

# Custom Allocations with Sector Diversification

Creating the right asset allocation mix is key to any long-term investment strategy. A portfolio must fit each investor's unique objectives. Sector allocations can help you create a strategy that more closely fits your goals and level of risk tolerance.

Sector SPDRs has partnered with Morningstar® to create customized allocations for five investor profiles ranging from Conservative to Aggressive. Each profile starts with broad asset allocation guidelines. Within the U.S. equity portion of the guidelines, sector allocations have been constructed to correspond to the risk profile of each investor.

## Asset Allocations (April, 2025)

	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
<b>U.S. Equity</b>	<b>15%</b>	<b>27%</b>	<b>39%</b>	<b>51%</b>	<b>60%</b>
Non-U.S. Equity	5%	13%	21%	29%	35%
Fixed Income	70%	55%	38%	18%	5%
Cash Equivalents	10%	5%	2%	2%	0%
<b>Portfolio</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

## U.S. Sector Allocations (April, 2025)

	S&P 500*	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
■ Communication Services	9%	11%	11%	12%	12%	12%
■ Consumer Discretionary	10%	3%	4%	4%	5%	6%
■ Consumer Staples	6%	14%	14%	12%	11%	11%
■ Energy	4%	3%	3%	3%	2%	1%
■ Financials	15%	14%	14%	15%	15%	15%
■ REITs	2%	4%	4%	5%	6%	7%
■ Health Care	11%	16%	17%	17%	18%	18%
■ Industrials	8%	4%	3%	2%	1%	1%
■ Materials	2%	3%	3%	2%	2%	1%
■ Information Technology	30%	20%	21%	23%	25%	26%
■ Utilities	3%	8%	6%	5%	3%	2%

■ Underweight ■ Overweight

\* Market weight as of 3/31/25

An investor should consider investment objectives, risks, charges and expenses carefully before investing. To obtain a prospectus, which contains this and other information, call 1-866-SECTOR-ETF or [www.sectorspdrs.com](http://www.sectorspdrs.com). Read the prospectus carefully before investing.

All ETFs are subject to risk, including possible loss of principal. Sector ETF products are also subject to sector risk and non-diversification risk, which may result in greater price fluctuations than the overall market.

ALPS Portfolio Solutions Distributor, Inc., a registered broker-dealer, is distributor for the Select Sector SPDR Trust.

Diversification does not eliminate the risk of experiencing investment losses.