State Street Spectrum Cash Fund

Fund Objective
The Spectrum Cash Fund seeks to maintain a high level of liquidity, preserve capital and stability of principal expressed in Euro, and consistent with those objectives, earn current income and aims to provide a return in line with money market rates.

Benchmark
1 Week Euro LIBID

Structure
Unit Trust Umbrella Sub Fund

Domicile
Ireland

Fund Facts
NAV 11.79 EUR
Currency EUR
Net Assets (millions) 90.30 EUR
Inception Date 09 October 2013
Investment Style Active
Zone Global
Settlement DD+2
Notification Deadline DD-1 01:00PM Dublin Time
Minimum Initial Investment EUR 10,000
Minimum Subsequent Investment N/A
Management Fees 0.044%
Alternatively please consult your plan documentation for the investment management fee applicable to your specific plan

TER Max N/A
Charge Subscription Redemption
Due to the fund 0.00% 0.00%
Paid to third parties N/A N/A

Annualised Performance

<table>
<thead>
<tr>
<th>Annualised</th>
<th>Benchmark</th>
<th>Fund Gross</th>
<th>Difference</th>
<th>Fund Net</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year (%)</td>
<td>-0.56</td>
<td>-0.36</td>
<td>0.21</td>
<td>-0.46</td>
<td>0.10</td>
</tr>
<tr>
<td>3 Year (%)</td>
<td>-0.54</td>
<td>-0.38</td>
<td>0.16</td>
<td>-0.47</td>
<td>0.07</td>
</tr>
<tr>
<td>5 Year (%)</td>
<td>-0.44</td>
<td>-0.23</td>
<td>0.20</td>
<td>-0.31</td>
<td>0.13</td>
</tr>
<tr>
<td>Since Inception (%)</td>
<td>-0.38</td>
<td>-0.18</td>
<td>0.20</td>
<td>-0.26</td>
<td>0.13</td>
</tr>
</tbody>
</table>

Cumulative

<table>
<thead>
<tr>
<th>Cumulative</th>
<th>Benchmark</th>
<th>Fund Gross</th>
<th>Difference</th>
<th>Fund Net</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Month (%)</td>
<td>-0.05</td>
<td>-0.03</td>
<td>0.02</td>
<td>-0.04</td>
<td>0.01</td>
</tr>
<tr>
<td>3 Month (%)</td>
<td>-0.14</td>
<td>-0.09</td>
<td>0.06</td>
<td>-0.11</td>
<td>0.03</td>
</tr>
<tr>
<td>1 Year (%)</td>
<td>-0.56</td>
<td>-0.36</td>
<td>0.21</td>
<td>-0.46</td>
<td>0.10</td>
</tr>
<tr>
<td>3 Year (%)</td>
<td>-1.62</td>
<td>-1.14</td>
<td>0.48</td>
<td>-1.40</td>
<td>0.22</td>
</tr>
<tr>
<td>5 Year (%)</td>
<td>-2.17</td>
<td>-1.16</td>
<td>1.01</td>
<td>-1.54</td>
<td>0.63</td>
</tr>
<tr>
<td>Since Inception (%)</td>
<td>-2.16</td>
<td>-1.01</td>
<td>1.15</td>
<td>-1.45</td>
<td>0.71</td>
</tr>
</tbody>
</table>

Calendar

2019 (year to date) -0.28 -0.17 0.12 -0.22 0.06
2018 -0.55 -0.38 0.17 -0.48 0.07
2017 -0.53 -0.43 0.11 -0.50 0.03
2016 -0.49 -0.26 0.23 -0.33 0.16
2015 -0.26 -0.01 0.25 -0.05 0.21

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The benchmark is the 1 Week Euro LIBID. All data is as at 30/06/2019

Annualised Performance

Source: SSGA as at 30/06/2019
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Fund Objective
The Spectrum Euribor Plus Fund seeks to generate returns in excess of the benchmark by investing in a diversified portfolio of high-quality, Euro denominated money market instruments, short-term debt and debt-related instruments (outlined below) which satisfy the constraints outlined in the prospectus.

Benchmark
BofA Merrill Lynch Euro Currency 3-Month LIBID Constant Maturity Index

Structure
Unit Trust Umbrella Sub Fund

Domicile
Ireland

Fund Facts
NAV 9.97 EUR
Currency EUR
Net Assets (millions) 555.54 EUR
Inception Date 09 October 2013
Investment Style Active
Zone Global
Settlement DD+2
Notification Deadline DD-1 01:00PM Dublin Time
Minimum Initial Investment EUR 10,000
Minimum Subsequent Investment N/A
Management Fees 0.061% p.a. Alternatively please consult your plan documentation for the investment management fee applicable to your specific plan

TER Max N/A
Charge Subscription Redemption
Due to the fund 0.00% 0.00%
Paid to third parties N/A N/A

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Performance

<table>
<thead>
<tr>
<th>Fund Gross</th>
<th>Fund Net</th>
<th>Difference</th>
<th>Benchmark Gross</th>
<th>Benchmark Net</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year (%)</td>
<td>-0.44</td>
<td>-0.17</td>
<td>0.27</td>
<td>-0.30</td>
<td>0.14</td>
</tr>
<tr>
<td>3 Year (%)</td>
<td>-0.45</td>
<td>-0.10</td>
<td>0.35</td>
<td>-0.23</td>
<td>0.21</td>
</tr>
<tr>
<td>5 Year (%)</td>
<td>-0.30</td>
<td>0.02</td>
<td>0.32</td>
<td>-0.12</td>
<td>0.19</td>
</tr>
<tr>
<td>Since Inception (%)</td>
<td>-0.25</td>
<td>0.08</td>
<td>0.32</td>
<td>-0.06</td>
<td>0.19</td>
</tr>
</tbody>
</table>

Cumulative

<table>
<thead>
<tr>
<th>Fund Gross</th>
<th>Fund Net</th>
<th>Difference</th>
<th>Benchmark Gross</th>
<th>Benchmark Net</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Month (%)</td>
<td>-0.03</td>
<td>0.00</td>
<td>0.03</td>
<td>-0.01</td>
<td>0.03</td>
</tr>
<tr>
<td>3 Month (%)</td>
<td>-0.10</td>
<td>-0.02</td>
<td>0.08</td>
<td>-0.05</td>
<td>0.05</td>
</tr>
<tr>
<td>1 Year (%)</td>
<td>-0.44</td>
<td>-0.17</td>
<td>0.27</td>
<td>-0.30</td>
<td>0.14</td>
</tr>
<tr>
<td>3 Year (%)</td>
<td>-1.33</td>
<td>-0.29</td>
<td>1.04</td>
<td>-0.69</td>
<td>0.64</td>
</tr>
<tr>
<td>5 Year (%)</td>
<td>-1.51</td>
<td>0.08</td>
<td>1.60</td>
<td>-0.59</td>
<td>0.92</td>
</tr>
<tr>
<td>Since Inception (%)</td>
<td>-1.40</td>
<td>0.45</td>
<td>1.85</td>
<td>-0.33</td>
<td>1.06</td>
</tr>
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</table>

Calendar

<table>
<thead>
<tr>
<th>Fund Gross</th>
<th>Fund Net</th>
<th>Difference</th>
<th>Benchmark Gross</th>
<th>Benchmark Net</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019 (year to date)</td>
<td>-0.21</td>
<td>-0.01</td>
<td>0.20</td>
<td>-0.07</td>
<td>0.14</td>
</tr>
<tr>
<td>2018</td>
<td>-0.46</td>
<td>-0.36</td>
<td>0.10</td>
<td>-0.49</td>
<td>-0.03</td>
</tr>
<tr>
<td>2017</td>
<td>-0.46</td>
<td>-0.06</td>
<td>0.40</td>
<td>-0.19</td>
<td>0.26</td>
</tr>
<tr>
<td>2016</td>
<td>-0.35</td>
<td>0.19</td>
<td>0.54</td>
<td>0.05</td>
<td>0.40</td>
</tr>
<tr>
<td>2015</td>
<td>-0.09</td>
<td>0.13</td>
<td>0.23</td>
<td>-0.01</td>
<td>0.09</td>
</tr>
</tbody>
</table>

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Source: SSGA

Asset Allocation

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Fund (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate and Bank Notes</td>
<td>54.11</td>
</tr>
<tr>
<td>Commercial Paper</td>
<td>18.08</td>
</tr>
<tr>
<td>Asset Backed Commercial Paper</td>
<td>14.15</td>
</tr>
<tr>
<td>Certificates of Deposit</td>
<td>8.32</td>
</tr>
<tr>
<td>Money Market Fund</td>
<td>2.03</td>
</tr>
<tr>
<td>Collateralised Commercial Paper</td>
<td>2.02</td>
</tr>
<tr>
<td>Asset Backed Securities</td>
<td>1.29</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: SSGA as at 30/06/2019
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**Fund Objective**

The investment objective of the State Street Spectrum Cash and Short Term Bond Fund is primarily to maintain capital preservation with a moderate level of growth. This is to be achieved by investing in the State Street GRU EMU Bond Index Fund and the SSgA Euribor Plus Fund.

**Benchmark**

70% BofA Merrill Lynch Euro Currency 3-Month LIBID Constant Maturity Index + 30% FTSE EMU Government Bond Index 1-3 Years

Each Fund is rebalanced on a quarterly basis as per the benchmark weights above.

**Structure**

Unit Trust Umbrella Sub Fund

**Domicile**

Ireland

**Fund Facts**

<table>
<thead>
<tr>
<th>NAV</th>
<th>10.04 EUR</th>
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</thead>
<tbody>
<tr>
<td>Currency</td>
<td>EUR</td>
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<tr>
<td>Net Assets (millions)</td>
<td>51.78 EUR</td>
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<tr>
<td>Inception Date</td>
<td>09 October 2013</td>
</tr>
<tr>
<td>Investment Style</td>
<td>Active</td>
</tr>
<tr>
<td>Zone</td>
<td>Global</td>
</tr>
<tr>
<td>Settlement</td>
<td>DD+2</td>
</tr>
<tr>
<td>Notification Deadline</td>
<td>DD-1 01:00PM Dublin Time</td>
</tr>
<tr>
<td>Minimum Initial Investment</td>
<td>EUR 10,000</td>
</tr>
<tr>
<td>Minimum Subsequent Investment</td>
<td>N/A</td>
</tr>
<tr>
<td>Management Fees</td>
<td>0.094% p.a. Alternatively please consult your plan documentation for the investment management fee applicable to your specific plan</td>
</tr>
<tr>
<td>TER Max Charge</td>
<td>N/A</td>
</tr>
<tr>
<td>Subscription</td>
<td>0.01%</td>
</tr>
<tr>
<td>Redemption</td>
<td>0.00%</td>
</tr>
<tr>
<td>Due to the fund</td>
<td>N/A</td>
</tr>
<tr>
<td>Paid to third parties</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Performance**

**Annualised**

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Fund Gross</th>
<th>Difference</th>
<th>Fund Net</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year (%)</td>
<td>-0.12</td>
<td>0.06</td>
<td>0.18</td>
<td>-0.13</td>
</tr>
<tr>
<td>3 Year (%)</td>
<td>-0.32</td>
<td>-0.09</td>
<td>0.23</td>
<td>-0.26</td>
</tr>
<tr>
<td>5 Year (%)</td>
<td>-0.13</td>
<td>0.09</td>
<td>0.22</td>
<td>-0.07</td>
</tr>
<tr>
<td>Since Inception (%)</td>
<td>-0.01</td>
<td>0.23</td>
<td>0.24</td>
<td>0.07</td>
</tr>
</tbody>
</table>

**Cumulative**

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Fund Gross</th>
<th>Difference</th>
<th>Fund Net</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Month (%)</td>
<td>0.07</td>
<td>0.09</td>
<td>0.02</td>
<td>0.07</td>
</tr>
<tr>
<td>3 Month (%)</td>
<td>0.02</td>
<td>0.07</td>
<td>0.05</td>
<td>0.02</td>
</tr>
<tr>
<td>1 Year (%)</td>
<td>-0.12</td>
<td>0.06</td>
<td>0.18</td>
<td>-0.13</td>
</tr>
<tr>
<td>3 Year (%)</td>
<td>-0.95</td>
<td>-0.26</td>
<td>0.69</td>
<td>-0.76</td>
</tr>
<tr>
<td>5 Year (%)</td>
<td>-0.66</td>
<td>0.45</td>
<td>1.11</td>
<td>-0.34</td>
</tr>
<tr>
<td>Since Inception (%)</td>
<td>-0.06</td>
<td>1.32</td>
<td>1.38</td>
<td>0.42</td>
</tr>
</tbody>
</table>

**Calendar**

<table>
<thead>
<tr>
<th>Year</th>
<th>1 Year (%)</th>
<th>3 Year (%)</th>
<th>5 Year (%)</th>
<th>Since Inception (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019 (year to date)</td>
<td>-0.02</td>
<td>0.11</td>
<td>0.14</td>
<td>0.02</td>
</tr>
<tr>
<td>2018</td>
<td>-0.37</td>
<td>-0.29</td>
<td>0.08</td>
<td>-0.48</td>
</tr>
<tr>
<td>2017</td>
<td>-0.43</td>
<td>-0.18</td>
<td>0.25</td>
<td>-0.33</td>
</tr>
<tr>
<td>2016</td>
<td>-0.13</td>
<td>0.24</td>
<td>0.37</td>
<td>0.09</td>
</tr>
<tr>
<td>2015</td>
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<td>0.30</td>
<td>0.17</td>
<td>0.16</td>
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Index returns reflect capital gains and losses, income, and the reinvestment of dividends.

The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.

Source: SSgA

The benchmark is the 70% 3 Month Euro LIBID, 30% FTSE EMU Government Bond Index 1-3 Years.

All data is as at 30/06/2019

**Asset Allocation**

<table>
<thead>
<tr>
<th>Fund (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSgA GRU Euribor Plus Fund</td>
</tr>
<tr>
<td>SSgA GRU EMU Bond Index Fund</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

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Citi’s Fixed Income Indices have rebranded to FTSE Fixed Income following their acquisition by the London Stock Exchange Group earlier in 2018.

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Fund Objective
The investment objective of the State Street Spectrum Moderate Balanced Fund is primarily to achieve a moderate level of growth over the medium to long term. This is to be achieved by investing in the State Street GRU EMU Bond Index Fund, the State Street GRU Euro Index Equity Fund, the State Street GRU World ex Euro Index Equity Fund and the SSgA Euribor Plus Fund. The Investment Manager may use the foreign exchange market to hedge some or all of the non-euro exposure in the underlying funds.

Benchmark
70% BoFA Merrill Lynch Euro Currency 3-Month LIBID Constant Maturity Index + 7% FTSE All World Developed Index (75% Hedged) + 23% FTSE EMU Government Bond Index 1-3 Years
Each Fund is rebalanced on a quarterly basis as per the benchmark weights above.

Structure
Unit Trust Umbrella Sub Fund

Domicile
Ireland

Fund Facts
NAV 10.52 EUR
Currency EUR
Net Assets (millions) 93.94 EUR
Inception Date 09 October 2013
Investment Style Active
Zone Global
Settlement DD+2
Notification Deadline DD-1 01:00PM Dublin Time
Minimum Initial Investment EUR 10,000
Minimum Subsequent Investment N/A
Management Fees
0.25% Alternatively please consult your plan documentation for the investment management fee applicable to your specific plan
TER Max N/A
Charge
Due to the fund 0.02% 0.01%
Paid to third parties N/A N/A

*75% of the non-euro exposure is hedged back to euro. This was implemented on the 28th November 2016

Warning: Past performance is not a reliable guide to future performance.
Warning: This product may be affected by changes in currency exchange rates.

Asset Allocation
<table>
<thead>
<tr>
<th>Fund (%)</th>
<th>SSGA GRU Euribor Plus Fund</th>
<th>69.95</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SSGA GRU EMU Bond Index Fund</td>
<td>23.00</td>
</tr>
<tr>
<td></td>
<td>SSGA GRU World ex Euro Index Equity Fund</td>
<td>6.25</td>
</tr>
<tr>
<td></td>
<td>SSGA GRU Euro Index Equity Fund</td>
<td>0.75</td>
</tr>
<tr>
<td></td>
<td>Cash</td>
<td>0.06</td>
</tr>
</tbody>
</table>

Total 100.00

Source: SSgA as at 30/06/2019
Asset Allocations are as of the date indicated, are subject to change, and should not be relied upon as current thereafter.

Annualised Performance

<table>
<thead>
<tr>
<th>Period</th>
<th>Benchmark</th>
<th>Fund Gross</th>
<th>Difference</th>
<th>Fund Net</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year (%)</td>
<td>0.29</td>
<td>0.48</td>
<td>0.19</td>
<td>0.32</td>
<td>0.03</td>
</tr>
<tr>
<td>3 Year (%)</td>
<td>0.48</td>
<td>0.72</td>
<td>0.24</td>
<td>0.56</td>
<td>0.08</td>
</tr>
<tr>
<td>5 Year (%)</td>
<td>0.64</td>
<td>0.85</td>
<td>0.22</td>
<td>0.70</td>
<td>0.07</td>
</tr>
<tr>
<td>Since Inception</td>
<td>0.81</td>
<td>1.04</td>
<td>0.23</td>
<td>0.89</td>
<td>0.08</td>
</tr>
</tbody>
</table>

Calendar
2019 (year to date) 1.01 1.15 0.14 1.07 0.06
2018 -0.89 -0.80 0.09 -0.97 -0.08
2017 0.61 0.85 0.25 0.70 0.10
2016 0.62 0.98 0.36 0.83 0.21
2015 0.92 1.09 0.17 0.94 0.02

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Investing involves risk including the risk of loss of principal.
The performance figures contained herein are provided on a gross and net of fees basis. Gross of fees do not reflect the deduction of advisory or other fees which could reduce the return.
Index returns reflect capital gains and losses, income, and the reinvestment of dividends.
The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.
Source: SSgA
All data is as at 30/06/2019
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

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For More Information

Visit our website www.ssga.com or contact your representative SSGA office.

SSGA Ireland
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Fund Objective
The investment objective of the State Street Spectrum Diversified Fund is primarily to achieve a moderate level of growth over the medium to long term. This is to be achieved by investing in the State Street GRU EMU Bond Index Fund, the State Street GRU Euro Index Equity Fund, the State Street GRU World ex Euro Index Equity Fund and the SSgA Euribor Plus Fund.

At the end of April 2015, the Spectrum Diversified Fund implemented an equity target volatility trigger (TVT) overlay. TVT is a transparent process that aims to provide a measure of protection against significant falls in equity markets. TVT forecasts equity volatility and dynamically adjusts the equity exposure within the Spectrum Diversified Fund in periods of heightened volatility thus offering an element of protection to unit holders. The Investment Manager may use the foreign exchange market to hedge some or all of the non-euro exposure in the underlying funds.

Benchmark
50% BoA Merrill Lynch Euro Currency 3-Month LIBID Constant Maturity Index + 22.5% FTSE All World Developed Index (75% Hedged) + 27.5% FTSE EMU Government Bond Index 1-3 Year

Each Fund is rebalanced on a quarterly basis as per the benchmark weights above. The equity allocation will be a function of the TVT positioning at the quarter end.

Structure
Unit Trust Umbrella Sub Fund

Domicile
Ireland

Asset Allocations
<table>
<thead>
<tr>
<th>Fund (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSgA GRU Euribor Plus Fund</td>
</tr>
<tr>
<td>SSgA GRU EMU Bond Index Fund</td>
</tr>
<tr>
<td>SSgA GRU World ex Euro Index Equity Fund</td>
</tr>
<tr>
<td>SSgA GRU Euro Index Equity Fund</td>
</tr>
<tr>
<td>Cash</td>
</tr>
</tbody>
</table>

Total 100.00

Source: SSgA as at 30/06/2019

Asset Allocations are as of the date indicated, are subject to change, and should not be relied upon as current thereafter.

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.
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The effect of the Target Volatility Trigger Overlay may result in the fund having a lower allocation to equities in periods of heightened equity volatility. The lower allocations to equities may cause the fund returns to deviate from the benchmark of this fund, and there can be no guarantee that these deviations will result in a profitable return.
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Fund Objective
The investment objective of the State Street Spectrum Growth Fund is primarily to achieve capital appreciation over the medium to long term. This is to be achieved by investing in the State Street GRU EMU Bond Index Fund, the State Street GRU Euro Index Equity Fund, the State Street GRU World ex Euro Index Equity Fund, the SSgA Euro Corporate Bond Index Fund and the SSgA Diversified Alternatives Strategy.

At the end of April 2015, the Spectrum Growth Fund implemented an equity target volatility trigger (TVT) overlay. TVT is a transparent process that aims to provide a measure of protection against significant falls in equity markets. TVT forecasts equity volatility and dynamically adjusts the equity exposure within the Spectrum Growth Fund in periods of heightened volatility thus offering an element of protection to unit holders. The Investment Manager may use the foreign exchange market to hedge some or all of the noneuro exposure in the underlying funds*.

Benchmark
55% FTSE All World Developed Index(75% Hedged) + 15% FTSE EMU Government Bond Index 1-3 Years + 15% Barclays Euro Aggregate Corp Bond Index + 15% EONIA

Each Fund is rebalanced on a quarterly basis as per the benchmark weights above. The equity allocation will be a function of the TVT positioning at the quarter end.

Structure
Unit Trust Umbrella Sub Fund

Domicile
Ireland

Fund Facts
NAV 22.34 EUR
Currency EUR
Net Assets (millions) 686.57 EUR
Inception Date 09 October 2013
Investment Style Active
Zone Global
Settlement DD+2
Notification Deadline DD-1 01.00PM Dublin Time
Minimum Initial Investment EUR 10,000
Minimum Subsequent Investment N/A
Management Fees 0.195% Alternatively please consult your plan documentation for the investment management fee applicable to your specific plan
TER Max N/A
Charge Subscription Redemption
Due to the fund 0.10% 0.02%
Paid to third parties N/A N/A

*75% of the non-euro exposure is hedged back to euro. This was implemented on the 6th November 2015.

Performance

<table>
<thead>
<tr>
<th>Annualised</th>
<th>Benchmark</th>
<th>Fund Gross</th>
<th>Difference</th>
<th>Fund Net</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year (%)</td>
<td>3.88</td>
<td>3.80</td>
<td>-0.08</td>
<td>3.50</td>
<td>-0.38</td>
</tr>
<tr>
<td>3 Year (%)</td>
<td>6.07</td>
<td>6.05</td>
<td>-0.02</td>
<td>5.74</td>
<td>-0.33</td>
</tr>
<tr>
<td>5 Year (%)</td>
<td>6.34</td>
<td>6.28</td>
<td>-0.06</td>
<td>5.97</td>
<td>-0.36</td>
</tr>
<tr>
<td>Since Inception (%)</td>
<td>7.15</td>
<td>7.25</td>
<td>0.10</td>
<td>6.95</td>
<td>-0.19</td>
</tr>
</tbody>
</table>

Cumulative

<table>
<thead>
<tr>
<th>Calendar</th>
<th>1 Month (%)</th>
<th>3.13</th>
<th>3.42</th>
<th>0.29</th>
<th>3.40</th>
<th>0.27</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019 (year to date)</td>
<td>9.28</td>
<td>9.08</td>
<td>0.21</td>
<td>8.92</td>
<td>-0.36</td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td>-4.68</td>
<td>-4.85</td>
<td>-0.16</td>
<td>-5.12</td>
<td>-0.44</td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td>8.42</td>
<td>8.43</td>
<td>0.01</td>
<td>8.10</td>
<td>-0.32</td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td>5.59</td>
<td>7.18</td>
<td>1.59</td>
<td>6.86</td>
<td>1.27</td>
<td></td>
</tr>
<tr>
<td>2015</td>
<td>6.69</td>
<td>4.78</td>
<td>-1.91</td>
<td>4.49</td>
<td>-2.20</td>
<td></td>
</tr>
</tbody>
</table>

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Cornerstone: SSgA GRU World ex Euro Index Equity Fund

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The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.
Source: SSgA
All data is as at 30/06/2019

Annualised Performance

<table>
<thead>
<tr>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.00</td>
</tr>
<tr>
<td>8.00</td>
</tr>
<tr>
<td>7.00</td>
</tr>
<tr>
<td>6.00</td>
</tr>
<tr>
<td>5.00</td>
</tr>
<tr>
<td>4.00</td>
</tr>
<tr>
<td>3.00</td>
</tr>
<tr>
<td>2.00</td>
</tr>
<tr>
<td>1.00</td>
</tr>
<tr>
<td>0.00</td>
</tr>
</tbody>
</table>

| 1 Year (%) | -0.08 | -0.38 |
| 3 Year (%) | -0.02 | -0.33 |
| 5 Year (%) | -0.06 | -0.36 |
| Since Inception (%) | 0.10 | -0.19 |

Asset Allocation

<table>
<thead>
<tr>
<th>Fund (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSgA GRU World ex Euro Index Equity Fund</td>
</tr>
<tr>
<td>SSgA GRU EMU Bond Index Fund</td>
</tr>
<tr>
<td>SSgA Euro Corporate Bond Index Fund</td>
</tr>
<tr>
<td>SSgA Diversified Alternatives Strategy</td>
</tr>
<tr>
<td>SSgA GRU Euro Index Equity Fund</td>
</tr>
<tr>
<td>Cash</td>
</tr>
</tbody>
</table>

Source: SSgA as at 30/06/2019
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Fund Objective
The investment objective of the State Street Spectrum Moderate Diversified Fund is primarily to achieve capital appreciation over the medium to long term. This is to be achieved by investing in the State Street GRU Euribor Plus Fund, the State Street GRU Euro Index Equity Fund, the State Street GRU World ex Euro Index Equity Fund, the SSgA Euro Corporate Bond Index Fund and the SSgA Diversified Alternatives Strategy. The Investment Manager may use the foreign exchange market to hedge some or all of the non-euro exposure in the underlying funds.

Benchmark
10% FTSE All World Developed Index(75% Hedged) +20% Bloomberg Barclays Capital Euro Aggregate Corp Bond Index + 15% EONIA +55% BofA Merrill Lynch Euro Currency 3-Month LIBID Constant Maturity Index
Each Fund is rebalanced on a quarterly basis as per the benchmark weights above.

Structure
Unit Trust Umbrella Sub Fund
Domicile
Ireland

Fund Facts
NAV 10.10 EUR
Currency EUR
Net Assets (millions) 189.25 EUR
Inception Date 20 March 2019
Investment Style Active
Zone Global
Settlement DD+2
Notification Deadline DD-1 01:00PM Dublin Time
Minimum Initial Investment EUR 10,000
Minimum Subsequent Investment N/A
Management Fees 0.12% Alternatively please consult your plan documentation for the investment management fee applicable to your specific plan
TER Max N/A
Charge Subscription Redemption
Due to the fund N/A N/A
Paid to third parties N/A N/A

Performance

<table>
<thead>
<tr>
<th>Annualised</th>
<th>Benchmark</th>
<th>Fund Gross</th>
<th>Difference</th>
<th>Fund Net</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year (%)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>3 Years (%)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>5 Years (%)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Since Inception (%)</td>
<td>0.76</td>
<td>1.05</td>
<td>0.29</td>
<td>0.96</td>
<td>0.20</td>
</tr>
</tbody>
</table>

Cumulative

| 1 Month (%) | 0.81 | 1.08 | 0.27 | 1.05 | 0.24 |
| 3 Months (%) | 0.63 | 0.84 | 0.21 | 0.77 | 0.14 |
| 1 Year (%) | -    | -    | -    | -    | -    |
| 3 Years (%) | -    | -    | -    | -    | -    |
| 5 Years (%) | -    | -    | -    | -    | -    |
| Since Inception (%) | 0.76 | 1.05 | 0.29 | 0.96 | 0.20 |

Past performance is not a guarantee of future results.
Investing involves risk including the risk of loss of principal. The performance figures contained herein are provided on a gross and net of fees basis. Gross of fees do not reflect the deduction of advisory or other fees which could reduce the return. Index returns reflect capital gains and losses, income, and the reinvestment of dividends. The performance includes the reinvestment of dividends and other corporate earnings and is calculated in the currency in EUR.
Source: SSgA

Asset Allocations

<table>
<thead>
<tr>
<th>Fund (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Street GRU World ex Euro Index Equity Fund 8.93</td>
</tr>
<tr>
<td>State Street Euro Corporate Bond Index Fund 19.95</td>
</tr>
<tr>
<td>State Street GRU Euribor Plus Fund 54.94</td>
</tr>
<tr>
<td>SSgA Diversified Alternatives Strategy 14.99</td>
</tr>
<tr>
<td>State Street GRU Euro Index Equity Fund 1.07</td>
</tr>
<tr>
<td>Cash 0.12</td>
</tr>
</tbody>
</table>

Total 100.00

Source: SSgA as at 30/06/2019
Asset Allocations are as of the date indicated, are subject to change, and should not be relied upon as current thereafter.
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.

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.

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

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