

SPDR[®] SSGA Global Allocation ETF

GAL

Fact Sheet
Multi-Asset

As of 12/31/2021

Key Features

- The SPDR[®] SSGA Global Allocation ETF seeks to provide capital appreciation by investing in exchange traded funds
- The portfolio will invest in asset classes that consist of a diversified mix of asset class exposures
- The portfolio will generally invest at least 30% of its assets in securities of issuers economically tied to countries other than the U.S.
- The portfolio will typically allocate 60% of its assets to equity securities, though this percentage can vary based on the Adviser's tactical decisions

About The Primary Benchmark

The MSCI ACWI IMI Index is a free float-adjusted market capitalization-weighted index that is designed to measure the combined equity market performance of developed and emerging markets. The Index covers approximately 99% of the global equity markets.

About The Secondary Benchmark

The Bloomberg U.S. Aggregate Bond Index provides a measure of the performance of the U.S. dollar denominated investment grade bond market, which includes investment grade (must be Baa3/BBB- or higher using the middle rating of Moody's Investor Service, Inc., Standard & Poor's, and Fitch Inc.) government bonds, investment grade corporate bonds, mortgage pass through securities, commercial mortgage backed securities and asset backed securities that are publicly for sale in the United States.

Fund Information

| | |
|----------------|------------|
| Inception Date | 04/25/2012 |
| CUSIP | 78467V400 |

Total Return (As of 12/31/2021)

| | NAV (%) | Market Value (%) |
|----------------------|---------|------------------|
| Cumulative | | |
| QTD | 3.99 | 3.95 |
| YTD | 12.29 | 12.24 |
| Annualized | | |
| 1 Year | 12.29 | 12.24 |
| 3 Year | 13.45 | 13.44 |
| 5 Year | 9.90 | 9.92 |
| Since Fund Inception | 7.57 | 7.57 |

| Index | Primary (%) ¹ | Secondary (%) ² |
|----------------------|--------------------------|----------------------------|
| QTD | 6.10 | 0.01 |
| YTD | 18.22 | -1.54 |
| 1 Year | 18.22 | -1.54 |
| 3 Year | 20.20 | 4.79 |
| 5 Year | 14.12 | 3.57 |
| Since Fund Inception | 11.16 | 2.87 |

| | |
|-------------------------|------|
| Gross Expense Ratio (%) | 0.35 |
| 30 Day SEC Yield (%) | 3.35 |

Performance quoted represents past performance, which is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. All results are historical and assume the reinvestment of dividends and capital gains. Visit ssga.com for most recent month-end performance. Performance of an index is not illustrative of any particular investment. It is not possible to invest directly in an index. Index funds are unmanaged and do not reflect the deduction of any fees or expenses. Index returns reflect all items of income, gain and loss and the reinvestment of dividends and other income as applicable.

Prior to 8/24/2021, the Bloomberg U.S. Aggregate Bond Index was known as the Bloomberg Barclays U.S. Aggregate Bond Index.

¹ Primary Benchmark is the MSCI ACWI IMI Index, inception date is 05/31/1994

² Secondary Benchmark is the Bloomberg U.S. Aggregate Index, inception date is 1/1/1976.

Characteristics

| | |
|--------------------|----|
| Number of Holdings | 26 |
|--------------------|----|

| Asset Class Breakdown | Weight (%) |
|------------------------------|-------------------|
| International Equity | 31.98 |
| US Equity | 26.59 |
| US Fixed Income | 18.46 |
| US Inflation Linked Bond | 5.06 |
| Commodity | 3.99 |
| Cash | 3.93 |
| High Yield | 3.03 |
| International Reit | 2.07 |
| Global Inflation Linked Bond | 2.01 |
| Emerging Market Debt | 1.01 |

| Holdings | Weight (%) |
|---|-------------------|
| SPDR Portfolio Developed World ex-US ETF | 18.63 |
| SPDR S&P 500 ETF Trust | 14.10 |
| SPDR Portfolio TIPS ETF | 5.06 |
| SPDR Portfolio Europe ETF | 5.02 |
| SPDR Portfolio Intermediate Term Corporate Bond ETF | 5.01 |
| SPDR Portfolio Long Term Corporate Bond ETF | 5.00 |
| SPDR Portfolio Long Term Treasury ETF | 4.95 |
| SPDR Portfolio S&P 600 Small Cap ETF | 4.42 |
| SPDR Portfolio Emerging Markets ETF | 4.15 |
| Ssga Fds/Usa State St Inst Us Gov M Oef | 3.82 |
| SPDR Portfolio Aggregate Bond ETF | 3.49 |
| SPDR S&P International Small Cap ETF | 3.12 |
| SPDR Bloomberg High Yield Bond ETF | 3.03 |
| Invesco Optimum Yield Diversified Commodity Strategy No K-1 ETF | 2.96 |
| SPDR S&P Midcap 400 ETF Trust | 2.13 |
| SPDR Dow Jones International Real Estate ETF | 2.07 |
| SPDR FTSE International Government Inflation-Protected Bond ETF | 2.01 |
| Technology Select Sector SPDR Fund | 1.93 |
| Energy Select Sector SPDR Fund | 1.92 |
| Materials Select Sector SPDR Fund | 1.06 |
| SPDR S&P Emerging Markets Small Cap ETF | 1.05 |
| Financial Select Sector SPDR Fund | 1.04 |
| Invesco DB Gold Fund | 1.02 |
| SPDR Bloomberg Emerging Markets Local Bond ETF | 1.01 |
| SPDR Bloomberg International Corporate Bond ETF | 1.00 |
| SPDR Dow Jones REIT ETF | 0.88 |
| U.S. Dollar | 0.10 |

Totals may not equal 100 due to rounding.

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Information Classification: General

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Glossary

NAV The market value of a mutual fund's or ETFs total assets, minus liabilities, divided by the number of shares outstanding.

Market Value Determined by the midpoint between the bid/offer prices as of the closing time of the New York Stock Exchange (typically 4:00PM EST) on business days.

Gross Expense Ratio The fund's total annual operating expense ratio. It is gross of any fee waivers or expense reimbursements. It can be found in the fund's most recent prospectus.

30 Day SEC Yield (Also known as Standardized Yield) An annualized yield that is calculated by dividing the net investment income earned by the fund over the most recent 30-day period by the current maximum offering price.

Important Risk Information

Weights are as of the date indicated, are subject to change, and should not be relied upon as current thereafter.

Investing involves risk including the risk of loss of principal.

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.

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Commodities investing entail significant risk as commodity prices can be extremely volatile due to wide range of factors.

Foreign (non-U.S.) Securities may be subject to greater political, economic, environmental, credit and information risks. Foreign securities may be subject to higher volatility than U.S. securities, due to varying degrees of regulation and limited liquidity. These risks are magnified in **emerging markets**.

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.

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.

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