

Investment Offerings

AS OF 31 JANUARY 2012

Mutual Funds	Symbol	Expense Ratio (%)
Domestic Equity		
SSgA Directional Core Equity ^A	SDCQX	1.90
SSgA Disciplined Equity [*]	SSMTX	0.65
SSgA Enhanced Small Cap [*]	SESPX	0.75
SSgA IAM SHARES	SIAMX	0.48
SSgA S&P 500 [®] Index [*]	SVSPX	0.18
SSgA Dynamic Small Cap ^{†*}	SVSCX	1.25
SSgA Tuckman Active REIT [*]	SSREX	1.00
International Equity		
SSgA Emerging Markets ^{†*}	SSEMX	1.25
SSgA Intl Stock Selection ^{†*}	SSAIX	1.00
Fixed Income		
SSgA Bond Market ^{†*}	SSBMX	0.51
SSgA High Yield Bond [*]	SSHYX	0.76
SSgA Intermediate [*]	SSINX	0.60
Money Market		
SSgA Money Market	SSMXX	0.38
SSgA Prime Money Market [*]	SVPXX	0.20
SSgA Tax Free Money Market	STAXX	0.73
SSgA US Government Money Market	SSGXX	0.39
SSgA US Treasury Money Market [*]	SVTXX	0.20
Life Solutions		
SSgA Life Solutions Balanced ^{†*}	SSLBX	0.82 ¹
SSgA Life Solutions Growth ^{†*}	SSLGX	0.81 ²
SSgA Life Solutions Income & Growth ^{†*}	SSLIX	0.82 ³

Exchange Traded Funds	Symbol	Expense Ratio (%)
Core		
SPDR [®] Dow Jones Industrial Average	DIA	0.18
SPDR Dow Jones Large Cap	ELR	0.20
SPDR Dow Jones Mid Cap	EMM	0.25
SPDR Dow Jones Total Market	TMW	0.20
SPDR Global Dow	DGT	0.50
SPDR S&P 500 [*]	SPY	0.0945 ⁵
SPDR S&P 600 [®] Small Cap	SLY	0.20
SPDR S&P [®] Dividend	SDY	0.35
SPDR S&P MidCap 400 [®]	MDY	0.25
Style		
SPDR S&P 400 Mid Cap Growth	MDYG	0.25
SPDR S&P 400 Mid Cap Value	MDYV	0.25
SPDR S&P 500 Growth	SPYG	0.20
SPDR S&P 500 Value	SPYV	0.20
SPDR S&P 600 Small Cap Growth	SLYG	0.25
SPDR S&P 600 Small Cap Value	SLYV	0.25
Sector		
Consumer Discretionary Select Sector SPDR	XLY	0.18
Consumer Staples Select Sector SPDR	XLP	0.18
Energy Select Sector SPDR	XLE	0.18

Exchange Traded Funds	Symbol	Expense Ratio (%)
Sector continued		
Financial Select Sector SPDR	XLFF	0.18
Health Care Select Sector SPDR	XLV	0.18
Industrial Select Sector SPDR	XLI	0.18
Materials Select Sector SPDR	XLB	0.18
Technology Select Sector SPDR	XLK	0.18
Utilities Select Sector SPDR	XLU	0.18
SPDR Dow Jones REIT	RWR	0.25
SPDR Morgan Stanley Technology	MTK	0.50
SPDR S&P International Consumer Discretionary Sector	IPD	0.50
SPDR S&P International Consumer Staples Sector	IPS	0.50
SPDR S&P International Energy Sector	IPW	0.50
SPDR S&P International Financial Sector	IPF	0.50
SPDR S&P International Health Care Sector	IRY	0.50
SPDR S&P International Industrial Sector	IPN	0.50
SPDR S&P International Materials Sector	IRV	0.50
SPDR S&P International Technology Sector	IPK	0.50
SPDR S&P International Telecommunications Sector	IST	0.50
SPDR S&P International Utilities Sector	IPU	0.50
Industry		
SPDR S&P Bank	KBE	0.35
SPDR S&P Capital Markets	KCE	0.35
SPDR S&P Insurance	KIE	0.35
SPDR S&P Mortgage Finance	KME	0.35
SPDR S&P Regional Banking	KRE	0.35
SPDR S&P Aerospace & Defense	XAR	0.35
SPDR S&P Biotech	XBI	0.35
SPDR S&P Health Care Equipment	XHE	0.35
SPDR S&P Health Care Services	XHS	0.35
SPDR S&P Homebuilders	XHB	0.35
SPDR S&P Metals & Mining	XME	0.35
SPDR S&P Oil & Gas Equipment & Services	XES	0.35
SPDR S&P Oil & Gas Exploration & Production	XOP	0.35
SPDR S&P Pharmaceuticals	XPH	0.35
SPDR S&P Retail	XRT	0.35
SPDR S&P Semiconductor	XSD	0.35
SPDR S&P Software & Services	XSW	0.35
SPDR S&P Telecom	XTL	0.35
SPDR S&P Transportation	XTN	0.35
International/Global		
SPDR Dow Jones Global Real Estate	RWO	0.50
SPDR Dow Jones International Real Estate	RWX	0.59
SPDR EURO STOXX 50 [®]	FEZ	0.29
SPDR FTSE/Macquarie Global Infrastructure 100	GII	0.59
SPDR MSCI ACWI ex-US	CWI	0.34
SPDR Russell/Nomura PRIME [™] Japan	JPP	0.50
SPDR Russell/Nomura Small Cap [™] Japan	JSC	0.55
SPDR S&P BRIC 40	BIK	0.50
SPDR S&P China	GXC	0.59
SPDR S&P Emerging Asia Pacific	GMF	0.59
SPDR S&P Emerging Europe	GUR	0.59

Exchange Traded Funds	Symbol	Expense Ratio (%)
International/Global continued		
SPDR S&P Emerging Latin America	GML	0.59
SPDR S&P Emerging Markets	GMM	0.59
SPDR S&P Emerging Markets Dividend	EDIV	0.59
SPDR S&P Emerging Markets Small Cap	EWX	0.65
SPDR S&P Emerging Middle East & Africa	GAF	0.59
SPDR S&P Global Natural Resources	GNR	0.40
SPDR S&P International Dividend	DWX	0.45
SPDR S&P International Mid Cap	MDD	0.45
SPDR S&P International Small Cap	GWX	0.59
SPDR S&P Russia	RBL	0.59
NEW SPDR S&P Small Cap Emerging Asia Pacific	GMFS	0.65
SPDR S&P World ex-US	OWL	0.34
SPDR STOXX [®] Europe 50	FEU	0.29
Fixed Income		
SPDR Barclays Capital 1-3 Month T-Bill	BIL	0.1345
SPDR Barclays Capital Aggregate Bond [*]	LAG	0.1745 ⁵⁺
SPDR Barclays Capital Convertible Securities	CWB	0.40
SPDR Barclays Capital Emerging Markets Local Bond	EBND	0.50
SPDR Barclays Capital High Yield Bond	JNK	0.40
SPDR Barclays Capital Intermediate Term Corporate Bond	ITR	0.15
SPDR Barclays Capital Intermediate Term Treasury	ITE	0.1345
SPDR Barclays Capital International Corporate Bond	IBND	0.55
SPDR Barclays Capital International Treasury	BWX	0.50
SPDR Barclays Capital Investment Grade Floating Rate	FLRN	0.15
SPDR Barclays Capital Issuer Scored Corporate Bond	CBND	0.16
SPDR Barclays Capital Long Term Corporate Bond	LWC	0.15
SPDR Barclays Capital Long Term Treasury	TLO	0.1345
SPDR Barclays Capital Mortgage Backed Bond	MBG	0.32 ⁺
SPDR Barclays Capital Short Term Corporate Bond	SCPB	0.1245
SPDR Barclays Capital Short Term International Treasury Bond	BWZ	0.35
SPDR Barclays Capital Short Term Treasury	SST	0.12
SPDR Barclays Capital TIPS	IPE	0.1845
SPDR DB International Government Inflation-Protected Bond	WIP	0.50
SPDR Nuveen Barclays Capital Build America Bond Municipal Bond [*]	BABS	0.35
SPDR Nuveen Barclays Capital California Municipal Bond [*]	CXA	0.20
SPDR Nuveen Barclays Capital Municipal Bond	TFI	0.23 [§]
SPDR Nuveen Barclays Capital New York Municipal Bond	INY	0.20
SPDR Nuveen Barclays Capital Short Term Municipal Bond	SHM	0.20
SPDR Nuveen S&P High Yield Municipal Bond	HYMB	0.45 [§]
SPDR Nuveen S&P VRDO Municipal Bond	VRD	0.20
SPDR Wells Fargo [®] Preferred Stock	PSK	0.45
Commodity		
SPDR Gold Shares [^]	GLD	0.40

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Prior to May 2, 2011 the SPDR Global Dow ETF was known as the SPDR DJ Global Titans ETF.

[§]The Advisor has contractually agreed to waive its advisory fee and reimburse certain expenses, so that the Fund's Net Annual Fund Operating Expenses are limited. Complete details can be found in the prospectus, which can be found on our website at www.spdrs.com.

+Includes acquired fund fees and expenses of 0.04% and 0.12% for the SPDR Barclays Capital Aggregate Bond ETF and the SPDR Barclays Capital Mortgaged Backed Bond ETF, respectively. Complete details can be found in the prospectus which can be found on our website at www.spdrs.com.

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[†]Available in Class R Shares with different expense ratios

[♦]Available in Select Class ^{*}After contractual expense reduction.

[^]The Advisor has contractually agreed to reimburse the Fund for all expenses (exclusive of nonrecurring account fees, extraordinary expenses and dividends and interest on securities sold short) in excess of 1.60% of average daily net assets on an annual basis. The Fund's Expense Ratio reflects 0.28% of Dividends from Short Sales.

The use of short selling entails a high degree of risk, may increase potential losses and is not suitable for all investors.

¹ Excluding expense of 0.37% from the underlying funds.

² Excluding expense of 0.36% from the underlying funds.

³ Excluding expense of 0.37% from the underlying funds.

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