STATE STREET GLOBAL ADVISORS SPDR®

State Street ETF Model Portfolios

A Partnership to Achieve Your Goals

Build Your Good Life

You want to put your money to work to build the life you and your family have dreamed of. To succeed, you need to address an array of financial issues.

A Financial Plan May Have Many Components

retirement planning–cash flow management–**budgeting and spending**–setting priorities–**college planning**–short-term savings–**financial protection and insurance**–family money discussions–**debt management**–home and real estate–**workplace benefits**–goal-setting–**implementing financial plans**–investment planning–**tax management**–investment management–**philanthropy and gifting**–financial coaching and education–**legacy and inheritance**

Your financial advisor helps navigate this complicated world by drawing on a range of expert resources, so he or she can focus on their most important role: working in partnership with you to help you achieve your goals. For example, your financial advisor may recommend investing in a model portfolio built by highly sophisticated managers. Partnering with those managers gives you access to the resources and expertise of some of the world's leading investment teams.

What Is a Model Portfolio?

An asset allocation model portfolio is a globally diversified investment approach that targets a particular balance of return and risk. Models are designed to address a variety of unique investor needs and have the potential to:

Diversify your investments in an easy-to-use and easy-to-understand package

Reduce investment management costs and taxes by using low-cost, tax-efficient exchange traded funds (ETFs)

Benefit from access to institutional investment management and expertise not commonly available to individual investors

Advisors Look to Models for a Range of Considerations

Sector/Industry Diversification	Rebalancing	Security Concentration	Asset Allocation	Geopolitical Risk
Volatility	Valuation Analysis	Domestic Policy Changes	Security Selection	Putting New Money to Work
Investment Due Diligence	Geographic Diversification	Investment Tax Management	Interest Rate Risk	Credit Risk

Through model portfolios, your advisor can offer you access to the teams that manage the assets of some of the largest, most discerning investors in the world. Their resources and expertise can help you build toward the future you envision — whether that means preparing for retirement, planning for college, supporting kids or aging parents, preparing a financial legacy, donating to cherished causes or traveling the world.

State Street ETF Model Portfolios

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 16 years.

State Street Global Advisors by the Numbers

1st
creator of the world's first ETFs[1]

$4.73T
under management, as the 4th largest asset manager in the world[2]

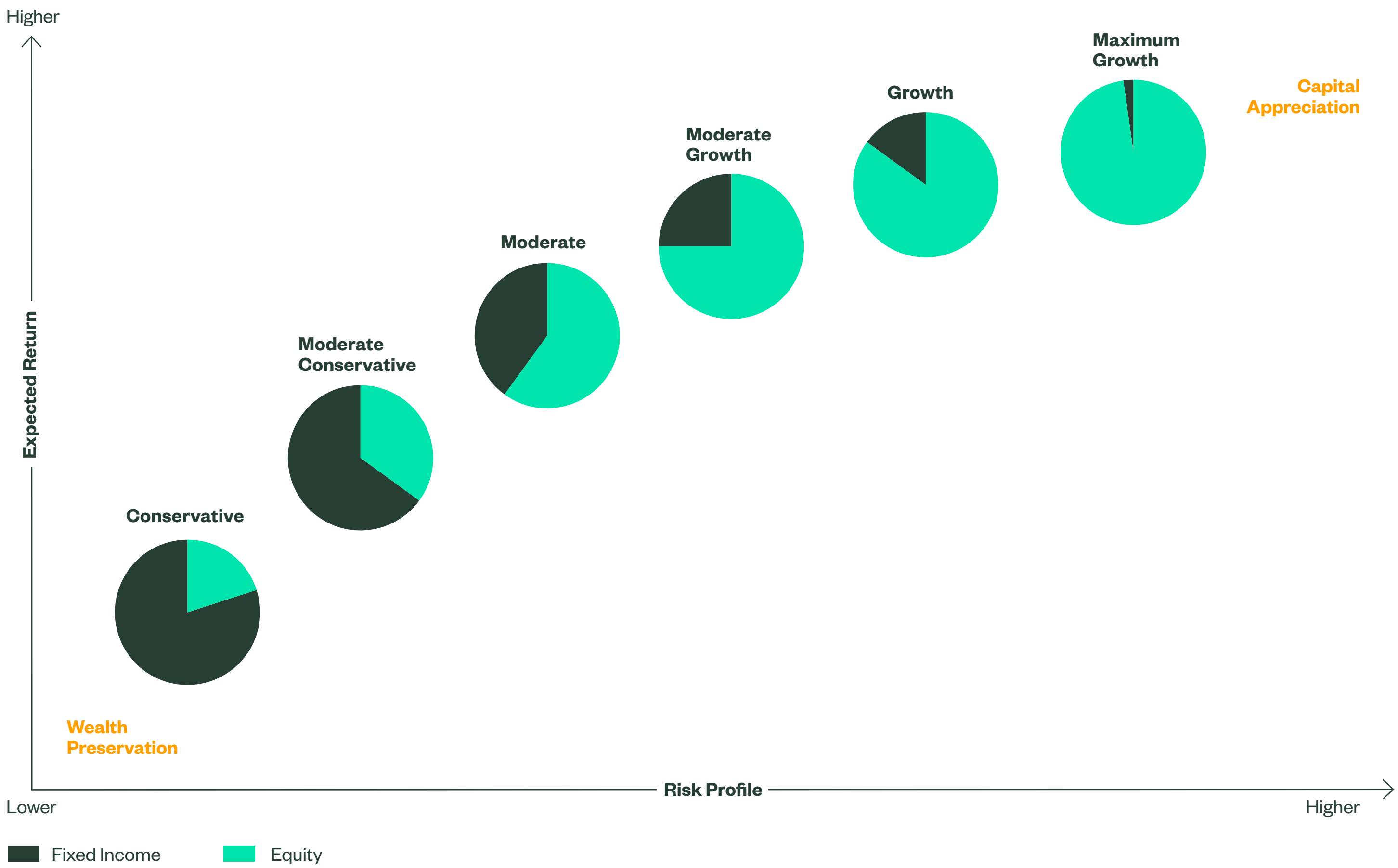
230-yr.
heritage as a part of State Street Corporation

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.

Exposure Across the Risk/Return Spectrum

The State Street ETF Model Portfolios include solutions for a full range of investment needs. Your advisor can help you select the model portfolio that aligns with your risk tolerance and investment goals.



For illustrative purposes only.

Model Portfolio Offerings

State Street Active Asset Allocation ETF Portfolios Actively managed portfolios that trade throughout the year to capitalize on evolving market conditions, with the goal of outperforming their benchmarks over a full market cycle.

State Street Quarterly Asset Allocation ETF Portfolios As an alternative to tactical and strategic portfolio management, the portfolios trade quarterly and target opportunities in global capital markets.

State Street Strategic Asset Allocation ETF Portfolios Low-cost, globally diversified portfolios, evaluated annually.

State Street Tax-Sensitive Strategic Asset Allocation ETF Portfolios Low-cost, globally diversified portfolios that capture the potential tax advantages of municipal bonds, evaluated annually.

Offerings subject to firm availability.

About State Street Global Advisors

For over four decades, State Street Global Advisors has served the world's governments, institutions, and financial advisors. With a rigorous, risk-aware approach built on research, analysis, and market-tested experience, and as pioneers in index and ETF investing, we are always inventing new ways to invest. As a result, we have become the world's fourth-largest asset manager* with US $4.73 trillion† under our care.

* Pensions & Investments Research Center, as of December 31, 2023.
† 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 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 Global Advisors are affiliated. Please note all AUM is unaudited.

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.

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.

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 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.

All asset allocation scenarios are for hypothetical purposes only and are not intended to represent a specific asset allocation strategy or recommend a particular allocation. Each investor's situation is unique and asset allocation decisions should be based on an investor's risk tolerance, time horizon and financial situation.

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.

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.

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 StateStreet 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

© 2024 State Street Corporation.
All Rights Reserved.
ID2482153-2885114.7.1.AM.RTL 1124
Exp. Date: 11/30/2025