

# State Street Spectrum Cash and Short Term Bond Fund

## 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 State Street EUR Liquidity Standard VNAV Fund a sub-fund of State Street Liquidity public limited company.

## Key Facts

Benchmark *	70% Bloomberg Xestron Index + 30% FTSE EMU Government Bond Index 1-3 Years
Structure	Trust
Domicile	Ireland
Net Asset Value	10.61 EUR
Currency	EUR
Net Assets (millions)	39.96 EUR
Inception Date	09 October 2013
Zone	Global
Settlement Cycle	Subscription: DD+2 Redemption: DD+2
Notification Deadline	DD-1 01:00PM Irish Time
Minimum Initial Investment	EUR 10,000.00
Minimum Subsequent Investment	EUR 0.00
Management Fees	0.09% p.a. 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	Subscription: 0.01% Redemption: 0%
Charge Paid to Third Parties	Subscription: N/A Redemption: N/A

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

## Fact Sheet Multi-Asset

31 December 2025

## State Street Spectrum Unit Trust

## Performance

	Benchmark	Fund Gross	Difference	Fund Net	Difference
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### Annualised (%)

1 Year	2.24	2.42	0.18	2.17	-0.07
3 Year	3.00	3.21	0.21	2.96	-0.04
5 Year	1.28	1.48	0.20	1.25	-0.03
10 Year	0.48	0.69	0.20	0.48	0.00

### Cumulative (%)

1 Month	0.13	0.15	0.02	0.13	0.00
3 Month	0.47	0.51	0.04	0.45	-0.02
1 Year	2.24	2.42	0.18	2.17	-0.07
3 Year	9.27	9.95	0.68	9.15	-0.12
5 Year	6.56	7.60	1.04	6.38	-0.18
10 Year	4.94	7.08	2.13	4.95	0.01

### Calendar (%)

2025 (YTD)	2.24	2.42	0.18	2.17	-0.07
2024	3.64	3.76	0.12	3.49	-0.15
2023	3.11	3.46	0.35	3.22	0.11
2022	-1.79	-1.55	0.24	-1.76	0.03
2021	-0.70	-0.59	0.10	-0.79	-0.09

### 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: State Street Investment Management.

Previous to 19th March 2025, the 70% component of the index was the ICE BofA Euro Currency 3-Month Deposit Bid Rate Constant Maturity Index.

All data is as at 31 December 2025

Asset Allocation	Percent
State Street EUR Liquidity Standard VNAV Fund	69.98
SSgA GRU EMU Bond Index Fund	30.01
<b>Total</b>	<b>100.00</b>

Source: State Street Investment Management as at 31 December 2025

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

### Risk Warnings/Important Information:

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

Please note that full details of underlying fund holdings can now be found on [www.statestreet.com/im](http://www.statestreet.com/im)

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# State Street Spectrum Diversified Fund

Fact Sheet  
**Multi-Asset**

**31 December 2025**

State Street Spectrum  
Unit Trust

## 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 State Street EUR Liquidity Standard VNAV Fund a sub-fund of State Street Liquidity public limited company.

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\*\*.

## Key Facts

Benchmark *	50% Bloomberg Xestron Index + 22.5% TSE All World Developed Index (75% Hedged) + 27.5% FTSE EMU Government Bond Index 1-3 Year
Structure	Trust
Domicile	Ireland
Net Asset Value	13.70 EUR
Currency	EUR
Net Assets (millions)	209.64 EUR
Inception Date	09 October 2013
Zone	Global
Settlement Cycle	Subscription: DD+2 Redemption: DD+2
Notification Deadline	DD-1 01:00PM Irish Time
Minimum Initial Investment	EUR 10,000.00
Minimum Subsequent Investment	EUR 0.00
Management Fees	0.1% 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	Subscription: 0.03% Redemption: 0.01%
Charge Paid to Third Parties	Subscription: N/A Redemption: N/A

\*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.

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

## Risk Warnings/Important Information:

Past performance is not a reliable guide to future performance. This product may be affected by changes in currency exchange rates. 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. Diversification does not ensure a profit or guarantee against loss.

Performance					
	Benchmark	Fund Gross	Difference	Fund Net	Difference
Annualised (%)					
1 Year	5.14	3.96	-1.18	3.76	-1.38
3 Year	6.48	5.95	-0.54	5.75	-0.73
5 Year	3.66	3.49	-0.17	3.30	-0.36
10 Year	2.96	2.53	-0.43	2.34	-0.62
Cumulative (%)					
1 Month	0.18	0.20	0.02	0.18	0.00
3 Month	1.14	1.17	0.02	1.12	-0.03
1 Year	5.14	3.96	-1.18	3.76	-1.38
3 Year	20.74	18.93	-1.81	18.27	-2.47
5 Year	19.69	18.72	-0.97	17.63	-2.07
10 Year	33.88	28.37	-5.50	26.03	-7.84
Calendar (%)					
2025 (YTD)	5.14	3.96	-1.18	3.76	-1.38
2024	7.36	7.08	-0.28	6.88	-0.48
2023	6.96	6.83	-0.13	6.64	-0.32
2022	-5.25	-4.29	0.96	-4.46	0.78
2021	4.62	4.30	-0.32	4.10	-0.52

**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: State Street Investment Management.

Previous to 19th March 2025, the 50% component of the index was the IOE BofA EuroCurrency 3-Month Deposit Bid Rate Constant Maturity Index. Source: State Street Investment Management.

All data is as at 31 December 2025

Asset Allocation	Percent
State Street EUR Liquidity Standard VNAV Fund	49.75
SSgA GRU EMU Bond Index Fund	27.51
State Street GRU World ex Euro Idx Eq Fd	20.46
SSgA GRU Euro Index Equity Fund	1.93
Cash	0.35
<b>Total</b>	<b>100.00</b>

Source: State Street Investment Management as at 31 December 2025

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

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Bonds generally present less short-term risk and volatility than stocks, but contain interest rate risk (as interest rates raise, bond prices usually fall); issuer default risk; issuer credit risk; liquidity risk; and inflation risk. These effects are usually pronounced for longer-term securities. Any fixed income security sold or redeemed prior to maturity may be subject to a substantial gain or loss.

International Government bonds and corporate bonds generally have more moderate short-term price fluctuations than stocks, but provide lower potential long-term returns.

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# State Street Spectrum Euribor Plus Fund

## Fact Sheet Cash Management

31 December 2025

State Street Spectrum  
Unit Trust

### Fund Objective

The Sub-Fund will invest substantially all of its assets into the State Street EUR Liquidity Standard VNAV Fund (the "EUR VNAV Fund"). The EUR VNAV Fund is classified as a "VNAV MMF" as defined by the MMF Regulations and is a sub-fund of State Street Liquidity public limited company, a UCITS domiciled in Ireland and authorised by the Central Bank. The Investment Manager also acts as investment manager to the EUR VNAV Fund. The investment objective of the EUR VNAV Fund is to provide a return in excess of Euro money market rates, preserve capital and maintain a reasonable level of liquidity.

### Investment Strategy

The EUR VNAV 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.

### Key Facts

Benchmark	BLOOMBERG XESTRON INDEX
Structure	Trust
Domicile	Ireland
Net Asset Value	10.77 EUR
Currency	EUR
Net Assets (millions)	1584.81 EUR
Inception Date	09 October 2013
SFDR Fund Classification	SFDR - Article 8
Zone	Economic Monetary Union/Eurozone
Settlement Cycle	Subscription: DD+2 Redemption: DD+2
Notification Deadline	DD-1 01:00PM Irish Time
Minimum Initial Investment	EUR 10,000.00
Minimum Subsequent Investment	N/A
Management Fees	0.040% p.a. 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	Subscription: 0% Redemption: 0%
Charge Paid to Third Parties	Subscription: N/A Redemption: N/A

#### Risk Warnings/Important Information:

Past performance is not a reliable guide to future performance. This product may be affected by changes in currency exchange rates. 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					
	Benchmark	Fund Gross	Difference	Fund Net	Difference
Annualised (%)					
1 Year	2.22	2.45	0.23	2.33	0.11
3 Year	2.99	3.28	0.28	3.16	0.16
5 Year	1.56	1.83	0.27	1.71	0.15
10 Year	0.55	0.84	0.29	0.71	0.16
Cumulative (%)					
1 Month	0.17	0.20	0.03	0.19	0.02
3 Month	0.49	0.55	0.06	0.52	0.03
1 Year	2.22	2.45	0.23	2.33	0.11
3 Year	9.25	10.16	0.91	9.77	0.52
5 Year	8.03	9.50	1.47	8.83	0.80
10 Year	5.62	8.71	3.09	7.34	1.72
Calendar (%)					
2025 (YTD)	2.22	2.45	0.23	2.33	0.11
2024	3.84	3.96	0.13	3.84	0.00
2023	2.93	3.43	0.50	3.30	0.37
2022	-0.45	-0.09	0.36	-0.21	0.24
2021	-0.67	-0.52	0.16	-0.64	0.03

**Investing involves risk including the risk of loss of principal.**

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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: State Street Investment Management.

Prior to 19th March 2025 the index was ICE BofA Euro Currency 3-Month Deposit Bid Rate Constant Maturity Index.

All data is as at 31 December 2025

Asset Allocation	Percent
Commercial Paper	38.10
Certificates of Deposit	30.31
Asset Backed Commercial Paper	10.31
Corporate and Bank Notes	8.76
Repurchase Agreement	7.41
Government Agency	2.87
Government Bill	1.03
Time Deposits	0.80
Government Commercial Paper	0.41
<b>Total</b>	<b>100.00</b>

Source: State Street Investment Management as at 31 December 2025

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

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# State Street Spectrum Moderate Balanced Fund

## 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 State Street EUR Liquidity Standard VNAV Fund a sub-fund of State Street Liquidity public limited company. The Investment Manager may use the foreign exchange market to hedge some or all of the non-euro exposure in the underlying funds\*\*

## Key Facts

Benchmark *	70% Bloomberg Xestron Index + 7% FTSE All World Developed Index (75% Hedged) + 23% FTSE EMU Government Bond Index 1-3 Years
Structure	Trust
Domicile	Ireland
Net Asset Value	11.79 EUR
Currency	EUR
Net Assets (millions)	76.28 EUR
Inception Date	09 October 2013
Zone	Global
Settlement Cycle	Subscription: DD+2 Redemption: DD+2
Notification Deadline	DD-1 01:00PM Irish Time
Minimum Initial Investment	EUR 10,000.00
Minimum Subsequent Investment	EUR 0.00
Management Fees	0.090% 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	Subscription: 0.02% Redemption: 0.01%
Charge Paid to Third Parties	Subscription: N/A Redemption: N/A

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

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

## Fact Sheet Multi-Asset

31 December 2025

## State Street Spectrum Unit Trust

## Performance

	Benchmark	Fund Gross	Difference	Fund Net	Difference
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### Annualised (%)

1 Year	3.14	3.31	0.17	3.09	-0.05
3 Year	4.08	4.28	0.21	4.08	0.01
5 Year	2.08	2.28	0.20	2.10	0.02
10 Year	1.27	1.48	0.21	1.31	0.04

### Cumulative (%)

1 Month	0.15	0.17	0.02	0.16	0.00
3 Month	0.68	0.72	0.03	0.67	-0.02
1 Year	3.14	3.31	0.17	3.09	-0.05
3 Year	12.73	13.40	0.67	12.76	0.03
5 Year	10.85	11.95	1.11	10.94	0.10
10 Year	13.49	15.87	2.38	13.92	0.43

### Calendar (%)

2025 (YTD)	3.14	3.31	0.17	3.09	-0.05
2024	4.83	4.93	0.10	4.73	-0.11
2023	4.27	4.62	0.35	4.44	0.18
2022	-2.59	-2.33	0.26	-2.49	0.10
2021	0.94	1.08	0.14	0.90	-0.04

### 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: State Street Investment Management.

Previous to 19th March 2025, the 70% component of the index was the ICE BofA Euro Currency 3-Month Deposit Bid Rate Constant Maturity Index.

All data is as at 31 December 2025

Asset Allocation	Percent
State Street EUR Liquidity Standard VNAV Fund	69.94
SSgA GRU EMU Bond Index Fund	23.00
State Street GRU World ex Euro Idx Eq Fd	6.43
SSgA GRU Euro Index Equity Fund	0.59
Cash	0.04
<b>Total</b>	<b>100.00</b>

Source: State Street Investment Management as at 31 December 2025

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

### Risk Warnings/Important Information:

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+353 1 776 3000

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International Government bonds and corporate bonds generally have more moderate short-term price fluctuations than stocks, but provide lower potential long-term returns. Bonds generally present less short-term risk and volatility than stocks, but contain interest rate risk (as interest rates rise, bond prices usually fall); issuer default risk; issuer credit risk; liquidity risk; and inflation risk. These effects are usually pronounced for longer-term securities. Any fixed income security sold or redeemed prior to maturity may be subject to a substantial gain or loss.

Currency Hedging involves taking offsetting positions intended to substantially offset currency losses on the hedged instrument. If the hedging position behaves differently than expected, the volatility of the strategy as a whole may increase and even exceed the volatility of the asset being hedged. There can be no assurance that the Fund's hedging strategies will be effective.

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Expiration Date: 30/04/2026

# State Street Spectrum Moderate Diversified Fund

## 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 Euro Index Equity Fund, the State Street GRU World ex Euro Index Equity Fund, the SSgA Euro Corporate Bond Index Fund, the SSgA Diversified Alternatives Strategy and State Street EUR Liquidity Standard VNAV Fund, a sub-fund of State Street Liquidity public limited company. The Investment Manager may use the foreign exchange market to hedge some or all of the non-euro exposure in the underlying funds.

## Key Facts

Benchmark	10% FTSE All World Developed Index(75% Hedged) +20% Bloomberg Capital Euro Aggregate Corp Bond Index + 15% EONIA +55% Bloomberg Xestron Index. Each Fund is rebalanced on a quarterly basis as per the benchmark weights above.
Structure	Trust
Domicile	Ireland
Net Asset Value	11.95 EUR
Currency	EUR
Net Assets (millions)	457.42 EUR
Inception Date	20 March 2019
Zone	Economic Monetary Union/Eurozone
Settlement Cycle	Subscription: DD+2 Redemption: DD+2
Notification Deadline	DD-1 01:00PM Irish Time
Minimum Initial Investment	EUR 10,000.00
Minimum Subsequent Investment	EUR 0.00
Management Fees	0.11% p.a 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	Subscription: 0.03% Redemption; 0.02%
Charge Paid to Third Parties	Subscription: N/A Redemption: N/A

## Fact Sheet Multi-Asset

31 December 2025

## State Street Spectrum Unit Trust

## Performance

	Benchmark	Fund Gross	Difference	Fund Net	Difference
<b>Annualised (%)</b>					
1 Year	3.68	4.07	0.39	3.86	0.19
3 Year	5.01	5.74	0.74	5.52	0.52
5 Year	2.31	3.09	0.79	2.88	0.57
<b>Cumulative (%)</b>					
1 Month	0.12	0.08	-0.04	0.07	-0.05
3 Month	0.74	1.05	0.30	1.00	0.25
1 Year	3.68	4.07	0.39	3.86	0.19
3 Year	15.79	18.24	2.46	17.51	1.72
5 Year	12.08	16.45	4.37	15.22	3.15
<b>Calendar (%)</b>					
2025 (YTD)	3.68	4.07	0.39	3.86	0.19
2024	5.66	6.63	0.97	6.40	0.74
2023	5.69	6.56	0.86	6.33	0.64
2022	-4.76	-5.26	-0.50	-5.46	-0.71
2021	1.63	3.95	2.32	3.72	2.09
2020	1.63	1.45	-0.18	1.23	-0.39
2019	1.62	2.63	1.01	2.45	0.83

## 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.

Prior to 8/24/2021, all Bloomberg fixed income indices were known as Bloomberg Barclay fixed income indices.

Previous to 19th March 2025, the 50% component of the index was the ICE BofA EuroCurrency 3-Month Deposit Bid Rate Constant Maturity Index.

Source: State Street Investment Management.

All data is as at 31 December 2025

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Asset Allocation	Percent
State Street GRU World ex Euro Index Equity Fund	9.25
State Street Euro Corporate Bond Index Fund	19.93
State Street EUR Liquidity Standard VNAV Fund	54.83
SSGA Diversified Alternatives Strategy	14.91
State Street GRU Euro Index Equity Fund	0.87
Cash	0.21
<b>Total</b>	<b>100.00</b>

Source: State Street Investment Management as at 31 December 2025

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