



Foreign Large Index Account

Invests in the Vanguard Developed Markets Index Fund - Admiral Shrs

Benchmark Morningstar Global xUS TME NR USD

Investment objective and strategy

The investment seeks to track the performance of the FTSE Developed All Cap ex US Index. The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization-weighted index that is made up of approximately 3,700 common stocks of large-cap, mid-cap, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. 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 - 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 | 1.78% |
| U.S. stocks | 0.74% |
| Non-U.S. stocks | 97.25% |
| Bonds | 0.00% |
| Other/Not classified | 0.23% |

3-year risk measures

| | |
|-----------------------|-------|
| Beta | 1.09 |
| P/B ratio | 1.69 |
| P/E ratio | 15.98 |
| Standard deviation | 17.95 |
| Annual turnover ratio | 3.00 |

Operations and management

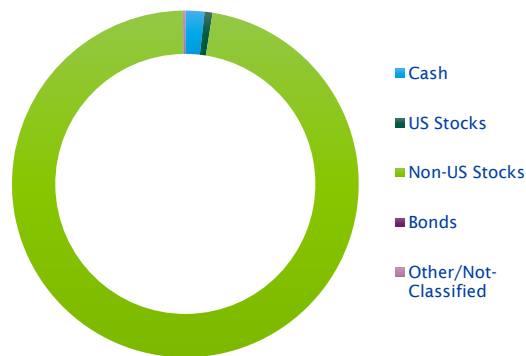
| | |
|------------------------------|------------|
| Separate acct inception date | 11/30/2015 |
| Manager(s) | Multiple |
| | 12.17 Yrs |

Principal risks

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

Portfolio composition

As of 02/28/2025



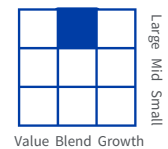
Top 10 holdings

As of 03/31/2025

| | |
|-------------------------------|-------|
| SAP SE | 1.25% |
| Nestle SA | 1.10% |
| ASML Holding NV | 1.09% |
| Roche Holding AG | 0.96% |
| Shell PLC | 0.94% |
| AstraZeneca PLC | 0.93% |
| Novartis AG Registered Shares | 0.93% |
| Novo Nordisk AS Class B | 0.93% |
| Toyota Motor Corp | 0.87% |
| HSBC Holdings PLC | 0.86% |
| Percent of total net assets | 9.86% |

Portfolio style

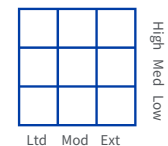
Equity



Equity cap.

| | |
|--------|--------|
| Large | 77.00% |
| Medium | 18.00% |
| Small | 5.00% |

Fixed Income



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

Sector weightings

| | |
|-----------|--------|
| Cyclical | 42.44% |
| Sensitive | 37.70% |
| Defensive | 19.86% |

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