

Share Class

[S15]

Fund Objective

The investment objective of the Sub-Fund is to seek to track, as closely as reasonably practicable, the performance of the Benchmark.

Benchmark

FTSE All World Index ((i) where the component related to developed countries is 75% hedged to Euro and (ii) is net of irrecoverable tax)

Structure

RIAIF Umbrella Sub-Fund

Domicile

Ireland

Fund Facts

ISIN	IE00BD6DYS91
NAV	1.38 EUR as of 31 August 2019
Currency	EUR
Net Assets (millions)	572.39 EUR as of 31 August 2019
Inception Date	27 March 2014
Investment Style	Passive
Zone	Global
Settlement	DD+2
Notification Deadline	AVD-1 10AM Dublin Time
Minimum Initial Investment	N/A
Minimum Subsequent Investment	N/A
Management Fees¹	0.15%
Actual TER	0.23% as of 28 February 2019

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 the Fund Prospectus and Fund Supplement which contains more information regarding the fees, expenses and risks involved in your investment.

Performance

Annualised	Benchmark	Fund Gross	Difference	Fund Net	Difference
1 Year (%)	0.60	0.89	0.30	0.67	0.08
3 Year (%)	8.33	8.56	0.23	8.34	0.01
5 Year (%)	-	-	-	-	-
Since Inception (%)	7.02	7.18	0.16	6.98	-0.04

Cumulative

1 Month (%)	-2.06	-2.02	0.04	-2.04	0.02
3 Month (%)	4.31	4.42	0.11	4.36	0.05
1 Year (%)	0.60	0.89	0.30	0.67	0.08
3 Year (%)	27.11	27.94	0.82	27.13	0.02
5 Year (%)	-	-	-	-	-
Since Inception (%)	38.65	39.63	0.99	38.38	-0.27

Calendar

2019 (year to date)	14.32	14.61	0.30	14.44	0.13
2018	-8.49	-8.30	0.18	-8.50	-0.01
2017	15.24	15.44	0.20	15.19	-0.05
2016	9.46	9.56	0.10	9.39	-0.07
2015	3.31	3.27	-0.04	3.11	-0.20
2014 (partial)	1.71	1.73	0.02	1.71	0.00

Source: SSGA.

Investing involves risk including the risk of loss of principal.

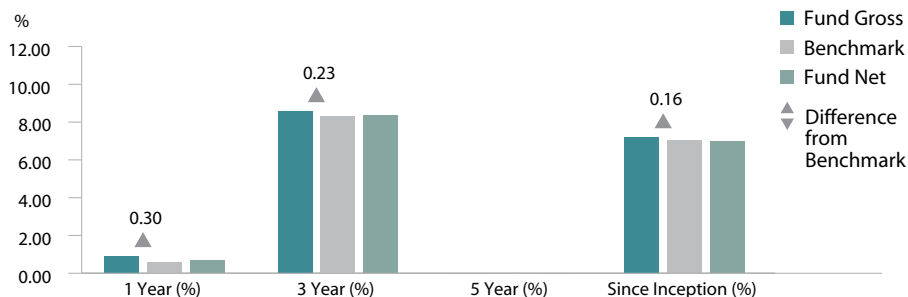
Past performance is not a guarantee of future results

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.

Since Inception performance is calculated from 06 November 2014.

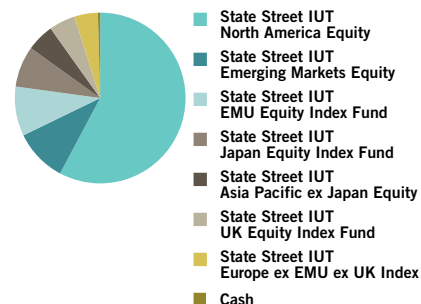
Annualised Performance


Source: SSGA.

Asset Allocation

	Fund (%)
State Street IUT North America Equity	58.28
State Street IUT Emerging Markets Equity	10.11
State Street IUT EMU Equity Index Fund	9.44
State Street IUT Japan Equity Index Fund	7.84
State Street IUT Asia Pacific ex Japan Equity	5.26
State Street IUT UK Equity Index Fund	5.02
State Street IUT Europe ex EMU ex UK Index	4.49
Cash	-0.43
Total	100.00

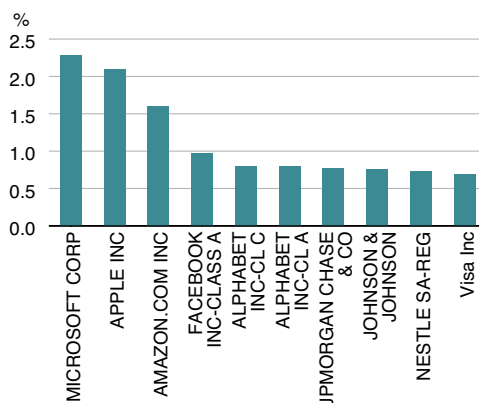
Source: SSGA.



Top 10 Holdings

	Weight (%)
MICROSOFT CORP	2.28
APPLE INC	2.10
AMAZON.COM INC	1.60
FACEBOOK INC-CLASS A	0.97
ALPHABET INC-CL C	0.79
ALPHABET INC-CL A	0.79
JPMORGAN CHASE & CO	0.77
JOHNSON & JOHNSON	0.75
NESTLE SA-REG	0.73
Visa Inc	0.69

Source: SSGA.



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

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.

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

Marketing Communication

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