

## Costs & Charges Information

### State Street Global Advisors Limited (“SSGA”) State Street IUT Value All Equity Fund S60 (IE00BDT8QF23)

This document is dated 31 December 2021.

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	1.42%	14,200	Total Product Cost	1.42%	14,200
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>1.42%</b>	<b>14,200</b>	<b>Total Aggregated Costs</b>	<b>1.42%</b>	<b>14,200</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)	1.01%	10,100
Transaction Costs	Costs incurred by the fund buying and selling underlying investments	0.41%	4,100
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 6.42%, after fees the performance achieved is 5%. This equates to a reduction in profit of EUR14,200. For subsequent years, without fees the performance the fund could have achieved would be 6.42%, after fees the performance achieved is 5%. This equates to a reduction in profit of EUR14,200.

#### 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	1,064,200	6.42%	1,064,200	6.42%
What you might return after charges	1,050,000	5.00%	1,050,000	5.00%
Cumulative effect of costs and charges on return	14,200	1.42%	14,200	1.42%

All data is sourced by State Street Global Advisors and all ex-ante data is provided at 31<sup>st</sup> December 2021 unless indicated otherwise.

## State Street Global Advisors Limited (“SSGA”)

### State Street IUT Value All Equity Fund S60 (IE00BDT8QF23)

The costs disclosed below relate to the period 1<sup>st</sup> January 2021 - 31<sup>st</sup> December 2021.

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	1.70%	16,983
3 <sup>rd</sup> Party Payments Received	0.00%	0
Total Service Cost	0.00%	0
<b>Total Aggregated Costs</b>	<b>1.70%</b>	<b>16,983</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)	1.01%	10,100
Transaction Costs	Costs incurred by the fund buying and selling underlying investments	0.69%	6,883
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	1.70%

## Costs & Charges Information

### Marketing Communication.

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. SSGA reserves the right to review and amend the figures shown above. All information has been obtained from sources believed to be reliable as at date indicated unless otherwise noted, 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. 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.

### Definitions and methodology

<i>Transaction Costs (General)</i>	The 2021 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.

# Costs & Charges Information

**This material is for your private information.**

Ireland: State Street Global Advisors Ireland Limited is regulated by the Central Bank of Ireland. Registered office address 78 Sir John Rogerson's Quay, Dublin 2. Registered number 145221. T: +353 (0)1 776 3000. F: +353 (0)1 776 3300. Web: [ssga.com](http://ssga.com) 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 Ireland Limited, 78 Sir John Rogerson's Quay, Dublin 2. T: +353 (0)1 776 3000. F: +353 (0)1 776 3300. Web: [ssga.com](http://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 material has been obtained from sources believed to be reliable. There is no representation or warranty as to the accuracy of the information and State Street shall have no liability for decisions based on such information.

**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.**

Characteristics, holdings, country allocations and sectors shown are as of the date indicated and are subject to change. This information should not be considered a recommendation to invest in a particular sector or to buy or sell any security shown. It is not known whether the sectors or securities shown will be profitable in the future. The holdings are taken from the accounting records of SSGA which may differ from the official books and records of the custodian. Past performance not a guarantee of future results. 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. Diversification does not ensure a profit or guarantee against loss.

The trademarks and service marks referenced herein are the property of their respective owners. Third party data providers make no warranties or representations of any kind relating to the accuracy, completeness or timeliness of the data and have no liability for damages of any kind relating to the use of such data. 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 licence. "All-World", "All-Share" and "All-Small" and "FTSE4Good" are trademarks of FTSE. The FTSE indices are 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 licence from FTSE to use such intellectual property rights in the creation of this product.

(C) 2021 State Street Corporation - All Rights Reserved  
3401375.1.1.EMEA.INST

Expiration date : 31<sup>st</sup> December 2021