State Street Global Advisors Portfolio Allocations













Ticker	Asset Class	Conservative (%) 20/80	Moderate Conservative (%) 40/60	Moderate (%) 60/40	Moderate Growth (%) 75/25	Growth (%) 90/10	Maximum Growth (%) 98/2
	Equity	15.5%	34.5%	53.5%	68.5%	82.5%	92.0%
SPLG	SPDR Portfolio S&P 500 ETF	7.5%	17.5%	27.0%	32.5%	39.0%	42.0%
SPDW	SPDR Portfolio Developed World ex-US ETF	4.0%	7.5%	13.0%	17.0%	20.5%	21.0%
SPEM	SPDR Portfolio Emerging Markets ETF	2.0%	4.5%	6.5%	8.5%	10.5%	13.0%
SPMD	SPDR Portfolio S&P 400 Mid Cap ETF	1.0%	1.5%	2.5%	3.8%	4.5%	6.0%
SPSM	SPDR Portfolio S&P 600 Small Cap ETF	1.0%	1.5%	2.5%	3.8%	4.5%	6.0%
GWX	SPDR S&P International Small Cap ETF	0.0%	2.0%	2.0%	3.0%	3.5%	4.0%
	Fixed Income	78.5%	59.5%	40.5%	10.5%	10.5%	0.0%
SPAB	SPDR Portfolio Aggregate Bond ETF	51.0%	44.5%	26.5%	14.5%	5.0%	0.0%
TIPX	SPDR Bloomberg 1-10 Year TIPS ETF	6.0%	4.5%	2.0%	0.0%	0.0%	0.0%
EBND	SPDR Bloomberg Emerging Markets Local Bond ETF	4.0%	3.5%	3.0%	1.5%	0.0%	0.0%
SPHY	SPDR Portfolio High Yield Bond ETF	4.0%	2.5%	2.0%	1.5%	0.0%	0.0%
SPSB	SPDR Portfolio Short Term Corporate Bond ETF	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%
SPTS	SPDR Portfolio Short Term Treasury ETF	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%
ЕМНС	SPDR Bloomberg Emerging Markets USD Bond ETF	3.0%	2.0%	1.5%	1.5%	0.0%	0.0%
SRLN	SPDR Blackstone Senior Loan ETF	2.5%	2.5%	1.5%	1.5%	0.0%	0.0%
SPTL	SPDR Portfolio Long Term Treasury ETF	0.0%	0.0%	4.0%	5.0%	5.5%	0.0%
	Real Assets	4.0%	4.0%	4.0%	4.0%	5.0%	6.0%
PDBC	Invesco Optimum Yield Diversified Commodity Strategy No K-1	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
RWO	SPDR Dow Jones Global Real Estate ETF	2.0%	2.0%	2.0%	2.0%	3.0%	4.0%
	Cash	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
	Cash	2.0%	2.0%	200.0%	200.0%	200.0%	200.0%
Weighted Average Expense Ratio		0.9%	0.1%	0.8%	0.8%	0.7%	0.8%