

State Street Defined Contribution Investment Options

Our team leverages a full range of institutional capabilities to enhance retirement outcomes.

		Collective Investment Trust			
		Non-Lending		Lending	
Strategy	Mutual Fund	Net of Fee	Gross of Fee*	Net of Fee	Gross of Fee*
Target Date Funds					
State Street Target Retirement	•	•	•	•	•
Equity					
Index Domestic					
Dow Jones U.S. Completion Total Stock Market Index SM		•			
Dow Jones U.S. Total Stock Market Index SM		•	•	•	•
MSCI USA Index			•		
Nasdaq-100 Index [®]		•	•		
Russell 1000 [®] Growth Index		•	•		•
Russell 1000 Index		•	•	•	
Russell 1000 Value Index		•	•		•
Russell 2000 [®] Growth Index		•			
Russell 2000 Index		•	•	•	•
Russell 2000 Value Index		•			
Russell 3000 [®] Index		•	•		•
Russell Small Cap Completeness [®] Index	•	•	•	•	•
S&P [®] 500 [®] Index	•	•	•	•	•
S&P MidCap 400 [®] Index		•	•	•	•

		Collective Investment Trust			
		Non-Lending		Lending	
Strategy	Mutual Fund	Net of Fee	Gross of Fee*	Net of Fee	Gross of Fee*

Equity (cont'd)

Active Domestic

Russell 1000 Growth Index	•				
Russell 2000 Index	•				•
S&P 500 Index	•				

Index International

MSCI ACWI ex USA IMI Index	•	•	•	•	•
MSCI ACWI ex USA Index		•	•		•
MSCI ACWI ex USA Small Cap Index			•		•
MSCI ACWI IMI Index			•		•
MSCI ACWI Index		•	•		
MSCI EAFE 100% Hedged to USD Index	•				
MSCI EAFE Index		•	•	•	•
MSCI Emerging Markets Index	•	•	•	•	•
MSCI World ex USA Index			•	•	•

Active International

MSCI ACWI ex USA Index			•		
MSCI EAFE Index	•				
MSCI Emerging Markets Index		•	•		

Fixed Income

Index Domestic

Bloomberg 1-10 Year Government Inflation-Linked Bond Index			•		•
Bloomberg U.S. 1-3 Year Government/Credit Bond Index		•	•	•	•
Bloomberg U.S. 1-3 Year Treasury Bond Index			•		
Bloomberg U.S. 20+ Year STRIPS Index			•		
Bloomberg U.S. Aggregate Bond Index	•	•	•	•	•
Bloomberg U.S. Government/Credit Bond Index		•	•		
Bloomberg U.S. High Yield Very Liquid Bond Index			•		•
Bloomberg U.S. Intermediate Government Bond Index			•		•
Bloomberg U.S. Intermediate Government/Credit Bond Index		•	•		•
Bloomberg U.S. Long Credit Bond Index		•	•		•
Bloomberg U.S. Long Government Bond Index		•	•		•
Bloomberg U.S. Long Treasury Bond Index		•	•		
Bloomberg U.S. Treasury Inflation Protected Securities (TIPS) Index		•	•	•	•

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		Non-Lending		Lending	
Strategy	Mutual Fund	Net of Fee	Gross of Fee*	Net of Fee	Gross of Fee*

Fixed Income (cont'd)

Index International

Citigroup World Government Bond Ex-U.S. Index			•		
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Alternatives

Bloomberg Roll Select Commodity Index SM			•		
Dow Jones U.S. Select REIT Index SM		•	•	•	
FTSE EPRA/NAREIT Developed Liquid Index			•		•
Real Asset Fund Index		•	•		
Real Return Ex-Natural Resource Fund Index		•	•		
S&P Global LargeMidCap Commodity and Resources Index			•		
S&P Global Infrastructures Index			•		

Balanced Funds

State Street Conservative Strategic Balanced Fund				•	•
State Street Moderate Strategic Balanced Fund				•	•
State Street Aggressive Strategic Balanced Fund				•	•
State Street Strategic Diversified Balanced Fund			•		

Cash

Cash Series Treasury Fund	•	•			
U.S. Treasury Plus Fund	•				
Cash Series U.S. Government Fund	•	•			
Cash Series Short Term Investment Fund	•	•			
U.S. Dollar Prime Cash Fund	•				
ESG Short Term Investment Fund	•				

* Gross of Fee applies to scenarios in which Investment Management (IM) fees are negotiated. Clients will need to work with a third party (e.g., a plan trustee) to strike a Net Asset Value (NAV), which will be embedded into the negotiated IM fee.

Source: State Street Global Advisors, as of June 30, 2021.

ssga.com

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State Street Global Advisors

1 Iron Street, Boston, MA 02210-1641.
T: +1 617 786 3000.

Important Risk Information

The strategies listed within this document correspond to available State Street funds, as of June 1, 2023. Availability is subject to change. Different funds and share classes may be available for each strategy. Share classes may have differentiating fund and fee characteristics.

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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. Investments in mortgage securities are subject to prepayment risk, which can limit the potential for gain during a declining interest rate environment and increase the potential for loss in a rising interest rate environment.

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State Street Target Date Fund are designed for investors expecting to retire around the year indicated in each fund's name. When choosing a Fund, investors should consider whether they anticipate retiring significantly earlier or later than age 65 even if such investors retire on or near a fund's approximate target date. There may be other considerations relevant to fund selection and investors should select the fund that best meets their individual circumstances and investment goals. The funds' asset allocation strategy becomes increasingly conservative as it approaches the target date and beyond. The investment risks of each Fund change over time as its asset allocation changes.

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May Lose Value**