



International Large Index Account

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

Benchmark Morningstar Global ex-US 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	2.35%
U.S. stocks	0.63%
Non-U.S. stocks	96.88%
Bonds	0.00%
Other/Not classified	0.15%

3-year risk measures

Beta	1.02
P/B ratio	1.56
P/E ratio	13.14
Standard deviation	16.78
Annual turnover ratio	4.00

Operations and management

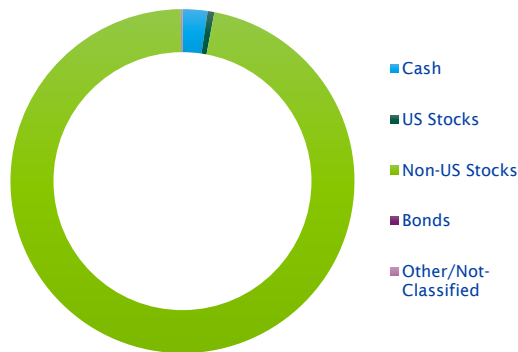
Separate acct inception date	5/30/2014
Manager(s)	Multiple 15.42 Yrs

Principal risks

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

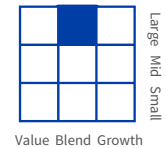
Portfolio composition

As of 11/30/2023



Portfolio style

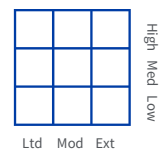
Equity



Equity cap.

Large	78.00%
Medium	19.00%
Small	4.00%

Fixed Income



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

Top 10 holdings

As of 12/31/2023

Taiwan Semiconductor Manufacturing Co Ltd	1.53%
Novo Nordisk A/S Class B	1.08%
Nestle SA	1.03%
ASML Holding NV	0.99%
Samsung Electronics Co Ltd	0.96%
Tencent Holdings Ltd	0.79%
Toyota Motor Corp	0.73%
Shell PLC	0.72%
Novartis AG Registered Shares	0.70%
Roche Holding AG	0.67%
Percent of total net assets	9.20%

Sector weightings

Cyclical	41.96%
Sensitive	38.29%
Defensive	19.75%

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