# Key Investor Information

**This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest. Terms not defined herein are as defined in the Prospectus.**

# State Street SPDR MSCI Europe Utilities UCITS ETF (the "Fund"), a sub-fund of

SSGA SPDR ETFs Europe II plc (a UCITS authorised Exchange Traded Fund). This Fund is managed by State Street Global Advisors Europe Limited.

**Share Class: State Street SPDR MSCI Europe Utilities UCITS ETF (ISIN IE00BKWQ0P07)**

## Objectives and Investment Policy

**Investment Objective** The objective of the Fund is to track the performance of European large and mid-sized companies in the Utilities sector.

**Investment Policy** The Fund seeks to track the performance of the MSCI Europe Utilities 35/20 Capped Index (the "Index") as closely as possible.

The Fund is an index tracking fund (also known as a passively managed fund).

The Fund invests primarily in securities included in the Index. These securities include equity securities issued by large and mid-sized companies from European countries, classified in the Utilities sector as per the Global Industry Classification Standard (GICS).

Although the Index is generally well diversified, to enable the Fund to track the Index accurately, the Fund will make use of the increased diversification limits available under the UCITS Regulations, which permit it to hold positions in individual constituents of the Index issued by the same body of up to 20% and a position of up to 35% of the Fund's net asset value in constituents of the Index issued by the same body due to exceptional market conditions (i.e. the issuer represents an unusually large portion of this market measured by the Index).

The Fund seeks to hold all the securities of the Index with the approximate weightings as in that Index. The Fund will use a replication strategy to create a near mirror-image of the Index. In limited circumstances the Fund may purchase securities that are not included in the Index.

The Fund may use financial derivative instruments (that is, financial contracts whose prices are dependent on one or more underlying assets) in order to manage the portfolio efficiently.

Save in exceptional circumstances, the Fund will generally only issue and redeem shares to certain institutional investors. However, shares of the Fund may be purchased or sold through brokers on one or more stock exchanges. The Fund trades on these stock exchanges at market prices which may fluctuate throughout the day. Market prices may be greater or less than the daily net asset value of the Fund.

The Fund's maximum exposure to securities lending as a percentage of its Net Asset Value will not exceed 40%.

Shareholders may redeem shares on any UK business day (other than days on which relevant financial markets are closed for business and/or the day preceding any such day provided that a list of such closed market days will be published for the Fund on www.ssga.com); and any other day at the Directors' discretion (acting reasonably) provided Shareholders are notified in advance of any such days.

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

The Shares of the EUR Class are issued in Euro.

**Index Source:** The funds or securities referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such funds or securities or any index on which such funds or securities are based. The Prospectus contains a more detailed description of the limited relationship MSCI has with State Street Investment Management and any related funds, as well as additional disclaimers that apply to the MSCI indexes. The MSCI indexes are the exclusive property of MSCI and may not be reproduced or extracted and used for any other purpose without MSCI's consent. The MSCI indexes are provided without any warranties of any kind. Please see the Prospectus for the full index disclaimer.

Please refer to the Prospectus for more information.

## Risk and Reward Profile

**Lower risk** Potentially lower reward — **Higher risk** Potentially higher reward

| 1 | 2 | 3 | 4 | 5 | **6** | 7 |
|---|---|---|---|---|---|---|

**Risk Disclaimer** The risk category above is not a measure of capital loss or gains but of how significant the rises and falls in the Fund's return have been historically.

For example a fund whose return has experienced significant rises and falls will be in a higher risk category, whereas a fund whose return has experienced less significant rises and falls will be in a lower risk category.

The lowest category (i.e., category 1) does not mean that a fund is a risk free investment.

As the Fund's risk category has been calculated using historical data, it may not be a reliable indication of the Fund's future risk profile.

The Fund's risk category shown is not guaranteed and may change in the future.

**Why is this Fund in this category?** The Fund is in risk category 6 as its return has experienced very high rises and falls historically.

The following are material risks relevant to the Fund which are not adequately captured by the risk category.

**Concentration Risk:** When the Fund focuses its investments in a particular way, the issues affecting the investments will have a greater effect than if the Fund was more diversified. This concentration may also limit the Fund's liquidity.

**Index Tracking Risk:** The Fund's performance may not exactly track the Index. This can result from market fluctuations, changes in the composition of the Index, transaction costs, the costs of making changes to the Fund's portfolio and other Fund expenses.

**Liquidity Risk & ETF Liquidity Risk:** Lack of a ready market or resale restrictions may limit the Fund's ability to sell a security at an advantageous time or price or at all. Illiquid securities may trade at a discount and may affect the ability to meet redemptions on a timely basis. Where the Fund invests in illiquid securities or does not trade in large volumes, the bid offer spreads may widen, the Fund may be exposed to increased valuation risk and reduced ability to trade. Shares in the Fund may also trade at prices materially different to the last available NAV.

Please refer to the Prospectus for full details about the risks associated with this Fund.

# Key Investor Information

## Charges

The charges you pay are used to pay the cost of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

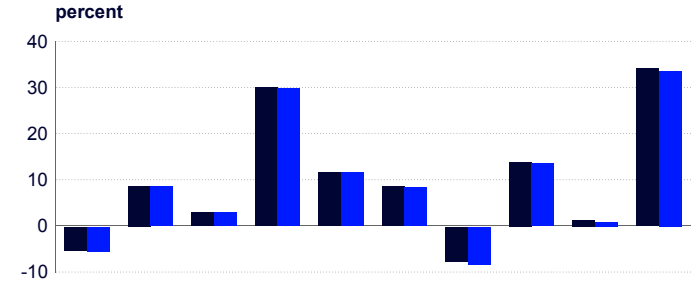
| One-off charges taken before or after you invest | |
|---|---|
| Entry charge | none |
| Exit charge | none |
| This is the maximum that might be taken out of your money before it is invested (entry charge) or before the proceeds of your investment are paid out (exit charge). | |
| **Charges taken from the Fund over a year** | |
| Ongoing charge | 0.18% |
| **Charges taken from the Fund under certain specific conditions** | |
| Performance fee | none |

The entry and exit charges shown are maximum figures. In some cases, you may pay less — your financial advisor or distributor can confirm this. Entry and exit charges do not apply to investors buying or selling shares of the Fund on stock exchanges; however, such investors will transact at market prices and may be subject to broker fees and/or other charges. The ongoing charges figure shown here is based on expenses for the year ending December 2025. It excludes:

- Portfolio transaction costs, except when the Fund pays an entry or exit charge when buying or selling units in another fund.

For more information about charges, please refer to the Prospectus.

## Past Performance




| | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| | -5.1 | 8.7 | 3.0 | 30.0 | 11.7 | 8.6 | -7.6 | 13.9 | 1.3 | 34.1 |
| | -5.3 | 8.5 | 2.9 | 29.8 | 11.7 | 8.4 | -8.1 | 13.5 | 0.9 | 33.6 |

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State Street SPDR MSCI Europe Utilities UCITS ETF (IE00BKWQ0P07)
MSCI Europe Utilities Capped 35/20 Index (EUR)

A The past performance displayed relates to the MSCI Europe Utilities Index (the previous index the Fund tracked up to 30th November 2020).

Past performance is not a guide to future results.
The past performance shown here takes account of all charges and costs. The entry/exit charges are excluded from the calculation of past performance.
The Fund was launched in December 2014.
The Class Acc Shares were launched in December 2014.
Past performance has been calculated in Euro and is expressed as a percentage change in the Fund's net asset value at each year end.
The Index of the Fund changed from the MSCI Europe Utilities Index to the MSCI Europe Utilities 35/20 Capped Index on 30th November 2020.

## Practical Information

**Depositary** State Street Custodial Services (Ireland) Limited.
**Further Information** Copies of the prospectus, its supplements (if any), details of the Fund's portfolio and the latest annual and semi-annual reports prepared for SSGA SPDR ETFs Europe II plc may be obtained, free of charge, from the Administrator or online at www.ssga.com. These documents are available in English. For information about other share classes, please refer to the website.
**ETF Information** As the shares are listed on the stock exchange, you may buy or sell shares in the product, without penalty, on any normal business day. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.
ETF Shares purchased on the secondary market cannot usually be sold directly back to the Company. In exceptional circumstances, whether as a result of disruptions in the secondary market or otherwise, investors who have acquired ETF Shares on the secondary market are entitled to apply to the Company in writing to have the ETF Shares in question registered in their own name, to enable them to access the redemption facilities described in the Prospectus.
**Remuneration Policy** Details of the up to date remuneration policy of SSGA SPDR ETFs Europe II plc are available from www.ssga.com. Paper copies are available free of charge on request.

**Net Asset Valuation Publication** The net asset value and indicative net asset value per share is available at www.ssga.com and upon request from the Administrator.
Additionally the indicative net asset value is available via Bloomberg, Telekurs and Reuters terminals.
**Tax Legislation** The Fund is subject to the tax laws and regulations of Ireland. Depending on your own country of residence this might have an impact on your investments. For further details, you should consult a tax advisor.
**Liability Statement** State Street Global Advisors Europe Limited may be held liable for any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus.
**Switching between Sub-Funds** Shareholders have no specific right to convert shares of the Fund into shares of another sub-fund of SSGA SPDR ETFs Europe II plc. Conversion can only be effected by the investor selling/redeeming the shares of the sub-fund and buying/subscribing shares of another sub-fund of SSGA SPDR ETFs Europe II plc. Detailed information on how to switch between sub-funds is provided in the Prospectus.
**Segregation of Assets and Liabilities** SSGA SPDR ETFs Europe II plc has segregated liability between its sub-funds. As a consequence, the assets of the Fund should not be available to pay the debts of any other sub-fund of SSGA SPDR ETFs Europe II plc.

This Fund is authorised in Ireland and regulated by the Central Bank of Ireland. State Street Global Advisors Europe Limited is a Company approved by the Central Bank of Ireland, under no. 49934. This key investor information is accurate as at 19 February 2026.