



Equity Growth & Income Account II

Invests in the Vanguard Equity-Income Fund - Admiral Shrs

Benchmark Morningstar US LM Brd Val TR USD

Investment objective and strategy

The investment seeks to provide an above-average level of current income and reasonable long-term capital appreciation. The fund invests mainly in common stocks of mid-size and large companies whose stocks typically pay above-average levels of dividend income and are, in the opinion of the purchasing advisor, undervalued relative to other such stocks. In addition, the advisors generally look for companies that they believe are committed to paying dividends consistently. Under normal circumstances, it will invest at least 80% of its assets in equity securities. The fund uses multiple investment advisors.

Category - Large Value

Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Asset allocation

Cash	2.86%
U.S. stocks	89.66%
Non-U.S. stocks	7.48%
Bonds	0.00%
Other/Not classified	0.00%

3-year risk measures

Beta	0.81
P/B ratio	2.51
P/E ratio	14.03
Standard deviation	17.93
Annual turnover ratio	29.00

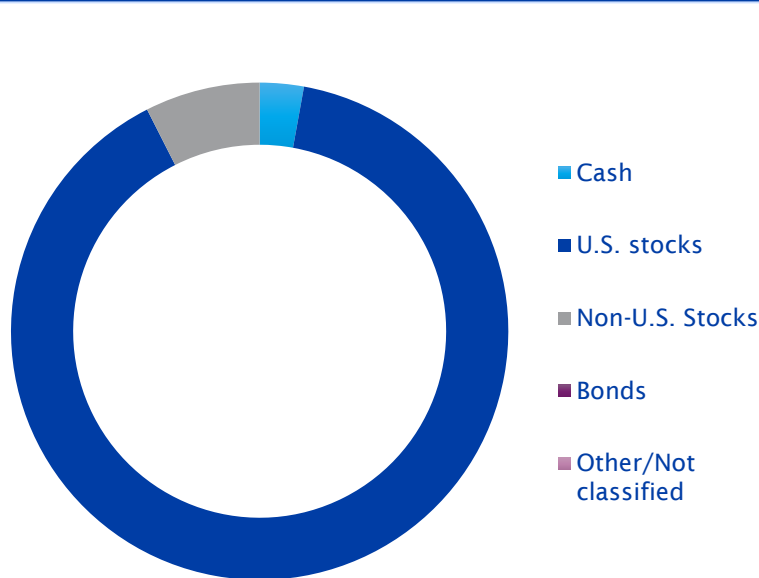
Operations and management

Separate account inception date	9/30/2011
Manager(s)	Multiple 1.67 Yrs

Principal risks

Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, Management, Portfolio Diversification

Portfolio composition As of 06/30/2022

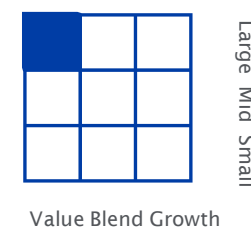


Top 10 holdings

Johnson & Johnson	3.67%
Pfizer Inc	3.38%
JPMorgan Chase & Co	3.24%
Merck & Co Inc	2.51%
Eli Lilly and Co	2.38%
Procter & Gamble Co	2.34%
ConocoPhillips	1.89%
Morgan Stanley	1.80%
Cisco Systems Inc	1.75%
Philip Morris International Inc	1.69%
Percent of total net assets	24.65%

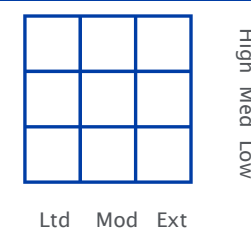
Portfolio style

Equity



	Equity cap.
Large	83.00%
Medium	14.00%
Small	1.00%

Income



Avg. effective duration	N/A Yrs
Avg. effective maturity	N/A Yrs
Avg. credit quality	N/A

Sector weightings

	Sector
Cyclical	27.76 Yrs
Sensitive	30.47 Yrs
Defensive	41.77

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