughout the course of the year. Whilst performance cannot be guaranteed, the illustration shows the effects charges have when comparing returns before and after fees. Past performance is not a guide to future performance. The value of investments cannot be guaranteed and an investor may receive back less than their original investment.

	<b>%</b>
Cumulative effect of costs and charges on return	0.04%

## Costs & Charges Information

### Definitions and methodology

<i>Transaction Costs (General)</i>	The 2022 transaction cost amounts have been calculated in consistency with the PRIIPS methodology (Packaged Retail Investment and Insurance Products). Transaction Costs include explicit costs (commissions, taxes, exchange fees), as well as implicit costs. Implicit costs have been calculated using asset class specific methodologies, as detailed below.
<i>Implicit Transaction Costs (Equity )</i>	Implicit transaction costs for equity securities have been calculated by reference to the order arrival price methodology. That is : the price at the time the order is transmitted to a broker for execution.
<i>Implicit Transaction Costs (Foreign Exchange)</i>	Implicit transaction costs for foreign exchange securities have been calculated by reference to the order arrival price methodology. That is : the price at the time the order is transmitted to a broker for execution. With the exception of orders sent using market on close trading instructions and position roll overs, where the standard SSGA Trading Cost Analysis methodology was used. TCA calculates implicit costs by reference to the close price at the predefined order dealing target time (eg. London 4pm FIX rate).
<i>Implicit Transaction Costs (Futures)</i>	Implicit transaction costs for futures securities have been calculated by reference to the order arrival price methodology. That is : the price at the time the order is transmitted to the internal SSGA dealing desk. With the exception of orders sent using market on close trading instructions and position roll overs, where the standard SSGA Trading Cost Analysis methodology was used. TCA calculates implicit costs by reference to the close price one minute after the predefined order dealing target time.
<i>Implicit Transaction Costs (Fixed Income)</i>	Implicit transaction costs for fixed income securities have been calculated using the spread methodology. That is: the difference between the price for buying (offer price) and the price for selling (bid price) a stock or security.
<i>Implicit Transaction Costs (Money Markets Instruments)</i>	Implicit transaction costs for short-term fixed income securities have been calculated using the spread methodology. That is: the difference between the price for buying (offer price) and the price for selling (bid price) a stock or security.
<i>Anti Dilution Levies (ADL)</i>	Have been backed out from the transaction costs calculations, for the below Fund ranges : Authorised Unit Trusts, Managed Pension Funds Limited, SSGA Liquidity Plc, SSGA Luxembourg SICAV, SSGA Qualified Trust, State Street Authorised Contractual Scheme, State Street Global Advisors Gross Roll Up Unit Trust, State Street ICAV, State Street Ireland Unit Trust, State Street Spectrum Unit Trust, WindWise Property Unit Trust, WindWise Qualified Funds Plc. Eg : reported transaction costs = Explicit Costs + Implicit Costs – ADL
<i>SPDRs Primary Market Transactions</i>	The impact of transactions in the primary market has been adjusted for, as below. For Fixed Income Funds the Anti Dilution Levies have been backed out (please see ADL section). For Equity Funds : Primary Market trades have been excluded from transaction costs calculations.
<i>3<sup>rd</sup> Party Payments Received</i>	Third Party payments received by investment firms in connection with the investment service provided.
<i>Total Service Cost</i>	Costs related to the provision of an investment service.

## Portfolio Turnover Ratio Information

This document is dated 31 December 2022.

1 year PTR = 4.2%

The portfolio turnover ratio has been calculated by dividing the lesser of amounts of purchases or sales of portfolio securities by the average net asset value of the portfolio for the period.

Derivatives as well as called securities, maturities and redemptions were excluded from the buys and sells totals.

The account pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs. These costs affect the Fund's performance.

The information provided within this report is for the sole use of the official report recipient. It may not be reproduced in any form without express permission of State Street Global Advisors. 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.

All data is sourced by State Street Global Advisors. The ex-post costs and charges provided herein are unaudited. These actual cost and charges figures are annualized. The ex-ante costs provided herein are forward looking costs. These forward looking cost figures are estimates based on historic data where available and relevant, or are based upon the MIFID II guidelines for producing reasonable estimated forward looking cost figures when historic data is not available. Actual cost figures, which will be reported annually, may vary from estimates given herein. The numbers shown above are the average cost and charges that SSGA anticipates that you may incur. This is based, where possible, on actual cost and charges, and when such data is not available SSGA has made reasonable estimations on a best effort basis.

**For institutional / professional investors use only.**

Investing involves risk including the risk of loss of principal.

The information provided does not constitute investment advice as such term is defined under the Markets in Financial Instruments Directive (2014/65/EU) or applicable Swiss regulation 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.

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.

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. SSGA accepts no liability to you for any implication that the cost and charges expected in respect of: (i) a similar transaction executed at or around the same time; or (ii) the same transaction executed in future, will be the same as or similar to those shown in this document.

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

United Kingdom: State Street Global Advisors Limited. Authorised and regulated by the Financial Conduct Authority. Registered in England. Registered No. 2509928. VAT No. 5776591 81. Registered office: 20 Churchill Place, Canary Wharf, London, E14 5HJ. Telephone: 020 3395 6000. Facsimile: 020 3395 6350.

(C) 2023 State Street Corporation - All Rights Reserved