



Balanced Aggressive Growth Account

Invests in the Janus Henderson Global Allocation Growth Fund - Institutional Shrs

Benchmark Morningstar Gbl Allocation TR USD

Investment objective and strategy

The investment seeks total return through a primary emphasis on growth of capital with a secondary emphasis on income. The fund invests in other Janus mutual funds ("underlying funds") that represent a variety of asset classes and investment styles and provide exposure to issuers that are economically tied to countries throughout the world. It invests in a diversified portfolio of underlying funds, resulting in an allocation of the fund's investments that normally provides exposure of approximately 75% to equity investments, 15% to fixed-income securities and money market instruments, and 10% to alternative investments.

Category - Global Allocation

World-allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. While these portfolios do explore the whole world, most of them focus on the U.S., Canada, Japan, and the larger markets in Europe. It is rare for such portfolios to invest more than 10% of their assets in emerging markets. These portfolios typically have at least 10% of assets in bonds, less than 70% of assets in stocks, and at least 40% of assets in non-U.S. stocks or bonds.

Asset allocation

Cash	7.02%
U.S. stocks	45.70%
Non-U.S. stocks	30.38%
Bonds	16.41%
Other/Not classified	0.50%

3-year risk measures

Beta	1.25
P/B ratio	2.42
P/E ratio	15.00
Standard deviation	16.63
Annual turnover ratio	32.00

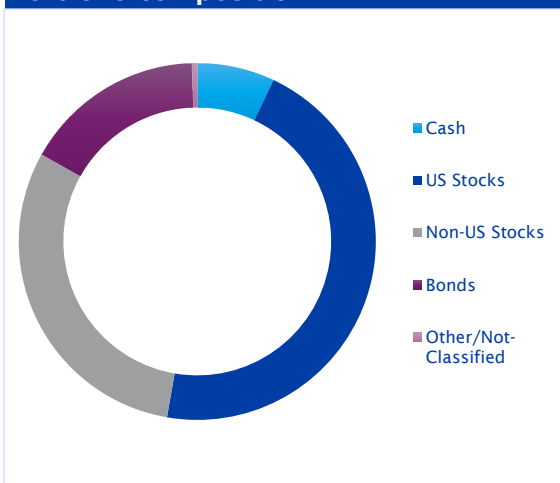
Operations and management

Separate account inception date	9/30/2011
Manager(s)	Ashwin G. Alankar 8.08 Yrs

Principal risks

Credit and Counterparty, Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Value Investing, Active Management, Market/Market Volatility, Commodity, Equity Securities, ETF, Mortgage-Backed and Asset-Backed Securities, Underlying Fund/Fund of Funds, Derivatives, Fixed-Income Securities, Sovereign Debt, Management, Real Estate/REIT Sector

Portfolio composition As of 06/30/2022

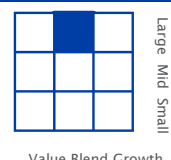


Top 10 holdings

Janus Henderson Global Bond N	10.43%
Janus Henderson Emerging Markets N	9.24%
Janus Henderson US Managed Volatility N	7.62%
Janus Henderson Contrarian N	7.24%
Janus Henderson Small-Mid Cap Value N	6.43%
Janus Henderson Enterprise N	6.28%
Janus Henderson Overseas N	5.88%
Janus Henderson Global Equity Income N	5.86%
Janus Henderson Adaptive Global Allc N	5.48%
Janus Henderson Triton N	5.40%
Percent of total net assets	69.86%

Portfolio style

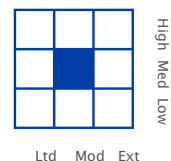
Equity



Equity cap.

Large	54.00%
Medium	34.00%
Small	11.00%

Income



Avg effective duration	5.53 Yrs
Avg effective maturity	7.44 Yrs
Avg. credit quality	BB

Sector weightings

Cyclical	36.19 Yrs
Sensitive	40.09 Yrs
Defensive	23.71

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