



Small Cap Value Index Account

Invests in the Vanguard Small Cap Value Index Fund - Admiral Shrs

Benchmark Morningstar US Sml Brd Val Ext TR USD

Investment objective and strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Value Index, a broadly diversified index of value stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Category - Small Value

Small-value portfolios invest in small U.S. companies with valuations and growth rates below other small-cap peers. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small 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	0.98%
U.S. stocks	98.22%
Non-U.S. stocks	0.80%
Bonds	0.00%
Other/Not classified	0.00%

3-year risk measures

Beta	1.01
P/B ratio	1.62
P/E ratio	11.52
Standard deviation	20.55
Annual turnover ratio	13.00

Operations and management

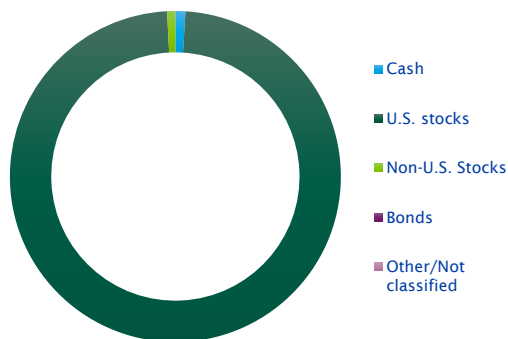
Separate account inception date	9/30/2011
Manager(s)	Multiple 7.75 Yrs

Principal risks

Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, ETF, Management, Market Trading

Portfolio composition

As of 11/30/2023



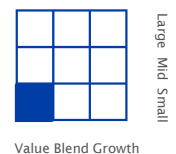
Top 10 holdings

As of 12/31/2023

Builders FirstSource Inc	0.69%
Booz Allen Hamilton Holding Corp Class A	0.56%
IDEX Corp	0.55%
Bunge Global SA	0.55%
Reliance Steel & Aluminum Co	0.54%
Atmos Energy Corp	0.53%
Jabil Inc	0.52%
Carlisle Companies Inc	0.51%
First Citizens BancShares Inc Class A	0.48%
RPM International Inc	0.48%
Percent of total net assets	5.41%

Portfolio style

Equity

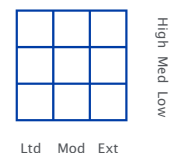


Large Mid Small

Equity cap.

Large	0.00%
Medium	27.00%
Small	72.00%

Fixed Income



High Med Low

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

Sector weightings

Cyclical	49.44%
Sensitive	36.21%
Defensive	14.35%

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