



## International Large Index Account

Invests in the Vanguard Total International Stock Index Fund - Admiral Shrs

Benchmark Morningstar Global xUS TME NR USD

### Investment objective and strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The fund employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. The index includes approximately 5,715 stocks of companies located in 45 countries.

### Category - Foreign Large Blend

Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.

#### Asset allocation

|                      |        |
|----------------------|--------|
| Cash                 | 2.30%  |
| U.S. stocks          | 0.59%  |
| Non-U.S. stocks      | 96.94% |
| Bonds                | 0.00%  |
| Other/Not classified | 0.17%  |

#### 3-year risk measures

|                       |       |
|-----------------------|-------|
| Beta                  | 1.03  |
| P/B ratio             | 1.72  |
| P/E ratio             | 15.68 |
| Standard deviation    | 16.78 |
| Annual turnover ratio | 3.00  |

#### Operations and management

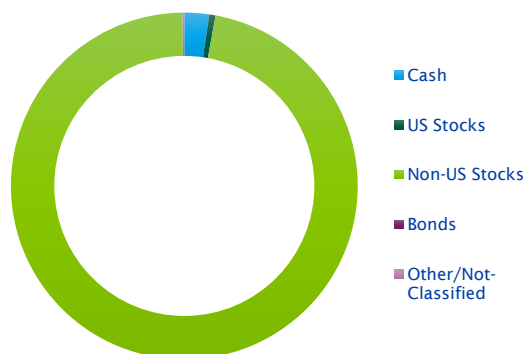
|                              |           |
|------------------------------|-----------|
| Separate acct inception date | 5/30/2014 |
| Manager(s)                   | Multiple  |
|                              | 16.67 Yrs |

#### Principal risks

Currency, Emerging Markets, Loss of Money, Not FDIC Insured, Country or Region, Market/Market Volatility, Equity Securities, Management

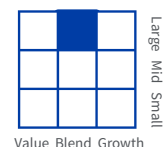
#### Portfolio composition

As of 02/28/2025



#### Portfolio style

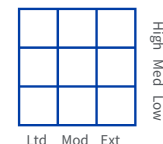
##### Equity



##### Equity cap.

|        |        |
|--------|--------|
| Large  | 78.00% |
| Medium | 18.00% |
| Small  | 4.00%  |

##### Fixed Income



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

#### Sector weightings

|           |        |
|-----------|--------|
| Cyclical  | 43.19% |
| Sensitive | 39.06% |
| Defensive | 17.75% |

| Top 10 holdings                           | As of 03/31/2025 |
|---|------------------|
| Taiwan Semiconductor Manufacturing Co Ltd | 2.06%            |
| Tencent Holdings Ltd                      | 1.20%            |
| SAP SE                                    | 0.90%            |
| Alibaba Group Holding Ltd Ordinary Shares | 0.86%            |
| Nestle SA                                 | 0.79%            |
| ASML Holding NV                           | 0.78%            |
| Roche Holding AG                          | 0.69%            |
| Shell PLC                                 | 0.68%            |
| AstraZeneca PLC                           | 0.67%            |
| Novartis AG Registered Shares             | 0.67%            |
| Percent of total net assets               | 9.30%            |

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