



## Total US Stock Market Indexing

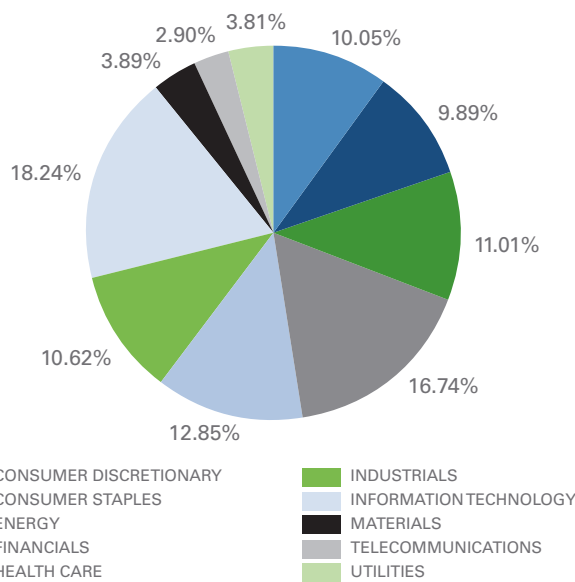
When your future financial goals depend on today’s decisions, you want an investment solution that cuts to the chase. If you appreciate a straightforward approach to investing, then consider total stock market indexing. Keep reading to find out how this simple investing strategy focuses on your key priorities and gives you exposure to the entire US stock market in a single product.

### WHAT TOTAL US STOCK MARKET INDEXING MEANS FOR YOU

Total stock market indexing is a single-product approach to investing that allows you to invest in virtually the entire US stock market “all at once.”

### SECTORS THAT MAY BE REFLECTED IN A TOTAL STOCK MARKET INDEX FUND

The top sectors in the Dow Jones U.S. Total Stock Market Index<sup>SM</sup> reflect a diverse asset allocation.



Source: FactSet, SSgA Strategy & Research, as of 9/30/2009.

### KEY BENEFITS THAT MAKE MEANINGFUL DIFFERENCES

- Its overall simple structure takes less effort and time to manage because it eliminates the need to monitor and manage multiple funds or stocks from across various segments of the US market. Instead, you get a clear, understandable view of your one-product portfolio at any time.
- Exposure to virtually every investable stock in the US market translates into effortless and broad diversification. While diversification can not protect against a loss, this may help to protect your portfolio from single stock or concentrated risk. In other words, your “investment eggs” are placed in more than one basket.
- Low maintenance lowers costs.\* Because of its broadly diversified simple structure, the need to regularly move between stocks or asset classes to improve returns is minimized. The result is fewer transaction fees which could become savings passed on to you in the form of higher returns.
- Market fluctuations can cause portfolios to shift from their intended asset allocation. By virtue of its exposure to investable stocks in the domestic market at their market cap weights, Total US Stock Market Indexing eliminates the need to rebalance. Your portfolio inherently maintains its target allocation.

### MARKET CAPITALIZATION IN THE DJ US TOTAL STOCK MARKET INDEX

MARKET CAP	WEIGHT (%)
LARGE CAP	79.09
MID CAP	11.05
SMALL CAP	9.86

Source: FactSet, SSgA Strategy & Research, as of 9/30/2009.



**WHY TOTAL STOCK MARKET INDEXING IS A FAVORED CHOICE**

If instant diversification and simplicity appeal to you, you'll be hard pressed to find a more straightforward investment process that seeks to trade the performance of the entire US stock market and keeps costs down. Bottom line, a total US stock market index mutual fund or ETF may be a sensible and easy way to invest.

**TALK TO YOUR FINANCIAL ADVISOR**

If this topic interests you or you want to learn more about investing in the entire US stock market, contact your financial advisor.

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\*Frequent trading of ETFs could significantly increase commissions and other costs such that they may offset any savings from low fees or costs.

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Diversification does not ensure a profit or guarantee against loss.

All investing involves risk. Investors are encouraged to seek the advice of well-qualified financial advisors, accountants, attorneys and other professionals before making any investment decision.

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