



# State Street Target Retirement 2070 Portfolio

AS OF 2025-09-30

**INVESTMENT STRATEGY:** The Funds seek to offer complete, low cost investment strategies with asset allocations which become more conservative as you near retirement. Each Fund seeks to achieve its objective by investing in a set of underlying State Street collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name. Over time, the allocation to asset classes and funds change according to a predetermined "glide path". (The glide path represents the shifting of asset classes over time and does not apply to the Income Fund.) Once a Fund reaches its target retirement date, it will begin a five year transition period to the State Street Target Retirement Income Fund. At the end of that five year period the allocation to stocks, real estate investment trusts and commodities interests exposure will remain fixed at approximately 35% of assets. The remainder of the Fund will be invested in fixed-income securities.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2026-02-27
Gross Expense Ratio <sup>f1</sup> (%)	0.33
Net Expense Ratio <sup>f1</sup> (%)	0.33

## TOP TEN HOLDINGS AS OF 2025-09-30

	% of Assets
SSGA Target Ret 2070 LS V	100.00

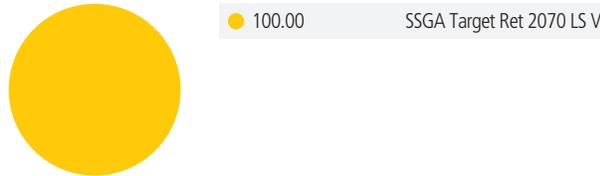
## PRINCIPAL RISKS

Principal Risks include: Equity Securities, Lending, Private Fund, Target Date and Wrap Fee. See disclosure for details.

## Average Annual Total Returns %

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
State Street Target Retirement 2070 Portfolio	--	--	--	--	--	--
Dow Jones Target 2055 Index <sup>i1</sup>	--	--	--	--	--	--

## Portfolio Snapshot<sup>b2</sup> (%)



<sup>f1</sup> The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

The inception date of this investment is February 27, 2026. As a result, this fact sheet does not contain current total return or total fund asset information. The March 31, 2026 fact sheet will contain updated information.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

## Important Notes

**Other:**

b2. The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

**Index Description:**

i1. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

## Principal Risks

**Equity Securities:** The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.

**Lending:** Investing in loans creates risk for the borrower, lender, and any other participants. A borrower may fail to make payments of principal, interest, and other amounts in connection with loans of cash or securities or fail to return a borrowed security in a timely manner, which may lead to impairment of the collateral provided by the borrower. Investments in loan participations may be subject to increased credit, pricing, and liquidity risks, with these risks intensified for below investment-grade loans.

**Private Fund:** The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications.

**Target Date:** Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

**Wrap Fee:** The expense ratio is adjusted to reflect the additional wrap fee of 0.26%.