

OZF

SPDR[®] S&P[®]/ASX 200 Financials EX A-REIT Fund

Bloomberg Code

OZF AU

Issuance Code

OZFAXW

Key Features

Relatively Low Cost±
Tradability
Transparency of Performance
Diversification^

Inception Date

13/04/2011

Fund Objective

The SPDR S&P/ASX 200 Financials Ex A-REIT Fund seeks to closely track, before fees and expenses, the returns of the S&P/ASX 200 Financials Ex A-REIT Index. Our approach is designed to provide portfolios with low portfolio turnover, accurate tracking and lower costs.
Ordinary brokerage commissions may apply.

Index Description

The S&P/ASX 200 Financials Ex A-REIT Index is comprised of listed Australian securities involved in the financial sector (except those that are classified as Australian Real Estate Investment Trusts). This includes companies involved in activities such as banking, mortgage finance, consumer finance, specialized finance, investment banking and brokerage, asset management and custody, corporate lending, insurance, and financial investment, and real estate management and development.

Index Ticker

ASA5FNXP

Performance

| Total Return | Fund % | Index % |
|----------------------|--------|---------|
| 1 Month | -3.02 | -3.08 |
| 3 Month | -7.59 | -7.56 |
| 6 Month | -7.90 | -7.79 |
| 1 Year | -9.98 | -9.73 |
| 3 Year p.a. | 0.23 | 0.59 |
| 5 Year p.a. | 2.77 | 3.20 |
| Since Inception p.a. | 7.52 | 8.03 |

Source: SSGA, as at 31 December 2018

Past performance is not indicative of future results. Performance returns are calculated in Australian Dollars and periods of less than one year are not annualised. Returns do not reflect the brokerage fees or the bid/ask spread that investors pay to buy and sell ETF securities on the Australian Securities Exchange. Investment return and principal value will fluctuate, so you may have a gain or loss when units are sold. Current performance may be higher or lower than that quoted. Total net returns reflect combined capital growth and income performance assuming all distributions are reinvested. Distributions are assumed to be reinvested via the Dividend Reinvestment Program (DRP).

The index returns are unmanaged and do not reflect the deduction of any fees or expenses. The index returns reflect all items of income, gain and loss and the reinvestment of dividends and other income.

Unless otherwise noted all information contained herein is that of the SPDR S&P/ASX 200 Financials EX A-REIT Fund.

Performance of an index is not illustrative of any particular investment. It is not possible to invest directly in an index.

± Frequent trading of ETFs could significantly increase commissions and other costs such that they may offset any savings from low fees or costs.

^ Diversification does not protect against loss.

Characteristics

| | |
|-----------------------------------|--------|
| Number of Holdings | 24 |
| Dividend Yield | 6.40% |
| Indicative Dividend Yield - Gross | 9.00% |
| Implied Franking Credits | 94.73% |
| Price/Earnings Ratio FY1 | 11.83 |
| Price/Book | 1.51 |
| Hist 3 Year EPS Growth | 2.94% |
| Return on Equity | 13.51% |

Top 10 Holdings

| | Weight % |
|------------------------------|----------|
| COMMONWEALTH BANK OF AUSTRAL | 25.94 |
| WESTPAC BANKING CORP | 17.53 |
| AUST AND NZ BANKING GROUP | 14.44 |
| NATIONAL AUSTRALIA BANK LTD | 13.37 |
| MACQUARIE GROUP LTD | 7.03 |
| SUNCORP GROUP LTD | 3.31 |
| INSURANCE AUSTRALIA GROUP | 3.28 |
| QBE INSURANCE GROUP LTD | 2.83 |
| ASX LTD | 2.39 |
| AMP LTD | 1.43 |

Source: SSGA, as at 31 December 2018

Key Facts

| | |
|------------------------|--|
| ASX Ticker | OZF |
| Intraday NAV | YOZF |
| Management Costs | 0.4% |
| Investment Manager | State Street Global Advisors, Australia, Limited |
| Responsible Entity | State Street Global Advisors, Australia Services Limited |
| Distribution Frequency | Semi-Annual |

Sub-Industry Breakdown

| | Weight % |
|--------------------------------------|----------|
| Diversified Banks | 71.75 |
| Property & Casualty Insurance | 9.42 |
| Diversified Capital Markets | 7.03 |
| Life & Health Insurance | 3.33 |
| Asset Management & Custody Banks | 2.40 |
| Specialized Finance | 2.39 |
| Regional Banks | 1.85 |
| Other Diversified Financial Services | 1.08 |
| Insurance Brokers | 0.42 |
| Consumer Finance | 0.34 |

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ETFs trade like stocks, are subject to investment risk, fluctuate in market value and may trade at prices above or below the ETF's net asset value. ETFs typically invest by sampling an index, holding a range of securities that, in the aggregate, approximates the full index in terms of key risk factors and other characteristics. This may cause the fund to experience tracking errors relative to performance of the index. Brokerage commissions and ETF expenses will reduce returns.

Risks associated with equity investing include stock values which may fluctuate in response to the activities of individual companies and general market and economic conditions.

Concentrated investments in a particular sector or industry tend to be more volatile than the overall market and increases risk that events negatively affecting such sectors or industries could reduce returns, potentially causing the value of the Fund's shares to decrease.

Investing involves risk including the risk of loss of principal. Diversification does not ensure a profit or guarantee against loss. Sector ETF products are also subject to sector risk and non-diversification risk, which generally results in greater price fluctuations than the overall market.

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