

State Street Core Index Collective Trusts

Overview
2025

Indexing is our core

\$3.7T

Indexing assets under management¹

100+

Portfolio managers with 15–20 years average experience²

98–99%

of index portfolios have historically tracked within tolerance³

DC-Series Core Index Collective Trust Funds

Suite of index CITs designed to serve as a simple and effective foundation of a 401(k) investment menu:

- Range of low cost exposures allows investors to build portfolios to achieve a variety of investment objectives
- Securities lending capabilities intended to enhance returns in a risk-controlled framework
- Net NAV Fund structure

Fund	Index	Share class	Total exp. ratio (bps)
US Equities			
State Street S&P 500 Index Fund	S&P 500	II	1.0
State Street S&P Mid Cap Index Fund	S&P Midcap 400	XIV	1.5
State Street Russell Large Cap Growth Index Fund	Russell 1000® Growth Index	II	2.0
State Street Russell Large Cap Value Index Fund	Russell 1000® Value Index	II	2.0
State Street Russell Small/Mid Cap Index Fund	Russell Small Cap Completeness	II	2.0
State Street Russell Small Cap Index Fund	Russell 2000	II	2.0
State Street U.S. Total Market Index Fund	Dow Jones U.S. Total Stock Market	II	1.3
International Equities			
State Street Global All Cap Equity Ex U.S. Index Fund	MSCI ACWI ex USA IMI	II	4.5
State Street World Dev. ex U.S. Index Fund	MSCI World ex USA	II	3.5
State Street International Index Fund	MSCI EAFE	IX	4.0
State Street Emerging Markets Index Fund	MSCI Emerging Markets	II	7.5
Specialty Equity			
State Street REIT Index Fund	Dow Jones U.S. Select REIT	II	5.0
Fixed Income			
State Street U.S. Bond Index Fund	Bloomberg U.S. Aggregate Bond	XIV	2.0
State Street U.S. Short-Term Gov/Cred Bond Index Fund	Bloomberg 1–3 Yr Gov't/Credit Bond	II	3.5
State Street U.S. Inflation Protected Bond Index Fund	Bloomberg U.S. TIPS	II	4.0

Please note: Pricing assumes \$10M aggregate mapping minimum (i.e. \$10M across all Funds selected). CUSIPs available upon request. The total expense ratio includes all operating and investment management expenses.

Learn More

For more information on pricing, strategies, and performance, please contact your State Street representative or the DC team at DCInvestmentStrategy@ssga.com. Please also visit statestreet.com/im for additional information on State Street's Index Investing, Securities Lending and Defined Contribution capabilities.

Endnotes

- 1 As of December 31, 2024.
- 2 As of December 31, 2024.
- 3 As of December 31, 2024.

About State Street Investment Management

At State Street Investment Management, we have been helping to deliver better outcomes to institutions, financial intermediaries, and investors for nearly half a century. Starting with our early innovations in indexing and ETFs, our rigorous approach continues to be driven by market-tested expertise and a relentless commitment to those we serve. With over \$5 trillion in assets managed*, clients in over 60 countries, and a global network of strategic partners, we use our scale to create a comprehensive and cost-effective suite of investment solutions that help investors get wherever they want to go.

* This figure is presented as of June 30, 2025 and includes ETF AUM of \$1,689.83 billion USD of which approximately \$116.05 billion USD in gold assets with respect to SPDR products for which State Street Global Advisors Funds Distributors, LLC (SSGA FD) acts solely as the marketing agent. SSGA FD and State Street Investment Management are affiliated. Please note all AUM is unaudited.

statestreet.com/investment-management

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Investing involves risk including the risk of loss of principal.

All the performance results referred to are provided exclusively for comparison purposes only. It should not be assumed that they represent the performance of any particular investment.

Equity securities are volatile and can decline significantly in response to broad market and economic conditions.

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

Investing in REITs involves certain distinct risks in addition to those risks associated with investing in the real estate industry in general. Equity REITs may be affected by changes in the value of the underlying property owned by the REITs, while mortgage REITs may be affected by the quality of credit extended. REITs are subject to heavy cash flow dependency, default by borrowers and self-liquidation. REITs, especially mortgage REITs, are also subject to interest rate risk (i.e., as interest rates rise, the value of the REIT may decline).

Indexing strategies are managed with a passive investment strategy, attempting to track the performance of an unmanaged index of securities. As a result, indexing strategies may hold constituent securities of the Index regardless of the current or projected performance of a specific security, which could cause their return to be lower than if they employed an active strategy. While the strategy seeks to track the performance of the Index as closely as possible, its return may not match or achieve a high degree of correlation with the return of the Index due to operating expenses, transaction costs, cash flows and operational inefficiencies.

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Before investing, consider the funds' investment objectives, risks, charges and expenses. To obtain a prospectus or summary prospectus which contains this and other information, call 1-800-521-4083 or visit statestreet.com/im. Read it carefully.

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