

SPDR® S&P® Retail ETF

XRT

Fact Sheet

Equity

As of 12/31/2020

Key Features

- The SPDR® S&P® Retail ETF seeks to provide investment results that, before fees and expenses, correspond generally to the total return performance of the S&P® Retail Select Industry® Index (the “Index”)
- Seeks to provide exposure the retail segment of the S&P TMI, which comprises the following sub-industries: Apparel Retail, Automotive Retail, Computer & Electronic Retail, Department Stores, Drug Retail, Food Retailers, General Merchandise Stores, Hypermarkets & Super Centers, Internet & Direct Marketing Retail, and Specialty Stores
- Seeks to track a modified equal weighted index which provides the potential for unconcentrated industry exposure across large, mid and small cap stocks
- Allows investors to take strategic or tactical positions at a more targeted level than traditional sector based investing

Fund Information

Inception Date	06/19/2006
CUSIP	78464A714

About This Benchmark

The S&P Retail Select Industry Index (the “Index”) represents the retail segment of the S&P Total Market Index (“S&P TMI”). The S&P TMI is designed to track the broad U.S. equity market. The retail segment of the S&P TMI comprises the following sub-industries: Apparel Retail, Automotive Retail, Computer & Electronic Retail, Department Stores, Drug Retail, Food Retailers, General Merchandise Stores, Hypermarkets & Super Centers, Internet & Direct Marketing Retail, and Specialty Stores. The Index is one of twenty-one (21) of the S&P Select Industry Indices (the “Select Industry Indices”), each designed to measure the performance of a narrow sub-industry or group of sub-industries determined based on the Global Industry Classification Standard (“GICS”).

Total Return (As of 12/31/2020)

	NAV (%)	Market Value (%)	Index (%)
Cumulative			
QTD	30.04	30.06	30.11
YTD	41.71	41.70	41.63
Annualized			
1 Year	41.71	41.70	41.63
3 Year	14.15	14.16	14.14
5 Year	9.86	9.86	9.86
10 Year	11.69	11.67	11.81
Gross Expense Ratio (%)			0.35
30 Day SEC Yield (%)			0.65

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. 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.

Characteristics

Est. 3-5 Year EPS Growth	16.46%
Index Dividend Yield	0.68%
Price/Earnings Ratio FY1	14.78
Number of Holdings	95
Price/Book Ratio	3.56
Average Market Cap (M)	US\$35,454.01

Top 10 Holdings

	Capitalization (\$Million)	Weight (%)
Magnite Inc.	3399.97	1.70
Blink Charging Co	1357.19	1.69
Sportsman's Warehouse Holdings Inc.	765.02	1.60
GameStop Corp. Class A	1228.37	1.52
RealReal Inc.	1729.92	1.34
Vroom Inc.	5335.55	1.27
Guess? Inc.	1439.24	1.26
Children's Place Inc.	730.76	1.24
1-800-FLOWERS.COM Inc. Class A	1674.72	1.24
Albertsons Companies Inc. Class A	8421.68	1.23

Totals may not equal 100 due to rounding.

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Glossary

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.

30 Day SEC Yield (Also known as Standardized Yield) An annualized yield that is calculated by dividing the net investment income earned by the fund over the most recent 30-day period by the current maximum offering price.

Est. 3-5 Year EPS Growth Based on the underlying holdings of the fund. The actual earnings estimates for the underlying holdings are provided by FactSet, First Call, I/B/E/S Consensus, and Reuters and are used to calculate a mean 3-5 year EPS growth rate estimate.

Index Dividend Yield The weighted average of the underlyings' indicated annual dividend divided by price, expressed as a percentage.

Price/Earnings Ratio FY1 The weighted harmonic average of current share price divided by the forecasted one year earnings per share for each security in the fund. Negative and positive outliers are included in the calculation.

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.

Important Risk Information

Funds investing in a **single sector** may be subject to more volatility than funds investing in a diverse group of sectors.

Because of their narrow focus, **sector funds** tend to be more volatile than broadly diversified funds and generally result in greater price fluctuations than the overall market.

Non-diversified fund may invest in a relatively small number of issuers, a decline in the market value may affect its value more than if it invested in a larger number of issuers. While the Fund is expected to operate as a diversified fund, it may become non-diversified for periods of time solely as a result of changes in the composition of its benchmark index.

The Fund may not purchase securities of any issuer if, as a result, more than 5% of the Fund's total assets would be invested in that issuer's securities; except as may be

necessary to approximate the composition of its target index. This limitation does not apply to obligations of the U.S. government or its agencies or instrumentalities.

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. This may cause the fund to experience tracking errors relative to performance of the index.

While the shares of ETFs are tradable on secondary markets, they may not readily trade in all market conditions and may trade at significant discounts in periods of **market stress**.

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.

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for any errors, omissions, or interruptions of any index.

The S&P Select Industry Index series is designed to measure the performance of narrow GICS (Global Industry Classification Standard) sub-industries. The S&P Retail Select Industry Index is an equal-weighted index that draws constituents from the retail segment of the S&P TMI. Liquidity and market capitalization screens are applied to the index to ensure investability.

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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 1-866-787-2257 or visit ssga.com. Read it carefully.

**Not FDIC Insured
No Bank Guarantee
May Lose Value**

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