



Balanced Income Account

Invests in the Vanguard Wellesley Income Fund - Admiral Shrs

Benchmark Morningstar Allocation - 30% to 50% Equity

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	3.87%
U.S. stocks	36.69%
Non-U.S. stocks	2.51%
Bonds	55.41%
Other/Not classified	1.52%

3-year risk measures

Beta	0.63
P/B ratio	2.58
P/E ratio	21.10
Standard deviation	7.56
Annual turnover ratio	53.00

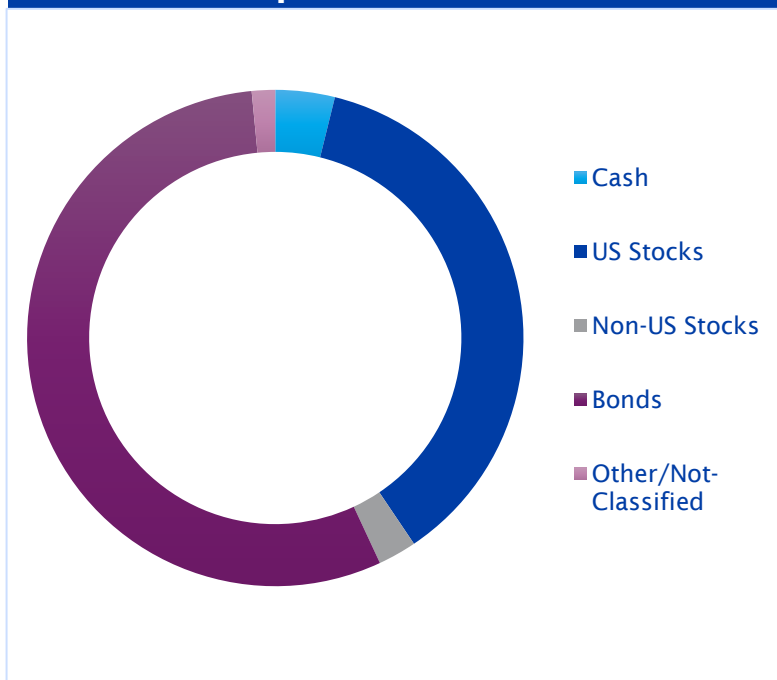
Operations and management

Separate account inception date	1/31/2002
Manager(s)	Multiple 14.25Yrs

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 12/31/2020

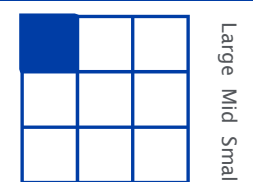


Top 10 holdings

Johnson & Johnson	1.87%
JPMorgan Chase & Co	1.46%
Cisco Systems Inc	1.34%
United States Treasury Notes 0.25%	1.32%
Comcast Corp Class A	1.27%
Bank of America Corp	1.20%
Pfizer Inc	1.16%
Procter & Gamble Co	1.12%
Medtronic PLC	1.00%
Caterpillar Inc	0.94%
Percent of total net assets	12.68%

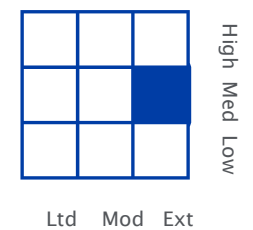
Portfolio style

Equity



	Equity cap.
Large	90.00%
Medium	10.00%
Small	0.00%

Income



Avg effective duration	8.14 Yrs
Avg effective maturity	10.70 Yrs
Avg. credit quality	A

Sector weightings

	Sector
Cyclical	28.02 Yrs
Sensitive	31.94 Yrs
Defensive	40.04

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