State Street GTC Retirement Income Builder Funds – Class I

Class I
March 31, 2026

The State Street GTC Retirement Income Builder Target Date Collective Investment Funds (the CIFs) seek to provide an efficient investment vehicle for ERISA qualified and other eligible plans.

Investment Objective

The State Street GTC Retirement Income Builder Target Date Funds seek to offer complete low-cost investment strategies with (i) an asset allocation that becomes more conservative nearing retirement and (ii) includes a lifetime income benefit. The lifetime income benefit is designed to remove two of the biggest risks faced in in retirement: the risk of outliving your money and the risk of experiencing unrecoverable market losses as you are nearing or starting retirement.

Investment Strategy

Each CIF seeks to achieve its objective by diversifying across multiple asset classes. Each CIF invests in a set of underlying collective trust funds ("Underlying Funds"), including State Street Investment Management funds. Starting at approximately age 47, the CIFs will begin to allocate assets to ("Lifetime Income Builder")*, which consists of group fixed indexed annuities with guaranteed lifetime withdrawal benefits.

Over time, the allocation to asset classes and Underlying Funds change according to a predetermined "glide path" as illustrated below. (The glide path represents the shifting of asset classes over time and does not apply to the In-Retirement Fund.) Each CIF's asset allocation will become more conservative as it approaches its target retirement date by increasing the allocation to Lifetime Income Builder and reducing exposure to equities. The allocation reflects the need for income in retirement and a lower volatility portfolio as retirement approaches. Using Lifetime Income Builder as a portion of the bond allocation offers the opportunity for lifetime income and downside protection as retirement approaches.

About the Funds

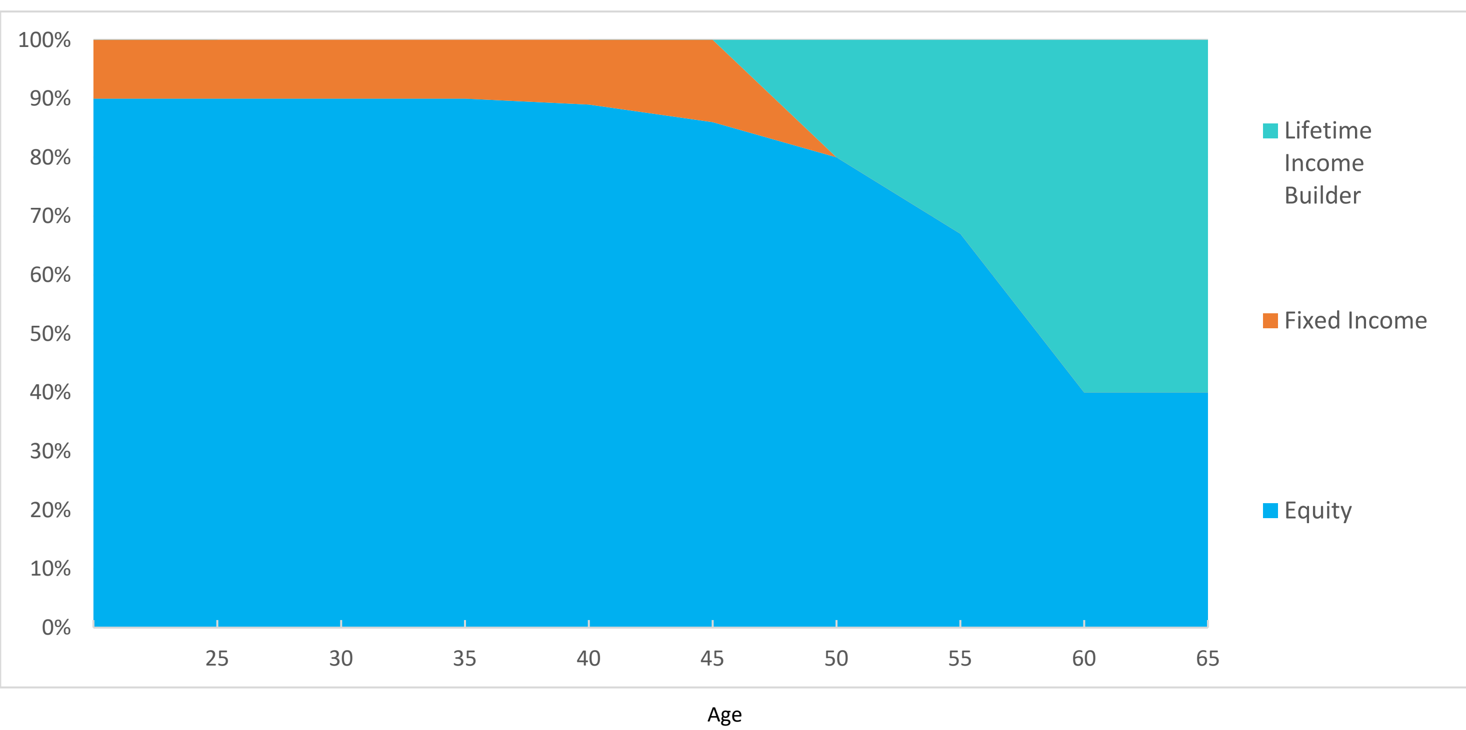
Each target date fund in the series is established by Global Trust Company and held in the GTC Retirement Income Builder Collective Investment Trust (the "Trust"). The Trust is a bank-sponsored collective investment trust and not a mutual fund. Global Trust Company serves as trustee of the Trust, manages the Trust, and has ultimate investment authority for each fund in the Series. State Street Investment Management manages a portion of the solution's underlying assets and provides Global Trust Company with glidepath recommendations for the funds within the Series.

Key Facts

- The CIFs utilize a Strategic Indexing investment approach complemented by the Lifetime Income Builder solution
- The key feature of the Lifetime Income Builder solution is that it can provide consistent income in retirement
- Glide path emphasizes wealth accumulation for the youngest participants who are furthest from retirement and wealth preservation for pre-retirees/retirees through more rapid de-risking
- Quarterly high-water marks helps mitigate sequence of return risk
- At retirement, participants may receive a monthly retirement "paycheck" for life, based on the highest locked-in value
- Lifetime liquidity without exception, for the entire fund value
- Portable between recordkeepers and IRA providers
- The Underlying Funds will not short sell securities
- The Underlying Funds may use futures or other derivatives
- The Underlying Funds will not use investment leverage (although derivatives may have the effect of creating investment leverage)
- The Underlying Funds may lend their portfolios and enter into repurchase agreements

Glide Path

Investments become more conservative over time. At retirement, participants can choose to receive a monthly retirement "paycheck" for life, liquidated it all or a portion of assets, or keep assets in the plan and reinvest or defer income payments.



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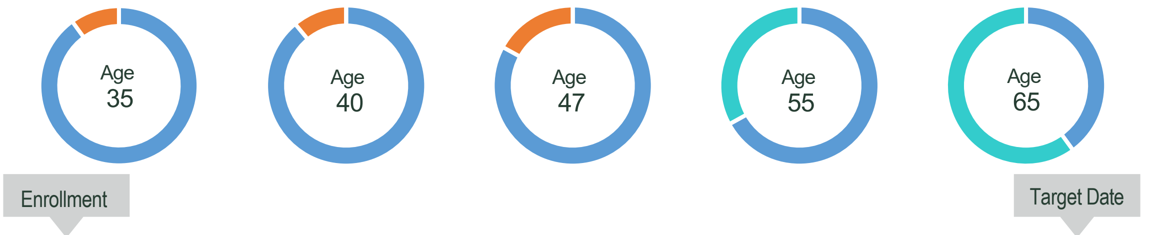
Stages of Life



Early Saving Years

Like traditional target date funds, the glide path invests more heavily in equities early on with:

• Greater growth opportunity early in a participant's career

• Automatic rebalancing to gradually reduce risk

• Continued growth opportunity for the life of the product

Prime Earning Years

The glide path begins to replace fixed income with Lifetime Income Builder*, which enables the target date fund to:

• Provide lifetime income opportunity

• Capture quarterly high-water marks on the entire TDF account value

• Offer downside protection for any accumulated income benefit

Retirement

Participants choose how to leverage their investment benefits, with the option to:

• Receive 6% annual income, automatically paid monthly**

• Keep assets within the plan and reinvest or defer income payments

• Liquidate a portion of or all assets to use as they see fit

Fund Characteristics

	2073	***2070***	***2067***	***2064***	***2061***	***2058***	***2055***	***2052***	***2049***
CUSIP	36266R426	36266R798	36266R814	36266R822	36266R830	36266R848	36266R855	36266R863	36266R871
Expense Ratio	0.045%	0.045%	0.045%	0.045%	0.045%	0.045%	0.045%	0.045%	0.045%
Expenses per $1,000	$0.45	$0.45	$0.45	$0.45	$0.45	$0.45	$0.45	$0.45	$0.45
Inception Date	N/A	1/27/2025	12/27/2024	12/27/2024	12/27/2024	12/27/2024	12/27/2024	12/27/2024	9/19/2024
Category	Target Date 2065	Target Date 2065	Target Date 2065	Target Date 2065	Target Date 2060	Target Date 2060	Target Date 2055	Target Date 2050	Target Date 2050
Turnover (As-of FYE 12/31/25)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

	2046	***2043***	***2040***	***2037***	***2034***	***2033***	***2030***	***In-Retirement Institutional***
CUSIP	36266R889	36266R806	36266R707	36266R608	36266R509	36266R574	36266R301	36266R590
Expense Ratio	0.045%	0.045%	0.045%	0.045%	0.045%	0.045%	0.045%	0.045%
Expenses per $1,000	$0.45	$0.45	$0.45	$0.45	$0.45	$0.45	$0.45	$0.45
Inception Date	12/27/2024	9/19/2024	12/27/2024	9/19/2024	9/19/2024	12/27/2024	9/19/2024	9/19/2024
Category	Target Date 2045	Target Date 2045	Target Date 2040	Target Date 2035	Target Date 2035	Target Date 2030	Target Date 2030	Target Date Retirement
Turnover (As-of FYE 12/31/25)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Please see the Fee Disclosure section on the last page for a complete disclosure of the CIF's expenses. The portfolio turnover rate is as-of the prior fiscal year-end ("FYE").

**The per unit value of the fund is measured on the last business day of each calendar quarter and the last business day of the month prior to income activation, and then the highest measured value is locked in. The high-water mark is not measured until the fund begins to allocate to the fixed indexed annuity. 6% and 4.5% are targeted percentages and there is no assurance that the funds will be able to make payments that meet either targeted percentage. Actual percentages may vary. See detailed disclaimers at the end of this brochure regarding actual percentages.

Performance

	Quarter	YTD	1 Year	3 Year	Since Inception
State Street GTC In-Retirement Institutional	**0.55%**	**0.55%**	**10.23%**	**N/A**	**6.87%**
S&P Target Date Retirement Income Index	-0.60%	-0.60%	9.23%	N/A	5.83%
State Street GTC 2030 Retirement Income Builder	**-2.98%**	**-2.98%**	**11.39%**	**N/A**	**5.35%**
S&P Target Date 2030 Index	-1.01%	-1.01%	13.39%	N/A	8.03%
State Street GTC 2033 Retirement Income Builder	**-3.19%**	**-3.19%**	**11.64%**	**N/A**	**11.01%**
S&P Target Date 2035 Index	-1.24%	-1.24%	15.18%	N/A	11.59%
State Street GTC 2034 Retirement Income Builder	**-2.81%**	**-2.81%**	**15.62%**	**N/A**	**9.53%**
S&P Target Date 2035 Index	-1.24%	-1.24%	15.18%	N/A	9.03%
State Street GTC 2037 Retirement Income Builder	**-2.50%**	**-2.50%**	**17.11%**	**N/A**	**9.47%**
S&P Target Date 2035 Index	-1.24%	-1.24%	15.18%	N/A	9.03%
State Street GTC 2040 Retirement Income Builder	**-2.27%**	**-2.27%**	**18.15%**	**N/A**	**14.00%**
S&P Target Date 2040 Index	-1.48%	-1.48%	16.82%	N/A	12.31%
State Street GTC 2043 Retirement Income Builder	**-1.96%**	**-1.96%**	**18.67%**	**N/A**	**11.32%**
S&P Target Date 2045 Index	-1.58%	-1.58%	18.11%	N/A	10.65%
State Street GTC 2046 Retirement Income Builder	**-1.22%**	**-1.22%**	**18.98%**	**N/A**	**14.11%**
S&P Target Date 2045 Index	-1.58%	-1.58%	18.11%	N/A	13.13%
State Street GTC 2049 Retirement Income Builder	**-1.24%**	**-1.24%**	**19.46%**	**N/A**	**11.29%**
S&P Target Date 2050 Index	-1.70%	-1.70%	18.42%	N/A	10.77%
State Street GTC 2052 Retirement Income Builder	**-1.25%**	**-1.25%**	**20.08%**	**N/A**	**14.59%**
S&P Target Date 2050 Index	-1.70%	-1.70%	18.42%	N/A	13.03%
State Street GTC 2055 Retirement Income Builder	**-1.26%**	**-1.26%**	**20.12%**	**N/A**	**14.62%**
S&P Target Date 2055 Index	-1.75%	-1.75%	18.86%	N/A	13.35%
State Street GTC 2058 Retirement Income Builder	**-1.27%**	**-1.27%**	**20.14%**	**N/A**	**14.65%**
S&P Target Date 2060 Index	-1.79%	-1.79%	18.84%	N/A	13.21%
State Street GTC 2061 Retirement Income Builder	**-1.27%**	**-1.27%**	**20.12%**	**N/A**	**14.63%**
S&P Target Date 2060 Index	-1.79%	-1.79%	18.84%	N/A	13.21%
State Street GTC 2064 Retirement Income Builder	**-1.27%**	**-1.27%**	**20.13%**	**N/A**	**14.64%**
S&P Target Date 2065+ Index	-1.94%	-1.94%	18.99%	N/A	13.21%
State Street GTC 2067 Retirement Income Builder	**-1.27%**	**-1.27%**	**20.15%**	**N/A**	**14.65%**
S&P Target Date 2065+ Index	-1.94%	-1.94%	18.99%	N/A	13.21%
State Street GTC 2070 Retirement Income Builder	**-1.28%**	**-1.28%**	**20.30%**	**N/A**	**14.96%**
S&P Target Date 2065+ Index	-1.94%	-1.94%	18.99%	N/A	12.65%
State Street GTC 2073 Retirement Income Builder	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**
S&P Target Date 2065+ Index	N/A	N/A	N/A	N/A	N/A

Important Message About Risk

These collective investment funds are available for investment by eligible qualified retirement plan trusts only.

The CIFs are not mutual funds. The shares are not deposits of Global Trust Company, a BPAS company, or Vitera, or State Street Investment Management, and are not insured by the Federal Deposit Insurance Corporation or any other agency. The CIFs are securities which have not been registered under the Securities Act of 1933 and are exempt from investment company registration under the Investment Act of 1940. The State Street GTC Retirement Income Builder Target Date Fund Series is new and does not have actual performance data report. Any performance quoted here does not guarantee future results. As market conditions fluctuate, the investment return and principal value of any investment will change. Diversification may not protect against market risk. There are risks involved with investing, including possible loss of principal. Before investing in any investment portfolio, the client and the financial professional should carefully consider client investment objectives, time horizon, risk tolerance, and fees.

Principal Risks

Loss of Money

Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.

Market/Market Volatility

The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.

New Fund

Investments with a limited history of operations may be subject to the risk that they do not grow to an economically viable size in order to continue operations.

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.

Underlying Fund/Fund of Funds

A portfolio's risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees.

Securities Lending Risk

The Underlying Funds participate in an agency securities lending program sponsored by State Street Bank and Trust Company (the "lending agent") for the purpose of lending (up to 100%) of the Underlying Fund's securities, and investing the collateral in a collateral reinvestment fund (the "Collateral Pool"). The Underlying Fund compensates its lending agent in connection with operating and maintaining the securities lending program. State Street Investment Management acts as investment manager for the Collateral Pool and is compensated for its services. The Collateral Pool is managed to a specific investment objective. The Collateral Pool is not a money market fund registered with the U.S. Securities and Exchange Commission or FDIC-insured bank deposits or otherwise guaranteed by State Street Investment Management or State Street Bank and Trust Company or any of their respective affiliates. The net asset value of the Collateral Pool is subject to market and other conditions, will fluctuate and may decrease in the future. Securities lending programs and the subsequent reinvestment of the posted collateral are subject to a number of risks, including the risk that the value of the investments held in the Collateral Pool may decline in value, be sold at a loss or incur credit losses. In the event of a material default in the Collateral Pool, the Underlying Fund would incur its pro rata share of the loss. If the value of Collateral Pool units is not $1.00 at the time you redeem your investment in the Underlying Fund your redemption proceeds will reflect the lower mark-to-market value of the Collateral Pool units. For more information you should review the "State Street Investment Management Securities Lending Program Disclosure", the "US Cash Collateral Strategy Disclosure Document" and the current fact sheet for the Collateral Pool (which includes the mark-to-market unit prices) in conjunction with the Underlying Fund's Disclosure Document which contains important information about the Underlying Fund including a description of a number of risks. For a copy of these documents please contact your Plan Administrator. Investors should review and consider all of these factors carefully before making an investment in the CIFs.

Fee Disclosure

Each CIF seeks to achieve its investment objective by making direct investments in securities or by making investments in other investment funds, including those managed by State Street Investment Management and its affiliates ("State Street Investment Management Funds"). The CIF indirectly bears a proportional share of the fees and expenses of the State Street Investment Management Funds in which the CIF invests ("Indirect Expenses"), which may include, among others, administration, audit, index and legal fees of the State Street Investment Management Funds. Transaction costs (including, for example, brokerage costs and taxes, if any) are not reflected in the Expense Ratio but are reflected in the net performance returns of the CIFs. In the ordinary course, the investment manager does not assess transaction charges in connection with the purchase or redemption of units of the CIFs. To the extent a CIF invests in one or more State Street Investment Management Funds, the CIF itself may incur such Transaction Charges as a result of such investment, which will be reflected in the CIF's net asset value. Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions.

About Vitera and Lifetime Income Builder

Lifetime Income Builder is a group fixed indexed annuity with a guaranteed lifetime withdrawal benefit. Vitera is the inventor of Lifetime Income Builder. Lifetime Income Builder is not provided by or guaranteed by Global Trust Company, Vitera or any of their affiliates. Lifetime Income Builder will be powered by an insured guaranteed income solution issued by an insurance carrier that the trustee has determined qualifies for the safe harbor provisions of ERISA section 404. All guarantees and protections are subject to the claims-paying ability of the issuing insurance carrier. Lifetime Income Builder does not directly participate in the stock market or any index. It is not possible to invest in an index. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% federal tax penalty.

The Retirement Income Builder Funds are designed with the objective of making Income Payments that meet a Minimum Target Income Percentage set forth in each Retirement Income Builder Fund's "Specifications Page" set forth in Appendix III (the "Minimum Target Income Percentage"). The Minimum Target Income Percentage is a goal, and there is no assurance that Income Payments will meet that goal. Reaching this goal is dependent on various factors which may not be met and there is no assurance that any expected Retirement Income Builder Fund Payments or Supplemental Income Payments will be made.

* Lifetime Income Builder is a group fixed indexed annuity with a guaranteed lifetime withdrawal benefit (a "FIA"). Each TDF may invest in more than one FIA, collectively which are referred to throughout this presentation as "Lifetime Income Builder." Vitera is the inventor of Lifetime Income Builder. The FIA guarantees are made to the trustee of the TDF, not to the participants. Participants are not beneficiaries of any annuity contract. The FIAs' features in this Series may differ from other investments that incorporate Lifetime Income Builder.