State Street Equity Income ETFs

Solutions to help seek more income from your equities

STATE STREET℠
INVESTMENT MANAGEMENT

Enhanced income potential

Traditional equity indexes yield around 1%–2%, far below historical norms and the rate of inflation.[1] Dividend paying equity and derivative income strategies income can help generate income, without abandoning the growth potential of equities.

State Street Investment Management has a diverse suite of equity income exposures, offering investors the ability to tailor risk and income characteristics.

Derivative income

Derivative income ETFs generate potential income by collecting premiums from selling options. By carefully selecting options strikes, these ETFs can create a unique risk-reward profile that aims to provide current income while maintaining the potential for long-term growth.

Asset exposure	Fund name	Ticker	Fund dividend yield (%)	30 day SEC yield (%)	Net expense ratio (%)
Broad US Equity	State Street® US Equity Premium Income ETF	SPIN	5.68	0.56	0.25
Communication Services	State Street® Communication Services Select Sector SPDR® Premium Income ETF	XLCI	12.86	1.05	0.35
Consumer Discretionary	State Street® Consumer Discretionary Select Sector SPDR® Premium Income ETF	XLYI	15.89	0.52	0.35
Consumer Stales	State Street® Consumer Staples Select Sector SPDR® Premium Income ETF	XLSI	13.08	2.34	0.35
Energy	State Street® Energy Select Sector SPDR® Premium Income ETF	XLEI	21.73	2.56	0.35
Financials	State Street® Financial Select Sector SPDR® Premium Income ETF	XLFI	12.80	1.25	0.35
Health Care	State Street® Health Care Select Sector SPDR® Premium Income ETF	XLVI	13.00	1.36	0.35
Industrials	State Street® Industrial Select Sector SPDR® Premium Income ETF	XLII	12.92	0.88	0.35
Materials	State Street® Materials Select Sector SPDR® Premium Income ETF	XLBI	16.05	1.43	0.35
Real Estate	State Street® Real Estate Select Sector SPDR® Premium Income ETF	XLRI	14.96	2.93	0.35
Technology	State Street® Technology Select Sector SPDR® Premium Income ETF	XLKI	18.05	0.36	0.35
Utilities	State Street® Utilities Select Sector SPDR® Premium Income ETF	XLUI	14.90	2.40	0.35

Source: State Street Investment Management, Bloomberg Finance L.P., as of June 30, 2026. Because of less than 12 months of history, Select Sector SPDR Premium ETFs' fund dividend yield is an annualized since-inception average monthly dividend, divided by current market price. For the rest of the ETFs, the fund dividend yield shows the 12-month dividend yield which is a sum of dividends that have gone ex-dividend over the prior 12 months, divided by current market price. **The performance data quoted represents past performance. Past performance does not guarantee future results.**

Dividend income

Dividend investing is an investment strategy focused on instruments that issue regular dividends. Companies committed to the consistent return of shareholder value typically demonstrate quality traits like balance sheet strength and reliable cash flow, which can help them withstand economic uncertainty.

High dividend yield

ETFs invest in stocks that currently pay high dividends relative to their share price, aiming to deliver higher immediate income to investors.

Dividend growth

ETFs invest in companies with a consistent history of increasing their dividend payments over time, aiming to provide a steadily growing income stream to investors.

Geographical focus	Sub category	Fund name	Ticker	Fund dividend yield (%)	30 day SEC yield (%)	Net expense ratio (%)
US equities	High Dividend	State Street® SPDR® Portfolio S&P 500® High Dividend ETF	SPYD	4.26	4.38	0.07
	High Dividend	State Street® SPDR® Russell 1000 Yield Focus ETF	ONEY	2.87	2.76	0.20
	Dividend Growers	State Street® SPDR® S&P® Dividend ETF	SDY	2.45	2.43	0.35
	Dividend Growers	State Street® SPDR® Portfolio S&P Sector Neutral Dividend ETF	SPDG	2.70	2.78	0.05
International equities	High Dividend	State Street® SPDR® S&P® Global Dividend ETF	WDIV	4.27	4.36	0.40
	High Dividend	State Street® SPDR® S&P® International Dividend ETF	DWX	4.28	3.25	0.45
	High Dividend	State Street® SPDR® S&P Emerging Markets Dividend ETF	EDIV	4.25	4.39	0.49

Source: State Street Investment Management, Bloomberg Finance L.P., as of June 30, 2026. The fund dividend yield shows the 12-month dividend yield which is a sum of dividends that have gone ex-dividend over the prior 12 months, divided by current market price. **The performance data quoted represents past performance. Past performance does not guarantee future results.**

Hybrid income

Hybrid income ETFs invest in preferred securities that blend characteristics of common stocks and corporate bonds. They can potentially offer high current yield and generally lower volatility than common stocks, thanks to the seniority and fixed-income characteristics of preferreds.

Fund name	Ticker	Fund dividend yield (%)	30 day SEC yield (%)	Net expense ratio (%)
State Street® SPDR® ICE Preferred Securities ETF	PSK	7.08	6.22	0.45

Source: State Street Investment Management, Bloomberg Finance L.P., as of June 30, 2026. The fund dividend yield shows the 12-month dividend yield which is a sum of dividends that have gone ex-dividend over the prior 12 months, divided by current market price. **The performance data quoted represents past performance. Past performance does not guarantee future results.**

Standard Performance

Ticker	Fund name	YTD	Annualized					Inception Date
			1 Year	3 Year	5 Year	10 Year	Since Inception	
SPIN (NAV)	State Street® US Equity Premium Income ETF	2.31	14.80	-	-	-	12.38	Sep 04 2024
SPIN (MKT)	State Street® US Equity Premium Income ETF	2.17	14.54	-	-	-	12.28	-
XLCI (NAV)	State Street® Communication Services Select Sector SPDR® Premium Income ETF	-4.32	-	-	-	-	2.42	Jul 29 2025
XLCI (MKT)	State Street® Communication Services Select Sector SPDR® Premium Income ETF	-4.15	-	-	-	-	2.53	-
XLYI (NAV)	State Street® Consumer Discretionary Select Sector SPDR® Premium Income ETF	0.21	-	-	-	-	5.71	Jul 29 2025
XLYI (MKT)	State Street® Consumer Discretionary Select Sector SPDR® Premium Income ETF	0.11	-	-	-	-	5.65	-
XLSI (NAV)	State Street® Consumer Staples Select Sector SPDR® Premium Income ETF	4.48	-	-	-	-	3.12	Jul 29 2025
XLSI (MKT)	State Street® Consumer Staples Select Sector SPDR® Premium Income ETF	4.17	-	-	-	-	3.06	-
XLEI (NAV)	State Street® Energy Select Sector SPDR® Premium Income ETF	12.42	-	-	-	-	18.52	Jul 29 2025
XLEI (MKT)	State Street® Energy Select Sector SPDR® Premium Income ETF	12.48	-	-	-	-	18.65	-
XLFI (NAV)	State Street® Financial Select Sector SPDR® Premium Income ETF	-1.53	-	-	-	-	3.65	Jul 29 2025
XLFI (MKT)	State Street® Financial Select Sector SPDR® Premium Income ETF	-1.53	-	-	-	-	3.71	-
XLVI (NAV)	State Street® Health Care Select Sector SPDR® Premium Income ETF	5.02	-	-	-	-	18.39	Jul 29 2025
XLVI (MKT)	State Street® Health Care Select Sector SPDR® Premium Income ETF	5.19	-	-	-	-	18.62	-
XLII (NAV)	State Street® Industrial Select Sector SPDR® Premium Income ETF	12.87	-	-	-	-	19.80	Jul 29 2025
XLII (MKT)	State Street® Industrial Select Sector SPDR® Premium Income ETF	12.84	-	-	-	-	19.79	-
XLBI (NAV)	State Street® Materials Select Sector SPDR® Premium Income ETF	7.26	-	-	-	-	9.69	Jul 29 2025
XLBI (MKT)	State Street® Materials Select Sector SPDR® Premium Income ETF	7.21	-	-	-	-	9.75	-
XLRI (NAV)	State Street® Real Estate Select Sector SPDR® Premium Income ETF	5.66	-	-	-	-	4.92	Jul 29 2025
XLRI (MKT)	State Street® Real Estate Select Sector SPDR® Premium Income ETF	5.69	-	-	-	-	4.96	-
XLKI (NAV)	State Street® Technology Select Sector SPDR® Premium Income ETF	17.08	-	-	-	-	29.07	Jul 29 2025
XLKI (MKT)	State Street® Technology Select Sector SPDR® Premium Income ETF	16.99	-	-	-	-	28.98	-

Ticker	Fund name	YTD	Annualized					Inception Date
			1 Year	3 Year	5 Year	10 Year	Since Inception	
XLUI (NAV)	State Street® Utilities Select Sector SPDR® Premium Income ETF	9.53	-	-	-	-	10.32	Jul 29 2025
XLUI (MKT)	State Street® Utilities Select Sector SPDR® Premium Income ETF	9.37	-	-	-	-	10.30	-
SPYD (NAV)	State Street® SPDR® Portfolio S&P 500® High Dividend ETF	12.73	17.54	13.79	8.23	8.57	9.43	Oct 21 2015
SPYD (MKT)	State Street® SPDR® Portfolio S&P 500® High Dividend ETF	12.68	17.56	13.79	8.23	8.57	9.43	-
SDY (NAV)	State Street® SPDR® S&P® Dividend ETF	10.77	15.01	10.34	7.27	9.37	9.01	Nov 08 2005
SDY (MKT)	State Street® SPDR® S&P® Dividend ETF	10.73	15.00	10.34	7.27	9.36	9.01	-
SPDG (NAV)	State Street® SPDR® Portfolio S&P Sector Neutral Dividend ETF	15.17	22.88	-	-	-	20.04	Sep 11 2023
SPDG (MKT)	State Street® SPDR® Portfolio S&P Sector Neutral Dividend ETF	15.04	22.80	-	-	-	20.01	-
ONEY (NAV)	State Street® SPDR® Russell 1000 Yield Focus ETF	14.49	22.14	13.96	9.58	11.91	12.02	Dec 02 2015
ONEY (MKT)	State Street® SPDR® Russell 1000 Yield Focus ETF	14.47	22.07	13.93	9.57	11.90	12.01	-
WDIV (NAV)	State Street® SPDR® S&P® Global Dividend ETF	8.09	18.41	16.77	8.20	7.47	6.93	May 29 2013
WDIV (MKT)	State Street® SPDR® S&P® Global Dividend ETF	8.36	18.36	16.89	8.25	7.44	6.95	-
DWX (NAV)	State Street® SPDR® S&P® International Dividend ETF	6.97	14.11	14.96	7.73	7.44	2.77	Feb 12 2008
DWX (MKT)	State Street® SPDR® S&P® International Dividend ETF	6.61	13.80	14.91	7.70	7.32	2.76	-
EDIV (NAV)	State Street® SPDR® S&P Emerging Markets Dividend ETF	6.95	12.97	18.20	11.22	8.72	3.12	Feb 23 2011
EDIV (MKT)	State Street® SPDR® S&P Emerging Markets Dividend ETF	6.61	12.15	18.22	11.35	8.70	3.13	-
PSK (NAV)	State Street® SPDR® ICE Preferred Securities ETF	-0.97	3.30	3.56	-1.13	1.79	4.46	Sep 16 2009
PSK (MKT)	State Street® SPDR® ICE Preferred Securities ETF	-0.94	2.92	3.59	-1.16	1.76	4.46	-

Source: State Street Investment Management, as of 06/30/2026. **The performance data quoted represents past performance. Past performance does not guarantee future results.** Performance returns for periods of less than one year are not annualized. Performance is shown net of fees. 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. The market price used to calculate the market value return is the midpoint between the highest bid and the lowest offer on the exchange on which the shares of the fund are listed for trading, as of the time that the Fund's NAV is calculated. If you trade your shares at another time, your returns may differ.

Endnotes

1 Bloomberg Finance L.P., period: 4/1/1996–06/30/2026. Traditional equity indexes include S&P 500, MSCI World Index and MSCI ACWI Index. Characteristics are as of the date indicated, are subject to change, and should not be relied upon as current thereafter.

Glossary

Fund Dividend Yield The sum of the distributions within the past 12 months divided by the current Net Asset Value per share, expressed as a percentage.

About State Street Investment Management

At State Street Investment Management, we have been helping create better outcomes for institutions, financial intermediaries, and investors for nearly half a century. Starting with our early innovations in indexing and ETFs, our rigorous approach continues to be driven by market-tested expertise and a relentless commitment to those we serve. With over $6 trillion in assets managed*, clients in 60 countries, and a global network of strategic partners, we use our scale to deliver a comprehensive and cost-effective suite of investment solutions that help investors get wherever they want to go.

* This figure is presented as of June 30, 2026 and includes ETF AUM of $2,203.98 billion USD of which approximately $156.81 billion USD in gold assets with respect to SPDR products for which State Street Global Advisors Funds Distributors, LLC (SSGA FD) acts solely as the marketing agent. SSGA FD and State Street Investment Management are affiliated. Please note all AUM is unaudited.

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Important Risk Discussion

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Investing involves risk including the risk of loss of principal.

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

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.

Diversification does not ensure a profit or guarantee against loss.

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.

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

Passively managed funds invest by sampling the index, holding 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.

Dividend paying securities can fall out of favor causing securities to underperform companies that do not pay dividends. Changes in dividend policies of companies may adversely affect fund performance. The ETFs listed above have historically paid dividends to investors and/or invest in the securities of dividend paying issuers; however, there is no guarantee that these ETFs will consistently pay dividends to investors in the future or will appreciate in value. Investors could lose money by investing in ETFs.

Actively managed funds do not seek to replicate the performance of a specified index. An actively managed fund may underperform its benchmark. An investment in the fund is not appropriate for all investors and is not intended to be a complete investment program. Investing in the fund involves risks, including the risk that investors may receive little or no return on the investment or that investors may lose part or even all the investment.

The Fund's **use of call options** involves speculation and can lead to losses because of adverse movements in the price or value of the underlying stock, index, or other asset, which may be magnified by certain features of the options. If the Fund were to write (sell) a call option on an index or security based on the expectation that the price of an index or security would fall, but the price were to rise instead, the Fund could be required to sell the underlying asset upon exercise at a price below the current market price. When selling a call option, the Fund will receive a premium; however, this premium may not be enough to offset a loss incurred by the Fund if the price of the underlying asset is above the strike price by an amount equal to or greater than the premium. The Fund utilizes FLEX Options guaranteed for settlement by the Options Clearing Corporation ("OCC"). Although unlikely, it is possible the OCC is unable to meet its settlement obligations, which could result in substantial loss for the Fund. FLEX Options may be less liquid than more traditional exchange-traded option contracts.

Concentrated investments in a particular sector tend to be more volatile than the overall market and increases risk that events negatively affecting such sectors or industries could reduce returns, potentially causing the value of the Fund's shares to decrease.

Financial Services Sector concentration are subject to government regulation, deterioration of credit markets, losses resulting from financial difficulties of borrowers and losses resulting from investment activities.

Technology companies, including cyber security companies, can be significantly affected by obsolescence of existing technology, limited product lines, and competition for financial resources, qualified personnel, new market entrants or impairment of patent and intellectual property rights that can adversely affect profit margins.

No **fossil fuel** reserve ownership may have an adverse effect on a company's profitability and, in turn, the returns of the fund.

Investing in REITs involves certain distinct risks in addition to those risks associated with investing in the real estate industry in general. Equity REITs may be affected by changes in the value of the underlying property owned by the REITs, while mortgage REITs may be affected by the quality of credit extended. REITs are subject to heavy cash flow dependency, default by borrowers and self-liquidation. REITs, especially mortgage REITs, are also subject to interest rate risk (i.e., as interest rates rise, the value of the REIT may decline).

The major risks associated with investing in the natural resources sector, including large price volatility due to non-diversification and concentration in natural resources companies.

Because of their narrow focus, financial sector funds tend to be more volatile. Preferred Securities are subordinated to bonds and other debt instruments and will be subject to greater credit risk. The municipal market can be affected by adverse tax, legislative or political changes and the financial condition of the issuers of municipal securities. The fund may contain interest rate risk (as interest rates rise bond prices usually fall); the risk of issuer default; inflation risk; and issuer call risk. The Fund may invest in U.S. dollar-denominated securities of foreign issuers traded in the United States.

This communication is not intended to promote or recommend the use of options or options trading strategies and should not be relied upon as such.

Companies with large market capitalizations go in and out of favor based on market and economic conditions. Larger companies tend to be less volatile than companies with smaller market capitalizations. In exchange for this potentially lower risk, the value of the security may not rise as much as companies with smaller market capitalizations.

Investments in mid-sized companies may involve greater risks than in those of larger, better known companies, but may be less volatile than investments in smaller companies.

The Fund's investments are subject to changes in general economic conditions, general market fluctuations and the risks inherent in investment in securities markets. Investment markets can be volatile and prices of investments can change substantially due to various factors including, but not limited to, economic growth or recession, changes in interest rates, changes in the actual or perceived creditworthiness of issuers, and general market liquidity. The Fund is subject to the risk that geopolitical events will disrupt securities markets and adversely affect global economies and markets. Local, regional or global events such as war, acts of terrorism, the spread of infectious illness or other public health issues, or other events could have a significant impact on the Fund and its investments.

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The above SPDR ETF is actively managed and may not seek to track the performance of an unmanaged index. The ETF may engage in active trading of its portfolio securities to achieve its principal investment strategies. Active trading can increase a fund's transaction costs and may cause the fund to realize taxable gains, which could reduce the returns of those fund shareholders investing through a taxable account. Actively managed ETFs may have higher expense ratios than index-based ETFs or mutual funds. The trading prices of an ETF's shares will fluctuate continuously throughout trading hours based on market supply and demand rather than the Fund's net asset value, which is calculated at the end of each business day. The Shares will trade on the Exchange at prices that may be above (i.e., at a premium) or below (i.e., at a discount), to varying degrees, the daily net asset value of the Shares. The trading prices of a Fund's Shares may deviate significantly from its net asset value during periods of market volatility. Given, however, that Shares can be issued and redeemed daily in Creation Units, the Adviser believes that large discounts and premiums to net asset value should not be sustained for very long. Information on the ETF's premiums or discount for various time periods is available by visiting www.ssga.com

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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 statestreet.com/IM. Read it carefully.

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