

SPDR® Product Lineup

for Insurance Companies

Ticker	SPDR ETF	2019 Designation ¹	Net Expense Ratio (%)
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NAIC Designations* for SPDR Fixed Income ETFs

US Investment Grade Corporates

Ticker	SPDR ETF	2019 Designation ¹	Net Expense Ratio (%)
FLRN	SPDR Bloomberg Barclays Investment Grade Floating Rate ETF	NAIC 1	0.15
SPSB	SPDR Portfolio Short Term Corporate Bond ETF	NAIC 2	0.07
SPIB	SPDR Portfolio Intermediate Term Corporate Bond ETF	NAIC 2	0.07
SPLB	SPDR Portfolio Long Term Corporate Bond ETF	NAIC 2	0.07
SPBO	SPDR Portfolio Corporate Bond ETF	NAIC 2	0.06

High Yield/Senior Loans

Ticker	SPDR ETF	2019 Designation ¹	Net Expense Ratio (%)
SPHY	SPDR Portfolio High Yield Bond ETF	Preliminary NAIC 4	0.15
SJNK	• SPDR Bloomberg Barclays Short Term High Yield Bond ETF	Preliminary NAIC 4	0.40
JNK	• SPDR Bloomberg Barclays High Yield Bond ETF	NAIC 4	0.40
SRLN	▲ SPDR Blackstone / GSO Senior Loan ETF	NAIC 4	0.70

US Government

Ticker	SPDR ETF	2019 Designation ¹	Net Expense Ratio (%)
BIL	• SPDR Bloomberg Barclays 1-3 Month T-Bill ETF	NAIC 1	0.1359
SPTS	SPDR Portfolio Short Term Treasury ETF	NAIC 1	0.06
SPTI	SPDR Portfolio Intermediate Term Treasury ETF	Preliminary NAIC 1	0.06
SPTL	SPDR Portfolio Long Term Treasury ETF	NAIC 1	0.06
SPIP	SPDR Portfolio TIPS ETF	NAIC 1	0.12

US Mortgage

Ticker	SPDR ETF	2019 Designation ¹	Net Expense Ratio (%)
SPMB	■ SPDR Portfolio Mortgage Backed Bond ETF	NAIC 1	0.06

Ticker	SPDR ETF	2019 Designation ¹	Net Expense Ratio (%)
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(cont'd)

US Aggregate/Multisector

Ticker	SPDR ETF	2019 Designation ¹	Net Expense Ratio (%)
SPAB	SPDR Portfolio Aggregate Bond ETF	NAIC 1	0.04
ULST	SPDR SSGA Ultra Short Term Bond ETF	Preliminary NAIC 1	0.20

Municipal

Ticker	SPDR ETF	2019 Designation ¹	Net Expense Ratio (%)
SHM	SPDR Nuveen Bloomberg Barclays Short Term Municipal Bond ETF	Preliminary NAIC 1	0.20
TFI	• ■ SPDR Nuveen Bloomberg Barclays Municipal Bond ETF	Preliminary NAIC 1	0.23
HYMB	• SPDR Nuveen Bloomberg Barclays High Yield Municipal Bond ETF	Preliminary NAIC 4	0.35

Preferred

Ticker	SPDR ETF	2019 Designation ¹	Net Expense Ratio (%)
PSK	SPDR Wells Fargo Preferred Stock ETF	NAIC P2	0.45

International

Ticker	SPDR ETF	2019 Designation ¹	Net Expense Ratio (%)
BWZ	SPDR Bloomberg Barclays Short Term International Treasury Bond ETF	Preliminary NAIC 1	0.35
BWX	• SPDR Bloomberg Barclays International Treasury Bond ETF	Preliminary NAIC 1	0.35
WIP	SPDR FTSE International Government Inflation-Protected Bond ETF	Preliminary NAIC 2	0.50
IBND	SPDR Bloomberg Barclays International Corporate Bond ETF	Preliminary NAIC 2	0.50
EBND	• SPDR Bloomberg Barclays Emerging Markets Local Bond ETF	Preliminary NAIC 2	0.30

* NAIC Designations listed above as of 12/31/2019.

Ticker	Fund Name	Net Expense Ratio (%)
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Low-Cost Core

US Equities

SPTM	●	SPDR Portfolio S&P 1500® Composite Stock Market	0.03
SPLG	●	SPDR Portfolio S&P 500®	0.03
SPMD		SPDR Portfolio S&P 400® Mid Cap	0.05
SPSM	●	SPDR Portfolio S&P 600® Small Cap	0.05
SPYG	●	SPDR Portfolio S&P 500 Growth	0.04
SPYV	●	SPDR Portfolio S&P 500 Value	0.04
SPYD		SPDR Portfolio S&P 500 High Dividend	0.07

International Equities

SPGM		SPDR Portfolio MSCI Global Stock Market	0.09
SPDW	●	SPDR Portfolio Developed World ex-US	0.04
SPEU	●	SPDR Portfolio Europe	0.09
SPEM	●	SPDR Portfolio Emerging Markets	0.11

Fixed Income

SPAB		SPDR Portfolio Aggregate Bond	0.04
SPSB		SPDR Portfolio Short Term Corporate Bond	0.07
SPIB		SPDR Portfolio Intermediate Term Corporate Bond	0.07
SPLB		SPDR Portfolio Long Term Corporate Bond	0.07
SPB0		SPDR Portfolio Corporate Bond	0.06
SPTS		SPDR Portfolio Short Term Treasury	0.06
SPTI		SPDR Portfolio Intermediate Term Treasury	0.06
SPTL		SPDR Portfolio Long Term Treasury	0.06
SPMB		SPDR Portfolio Mortgage Backed Bond	0.06
SPHY		SPDR Portfolio High Yield Bond	0.15
SPIP		SPDR Portfolio TIPS	0.12

US Equities

Core

SPTM	●	SPDR Portfolio S&P 1500 Composite Stock Market	0.03
SPLG	●	SPDR Portfolio S&P 500	0.03
SPMD		SPDR Portfolio S&P 400 Mid Cap	0.05
SPSM	●	SPDR Portfolio S&P 600 Small Cap	0.05
SPY	●	SPDR S&P 500	0.0945
MDY	●	SPDR S&P MidCap 400®	0.24
SLY	■	SPDR S&P® 600 Small Cap	0.05
DIA	●	SPDR Dow Jones® Industrial Average	0.17
SYE	▲	SPDR MFS Systematic Core Equity	0.60

Prior to 01/24/2020, the SPDR Portfolio S&P 1500 Composite Stock Market ETF (SPTM) was known as the SPDR Portfolio Total Stock Market ETF, the SPDR Portfolio S&P 500 ETF (SPLG) was known as the SPDR Portfolio Large Cap ETF, the SPDR Portfolio S&P 400 Mid Cap ETF (SPMD) was known as the SPDR Portfolio Mid Cap ETF and the SPDR Portfolio S&P 600 Small Cap ETF (SPSM) was known as the SPDR Portfolio Small Cap ETF.

Ticker	Fund Name	Net Expense Ratio (%)
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US Equities (cont'd)

Style

SPYG	●	SPDR Portfolio S&P 500 Growth	0.04
SPYV	●	SPDR Portfolio S&P 500 Value	0.04
MDYG		SPDR S&P 400 Mid Cap Growth	0.15
MDYV		SPDR S&P 400 Mid Cap Value	0.15
SLYG		SPDR S&P 600 Small Cap Growth	0.15
SLYV		SPDR S&P 600 Small Cap Value	0.15
SYG	▲	SPDR MFS Systematic Growth Equity	0.60
SYV	▲	SPDR MFS Systematic Value Equity	0.60

Sector

XLC	● ■	Communication Services Select Sector SPDR	0.13
XLP	●	Consumer Staples Select Sector SPDR	0.13
XLY	●	Consumer Discretionary Select Sector SPDR	0.13
XLE	●	Energy Select Sector SPDR	0.13
XLF	●	Financial Select Sector SPDR	0.13
XLV	●	Health Care Select Sector SPDR	0.13
XLI	●	Industrial Select Sector SPDR	0.13
XLB	●	Materials Select Sector SPDR	0.13
XLRE	●	Real Estate Select Sector SPDR	0.13
XLK	●	Technology Select Sector SPDR	0.13
XLU	●	Utilities Select Sector SPDR	0.13
XLSR	▲	SPDR SSGA US Sector Rotation	0.70

New Economies: 21st Century Sectors

KOMP		SPDR S&P Kensho New Economies Composite	0.20
SIMS		SPDR S&P Kensho Intelligent Structures	0.45
HAIL		SPDR S&P Kensho Smart Mobility	0.45
FITE		SPDR S&P Kensho Future Security	0.45
ROKT		SPDR S&P Kensho Final Frontiers	0.45
CNRG		SPDR S&P Kensho Clean Power	0.45

Industry (Modified Equal Weighted)

KBE	●	SPDR S&P Bank	0.35
KRE	●	SPDR S&P Regional Banking	0.35
KCE	●	SPDR S&P Capital Markets	0.35
KIE	●	SPDR S&P Insurance	0.35
XAR	●	SPDR S&P Aerospace & Defense	0.35
XTN		SPDR S&P Transportation	0.35
XBI	●	SPDR S&P Biotech	0.35

Ticker	Fund Name	Net Expense Ratio (%)
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US Equities (cont'd)

Industry (Modified Equal Weighted) (cont'd)

Ticker	Fund Name	Net Expense Ratio (%)
XPH	SPDR S&P Pharmaceuticals	0.35
XHE	SPDR S&P Health Care Equipment	0.35
XHS	SPDR S&P Health Care Services	0.35
XOP	SPDR S&P Oil & Gas Exploration & Production	0.35
XES	SPDR S&P Oil & Gas Equipment & Services	0.35
XME	SPDR S&P Metals & Mining	0.35
XRT	SPDR S&P Retail	0.35
XHB	SPDR S&P Homebuilders	0.35
XSD	SPDR S&P Semiconductor	0.35
XSW	SPDR S&P Software & Services	0.35
XNTK	SPDR NYSE Technology	0.35
XITK	SPDR FactSet Innovative Technology	0.45
XTL	SPDR S&P Telecom	0.35
XTH	SPDR S&P Technology Hardware	0.35
XWEB	SPDR S&P Internet	0.35

International Equities

Broad

Ticker	Fund Name	Net Expense Ratio (%)
SPGM	SPDR Portfolio MSCI Global Stock Market	0.09
SPDW	SPDR Portfolio Developed World ex-US	0.04
CWI	SPDR MSCI ACWI ex-US	0.30
DGT	SPDR Global Dow	0.50
GWX	SPDR S&P International Small Cap	0.40

Developed Region/Country

Ticker	Fund Name	Net Expense Ratio (%)
SPEU	SPDR Portfolio Europe	0.09
FEZ	SPDR EURO STOXX 50®	0.29
SMEZ	SPDR EURO STOXX Small Cap	0.46
ZCAN	SPDR Solactive Canada	0.14
ZDEU	SPDR Solactive Germany	0.14
ZGBR	SPDR Solactive United Kingdom	0.14
ZHOK	SPDR Solactive Hong Kong	0.14
ZJPN	SPDR Solactive Japan	0.14

Emerging Markets

Ticker	Fund Name	Net Expense Ratio (%)
SPEM	SPDR Portfolio Emerging Markets	0.11
EWX	SPDR S&P Emerging Markets Small Cap	0.65
GXC	SPDR S&P China	0.59
GMF	SPDR S&P Emerging Asia Pacific	0.49

Ticker	Fund Name	Net Expense Ratio (%)
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Smart Beta

Equity Income

Ticker	Fund Name	Net Expense Ratio (%)
SPYD	SPDR Portfolio S&P 500 High Dividend	0.07
SDY	SPDR S&P Dividend	0.35
WDIV	SPDR S&P Global Dividend	0.40
DWX	SPDR S&P International Dividend	0.45
EDIV	SPDR S&P Emerging Markets Dividend	0.49

Multi-Factor: StrategicFactorsSM

Ticker	Fund Name	Net Expense Ratio (%)
QUS	SPDR MSCI USA StrategicFactors	0.15
QWLD	SPDR MSCI World StrategicFactors	0.30
QEFA	SPDR MSCI EAFE StrategicFactors	0.30
QEMM	SPDR MSCI Emerging Markets StrategicFactors	0.30

Multi-Factor: Focus Factor

Ticker	Fund Name	Net Expense Ratio (%)
ONEY	SPDR Russell 1000 Yield Focus	0.20
ONEV	SPDR Russell 1000 Low Volatility Focus	0.20
ONEO	SPDR Russell 1000 Momentum Focus	0.20

Single Factor

Ticker	Fund Name	Net Expense Ratio (%)
SPYB	SPDR S&P 500 Buyback	0.35
LGLV	SPDR SSGA US Large Cap Low Volatility Index	0.12
SMLV	SPDR SSGA US Small Cap Low Volatility Index	0.12
MMTM	SPDR S&P 1500 Momentum Tilt	0.12
VLU	SPDR S&P 1500 Value Tilt	0.12

Fixed Income

Ticker	Fund Name	Net Expense Ratio (%)
DWFI	SPDR Dorsey Wright® Fixed Income Allocation	0.60

ESG

Ticker	Fund Name	Net Expense Ratio (%)
LOWC	SPDR MSCI ACWI Low Carbon Target	0.20
SPYX	SPDR S&P 500 Fossil Fuel Reserves Free	0.20
EFAX	SPDR MSCI EAFE Fossil Fuel Reserves Free	0.20
EEMX	SPDR MSCI Emerging Markets Fossil Fuel Reserves Free	0.30
SHE	SPDR SSGA Gender Diversity Index	0.20

Fixed Income

Multi-Sector

Ticker	Fund Name	Net Expense Ratio (%)
SPAB	SPDR Portfolio Aggregate Bond	0.04
TOTL	SPDR DoubleLine® Total Return Tactical	0.55
STOT	SPDR DoubleLine Short Duration Total Return Tactical	0.45
ULST	SPDR SSGA Ultra Short Term Bond	0.20

Ticker	Fund Name	Net Expense Ratio (%)
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Fixed Income (cont'd)

High Yield/Senior Loans

SPHY		SPDR Portfolio High Yield Bond	0.15
SRLN	▲	SPDR Blackstone / GSO Senior Loan	0.70
SJNK	●	SPDR Bloomberg Barclays Short Term High Yield Bond	0.40
JNK	●	SPDR Bloomberg Barclays High Yield Bond	0.40

US Investment Grade Corporates

SPSB		SPDR Portfolio Short Term Corporate Bond	0.07
SPIB		SPDR Portfolio Intermediate Term Corporate Bond	0.07
SPLB		SPDR Portfolio Long Term Corporate Bond	0.07
SPBO		SPDR Portfolio Corporate Bond	0.06
FLRN		SPDR Bloomberg Barclays Investment Grade Floating Rate	0.15

US Government

SPTS		SPDR Portfolio Short Term Treasury	0.06
SPTI		SPDR Portfolio Intermediate Term Treasury	0.06
SPTL		SPDR Portfolio Long Term Treasury	0.06
SPIP		SPDR Portfolio TIPS	0.12
BIL	●	SPDR Bloomberg Barclays 1-3 Month T-Bill	0.1359
TIPX		SPDR Bloomberg Barclays 1-10 Year TIPS	0.15

US Mortgage

SPMB	■	SPDR Portfolio Mortgage Backed Bond	0.06
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Hybrids

CWB	●	SPDR Bloomberg Barclays Convertible Securities	0.40
PSK		SPDR Wells Fargo® Preferred Stock	0.45

Municipal

SHM		SPDR Nuveen Bloomberg Barclays Short Term Municipal Bond	0.20
TFI	● ■	SPDR Nuveen Bloomberg Barclays Municipal Bond	0.23
HYMB	●	SPDR Nuveen Bloomberg Barclays High Yield Municipal Bond	0.35

Low-Cost Core Products are in **BOLD** text.

- Options are available on these SPDR ETFs. Availability is subject to change without notice.

▲ Active Funds

- The gross expense ratios for these funds are as follows: CWI: 0.34; EFAX: 0.30; EMTL: 0.75; LOWC: 0.30; SLY: 0.15; SPMB: 0.07; SPYX: 0.25; STOT: 0.50; TFI: 0.30; TOTL: 0.65; XLC: 0.15; ZCAN: 0.20; ZDEU: 0.20;

Ticker	Fund Name	Net Expense Ratio (%)
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Fixed Income (cont'd)

International

EMTL	▲ ■	SPDR DoubleLine Emerging Markets Fixed Income	0.65
EBND	●	SPDR Bloomberg Barclays Emerging Markets Local Bond	0.30
IBND		SPDR Bloomberg Barclays International Corporate Bond	0.50
BWZ		SPDR Bloomberg Barclays Short Term International Treasury Bond	0.35
BWX	●	SPDR Bloomberg Barclays International Treasury Bond	0.35
WIP		SPDR FTSE International Government Inflation-Protected Bond	0.50

Commodity/Real Assets

GLD[®]	●	SPDR Gold Shares	0.40
GLDMSM		SPDR Gold MiniShares SM	0.18
GII		SPDR S&P Global Infrastructure	0.40
GNR	●	SPDR S&P Global Natural Resources	0.40
NANR		SPDR S&P North American Natural Resources	0.35
RWR	●	SPDR Dow Jones REIT	0.25
RWO	●	SPDR Dow Jones Global Real Estate	0.25
RWX	●	SPDR Dow Jones International Real Estate	0.59

Asset Allocation

GAL	▲	SPDR SSGA Global Allocation	0.35
INKM	▲	SPDR SSGA Income Allocation	0.50
RLY	▲	SPDR SSGA Multi-Asset Real Return	0.50

ZGBR: 0.20; ZHOK: 0.20; and ZJPN: 0.20. The gross expense ratio is the fund's total annual operating expenses ratio. It is gross of any fee waivers or expense reimbursements. It can be found in the fund's most recent prospectus. These funds have current fee agreements in place that reduce fund expenses and if removed or modified will result in higher expense ratios and reduce fund performance. Such contractual fee agreements are scheduled to expire on the following dates: October 31, 2020 for EMTL, SPMB, SPYX, STOT, TFI, and TOTL; January 31, 2021 for CWI, EFAX, LOWC, ZCAN, ZDEU, ZGBR, ZHOK, and ZJPN; and January 31, 2022 for XLC.

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