



Balanced Income Account

Invests in the Vanguard Wellesley Income Fund - Admiral Shrs

Benchmark Morningstar US Mod Con Tgt Alloc NR USD

Investment objective and strategy

The investment seeks to provide long-term growth of income and a high and sustainable level of current income, along with moderate long-term capital appreciation. The fund invests approximately 60% to 65% of its assets in investment-grade corporate, U.S. Treasury, and government agency bonds, as well as mortgage-backed securities. The remaining 35% to 40% of fund assets are invested in common stocks of companies that have a history of above-average dividends or expectations of increasing dividends.

Category - Allocation - 30% to 50% Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 30% and 50%

Asset allocation

Cash	3.33%
U.S. stocks	32.45%
Non-U.S. stocks	3.72%
Bonds	57.91%
Other/Not classified	2.59%

3-year risk measures

Beta	0.69
P/B ratio	2.58
P/E ratio	15.47
Standard deviation	9.36
Annual turnover ratio	39.00

Operations and management

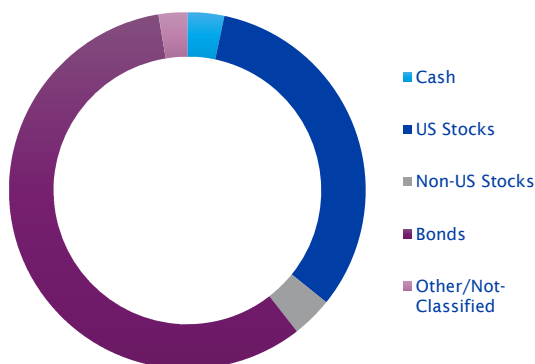
Separate account inception date	1/31/2002
Manager(s)	Multiple 5.75 Yrs

Principal risks

Credit and Counterparty, Loss of Money, Not FDIC Insured, Value Investing, Income, Interest Rate, Market/Market Volatility, Equity Securities, Restricted/Illiquid Securities, Fixed-Income Securities, Management

Portfolio composition

As of 06/30/2022

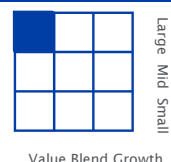


Top 10 holdings

Johnson & Johnson	1.41%
Pfizer Inc	1.39%
JPMorgan Chase & Co	1.31%
The Home Depot Inc	1.11%
Merck & Co Inc	1.07%
ConocoPhillips	0.96%
Procter & Gamble Co	0.94%
Cisco Systems Inc	0.93%
MetLife Inc	0.92%
Mondelez International Inc Class A	0.88%
Percent of total net assets	10.92%

Portfolio style

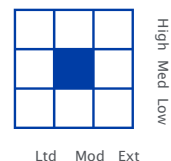
Equity



Equity cap.

Large	90.00%
Medium	10.00%
Small	0.00%

Income



Avg effective duration	7.19 Yrs
Avg effective maturity	10.60 Yrs
Avg. credit quality	AA

Sector weightings

Sector

Cyclical	29.36 Yrs
Sensitive	30.16 Yrs
Defensive	40.47

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