

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products. Terms not defined herein are as defined in the Prospectus.

## Product

### State Street IUT Euro Short Term Liquidity Fund ("Fund")

a sub-fund of **SSGA IE Unit Trust**

**Share Class: S17 (ISIN IE00BFB47H15)**

State Street IUT Euro Short Term Liquidity Fund is authorised in Ireland and regulated by the Central Bank of Ireland.

This Fund is managed by State Street Global Advisors Europe Limited ("Fund Manager"), which is authorised in Ireland and supervised by the Central Bank of Ireland. For more information on this product, please refer to [www.ssga.com](http://www.ssga.com)

**Accurate as of: 28 June 2024**

## What is this product?

### Type

The Fund is a unit trust incorporated in Ireland authorised by the Central Bank of Ireland as an umbrella retail investor alternative investment fund.

### Term

The Trust is an open ended unit trust incorporated for an unlimited period. However, it may be dissolved at any time by a resolution passed at a general meeting of Unitholders adopted in compliance with applicable laws.

This Fund has no maturity date. However, it may be terminated and liquidated by the decision of the Board under specific conditions set forth in the Prospectus.

### Objectives

**Investment objective** The Fund invests substantially all of its assets into the State Street EUR Liquidity LVNAV Fund (the "Master Fund"). The investment objective of the Master Fund is to seek to maintain a high level of liquidity, preserve capital and stability of principal and consistent with those objectives, earn current income and aim to provide a return in line with money market rates. The Master Fund is a Fund of the State Street Liquidity plc, and is a money market UCITS Fund. The Master Fund intends to maintain an AAA money market fund rating (or equivalent) from one or more NRSROs. The Master Fund may invest in government securities, securities issued or guaranteed by supranational organisations; bankers acceptances; certificates of deposit (fixed and variable); promissory notes; commercial paper; notes (including floating rate and medium term notes) and bonds (fixed or floating rate) issued by corporate issuers; debentures and asset backed commercial paper. In addition, the Master Fund may invest in any other money market instrument which the Investment Manager deems to be of comparable credit

quality which is consistent with the investment objectives and which constitutes a transferable security.

The Master Fund promotes environmental or social characteristics in accordance with SFDR Article 8. These environmental and social characteristics are detailed in the SFDR Annex of the Fund's Supplement, and include investment in issuers deemed to perform better in relation to financially material ESG challenges, avoidance of issuers deemed non-compliant with the Investment Manager's ESG criteria such as violations of UN Global Compact Principles or involvement in controversial weapons and exclusion of issuers involved in thermal coal, arctic drilling, oil and tar sands, tobacco, civilian firearms as well as severe ESG controversies.

**Distribution Policy** Any income earned by the Fund will be retained and reflected in an increase in the value of the shares.

The Fund's shares are issued in Euro.

### Intended retail investor

This Fund is intended for investors who plan to stay invested for up to 1 year or less and are prepared to take on a low-medium level of risk of loss to their original capital in order to get a higher potential return. It is designed to form part of a portfolio of investments.

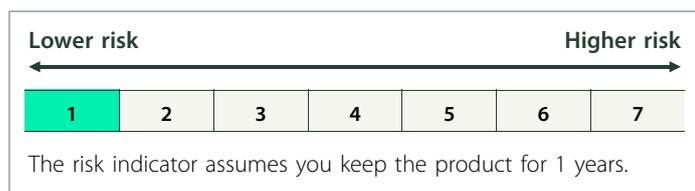
### Practical information

**Depositary** The Fund depositary is State Street Custodial Services (Ireland) Limited.

**Further information** A copy of the Prospectus and latest annual and semi-annual financial report in English and the latest Net Asset Value per Share are available free of charge upon request from [www.ssga.com](http://www.ssga.com) or by writing to the Fund Manager, State Street Global Advisors Europe Limited, 78 Sir John Rogerson's Quay, Dublin 2, Ireland.

## What are the risks and what could I get in return?

### Risks



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the

product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 1 out of 7, which is the lowest risk category.

This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact the capacity of State Street Global Advisors Europe Limited to pay you.

**Be aware of currency risk.** You may receive payments in a different currency, so the performance of your investment will be impacted by the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Besides the risks included in the risk indicator, other risks may affect the fund performance. Please refer to the Fund Prospectus, available free of charge at [www.ssga.com](http://www.ssga.com).

### Performance scenarios

The figures shown include all the costs of the Fund other than the costs that you may need to pay to your advisor, distributor or other intermediary. The figures do not take into account your personal tax situation, which may also affect your return.

**What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.**

**The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.**

The stress scenario shows what you might get back in extreme market circumstances.

**Unfavourable:** this type of scenario occurred for an investment between March 2021 and March 2022.

**Moderate:** this type of scenario occurred for an investment between October 2016 and October 2017.

**Favourable:** this type of scenario occurred for an investment between February 2023 and February 2024.

Recommended holding period		1 year
Example Investment		10,000 EUR
Scenarios		if you exit after 1 year (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	<b>What you might get back after costs</b> Average return each year	<b>9,780 EUR</b> -2.2%
Unfavourable	<b>What you might get back after costs</b> Average return each year	<b>9,930 EUR</b> -0.7%
Moderate	<b>What you might get back after costs</b> Average return each year	<b>9,950 EUR</b> -0.5%
Favourable	<b>What you might get back after costs</b> Average return each year	<b>10,350 EUR</b> 3.5%

### What happens if the Fund Manager is unable to pay out?

The Manager is responsible for administration and management of the Company, and does not typically hold assets of the Company (assets that can be held by a depositary are, in line with applicable regulations, held with a depositary in its custody network). The Manager, as the manufacturer of this product has no obligation to pay out since the product design does not contemplate any such payment being made. However, investors may suffer loss if the Company or the depositary is unable to pay out.

### What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

#### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the Fund. The amounts shown here are illustrations based on a specific investment amount, taking into consideration different holding periods.

We have assumed:

- in the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario,
- 10,000 EUR is invested.

Example Investment 10,000 EUR	if you exit after 1 year (recommended holding period)
Total Costs	17 EUR
Annual cost impact*	0.2%

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be -0.3% before costs and -0.5% after costs.

## Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
<b>Entry costs</b>	<b>0.00%</b> The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less. The impact of costs are already included in the price. This includes the costs of distribution of your product.	<b>0 EUR</b>
<b>Exit costs</b>	<b>0.00%</b> The Impact of the costs of exiting your investment when it matures.	<b>0 EUR</b>
Ongoing costs taken each year		Annual cost impact if you exit after 1 year
<b>Management fees and other administrative or operating costs</b>	<b>0.15%</b> The impact of the costs that we take each year for managing your investments. This will include the costs of borrowing money to invest but not any income or capital benefits of doing so, the ongoing costs of running the company, but not the income derived from it, and the ongoing costs of any underlying investments in funds within the Company's portfolio.	<b>15 EUR</b>
<b>Transaction costs</b>	<b>0.01%</b> The impact of the costs of us buying and selling underlying investments for the product.	<b>1 EUR</b>
Incidental costs taken under specific conditions		Annual cost impact if you exit after 1 year
<b>Performance fees</b>	The impact of performance fees. There is no performance fee for this Fund.	<b>0 EUR</b>

## How long should I hold it and can I take money out early?

### Recommended holding period: 1 years

This Fund is designed for short term investments usually of up to one year. You can redeem your investment without penalty at any time during this period, or hold the investment longer. Redemptions are possible on every working day; and you will generally be paid in one business day. The price for the day, reflecting the actual value of the Fund, is set each day after the valuation point, and published on our website [www.ssga.com](http://www.ssga.com).

## How can I complain?

If you have a complaint about the Fund or the Manager, you can find more details about how to complain and the Manager's complaint handling policy in the "Contact Us" section of the website at: [www.ssga.com](http://www.ssga.com).

## Other relevant information

**Cost, performance and risk** The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Note that the performance scenarios calculated above are derived exclusively from the past performance of the Fund's share price and that past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated.

Investors should not base their investment decisions solely upon the scenarios shown.

**Performance scenarios** You can request previous performance scenarios updated on a monthly basis by emailing [Fund\\_data\\_services@ssga.com](mailto:Fund_data_services@ssga.com).

**Past performance** You can download the past performance over the last 10 years from our website at [www.ssga.com](http://www.ssga.com).