SPDR® Product Lineup
for Insurance Companies

ETF Listing

September 30, 2019

NAIC Designations for SPDR Fixed Income ETFs

Ticker		SPDR ETF	2019 Designation[1]	Net Expense Ratio (%)
US Investment Grade Corporates				
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	Preliminary NAIC 2	0.06
High Yield/Senior Loans				
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	Preliminary NAIC 4	0.40
SRLN	▲	SPDR Blackstone / GSO Senior Loan ETF	NAIC 4	0.70
US Government				
BIL	●	SPDR Bloomberg Barclays 1–3 Month T-Bill ETF	NAIC 1	0.1359
SPTS		SPDR Portfolio Short Term Treasury ETF	Preliminary NAIC 1	0.06
SPTI		SPDR Portfolio Intermediate Term Treasury ETF	Preliminary NAIC 1	0.06
SPTL		SPDR Portfolio Long Term Treasury ETF	Preliminary NAIC 1	0.06
SPIP		SPDR Portfolio TIPS ETF	Preliminary NAIC 1	0.12
US Mortgage				
SPMB	■	SPDR Portfolio Mortgage Backed Bond ETF	Preliminary NAIC 1	0.06

(cont'd)

Ticker		SPDR ETF	2019 Designation[1]	Net Expense Ratio (%)
US Aggregate/Multisector				
SPAB		SPDR Portfolio Aggregate Bond ETF	NAIC 1	0.04
ULST		SPDR SSGA Ultra Short Term Bond ETF	Preliminary NAIC 1	0.20
Municipal				
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				
PSK		SPDR Wells Fargo Preferred Stock ETF	NAIC P2	0.45
International				
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

Prior to 09/23/2019, the SPDR Portfolio Corporate Bond ETF (SPBO) was known at the SPDR Bloomberg Barclays Corporate Bond ETF (CBND), the SPDR Portfolio High Yield Bond ETF (SPHY) was known as the SPDR ICE BofAML Broad High Yield Bond ETF (CJNK), the SPDR Portfolio Intermediate Term Treasury ETF (SPTI) was known as the SPDR Bloomberg Barclays Intermediate Term Treasury ETF (ITE), the SPDR Portfolio TIPS ETF (SPIP) was known as the SPDR Bloomberg Barclays TIPS ETF (IPE), and the SPDR Portfolio Mortgage Backed Bond ETF (SPMB) was known as the SPDR Bloomberg Barclays Mortgage Backed Bond ETF (MBG).

Prior to 10/01/19, the SPDR Nuveen Bloomberg Barclays High Yield Municipal Bond ETF (HYMB) was known as the SPDR Nuveen S&P High Yield Municipal Bond ETF.

Ticker		Fund Name	Net Expense Ratio (%)
Low-Cost Core			
US Equities			
SPTM	●	SPDR Portfolio Total Stock Market	0.03
SPLG	●	SPDR Portfolio Large Cap	0.03
SPMD		SPDR Portfolio Mid Cap	0.05
SPSM	●	SPDR Portfolio 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
SPBO		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

Ticker		Fund Name	Net Expense Ratio (%)
Core			
SPTM	●	SPDR Portfolio Total Stock Market	0.03
SPLG	●	SPDR Portfolio Large Cap	0.03
SPMD		SPDR Portfolio Mid Cap	0.05
SPSM	●	SPDR Portfolio 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	0.15
DIA	●	SPDR Dow Jones® Industrial Average	0.17
SYE	▲	SPDR MFS Systematic Core Equity	0.60

US Equities (cont'd)

Ticker		Fund Name	Net Expense Ratio (%)
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	0.61
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
New Economies: 21st Century Sectors			
KOMP		SPDR S&P Kensho New Economies Composite	0.20
SIMS		SPDR S&P Kensho Intelligent Structures	0.46
HAIL		SPDR S&P Kensho Smart Mobility	0.46
FITE		SPDR S&P Kensho Future Security	0.46
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 (%)
US Equities (cont'd)			
Industry (Modified Equal Weighted) (cont'd)			
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

Ticker		Fund Name	Net Expense Ratio (%)
Broad			
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			
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			
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

Smart Beta

Ticker		Fund Name	Net Expense Ratio (%)
Equity Income			
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: StrategicFactors℠			
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			
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			
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	0.13
Fixed Income			
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

Ticker		Fund Name	Net Expense Ratio (%)
Multi-Sector			
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

Prior to 09/23/2019, the SPDR Portfolio MSCI Global Stock Market ETF (SPGM) was known as the SPDR MSCI ACWI IMI ETF (ACIM) and the SPDR Portfolio Europe ETF (SPEU) was known as the SPDR STOXX® Europe 50 ETF (FEU).

Ticker		Fund Name	Net Expense Ratio (%)
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
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

Ticker		Fund Name	Net Expense Ratio (%)
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 InternationalTreasury 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
GLDM℠		SPDR Gold MiniShares℠	Please see prospectus
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

Low-Cost Core Products

● 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: 0.76; LOWC: 0.30; SPMB: 0.07; SPYX: 0.25; STOT: 0.50; TFI: 0.30; TOTL: 0.65; XLC: 0.15; ZCAN: 0.20; ZDEU: 0.20; 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, 2019 for EMTL, SPMB, SPYX, STOT, TFI, and TOTL; January 31, 2020 for CWI, EFAX, LOWC, ZCAN, ZDEU, ZGBR, ZHOK, and ZJPN; and January 31, 2022 for XLC.

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Prior to 10/01/19, the SPDR Nuveen Bloomberg Barclays High Yield Municipal Bond ETF (HYMB) was known as the SPDR Nuveen S&P High Yield Municipal Bond ETF.

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Endnotes

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