

Prepared on: 14 September 2026

This Product Highlights Sheet (“PHS”) is an important document.

- It highlights the key terms and risks of this investment product and complements the Singapore prospectus of Xtrackers (IE) plc (the “Prospectus”)¹.
- It is important to read the Prospectus before deciding whether to purchase the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Prospectus.

Xtrackers S&P 500 UCITS ETF (the “Fund”)

SGX-ST counter name (SGX-ST stock code)	Class 4C: XT S&P 500 SGD	SGX-ST Listing Date	13 October 2026
Product Type	Exchange Traded Fund	Designated Market Maker²	Flow Traders Asia Pte. Ltd.
Manager/Issuer	DWS Investment S.A. (“Management Company”)	Underlying Reference Asset	S&P 500 Index
Investment Manager	DWS Investment GmbH	Traded Currency	Class 4C: SGD
Expense Ratio (as at 31 December 2025)	Class 4C³: 0.05% per annum	Board Lot Size	1 Singapore Share

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is only suitable for you, if you:
 - o want capital growth rather than regular income;
 - o believe that the Reference Index will increase in value over your planned investment holding period; and
 - o are prepared to lose some or all of the total capital invested.

Further Information
Please refer to “Product Suitability” under Section A of Schedule 1 of the Prospectus for further details on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in the Singapore Shares of Class 4C of an ETF which is a UCITS compliant sub-fund of the Company, an umbrella fund incorporated and authorised in Ireland.
- The aim is for your investment to reflect the performance before fees and expenses of the Reference Index, which is a free float market capitalisation weighted index reflecting the performance of 500 large-cap common stocks of U.S.-domiciled publicly held companies actively traded on U.S. exchanges, including the New York Stock Exchange Euronext or the NASDAQ OMX markets. The Reference Index is a total return net index.
- The Fund does not intend to make dividend payments on the Shares of Class 4C.

Please refer to Sections A, B, M and N of Schedule 1 of the Prospectus and “Important Information” section of the Prospectus for further details.

¹ The Prospectus is accessible at www.Xtrackers.com and available at the Singapore Representative’s office at One Raffles Quay, #17-10, Singapore 048583.

² There may from time to time without notice be market maker(s) who are not appointed by the Company or its delegate(s) making a market for the Singapore Shares of the Fund on the SGX-ST.

³ During the year ending 31 December 2025, this Share Class changed its All-In Fee rate. Please see the significant events during the financial year section of the Notes to the Financial Statements of the Company’s latest audited accounts for the financial period ended 31 December 2025 for further information.

The Singapore Shares are classified as prescribed capital markets products as defined in the Regulations 2018 and Excluded Investment Products (“EIPs”) as defined in the Notices. The Fund does not and will not invest in any product, or engage in any transaction, which will cause the Singapore Shares not to be regarded as prescribed capital markets products or EIPs. You should refer to the “Important Information” section and paragraph 3.3 of the Prospectus for full details.	
Investment Strategy	
- The Fund currently carries out its investment objective via the investment strategy described in the portion titled “Funds with a Direct Investment Policy” of the Prospectus. - The Fund may carry out its investment objective by investing in a portfolio of transferable securities or other eligible assets that may comprise either (i) all, or a substantial number of, the constituents of the Reference Index (“Full Replication Fund”) or (ii) an optimised sample of the constituents of the Reference Index, or unrelated transferable securities or other eligible assets (“Optimised Replication Fund”). As at the date of this PHS, the Fund is managed according to a passive approach and is a Full Replication Fund. - The Fund may from time to time invest temporary cash balances (such as subscription proceeds which are pending investment or any other temporary cash balances) in FDIs to gain market exposure and to seek to reduce tracking error. - The Investment Manager may exclude from the portfolio of the Fund certain securities as further outlined in the Prospectus. In addition, the Investment Manager reserves the right to exclude from the portfolio of the Fund any securities from the Reference Index that do not comply with the Investment Manager’s policies or standards. - The Fund may employ techniques and instruments relating to transferable securities under the conditions and within the limits laid down by the Central Bank of Ireland from time to time and the conditions set out in the Prospectus and the Relevant Supplement for efficient portfolio management purposes. - The Fund shall not engage in securities lending transactions except where such securities lending transaction is carried out solely for the purpose of efficient portfolio management and does not amount to more than 50% of the NAV of the Fund. The Singapore Shares are EIPs and the Fund’s investments are subject to the Regulations 2018 and the Notices and/or subject to the extent allowed by the Monetary Authority of Singapore. The Fund may invest, as a part of its investment policy and for the purposes of efficient portfolio management, in FDIs.	Please refer to “Investment Objective, Policy, Focus and Approach” section of the Prospectus and Sections A and B of Schedule 1 of the Prospectus for further details on the investment strategy.
Parties Involved	
WHO ARE YOU INVESTING WITH? - The Fund is a sub-fund of the Company. See “Key Product Features” above. - The Management Company is DWS Investment S.A., which is part of the DWS Group. - The Management Company has sub-delegated the day-to-day investment management with respect to the Fund to the Investment Manager, DWS Investment GmbH. - The Investment Manager may, from time to time, and in accordance with an agreed process, delegate all or part of its investment management responsibilities to one or more DWS Group entities or other entities, including DWS Investments UK Limited. - The Depositary is State Street Custodial Services (Ireland) Limited. - The Administrator is State Street Fund Services (Ireland) Limited.	Please refer to “The Management Structure” and “Other Parties” sections of the Prospectus for further details on the role and responsibilities of these entities and what happens if they become insolvent.

KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The value of the product and its dividends or coupons may rise or fall. These risk factors may cause you to lose some or all of your investment, and your principal may be at risk:	Please refer to "Risk Factors" section of the Prospectus and Section D of Schedule 1 of the Prospectus for further details.
Market and Credit Risks	
• Market prices for Shares may be different from their NAV – The Singapore Shares traded on the SGX-ST will be transacted on a willing-buyer-willing-seller basis at market prices throughout the trading day of the SGX-ST. The price of any Singapore Share traded will depend, amongst others, on market supply and demand and movements in the value of the Reference Index. As such, market prices for the Singapore Shares may be different from their NAV.	Please refer to "Purchase via the SGX-ST" and "Sale via the SGX-ST" sections of the Prospectus for further details.
Liquidity Risks	
• Most of the trading activity for Shares of Class 4C in Singapore is expected to occur on the secondary market (i.e., SGX-ST). • The SGX-ST may be illiquid – The Fund shall ensure that at least one DMM is appointed at all times to provide for an adequately liquid market for the Singapore Shares on the SGX-ST. However, there can be no assurance as to the price at which a market will be made or that a liquid secondary market on the SGX-ST will exist for the Singapore Shares. • The Singapore Shares may be compulsorily repurchased in certain events – If the Singapore Shares are delisted from the SGX-ST or the CDP is no longer able to act as the depository, the Singapore Shares in your securities account with the CDP or held by the CDP may be repurchased (compulsorily or otherwise): (i) by the DMM at a price calculated by reference to the NAV of the Fund; or (ii) in such other manner as the Company may consider appropriate.	Please refer to "Listing and trading of the Singapore Shares on the SGX-ST", "Purchase via the SGX-ST" and "Sale via the SGX-ST" sections of the Prospectus for further details.
Product-Specific Risks	
• There may be risks associated with the concentration of the Reference Index in securities from the large-cap segment in a single country – Any industry-specific or country-specific political or economic changes may have an adverse impact on the performance of the Reference Index and the portfolio of transferable securities and eligible assets held by the Fund. • You may be exposed to foreign exchange risks – An investment in the Singapore Shares may involve foreign exchange risks. For example, the actual investments and liquid assets or an exposure of the Fund (i.e. the constituents of the Reference Index) may be denominated in a different currency from the currency in which the Singapore Shares are denominated, the Singapore Shares may be listed, quoted or traded on the SGX-ST in a different currency from the currency in which they are denominated or the currency of your home jurisdiction etc. Fluctuations in exchange rates may affect the value of the Singapore Shares. The currencies of some emerging markets are controlled and there may be risks of limited liquidity in these markets. • Securities lending, buy-sell or sell-buy back transactions and repurchase and reverse repurchase agreement transactions – There can be no assurance that the objective sought to be obtained from such use will be achieved. The Fund may be exposed to a net counterparty risk and possible resulting loss in case of default or insolvency of the relevant counterparty.	Please refer to the "Exchange Rates" and "Efficient Portfolio Management Techniques" sections under paragraph 5 of the Prospectus and the "Concentration of the Reference Index" section under Section D(2) of Schedule 1 of the Prospectus for further details.
Conflicts of Interest Risks	
• There may be conflicts of interest risks – Potential conflicts of interest may arise as the DWS Affiliates may play multiple roles with respect to all or part of the Fund. Transactions entered into by the Company or on behalf of the Company by its delegate(s) and/or the Fund with the DWS Affiliates	Please refer to the "Conflicts of Interest" section under paragraph 5

shall be on an arm's length basis.		of the Prospectus and the "Conflicts of Interest" section under paragraph 13 of the Prospectus for further details.
FEES AND CHARGES		
WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?		Please refer to Section C of Schedule 1 of the Prospectus for further details on fees and charges.
Payable by Class 4C of the Fund:		
Management Company Fee	Up to 0.01% per annum	
Platform Fee⁴	Up to 0.05% per annum	
All-In Fee⁵	Up to 0.06% per annum	
Transaction Costs	Applicable	
Anticipated Tracking Error	Up to 1.00% per annum	
Financial Transaction Taxes	The Fund will bear any financial transaction taxes that may be payable by it	
Payable directly by you:		
• For purchases and sales on the SGX-ST: Normal brokerage and other fees apply. Please contact your broker for further details. • Primary Market Transaction Costs: Applicable • Any other substantial fees or charges (i.e., 0.1% or more of the NAV of the Fund): Currently nil		
CONTACT INFORMATION		
HOW DO YOU CONTACT US?		
You may visit www.Xtrackers.com , email Xtrackers@dws.com or contact the Singapore Representative of the Fund, DWS Investments Singapore Limited, at telephone number +65 6538 5550 to seek any clarification regarding the Fund.		

⁴ The Platform Fee covers the fees and expenses payable to the Depositary and the Administrator and certain Other Administrative Expenses (as defined in the Irish Prospectus).

⁵ The All-In Fee is the sum of the Platform Fee and the Management Company Fee.

APPENDIX: GLOSSARY OF TERMS

Unless the context otherwise requires, terms defined in the Prospectus shall have the same meaning when used in this PHS.

Anticipated Tracking Error	:	Means the tracking error of the unhedged Share Classes against the Fund's Reference Index (which is also unhedged).
CDP	:	Means The Central Depository (Pte) Limited.
CIS	:	Means collective investment schemes.
Class(es) / Share Class(es)	:	Means Class(es) of Shares representing interests in the Fund which may be issued from time to time under the Fund.
Company	:	Means Xtrackers (IE) plc.
DMM Designated Market Maker(s)	/ :	Means Flow Traders Asia Pte. Ltd. or such other market maker(s) for the Singapore Shares on the SGX-ST as may be appointed by the Company or its delegate(s) from time to time.
Direct Investment Policy	:	Has the meaning set out in the section headed "Investment Objectives and Policies" in the "FUNDS" section of the Irish Prospectus.
DWS Group	:	Means DWS Group GmbH & Co. KGaA and any of its subsidiaries or affiliates.
DWS Affiliates	:	Means entities within, and/or employees, agents, affiliates or subsidiaries of members of, the DWS Group.
ETF	:	Means an exchange traded fund.
FDIs	:	Means financial derivative instruments.
FTT	:	Means Financial Transaction Taxes (as defined in the Irish Prospectus).
Full Replication Fund	:	Means a fund with a Direct Investment Policy which invests in a portfolio of transferable securities or other eligible assets that may comprise all, or a substantial number of, the constituents of the Reference Index.
Irish Prospectus	:	Means the Irish base prospectus relating to the Company, the First Addendum dated 1 December 2023 to the Irish prospectus of the Company, the Second Addendum dated 16 April 2026 to the Irish prospectus of the Company and the Relevant Supplements. The Irish Prospectus may be updated from time to time.
Management Company Fee	:	Means the fee payable to the Management Company pursuant to the Management Company Agreement (as defined in the Irish Prospectus).
NAV	:	Means, in respect of the assets and liabilities of the Fund, a Class or the Shares representing interests in the Fund, the amount determined in accordance with the principles set out in the section headed "CALCULATION OF NET ASSET VALUE/VALUATION OF ASSETS" in the "SHARE DEALINGS" section of the Irish Prospectus as the Net Asset Value of the Fund, the Net Asset Value per Class or the Net Asset Value per Share.

Notices	:	Means the Notice SFA 04-N12: Notice on the Sale of Investment Products and the Notice FAA-N16: Notice on Recommendations on Investment Products, issued by the Monetary Authority of Singapore and as may be amended from time to time.
Primary Market Transaction Costs	:	Means in relation to subscriptions or redemptions on the primary market, costs which may be charged to Authorised Participants (as defined in the Irish Prospectus), including such costs as are set out in the Irish Prospectus.
Reference Index	:	Means the S&P 500 Index.
Regulations 2018	:	Means the Securities and Futures (Capital Markets Products) Regulations 2018, as may be amended from time to time.
Relevant Supplement	:	Means the supplement to the Irish Prospectus issued on behalf of the Company in relation to the Fund.
SGX-ST	:	Means the Singapore Exchange Securities Trading Limited.
Shares	:	Means the participating shares in the Company representing interests in the Fund and where the context so permits or requires any Class of participating shares representing interests in the Fund.
Shareholders	:	Means holders of Shares.
Singapore Shares	:	Means the shares in the Share Class(es) of the Fund which are (to be) listed and traded on the SGX-ST, as set out in the Prospectus.
Transaction Costs	:	Means any costs and expenses incurred in respect of (i) the buying and selling of portfolio securities and financial instruments, (ii) the entering into of any financial derivative instruments, (iii) the use of efficient portfolio management techniques and (iv) the granting of security interests, including but not limited to brokerage fees and commission, interest or taxes payable in respect of the above, as may be more fully described in the Relevant Supplement.
UCITS	:	Means the Undertakings for Collective Investment in Transferable Securities, a set of pan-European fund regulatory standards which govern the creation and distribution of funds including ETFs.

