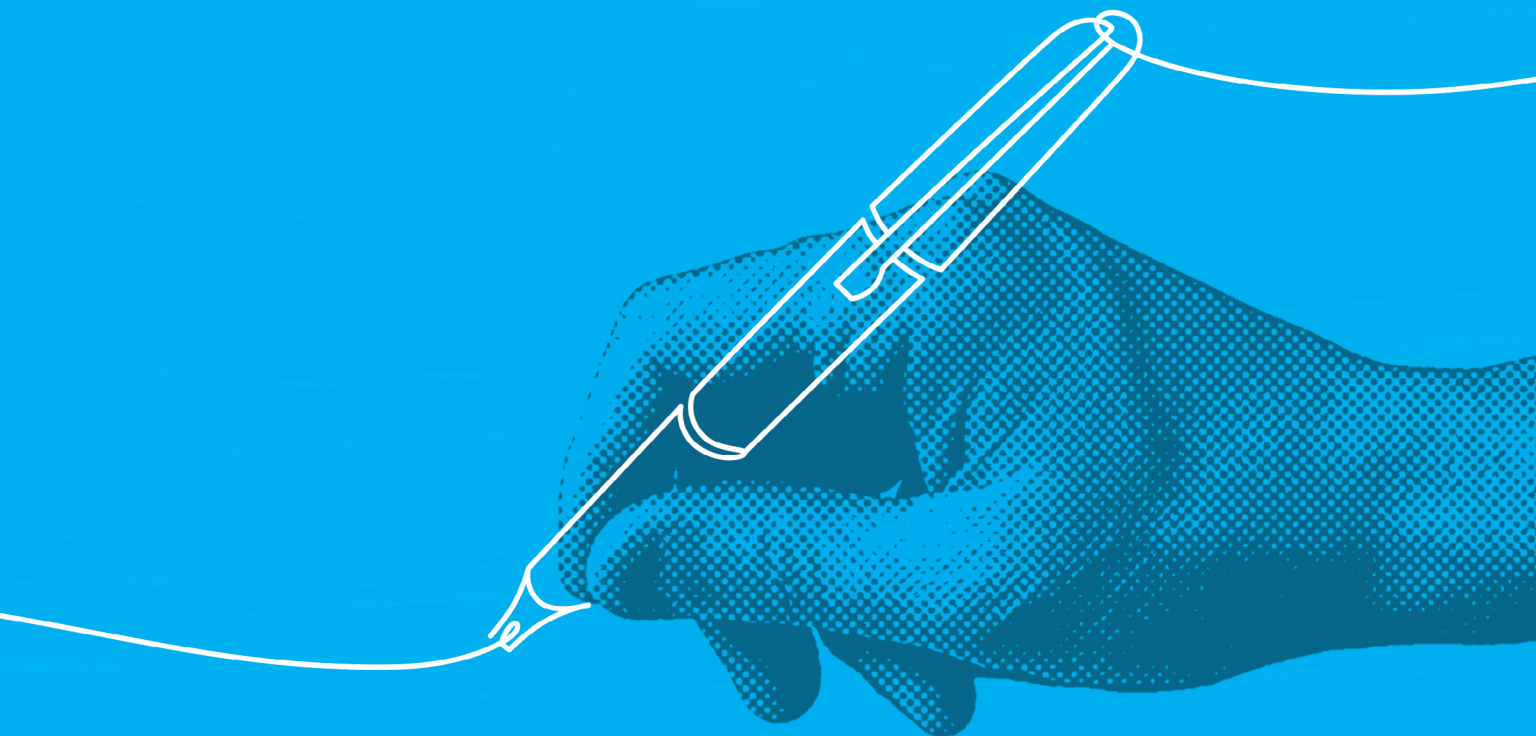


StoryLine

The next chapter in
retirement solutions.

Built with

STATE STREET
GLOBAL ADVISORS
SPDR



Stadion StoryLine, built with SPDR® ETFs, is our new specialized managed accounts solution. It starts with an important premise: Every company—and every employee in that company—has a unique story. And those stories should inform their retirement plan.

StoryLine is designed to help plan sponsors and participants select investment strategies that reflect their unique situations and specific goals.

- Portfolio allocations and glide paths can be tailored at the company level and further refined at the individual employee level.
- Strategies are implemented with cost-efficient exchange traded funds (ETFs).
- Built-in tools are designed to deepen engagement and enhance relationships with plan sponsors and their employees.

The StoryLine process goes beyond simple risk- and age-based assessments to deliver real insights. Plan-level customization takes into account a company's unique employee population, and each individual participant can choose to further tailor their account using Stadion's proprietary risk tolerance questionnaire.

Within their personalized StoryLine web-based dashboard, plan participants can build a more complete picture of their retirement readiness, and are prompted to increase their contribution rates, if determined necessary, to get them closer to their long-term retirement goals.*

*Available when participants complete the web-based questionnaire

Meaningful benefits for your clients— and for you.

StoryLine offers plan sponsors and their participants a more flexible and focused plan. It also gives you the opportunity to:

- Provide personalized service and tailored solutions at scale
- Build deeper, ongoing engagement with clients and investors
- Offer additional value and layers of service for smaller plans

Why StoryLine for plan sponsors?

StoryLine is designed to give plan sponsors new and better ways to meet their plan objectives and responsibilities, offering:

- QDIA-eligible default glide paths
- Fiduciary protection

- A high level of customization at no added cost to the company
- A focus on retirement readiness, increasing savings rates, and participant communication and education—key concerns for today's plan sponsors

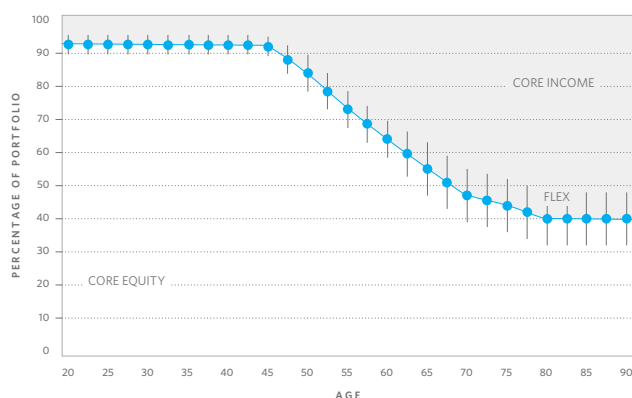
Typical target-date solutions have a single, preset path. StoryLine provides plan sponsors with a range of glide paths that align to a variety of retirement goals and attitudes about investment risk.

Let's take a look at two hypothetical companies with different employee characteristics and behaviors. The potential StoryLine default path for each takes these contrasts into account, providing differing glide path trajectories and ranges of strategic investment flexibility.

Profile of company A:

- Most employees stay in the plan after retirement.
- Employees have a high level of investment knowledge.
- The company also offers a pension plan.

Potential Default Path

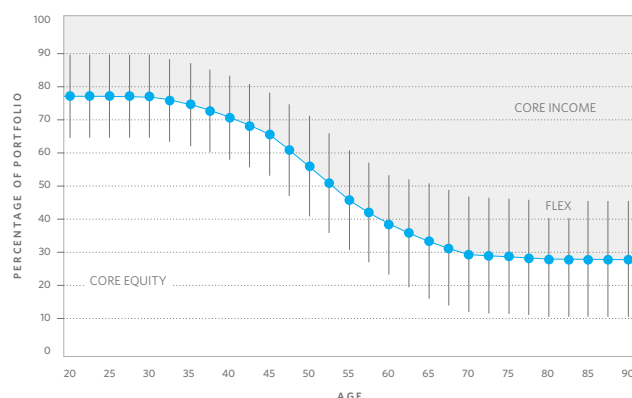


Company A's more aggressive and market-committed solution is designed to serve as a growth-oriented complement to the pension plan, and reflects the long-term view and greater risk appetite of its more sophisticated participants.

Profile of company B:

- Most employees roll their money out of the plan upon retirement.
- There is a high turnover rate.
- The company does not offer a pension plan.

Potential Default Path



Company B's more defensive and tactically-flexible solution focuses on growth as well, but aims to more carefully maintain the balances of less committed and less savvy participants over time and through varying market conditions.

Why StoryLine for plan participants?

Plan participants can take advantage of the default option, or take a brief online questionnaire that assesses their attitude toward risk, which guides Stadion's selection of an appropriate portfolio and investment path. StoryLine offers participants:

- A solution that considers their unique situations, expectations, and goals
- Easy-to-access tools to keep them engaged and aware of their retirement readiness
- Comparables to show how much they should be saving and how they measure up to their peers
- Follow-up, targeted communication campaigns that provide education and insight into saving for retirement
- Individualized professional investment management and advice, including a US based investor services team

StoryLine portfolios offer the power of “Flex-ability.”

The “Flex” allocation portion of each StoryLine portfolio adds an important layer of flexibility to our glide path strategies. All of the portfolio allocations maintain some level of market exposure, but we can adjust the Flex portion in response to market risk levels as assessed by Stadion's proprietary model.

We manage for stability.

Using cost-efficient exchange traded funds (ETFs) as underlying investments allows Stadion to actively manage each retirement portfolio. Our goal is to capture more of the stock market's good times and less of its bad times. Our experienced money managers constantly analyze the market, using sophisticated, data-driven tools to make investment decisions.

StoryLine is built with SPDR ETFs.

SPDR ETFs from State Street Global Advisors are the underlying investments in these strategies. An ETF is a collection of securities designed to track the performance of a certain market index, market sector, or industry. In many cases, ETFs are more cost efficient and offer greater transparency and liquidity relative to mutual funds.

Core Equity	Flex	Core Income
<ul style="list-style-type: none">▪ Strategically allocated in equity positions at all times▪ Provides broad market exposure (large cap, mid cap, small cap, international)▪ Holdings periodically adjusted based on shifts within the markets	<ul style="list-style-type: none">▪ Tactically allocated among equity positions, fixed income positions, and cash/cash equivalents▪ Equity exposure is adjusted according to Stadion's proprietary model comprised of various risk level indicators▪ Flex is designed to react to changing market conditions, not predict them	<ul style="list-style-type: none">▪ Strategically allocated in fixed income positions at all times▪ Will provide exposure to short and long duration securities▪ Holdings periodically adjusted based on shifts within the markets



About Stadion

Stadion Money Management is a privately owned firm based near Athens, Georgia. Founded in 1993, we aim to help investors protect and grow their “serious money”—the money that absolutely must be there for important, long-term goals like retirement.

Money management that makes sense

Stadion’s unique approach to investing attempts to capture more of the market’s good times and less of the bad, with the aim of delivering satisfying returns with less volatility. With this approach, we try to avoid devastating drops in plan participant account balances in hopes for a smoother path to preparing for retirement. It’s a philosophy we believe makes sense over the long term.

About State Street Global Advisors

For nearly four decades, State Street Global Advisors has worked with governments, financial advisors and the largest institutions around the world. We take pride in partnering with our clients closely to help them, and those who rely on them, reach their financial goals. With trillions* in assets under management, clients benefit from our wide range of market insights, expertise, and investment solutions, including our pioneering family of SPDR ETFs. State Street Global Advisors is the investment management arm of State Street Corporation.

*Assets under management were \$2.24 trillion as of December 31, 2015. AUM reflects approx. \$22.0 billion (as of December 31, 2015) with respect to which State Street Global Markets, LLC (SSGM) serves as marketing agent; SSGM and State Street Global Advisors are affiliated.

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The SPDR® S&P 500® ETF, SPDR® S&P MIDCAP 400® ETF, SPDR® Dow Jones® Industrial Average ETF are exchange traded funds with the investment objective to correspond to the price and yield performance of the S&P 500® Index, S&P® MidCap 400® Index™, and Dow Jones Industrial Average™. The shares of the SPDR® S&P 500® ETF, SPDR® S&P MIDCAP 400® ETF, SPDR® Dow Jones® Industrial Average ETF represent individual ownership interest in the Trust’s portfolio.

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