

ETFs as Effective Building Blocks

Ticker	Fund Name	Management Cost (% p.a.)
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Australian Equities

Core

STW	•	SPDR S&P®/ASX 200 Fund	0.13
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Environmental, Social and Governance (ESG)

E200		SPDR S&P/ASX 200 ESG Fund	0.13
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Sector

SLF		SPDR S&P/ASX 200 Listed Property Fund	0.40
OZF		SPDR S&P/ASX 200 Financial Ex A-REIT Fund	0.40
OZR		SPDR S&P/ASX 200 Resources Fund	0.40

Style

SFY		SPDR S&P/ASX 50 Fund	0.286
SSO		SPDR S&P/ASX Small Ordinaries Fund	0.50

US Equities

Core

SPY	▲	SPDR S&P 500® ETF Trust	0.0945
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International Equities

Broad

WXOZ		SPDR S&P World ex Australia Fund	0.30
WXHG		SPDR S&P World ex Australia (Hedged) Fund	0.35

Sector

DJRE		SPDR Dow Jones® Global Real Estate Fund	0.50
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Emerging Markets

WEMG		SPDR S&P Emerging Markets Fund	0.65
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• Options are available on these SPDR ETFs. Availability is subject to change without notice.

▲ The Trustee has contractually agreed to waive a portion of its fee, so that the Fund's Net Annual Fund Operating Expenses are limited. Details are contained in the PDS which can be found on our website at ssga.com.

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Smart Beta

Income

SYI		SPDR MSCI Australia Select High Dividend Yield Fund	0.35
WDIV		SPDR S&P Global Dividend Fund	0.50

Multi-Factor

QMIX		SPDR MSCI World Quality Mix Fund	0.40
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Fixed Income

Composite

BOND		SPDR S&P/ASX Australian Bond Fund	0.24
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Australian Government

GOVT		SPDR S&P/ASX Australian Government Bond Fund	0.22
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Important Risk 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 T: 612 9240-7600 Web: ssga.com.

SSGA, ASL is the issuer of interests and the Responsible Entity for the ETFs which are Australian registered managed investment schemes quoted on the AQUA market of the ASX or listed on the ASX.

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Management costs are as of the date indicated and subject to change.

ETFs trade like stocks, are subject to investment risk, fluctuate in market value and may trade at prices above or below the ETF's net asset value. ETFs typically invest by sampling an 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.

Investing involves risk including the risk of loss of principal. Diversification does not ensure a profit or guarantee against loss. Sector ETF products are also subject to sector risk and non-diversification risk, which generally results in greater price fluctuations than the overall market.

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