Overview

ETF Model Portfolios

All Models Are Not Created Equal

State Street ETF Model Portfolios are designed for a range of investment outcomes and provide diversification opportunities across a variety of asset classes.

Time-Tested

Established in 1982, the **130+** member Investment Solutions Group (ISG) at State Street Global Advisors builds and manages the State Street ETF Model Portfolios. This same team manages money for large institutions around the world, including **pension funds, central banks, sovereign wealth funds and endowments**.

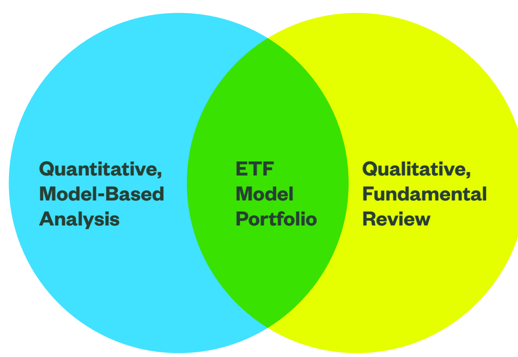
Efficient

ETFs have **low expenses** and tend to be highly **tax-efficient** — qualities that help keep overall costs low so you can take home more of your returns.

Disciplined

The managers of the State Street ETF Model Portfolios employ a rigorous process and invest each portfolio's assets in a distinct mix of ETFs. The resulting portfolios provide **global diversification** based on their target balance of risk and return. The model portfolios undergo **ongoing risk evaluation** and offer a **track record** of performance, in some cases dating back 15 years.

Comprehensive Analysis of the Investment Landscape



The information contained above is for illustrative purposes only.

State Street Global Advisors by the Numbers

- Creator of the world's 1st ETFs[1]
- $4.73T under management, as the 4th largest asset manager in the world[2]
- 230-year heritage as a part of State Street Corporation
- #1 global manager of endowments, foundations and government retirement plans[3]

Endnotes

1 ETFs managed by State Street Global Advisors have the oldest inception dates within the US, Hong Kong, Australia, and Singapore. State Street Global Advisors launched the first ETF in the US on January 22, 1993; launched the first ETF in Hong Kong on November 11, 1999; launched the first ETF in Australia on August 24, 2001; and launched the first ETF in Singapore on April 11, 2002.

2 This figure is presented as of September 30, 2024 and includes ETF AUM of $1,515.67 billion USD of which approximately $82.59 billion is 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 Global Advisors are affiliated. Please note all AUM is unaudited.

3 P&I Research Center, as of December 31, 2023.

ssga.com

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

Important Risk Information

Investing involves risk including the risk of loss of principal.

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.

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.

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

SSGA uses quantitative models in an effort to enhance returns and manage risk. While SSGA expects these models to perform as expected, deviation between the forecasts and the actual events can result in either no advantage or in results opposite to those desired by SSGA. In particular, these models may draw from unique historical data that may not predict future trades or market performance adequately. There can be no assurance that the models will behave as expected in all market conditions. In addition, computer programming used to create quantitative models, or the data on which such models operate, might contain one or more errors. Such errors might never be detected, or might be detected only after the Portfolio has sustained a loss (or reduced performance) related to such errors. Availability of third-party models could be reduced or eliminated in the future.

Diversification does not ensure a profit or guarantee against loss.

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.

Asset allocation is a method of diversification which positions assets among major investment categories. Asset Allocation may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss.

The models presented herein have different investment objectives, costs and expenses. The performance of each model will necessarily depend on the ability of their respective managers to select portfolio investments. These differences, among others, may result in significant disparity in the model's portfolio assets and performance.

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.

ID2431003-2946208.22.1.AM.RTL 1024
Exp. Date: 07/31/2025