

The Utilities Select Sector SPDR® Fund

ISIN US81369Y8865

Fund Objective

The Utilities Select Sector SPDR® Fund seeks to provide investment results that, before expenses, correspond generally to the price and yield performance of the Utilities Select Sector Index.

Ordinary brokerage commissions may apply.

About This Benchmark

The Utilities Select Sector Index seeks to provide an effective representation of the utilities sector of the S&P 500 Index. The Index includes companies from the following industries: electric utilities; water utilities; multi-utilities; independent power producers and energy traders; and gas utilities.

Index Ticker IXUTR

Index Type Total Return

Key Facts

Inception Date

16-Dec-1998

Domicile

United States

Index

Utilities Select Sector Index

Income Treatment

Distribution

Base Currency

USD

Legal Structure

1940/33 Act

Investment Manager

SSGA Funds Management, Inc.

Replication Method

Replicated

Gross Expense Ratio

0.13%

Countries of Permissible for Marketing United States, United Kingdom, Sweden, Netherlands, Switzerland

Listings

Exchange	Exchange Ticker	Trading Currency	iNAV Ticker	Reuters Code
*NYSE ARCA EXCHANGE	XLU	USD	XLUIV	XLU.P
Bolsa Mexicana de Valores	XLU	MXN	-	-

*Denotes Primary Listing

Performance

Total Return	NAV %	MARKET VALUE %	Index %	Annualised	NAV %	MARKET VALUE %	Index %
1 Month	0.70	0.64	0.70	1 Year	0.35	0.33	0.51
3 Month	6.52	6.56	6.54	3 Year	9.59	9.56	9.76
YTD	0.35	0.33	0.51	5 Year	11.33	11.32	11.51
				10 Year	11.07	11.05	11.28

Fund Characteristics

Number of Holdings	28	Average Price/Book	2.15
Dividend Yield	3.12%	Average Market Cap (M)	\$56,509.12

Source: SSGA, 31 December 2020.

Characteristics are subject to change.

Performance quoted represents past performance, which is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. The performance data does not take account of the commissions and costs incurred on the issue and redemption, or purchases and sale, of units. Visit ssga.com for most recent month-end performance.

Performance of an index is not illustrative of any particular investment. It is not possible to invest directly in an index.

The performance is calculated in USD, its value may rise or fall as a result of currency fluctuations.

Definitions: **NAV** - The market value of a mutual fund's or ETFs total assets, minus liabilities, divided by the number of shares outstanding. **Market Value** - Determined by the midpoint between the bid/offer prices as of the closing time of the New York Stock Exchange (typically 4:00PM EST) on business days. **Gross Expense Ratio** - The fund's total annual operating expense ratio. It is gross of any fee waivers or expense reimbursements. It can be found in the fund's most recent prospectus. **Dividend Yield** - The sum of the most recent 12 dividends within the past 365 days divided by Net Asset Value per share, expressed as a percentage. **Average Price/Book Ratio** - The weighted harmonic average of closing market price divided by the most recent reported book value for each security in the fund's portfolio as calculated for the last twelve months.

Top Holdings*	Weight %	Industry Breakdown*	Weight %
NextEra Energy Inc.	17.26	Electric Utilities	63.65
Duke Energy Corporation	7.69	Multi-Utilities	30.00
Southern Company	7.41	Water Utilities	3.18
Dominion Energy Inc	7.01	Independent Power and Renewable Electricity Producers	1.79
American Electric Power Company Inc.	4.72	Gas Utilities	1.37
Exelon Corporation	4.70		
Sempra Energy	4.20		
Xcel Energy Inc.	4.00		
Eversource Energy	3.39		
Public Service Enterprise Group Inc	3.37		

Source: SSGA, 31 December 2020.

* Are subject to change.

For More Information

Visit our website at www.ssga.com.

Contact our SPDR ETF Sales and Support team at spdrseurope@ssga.com or call your local SPDR ETF representative.

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Marketing Communication:

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NOTICE TO PERSONS IN THE EUROPEAN ECONOMIC AREA ("EEA")

The fund is permitted to market into the relevant EEA jurisdiction pursuant to either Article 42 of AIFMD (if and as implemented under national laws of such member state); or (ii) can otherwise be lawfully offered or sold (including on the basis of an unsolicited request from a professional client/qualified investor).

The fund is an alternative investment fund for the purpose of the European Union Alternative Investment Fund Managers Directive (Directive 2011/61/EU) ("AIFMD"). SSGA Funds Management, Inc. or State Street Global Advisors Trust Company is the alternative investment fund manager ("AIFM") of the fund.

For Switzerland Qualified Investor: The distribution of interests of U.S. SPDR ETFs in Switzerland will be exclusively made to, and directed at, qualified investors. The legal documents of U.S. SPDR ETFs can be obtained free of charge from the representative in Switzerland. Swiss Representative & Swiss Paying Agent: State Street Bank International GmbH Beethovenstrasse 19 8027 Zurich, Switzerland Tel: +41 44 560 5000

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Capital at risk. Investing involves risk including the risk of loss of principal.

Equity securities may fluctuate in value in response to the activities of individual companies and general market and economic conditions.

Foreign Securities may be subject to greater political, economic, environmental, credit and information risks. Foreign securities may be subject to higher volatility than U.S. securities, due to varying degrees of regulation and limited liquidity.

Non-diversified funds that focus on a relatively small number of securities tend to be more volatile than diversified funds and the market as a whole.

Sector ETF products are also subject to sector risk and non-diversification risk, which generally result in greater price fluctuations than the overall market.

Passively managed funds hold a range of securities that, in the aggregate, approximates the full Index in terms of key risk factors and other characteristics.

ETFs trade like stocks, are subject to investment risk, fluctuate in market value and may trade at prices above or below the ETFs net asset value. Brokerage commissions and ETF expenses will reduce returns.

Select Sector SPDR Funds bear a higher level of risk than more broadly diversified funds. All ETFs are subject to risk, including the possible loss of principal.

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