

# SPDR® Product Lineup

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

## Low-Cost Core

### US Equities

SPTM	●	SPDR Portfolio S&P 1500® Composite Stock Market	0.03
SPLG	●	SPDR Portfolio S&P 500®	0.02 <sup>TER</sup>
SPMD	●	SPDR Portfolio S&P 400™ Mid Cap	0.03 <sup>TER</sup>
SPSM	●	SPDR Portfolio S&P 600™ Small Cap	0.03 <sup>TER</sup>
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
SPDG	■ ●	SPDR Portfolio S&P Sector Neutral Dividend	0.05

### International Equities

SPGM	●	SPDR Portfolio MSCI Global Stock Market	0.09
SPDW	●	SPDR Portfolio Developed World ex-US	0.03 <sup>TER</sup>
SPEU	●	SPDR Portfolio Europe	0.07 <sup>TER</sup>
SPEM	●	SPDR Portfolio Emerging Markets	0.07 <sup>TER</sup>

### Fixed Income

SPAB	●	SPDR Portfolio Aggregate Bond	0.03
SPSB	●	SPDR Portfolio Short Term Corporate Bond	0.04
SPIB	●	SPDR Portfolio Intermediate Term Corporate Bond	0.04
SPLB	●	SPDR Portfolio Long Term Corporate Bond	0.04
SPBO	●	SPDR Portfolio Corporate Bond	0.03
SPTS	●	SPDR Portfolio Short Term Treasury	0.03 <sup>TER</sup>
SPTI	●	SPDR Portfolio Intermediate Term Treasury	0.03 <sup>TER</sup>
SPTL	●	SPDR Portfolio Long Term Treasury	0.03 <sup>TER</sup>
SPMB	■ ●	SPDR Portfolio Mortgage Backed Bond	0.04

Low-Cost Core Products are in **BOLD** text.

■ New Fund

<sup>TER</sup> TER Reduction

As of January 31, 2024. Options Availability as of January 12, 2024.

- Options are available on these SPDR ETFs. Availability is subject to change without notice. Options trading is not appropriate for all investors. Options trading involves significant risk, including unlimited financial loss.

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

## Low-Cost Core (cont'd)

### Fixed Income (cont'd)

SPHY	●	SPDR Portfolio High Yield Bond	0.05 <sup>TER</sup>
SPIP	●	SPDR Portfolio TIPS	0.12

## US Equities

### Core

SPTM	●	SPDR Portfolio S&P 1500 Composite Stock Market	0.03
SPLG	●	SPDR Portfolio S&P 500	0.02 <sup>TER</sup>
SPMD	●	SPDR Portfolio S&P 400 Mid Cap	0.03 <sup>TER</sup>
SPSM	●	SPDR Portfolio S&P 600 Small Cap	0.03 <sup>TER</sup>
SPY	●	SPDR S&P 500	0.0945
MDY	●	SPDR S&P MidCap 400®	0.22
DIA	●	SPDR Dow Jones® Industrial Average	0.16

### 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

### Sector

XLC	●	Communication Services Select Sector SPDR	0.09 <sup>TER</sup>
XLP	●	Consumer Staples Select Sector SPDR	0.09 <sup>TER</sup>
XLY	●	Consumer Discretionary Select Sector SPDR	0.09 <sup>TER</sup>
XLE	●	Energy Select Sector SPDR	0.09 <sup>TER</sup>

### ▲ Active Funds

- The gross expense ratios for these funds are as follows: SPMB: 0.05 and LQIG: 0.09. 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 October 31, 2024.

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

## US Equities (cont'd)

### Sector (cont'd)

<b>XLF</b>	●	Financial Select Sector SPDR	0.09 <sup>TER</sup>
<b>XLV</b>	●	Health Care Select Sector SPDR	0.09 <sup>TER</sup>
<b>XLI</b>	●	Industrial Select Sector SPDR	0.09 <sup>TER</sup>
<b>XLB</b>	●	Materials Select Sector SPDR	0.09 <sup>TER</sup>
<b>XLRE</b>	●	Real Estate Select Sector SPDR	0.09 <sup>TER</sup>
<b>XLK</b>	●	Technology Select Sector SPDR	0.09 <sup>TER</sup>
<b>XLU</b>	●	Utilities Select Sector SPDR	0.09 <sup>TER</sup>
<b>XLSR</b>	▲	SPDR SSGA US Sector Rotation	0.70

### New Economies: 21st Century Sectors

<b>KOMP</b>	●	SPDR S&P Kensho New Economies Composite	0.20
<b>SIMS</b>		SPDR S&P Kensho Intelligent Structures	0.45
<b>HAIL</b>	●	SPDR S&P Kensho Smart Mobility	0.45
<b>FITE</b>	●	SPDR S&P Kensho Future Security	0.45
<b>ROKT</b>		SPDR S&P Kensho Final Frontiers	0.45
<b>CNRG</b>		SPDR S&P Kensho Clean Power	0.45

### Industry (Modified Equal Weighted)

<b>KBE</b>	●	SPDR S&P Bank	0.35
<b>KRE</b>	●	SPDR S&P Regional Banking	0.35
<b>KCE</b>	●	SPDR S&P Capital Markets	0.35
<b>KIE</b>	●	SPDR S&P Insurance	0.35
<b>XAR</b>	●	SPDR S&P Aerospace & Defense	0.35
<b>XTN</b>	●	SPDR S&P Transportation	0.35
<b>XBI</b>	●	SPDR S&P Biotech	0.35
<b>XPH</b>	●	SPDR S&P Pharmaceuticals	0.35
<b>XHE</b>	●	SPDR S&P Health Care Equipment	0.35
<b>XHS</b>	●	SPDR S&P Health Care Services	0.35
<b>XOP</b>	●	SPDR S&P Oil & Gas Exploration & Production	0.35
<b>XES</b>	●	SPDR S&P Oil & Gas Equipment & Services	0.35
<b>XME</b>	●	SPDR S&P Metals & Mining	0.35
<b>XRT</b>	●	SPDR S&P Retail	0.35
<b>XHB</b>	●	SPDR S&P Homebuilders	0.35
<b>XSD</b>	●	SPDR S&P Semiconductor	0.35
<b>XSW</b>	●	SPDR S&P Software & Services	0.35
<b>XNTK</b>	●	SPDR NYSE Technology	0.35
<b>XITK</b>	●	SPDR FactSet Innovative Technology	0.45
<b>XTL</b>	●	SPDR S&P Telecom	0.35

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

## International Equities

### Broad

<b>SPGM</b>	●	SPDR Portfolio MSCI Global Stock Market	0.09
<b>SPDW</b>	●	SPDR Portfolio Developed World ex-US	0.03 <sup>TER</sup>
<b>CWI</b>	●	SPDR MSCI ACWI ex-US	0.30
<b>DGT</b>		SPDR Global Dow	0.50
<b>GWX</b>	●	SPDR S&P International Small Cap	0.40

### Developed Region/Country

<b>SPEU</b>	●	SPDR Portfolio Europe	0.07 <sup>TER</sup>
<b>FEZ</b>	●	SPDR EURO STOXX 50®	0.29

### Emerging Markets

<b>SPEM</b>	●	SPDR Portfolio Emerging Markets	0.07 <sup>TER</sup>
<b>EWX</b>	●	SPDR S&P Emerging Markets Small Cap	0.65
<b>GXC</b>	●	SPDR S&P China	0.59
<b>GMF</b>	●	SPDR S&P Emerging Asia Pacific	0.49

## Smart Beta

### Income

<b>SPYD</b>	●	SPDR Portfolio S&P 500 High Dividend	0.07
<b>SPDG</b>		SPDR Portfolio S&P Sector Neutral Dividend	0.05
<b>SDY</b>	●	SPDR S&P Dividend	0.35
<b>WDIV</b>		SPDR S&P Global Dividend	0.40
<b>DWX</b>	●	SPDR S&P International Dividend	0.45
<b>EDIV</b>	●	SPDR S&P Emerging Markets Dividend	0.49

### Multi-Factor: StrategicFactors<sup>SM</sup>

<b>QUS</b>		SPDR MSCI USA StrategicFactors	0.15
<b>QWLD</b>		SPDR MSCI World StrategicFactors	0.30
<b>QEFA</b>		SPDR MSCI EAFE StrategicFactors	0.30
<b>QEMM</b>		SPDR MSCI Emerging Markets StrategicFactors	0.30

### Multi-Factor: Focus Factor

<b>ONEY</b>	●	SPDR Russell 1000 Yield Focus	0.20
<b>ONEV</b>		SPDR Russell 1000 Low Volatility Focus	0.20
<b>ONEO</b>		SPDR Russell 1000 Momentum Focus	0.20

### Single Factor

<b>LGLV</b>		SPDR SSGA US Large Cap Low Volatility Index	0.12
<b>SMLV</b>		SPDR SSGA US Small Cap Low Volatility Index	0.12
<b>MMTM</b>	●	SPDR S&P 1500 Momentum Tilt	0.12
<b>VLU</b>	●	SPDR S&P 1500 Value Tilt	0.12

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

## ESG

### Best-In-Class/Positive Screening Investment Approach

US Equities

<b>EFIV</b>		SPDR S&P 500 ESG	0.10
<b>ESIX</b>		SPDR S&P SmallCap 600™ ESG	0.12
<b>SHE</b>		SPDR MSCI USA Gender Diversity	0.20
<b>CNRG</b>		SPDR S&P Kensho Clean Power	0.45

### International Equity

<b>NZUS</b>		SPDR MSCI USA Climate Paris Aligned	0.10
<b>NZAC</b>	●	SPDR MSCI ACWI Climate Paris Aligned	0.12

### US Fixed Income

<b>MBNE</b>	▲	SPDR Nuveen Municipal Bond ESG	0.43
-------------	---	--------------------------------	------

### Exclusionary Investment Approach

US Equities

<b>SPYX</b>	●	SPDR S&P 500 Fossil Fuel Reserves Free	0.20
-------------	---	--	------

International Equities

<b>EFAX</b>		SPDR MSCI EAFE Fossil Fuel Reserves Free	0.20
<b>EEMX</b>	●	SPDR MSCI Emerging Markets Fossil Fuel Reserves Free	0.30

## Fixed Income

### Multi-Sector

<b>SPAB</b>	●	<b>SPDR Portfolio Aggregate Bond</b>	<b>0.03</b>
<b>OBND</b>	▲	SPDR Loomis Sayles Opportunistic Bond	0.55
<b>TOTL</b>	▲ ●	SPDR DoubleLine® Total Return Tactical	0.55
<b>STOT</b>	▲	SPDR DoubleLine Short Duration Total Return Tactical	0.45
<b>ULST</b>	▲	SPDR SSGA Ultra Short Term Bond	0.20
<b>FISR</b>	▲	SPDR SSGA Fixed Income Sector Rotation	0.50

### High Yield/Senior Loans

<b>HYBL</b>	▲	SPDR Blackstone High Income	0.70
<b>SPHY</b>	●	<b>SPDR Portfolio High Yield Bond</b>	<b>0.05<sup>TER</sup></b>
<b>SRLN</b>	▲ ●	SPDR Blackstone Senior Loan	0.70
<b>SJNK</b>	●	SPDR Bloomberg Short Term High Yield Bond	0.40
<b>JNK</b>	●	SPDR Bloomberg High Yield Bond	0.40

### US Investment Grade Corporates

<b>SPSB</b>	●	<b>SPDR Portfolio Short Term Corporate Bond</b>	<b>0.04</b>
<b>SPIB</b>	●	<b>SPDR Portfolio Intermediate Term Corporate Bond</b>	<b>0.04</b>

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

## Fixed Income (cont'd)

### US Investment Grade Corporates (cont'd)

<b>SPLB</b>	●	<b>SPDR Portfolio Long Term Corporate Bond</b>	<b>0.04</b>
<b>SPBO</b>	●	<b>SPDR Portfolio Corporate Bond</b>	<b>0.03</b>
<b>FLRN</b>	●	SPDR Bloomberg Investment Grade Floating Rate	0.15
<b>LQIG</b>	■	SPDR MarketAxess Investment Grade 400 Corporate Bond	0.07

### US Government

<b>SPTS</b>	●	<b>SPDR Portfolio Short Term Treasury</b>	<b>0.03<sup>TER</sup></b>
<b>SPTI</b>	●	<b>SPDR Portfolio Intermediate Term Treasury</b>	<b>0.03<sup>TER</sup></b>
<b>SPTL</b>	●	<b>SPDR Portfolio Long Term Treasury</b>	<b>0.03<sup>TER</sup></b>
<b>SPIP</b>	●	<b>SPDR Portfolio TIPS</b>	<b>0.12</b>
<b>TIPX</b>	●	SPDR Bloomberg 1-10 Year TIPS	0.15
<b>BIL</b>	●	SPDR Bloomberg 1-3 Month T-Bill	0.1356
<b>BILS</b>	●	SPDR Bloomberg 3-12 Month T-Bill	0.135

### US Mortgage

<b>SPMB</b>	■ ●	<b>SPDR Portfolio Mortgage Backed Bond</b>	<b>0.04</b>
-------------	-----	--	-------------

### Hybrids

<b>CWB</b>	●	SPDR Bloomberg Convertible Securities	0.40
<b>PSK</b>	●	SPDR ICE Preferred Securities	0.45

### Municipal

<b>MBND</b>	▲	SPDR Nuveen Municipal Bond	0.40
<b>SHM</b>		SPDR Nuveen Bloomberg Short Term Municipal Bond	0.20
<b>TFI</b>	●	SPDR Nuveen Bloomberg Municipal Bond	0.23
<b>HYMB</b>	●	SPDR Nuveen Bloomberg High Yield Municipal Bond	0.35

### International

<b>EMHC</b>		SPDR Bloomberg Emerging Markets USD Bond	0.23
<b>EMTL</b>	▲	SPDR DoubleLine Emerging Markets Fixed Income	0.65
<b>EBND</b>	●	SPDR Bloomberg Emerging Markets Local Bond	0.30
<b>IBND</b>		SPDR Bloomberg International Corporate Bond	0.50
<b>BWZ</b>		SPDR Bloomberg Short Term International Treasury Bond	0.35
<b>BWX</b>	●	SPDR Bloomberg International Treasury Bond	0.35
<b>WIP</b>	●	SPDR FTSE International Government Inflation-Protected Bond	0.50

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

### Commodity/Real Assets

<b>GLD</b> <sup>®</sup>	●	SPDR Gold Shares	0.40
<b>GLDM</b> <sup>®</sup>		SPDR Gold MiniShares <sup>®</sup> Trust	0.10
<b>GII</b>		SPDR S&P Global Infrastructure	0.40
<b>GNR</b>	●	SPDR S&P Global Natural Resources	0.40
<b>NANR</b>	●	SPDR S&P North American Natural Resources	0.35
<b>RWR</b>	●	SPDR Dow Jones REIT	0.25
<b>RWO</b>	●	SPDR Dow Jones Global Real Estate	0.50
<b>RWX</b>	●	SPDR Dow Jones International Real Estate	0.59

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

### Asset Allocation

<b>GAL</b>	▲	SPDR SSGA Global Allocation	0.35
<b>INKM</b>	▲	SPDR SSGA Income Allocation	0.50
<b>RLY</b>	▲ ●	SPDR SSGA Multi-Asset Real Return	0.50

As of January 31, 2024. Options Availability as of January 12, 2024.

Low-Cost Core Products are in **BOLD** text.

■ New Fund

TER TER Reduction

- Options are available on these SPDR ETFs. Availability is subject to change without notice. Options trading is not appropriate for all investors. Options trading involves significant risk, including unlimited financial loss.

▲ Active Funds

- The gross expense ratios for these funds are as follows: SPMB: 0.05 and LQIG: 0.09. 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 October 31, 2024.

---

## ssga.com

### Information Classification: General Access

---

#### Important Risk Information

**The information provided does not constitute investment advice and it should not be relied on as such. It should not be considered a solicitation to buy or an offer to sell a security. It does not take into account any investor's particular investment objectives, strategies, tax status or investment horizon. You should consult your tax and financial advisor.**

Investing involves risk including the risk of loss of principal.

The whole or any part of this work may not be reproduced, copied or transmitted or any of its contents disclosed to third parties without SSGA's express written consent.

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.

Equity securities may fluctuate in value and can decline significantly in response to the activities

of individual companies and general market and economic conditions.

All information is from SSGA unless otherwise noted and has been obtained from sources believed to be reliable, but its accuracy is not guaranteed. There is no representation or warranty as to the current accuracy, reliability or completeness of, nor liability for, decisions based on such information and it should not be relied on as such.

**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. Frequent trading of ETFs could significantly increase commissions and other costs such that they may offset any savings from low fees or costs.

This communication is not intended to be an investment recommendation or investment advice and should not be relied upon as such.

The returns on a portfolio of securities which exclude companies that do not meet the portfolio's specified ESG criteria may trail the returns on a portfolio of securities which include such companies. A portfolio's ESG criteria may result in the portfolio investing in industry sectors or securities which underperform the market as a whole.

**Diversification** does not ensure a profit or guarantee against loss.

Investing involves risk, and you could lose money on an investment in each of SPDR® Gold Shares Trust ("GLD"® or "GLD") and SPDR® Gold MiniShares® Trust Trust ("GLDM"® or "GLDM"), a series of the World Gold Trust (together, the "Funds").

Commodities and commodity-index linked securities may be affected by changes in overall market movements, changes in interest rates, and other factors such as weather, disease, embargoes, or political and regulatory developments, as well as trading activity of speculators and arbitrageurs in the underlying commodities.

**Investing in commodities entails significant risk and is not appropriate for all investors.**

**Important Information Relating to GLD® and GLDM®: GLD and the World Gold Trust have each filed a registration statement (including a prospectus) with the Securities and Exchange Commission ("SEC") for GLD and GLDM, respectively. Before you invest, you should read the prospectus in the registration statement and other documents each Fund has filed with the SEC for more complete information about each Fund and these offerings. Please see each Fund's prospectus for a detailed discussion of the risks of investing in each Fund's shares.**

**The GLD prospectus is available by clicking here, and the GLDM prospectus is available by clicking here. You may get these documents for free by visiting EDGAR on the SEC website at sec.gov or by visiting spdrgoldshares.com. Alternatively, the Funds or any authorized participant will arrange to send you the prospectus if you request it by calling 866.320.4053.**

None of the Funds is an investment company registered under the Investment Company Act of 1940 (the "1940 Act"). As a result, shareholders of each Fund do not have the protections associated with ownership of shares in an investment company registered under the 1940 Act. GLD and GLDM are not subject to regulation under the Commodity Exchange Act of 1936 (the "CEA"). As a result, shareholders of each of GLD and GLDM do not have the protections afforded by the CEA. Shares of each Fund trade like stocks, are subject to investment risk and will fluctuate in market value.

The values of GLD shares and GLDM shares relate directly to the value of the gold held by each Fund (less its expenses), respectively. Fluctuations in the price of gold could materially and adversely affect an investment in the shares. The price received upon the sale of the shares, which trade at market price, may be more or less than the value of the gold represented by them.

None of the Funds generate any income, and as each Fund regularly sells gold to pay for its ongoing expenses, the amount of gold represented by each Fund share will decline over time to that extent.

The World Gold Council name and logo are a registered trademark and used with the permission of the World Gold Council pursuant to a license agreement. The World Gold Council is not responsible for the content of, and is not liable for the use of or reliance on, this material. World Gold Council is an affiliate of the Sponsor of each of GLD and GLDM.

MiniShares® is a registered trademark of WGC USA Asset Management Company, LLC used with the permission of WGC USA Asset Management Company, LLC. GLD® and GLDM® are registered trademarks of World Gold Trust Services, LLC used with the permission of World Gold Trust Services, LLC.

**For more information, please contact the Marketing Agent for GLD and GLDM: State Street Global Advisors Funds Distributors, LLC, One Iron Street, Boston, MA, 02210; T: +1 866 320 4053 [spdrgoldshares.com](http://spdrgoldshares.com).**  
**Intellectual Property Information:** The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("S&P DJI") and have been licensed for use by State Street Global Advisors. S&P®, SPDR®, S&P 500®, US 500 and the 500 are trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and has been licensed for use by S&P Dow Jones Indices; and these trademarks have been licensed for use by S&P DJI and sublicensed for certain purposes by State Street Global Advisors. The fund is not sponsored, endorsed, sold or promoted by S&P DJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of

investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of these indices.

The trademarks and service marks referenced herein are the property of their respective owners. Third party data providers make no warranties or representations of any kind relating to the accuracy, completeness or timeliness of the data and have no liability for damages of any kind relating to the use of such data. DoubleLine® is a registered trademark of DoubleLine Capital LP.

BLOOMBERG®, a trademark and service mark of Bloomberg Finance L.P. and its affiliates, and®, a trademark and service mark of Bank Plc, have each been licensed for use in connection with the listing and trading of the SPDR Bloomberg ETFs.

The MarketAxess Index is the exclusive property of MarketAxess and has been licensed for use by State Street Global Advisors Trust Company. State Street Global Advisors Trust Company products are not sponsored, endorsed, sold or promoted by MarketAxess and MarketAxess does not bear any liability with respect to the ETF or make any representation, warranty or condition regarding the advisability of buying, selling, holding any ETF managed or sponsored by State Street Global Advisors Trust. The MarketAxess trademark is a registered trademark of MarketAxess Holdings Inc. used under license. KENSHO® is a registered service mark of Kensho Technologies Inc. ("Kensho"), and all Kensho financial indices in the Kensho New Economies® family and such indices' corresponding service marks have been licensed by the Licensee in connection with the SPDR Kensho Intelligent Structures ETF, SPDR Kensho Smart Mobility ETF, SPDR Kensho Future Security ETF, SPDR Kensho Clean Power ETF, SPDR Kensho Final Frontiers ETF and SPDR Kensho New Economies Composite ETF (collectively, the "SPDR ETFs"). The SPDR ETFs are not marketed, sold, or sponsored by Kensho, Kensho's affiliates, or Kensho's third party licensors.

Kensho is not an investment adviser or broker-dealer and Kensho makes no representation regarding the advisability of investing in any investment fund, other investment vehicle, security or other financial product regardless of whether or not it is based on, derived from, or included as a constituent of any Kensho New Economies® family index. Kensho bears no responsibility or liability for any business decision, input, recommendation, or action taken based on Kensho indices or any products based on, derived from, or included as a constituent of any such index. All referenced names and trademarks are the property of their respective owners.

London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). © LSE Group 2019. FTSE Russell is a trading name of certain of the LSE Group companies. "FTSE®" is a trade mark of the relevant LSE Group companies and is used by any other LSE Group company under license. All rights in the FTSE Russell indexes or data vest in the relevant LSE Group company which owns the index or the data. Neither LSE Group nor its licensors accept any liability for any errors or omissions in the indexes or data and no party may rely on any indexes or data contained in this communication. No further distribution of data from the LSE Group is permitted without the relevant LSE Group company's express written consent. The LSE Group does not promote, sponsor or endorse the content of this communication.

**Distributor** State Street Global Advisors Funds Distributors, LLC, member FINRA, SIPC, an indirect wholly owned subsidiary of State Street Corporation. References to State Street may include State Street Corporation and its affiliates. Certain State Street affiliates provide services and receive fees from the SPDR ETFs. ALPS Distributors, Inc., member FINRA, is distributor for SPDR S&P 500, SPDR S&P MidCap 400 and SPDR Dow Jones Industrial Average, all unit investment

trusts. ALPS Portfolio Solutions Distributor, Inc., member FINRA, is distributor for Select Sector SPDRs. ALPS Distributors, Inc. and ALPS Portfolio Solutions Distributor, Inc. are not affiliated with State Street Global Advisors Funds Distributors, LLC. State Street Global Advisors Funds Distributors, LLC is the distributor for certain registered products on behalf of the advisor. SSGA Funds Management has retained Blackstone Liquid Credit Strategies LLC, Nuveen Asset Management, Loomis Sayles, and DoubleLine Capital LP as the sub-advisor. Nuveen Asset Management, Blackstone Liquid Credit Strategies LLC, Loomis Sayles, and DoubleLine Capital LP are not affiliated with State Street Global Advisors Funds Distributors, LLC. SSGA Funds Management, Inc. ("SSGA FM") serves as the investment adviser to the SPDR Bloomberg Emerging Markets USD Bond ETF. State Street Global Advisors Limited, an affiliate of SSGA FM, serves as investment sub-adviser to the SPDR Bloomberg Emerging Markets USD Bond ETF.

**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](http://ssga.com). Read it carefully.**

© 2024 State Street Corporation.  
All Rights Reserved.  
ID11954700-5662122.8.2.AM.RTL 0124  
Exp. Date: 01/31/2025 SPD003381

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