

State Street Core Index Collective Trusts

Product Profile
Defined Contribution

March 2024

Indexing is our Core

\$3T+

Indexing assets under management¹

95+

Portfolio managers with 15–20 years average experience²

98–99%

of index portfolios have historically tracked within tolerance³

DC-Series Core Index Collective Trust Funds

Suite of index CITs designed to serve as a simple and effective foundation of a 401(k) investment menu:

- Range of low cost exposures allows investors to build portfolios to achieve a variety of investment objectives
- Securities lending capabilities intended to enhance returns in a risk-controlled framework
- Net NAV Fund structure

Fund	Index	Share Class	Total Expense Ratio (bps)
US Equities			
State Street S&P 500 Index Fund	S&P 500	II	1.0
State Street S&P Mid Cap Index Fund	S&P Midcap 400	XIV	1.5
State Street Russell Large Cap Growth Index Fund	Russell 1000® Growth Index	II	2.0
State Street Russell Large Cap Value Index Fund	Russell 1000® Value Index	II	2.0
State Street Russell Small/Mid Cap Index Fund	Russell Small Cap Completeness	II	2.0
State Street Russell Small Cap Index Fund	Russell 2000	II	2.0
State Street U.S. Total Market Index Fund	Dow Jones U.S. Total Stock Market	II	1.3
International Equities			
State Street Global All Cap Equity Ex U.S. Index Fund	MSCI ACWI ex USA IMI	II	4.5
State Street World Developed ex U.S. Index Fund	MSCI World ex USA	II	3.5
State Street International Index Fund	MSCI EAFE	IX	4.0
State Street Emerging Markets Index Fund	MSCI Emerging Markets	II	7.5
Specialty Equity			
State Street REIT Index Fund	Dow Jones U.S. Select REIT	II	5.0
Fixed Income			
State Street U.S. Bond Index Fund	Bloomberg U.S. Aggregate Bond	XIV	2.0
State Street U.S. Short-Term Gov/Cred Bond Index Fund	Bloomberg 1–3 Yr Gov't/ Credit Bond	II	3.5
State Street U.S. Inflation Protected Bond Index Fund	Bloomberg U.S. TIPS	II	4.0

Please note: Pricing assumes \$10M aggregate mapping minimum (i.e. \$10M across all Funds selected). CUSIPs available upon request. The Total Expense Ratio includes all operating and investment management expenses.

About State Street Global Advisors

For 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, we build from a breadth of active and index strategies to create cost-effective solutions. As stewards, we help portfolio companies see that what is fair for people and sustainable for the planet can deliver long-term performance. And, as pioneers in index, ETF, and ESG investing, we are always inventing new ways to invest. As a result, we have become the world's fourth-largest asset manager* with US \$4.13 trillion† under our care.

* Pensions & Investments Research Center, as of December 31, 2021.

† This figure is presented as of December 31, 2023 and includes approximately \$64.44 billion of 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.

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- 1 As of December 31, 2023.
 - 2 As of December 31, 2023.
 - 3 As of December 31, 2023.

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For investment professionals only

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Important Risk Information

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Investing involves risk including the risk of loss of principal.

All the performance results referred to are provided exclusively for comparison purposes only. It should not be assumed that they represent the performance of any particular investment.

Equity securities are volatile and can decline significantly in response to broad market and economic conditions.

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.

Investing in REITs involves certain distinct risks in addition to those risks associated with

Learn More

For more information on pricing, strategies, and performance, please contact your State Street representative or the DC team at DCInvestmentStrategy@ssga.com. Please also visit ssga.com for additional information on State Street's [Index Investing](#), [Securities Lending](#) and [Defined Contribution](#) capabilities.

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).

Indexing strategies are managed with a passive investment strategy, attempting to track the performance of an unmanaged index of securities. As a result, indexing strategies may hold constituent securities of the Index regardless of the current or projected performance of a specific security, which could cause their return to be lower than if they employed an active strategy. While the strategy seeks to track the performance of the Index as closely as possible, its return may not match or achieve a high degree of correlation with the return of the Index due to operating expenses, transaction costs, cash flows and operational inefficiencies.

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This document provides summary information regarding the Strategy. This document should be read in conjunction with the Strategy's Disclosure Document, which is available from SSGA. The Strategy Disclosure Document contains important information about the Strategy, including a description of a number of risks.

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