



Foreign Large Index Account

Invests in the Vanguard Developed Markets Index Fund - Admiral Shrs

Benchmark Morningstar Global ex-US 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	3.91%
U.S. stocks	0.77%
Non-U.S. stocks	95.15%
Bonds	0.00%
Other/Not classified	0.18%

3-year risk measures

Beta	1.08
P/B ratio	1.53
P/E ratio	13.18
Standard deviation	17.84
Annual turnover ratio	4.00

Operations and management

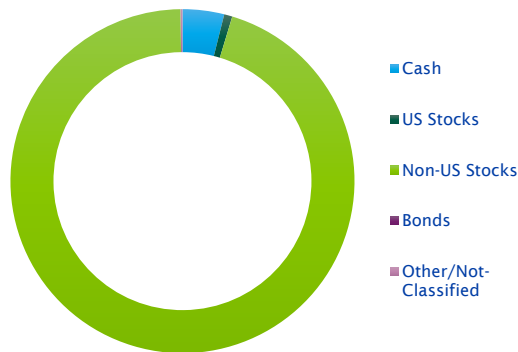
Separate acct inception date	11/30/2015
Manager(s)	Multiple 10.92 Yrs

Principal risks

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

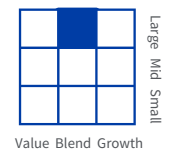
Portfolio composition

As of 11/30/2023



Portfolio style

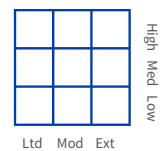
Equity



Equity cap.

Large	77.00%
Medium	19.00%
Small	4.00%

Fixed Income



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

Sector weightings

Cyclical	40.81%
Sensitive	37.59%
Defensive	21.6%

Top 10 holdings

As of 12/31/2023

Novo Nordisk A/S Class B	1.45%
Nestle SA	1.39%
ASML Holding NV	1.33%
Samsung Electronics Co Ltd	1.29%
Toyota Motor Corp	0.98%
Shell PLC	0.97%
Novartis AG Registered Shares	0.94%
Roche Holding AG	0.90%
Lvmh Moet Hennessy Louis Vuitton SE	0.90%
AstraZeneca PLC	0.89%
Percent of total net assets	11.04%

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For more current information including month-end performance, please log into your account at sentry.com/customers/retirement-participants.