

SPDR® Product Lineup

for Insurance Companies

Ticker	SPDR ETF	2024 Designation ¹	S&P Rating	Net Expense Ratio (%)
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NAIC Designation Categories for SPDR Fixed Income ETFs

US Investment Grade Corporates

FLRN	●	SPDR Bloomberg Investment Grade Floating Rate ETF	Preliminary NAIC 1.F	'A+f/S1'	0.15
SPSB	●	SPDR Portfolio Short Term Corporate Bond ETF	Preliminary NAIC 2.A	'BBB+f/S1'	0.07
SPIB	●	SPDR Portfolio Intermediate Term Corporate Bond ETF	Preliminary NAIC 2.A	'BBB+f/S3'	0.07
SPLB	●	SPDR Portfolio Long Term Corporate Bond ETF	Preliminary NAIC 2.A	'BBB+f/S5'	0.07
SPBO	●	SPDR Portfolio Corporate Bond ETF	Preliminary NAIC 2.A		0.03
LQIG	■	SPDR MarketAxess Investment Grade 400 Corporate Bond ETF	Preliminary NAIC 2.A	'BBB+f/S4'	0.07

High Yield/Senior Loans

SPHY	●	SPDR Portfolio High Yield Bond ETF	Preliminary NAIC 4.B		0.05
SJNK	●	SPDR Bloomberg Short Term High Yield Bond ETF	Preliminary NAIC 4.B	'Bf/S3'	0.40
JNK	●	SPDR Bloomberg High Yield Bond ETF	Preliminary NAIC 4.B	'B+f/S4'	0.40
SRLN	▲ ●	SPDR Blackstone Senior Loan ETF	Preliminary NAIC 4.B		0.70

US Government

BIL	●	SPDR Bloomberg 1-3 Month T-Bill ETF	Preliminary NAIC 1.A	'AAAf/S1+'	0.1356
BILS	●	SPDR Bloomberg 3-12 Month T-Bill ETF	Preliminary NAIC 1.A		0.135
SPTS	●	SPDR Portfolio Short Term Treasury ETF	Preliminary NAIC 1.A	'AA+f/S1'	0.03
SPTI	●	SPDR Portfolio Intermediate Term Treasury ETF	Preliminary NAIC 1.A	'AA+f/S2'	0.03
SPTL	●	SPDR Portfolio Long Term Treasury ETF	Preliminary NAIC 1.A	'AA+f/S5'	0.03
SPIP	●	SPDR Portfolio TIPS ETF	Preliminary NAIC 1.A	'AA+f/S4'	0.12

Ticker	SPDR ETF	2024 Designation ¹	S&P Rating	Net Expense Ratio (%)
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NAIC Designation Categories for SPDR Fixed Income ETFs (cont'd)

US Mortgage

SPMB	■	SPDR Portfolio Mortgage Backed Bond ETF	Preliminary NAIC 1.A	'AA+f/S3'	0.04
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US Aggregate/Multisector

SPAB	●	SPDR Portfolio Aggregate Bond ETF	Preliminary NAIC 1.E	'A+f/S3'	0.03
ULST		SPDR SSGA Ultra Short Term Bond ETF	Preliminary NAIC 1.G		0.20

Municipal

SHM		SPDR Nuveen Bloomberg Short Term Municipal Bond ETF	Preliminary NAIC 1.F	'AAf/S2'	0.20
TFI	● ■	SPDR Nuveen Bloomberg Municipal Bond ETF	Preliminary NAIC 1.D	'AAf/S3'	0.23
HYMB	●	SPDR Nuveen Bloomberg High Yield Municipal Bond ETF	Preliminary NAIC 4.C	'B-f/S4'	0.35

Preferred

PSK	●	SPDR ICE Preferred Securities ETF	Preliminary NAIC 2.C	'BBB-f/S4'	0.45
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International

BWZ	●	SPDR Bloomberg Short Term International Treasury Bond ETF	Preliminary NAIC 1.F		0.35
BWX	●	SPDR Bloomberg International Treasury Bond ETF	Preliminary NAIC 1.F	'A+f/S4'	0.35
WIP	●	SPDR FTSE International Government Inflation-Protected Bond ETF	Preliminary NAIC 2.C		0.50
IBND		SPDR Bloomberg International Corporate Bond ETF	Preliminary NAIC 2.B		0.50
EBND	●	SPDR Bloomberg Emerging Markets Local Bond ETF	Preliminary NAIC 2.C	'BBB-f/S4'	0.30
EMHC		SPDR Bloomberg Emerging Markets USD Bond ETF	Preliminary NAIC 3.C		0.23

Ticker	Fund Name	Net Expense Ratio (%)
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Low-Cost Core

US Equities		
SPTM	● SPDR Portfolio S&P 1500® Composite Stock Market	0.03
SPLG	● SPDR Portfolio S&P 500®	0.02
SPMD	● SPDR Portfolio S&P 400® Mid Cap	0.03
SPSM	● SPDR Portfolio S&P 600® Small Cap	0.03
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 ETF	0.05

International Equities		
SPGM	● SPDR Portfolio MSCI Global Stock Market	0.09
SPDW	● SPDR Portfolio Developed World ex-US	0.03
SPEU	● SPDR Portfolio Europe	0.07
SPEM	● SPDR Portfolio Emerging Markets	0.07

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
SPTI	● SPDR Portfolio Intermediate Term Treasury	0.03
SPTL	● SPDR Portfolio Long Term Treasury	0.03
SPMB	● SPDR Portfolio Mortgage Backed Bond	0.04
SPHY	● SPDR Portfolio High Yield Bond	0.05
SPIP	● SPDR Portfolio TIPS	0.12
SPTB	● SPDR Portfolio Treasury ETF	0.03

US Equities

Core		
SPTM	● SPDR Portfolio S&P 1500 Composite Stock Market	0.03
SPLG	● SPDR Portfolio S&P 500	0.02
SPMD	● SPDR Portfolio S&P 400 Mid Cap	0.03
SPSM	● SPDR Portfolio S&P 600 Small Cap	0.03
SPY	● SPDR S&P 500	0.0945
MDY	● SPDR S&P MidCap 400®	0.23
SLY	■ SPDR S&P® 600 Small Cap	0.05
DIA	● SPDR Dow Jones® Industrial Average	0.16

Ticker	Fund Name	Net Expense Ratio (%)
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US Equities (cont'd)

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
XLP	● Consumer Staples Select Sector SPDR	0.09
XLY	● Consumer Discretionary Select Sector SPDR	0.09
XLE	● Energy Select Sector SPDR	0.09
XLF	● Financial Select Sector SPDR	0.09
XLV	● Health Care Select Sector SPDR	0.09
XLI	● Industrial Select Sector SPDR	0.09
XLB	● Materials Select Sector SPDR	0.09
XLRE	● Real Estate Select Sector SPDR	0.09
XLK	● Technology Select Sector SPDR	0.09
XLU	● Utilities Select Sector SPDR	0.09
XLSR	▲ SPDR SSGA US Sector Rotation	0.09

New Economies: 21st Century Sectors

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

Industry (Modified Equal Weighted)

KBE	● SPDR S&P Bank	0.35
KRE	● SPDR S&P Regional Banking	0.35
KCE	● SPDR S&P Capital Markets	0.35
KIE	● SPDR S&P Insurance	0.35
XAR	● SPDR S&P Aerospace & Defense	0.35
XTN	● SPDR S&P Transportation	0.35
XBI	● SPDR S&P Biotech	0.35

Ticker	Fund Name	Net Expense Ratio (%)
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US Equities (cont'd)

Industry (Modified Equal Weighted) (cont'd)

Ticker	Fund Name	Net Expense Ratio (%)
XPH	● SPDR S&P Pharmaceuticals	0.35
XHE	● SPDR S&P Health Care Equipment	0.35
XHS	● SPDR S&P Health Care Services	0.35
XOP	● SPDR S&P Oil & Gas Exploration & Production	0.35
XES	● SPDR S&P Oil & Gas Equipment & Services	0.35
XME	● SPDR S&P Metals & Mining	0.35
XRT	● SPDR S&P Retail	0.35
XHB	● SPDR S&P Homebuilders	0.35
XSD	● SPDR S&P Semiconductor	0.35
XSW	SPDR S&P Software & Services	0.35
XNTK	● SPDR NYSE Technology	0.35
XITK	● SPDR FactSet Innovative Technology	0.45
XTL	● SPDR S&P Telecom	0.35

International Equities

Broad

Ticker	Fund Name	Net Expense Ratio (%)
SPGM	● SPDR Portfolio MSCI Global Stock Market	0.09
SPDW	● SPDR Portfolio Developed World ex-US	0.03
CWI	■● SPDR MSCI ACWI ex-US	0.30
DGT	● SPDR Global Dow	0.50
GWX	● SPDR S&P International Small Cap	0.40

Developed Region/Country

Ticker	Fund Name	Net Expense Ratio (%)
SPEU	● SPDR Portfolio Europe	0.07
FEZ	● SPDR EURO STOXX 50®	0.29

Emerging Markets

Ticker	Fund Name	Net Expense Ratio (%)
SPEM	● SPDR Portfolio Emerging Markets	0.07
EWX	● SPDR S&P Emerging Markets Small Cap	0.65
GXC	● SPDR S&P China	0.59
GMF	● SPDR S&P Emerging Asia Pacific	0.49

Ticker	Fund Name	Net Expense Ratio (%)
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Smart Beta

Equity Income

Ticker	Fund Name	Net Expense Ratio (%)
SPYD	● SPDR Portfolio S&P 500 High Dividend	0.07
SPDG	SPDR Portfolio S&P Sector Neutral Dividend ETF	0.05
SDY	● SPDR S&P Dividend	0.35
WDIV	SPDR S&P Global Dividend	0.40
DWX	● SPDR S&P International Dividend	0.45
EDIV	● SPDR S&P Emerging Markets Dividend	0.49

Multi-Factor: StrategicFactorsSM

Ticker	Fund Name	Net Expense Ratio (%)
QUS	SPDR MSCI USA StrategicFactors	0.15
QWLD	SPDR MSCI World StrategicFactors	0.30
QEFA	SPDR MSCI EAFE StrategicFactors	0.30
QEMM	SPDR MSCI Emerging Markets StrategicFactors	0.30

Multi-Factor: Focus Factor

Ticker	Fund Name	Net Expense Ratio (%)
ONEY	● SPDR Russell 1000 Yield Focus	0.20
ONEV	SPDR Russell 1000 Low Volatility Focus	0.20
ONEO	SPDR Russell 1000 Momentum Focus	0.20

Single Factor

Ticker	Fund Name	Net Expense Ratio (%)
LGLV	SPDR SSGA US Large Cap Low Volatility Index	0.12
SMLV	SPDR SSGA US Small Cap Low Volatility Index	0.12
MMTM	● SPDR S&P 1500 Momentum Tilt	0.12
VLU	● SPDR S&P 1500 Value Tilt	0.12

ESG

Ticker	Fund Name	Net Expense Ratio (%)
EFIV	SPDR S&P 500 ESG ETF	0.10
SPYX	■ SPDR S&P 500 Fossil Fuel Reserves Free	0.20
EFAX	■ SPDR MSCI EAFE Fossil Fuel Reserves Free	0.20
EEMX	● SPDR MSCI Emerging Markets Fossil Fuel Reserves Free	0.30
SHE	SPDR MSCI USA Gender Diversity ETF	0.20
NZUS	SPDR MSCI USA Climate Paris Aligned ETF	0.10
NZAC	● SPDR MSCI ACWI Climate Paris Aligned ETF	0.12

Prior to 04/22/2022, the SPDR MSCI ACWI Climate Paris Aligned ETF (NZAC) was known as the SPDR MSCI ACWI Low Carbon Target ETF (LOWC).
Prior to 12/08/2022, the SPDR MSCI USA Gender Diversity ETF (SHE) was known as the SPDR SSGA Gender Diversity Index (SHE).

Ticker	Fund Name	Net Expense Ratio (%)
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Fixed Income

Multi-Sector			
SPAB	●	SPDR Portfolio Aggregate Bond	0.03
OBND	▲	SPDR Loomis Sayles Opportunistic Bond ETF	0.55
TOTL	▲ ■●	SPDR DoubleLine® Total Return Tactical	0.55
STOT	▲ ■	SPDR DoubleLine® Short Duration Total Return Tactical	0.45
ULST	▲	SPDR SSGA Ultra Short Term Bond	0.20

High Yield/Senior Loans

SPHY	●	SPDR Portfolio High Yield Bond	0.05
SRLN	▲	SPDR® Blackstone Senior Loan ETF	0.70
SJNK	●	SPDR Bloomberg Short Term High Yield Bond	0.40
JNK	●	SPDR Bloomberg High Yield Bond	0.40

US Investment Grade Corporates

SPSB	●	SPDR Portfolio Short Term Corporate Bond	0.07
SPIB	●	SPDR Portfolio Intermediate Term Corporate Bond	0.07
SPLB	●	SPDR Portfolio Long Term Corporate Bond	0.07
SPBO	●	SPDR Portfolio Corporate Bond	0.03
FLRN	●	SPDR Bloomberg Investment Grade Floating Rate	0.15

US Government

SPTS	●	SPDR Portfolio Short Term Treasury	0.03
SPTI	●	SPDR Portfolio Intermediate Term Treasury	0.03
SPTL	●	SPDR Portfolio Long Term Treasury	0.03
SPTB	●	SPDR Portfolio Treasury ETF	0.03
SPIP	●	SPDR Portfolio TIPS	0.12
BILS		SPDR Bloomberg 3–12 Month T-Bill	0.135
BIL	●	SPDR Bloomberg 1–3 Month T-Bill	0.1356
TIPX		SPDR Bloomberg 1–10 Year TIPS	0.15

US Mortgage

SPMB	■	SPDR Portfolio Mortgage Backed Bond	0.06
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Hybrids

CWB	●	SPDR Bloomberg Convertible Securities	0.40
PSK	●	SPDR ICE Preferred Securities ETF	0.45

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

■ New Fund.

● Options are available on these SPDR ETFs. Availability is subject to change without notice.

▲ 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 (%)
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Fixed Income (cont'd)

Municipal			
MBND	▲	SPDR Nuveen Municipal Bond ETF	0.40
SHM		SPDR Nuveen Bloomberg Short Term Municipal Bond	0.20
TFI	● ■	SPDR Nuveen Bloomberg Municipal Bond	0.23
HYMB	●	SPDR Nuveen Bloomberg High Yield Municipal Bond	0.35

International

EMTL	▲ ■	SPDR DoubleLine® Emerging Markets Fixed Income	0.65
EBND	●	SPDR Bloomberg Emerging Markets Local Bond	0.30
IBND		SPDR Bloomberg International Corporate Bond	0.50
BWZ		SPDR Bloomberg Short Term International Treasury Bond	0.35
BWX	●	SPDR Bloomberg International Treasury Bond	0.35
WIP	●	SPDR FTSE International Government Inflation-Protected Bond	0.50

Commodity/Real Assets

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

Asset Allocation

GAL	▲	SPDR SSGA Global Allocation	0.35
INKM	▲	SPDR SSGA Income Allocation	0.50
RLY	▲	SPDR SSGA Multi-Asset Real Return	0.50

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Endnote

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