



## 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 - Moderately Conservative Allocation

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	0.79%
U.S. stocks	32.44%
Non-U.S. stocks	5.02%
Bonds	61.66%
Other/Not classified	0.08%

#### 3-year risk measures

Beta	0.78
P/B ratio	2.56
P/E ratio	19.71
Standard deviation	10.01
Annual turnover ratio	59.00

#### Operations and management

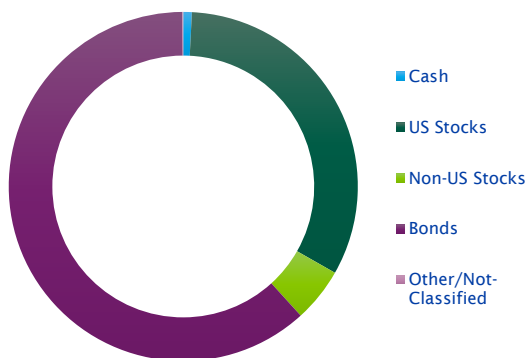
Separate account inception date	1/31/2002
Manager(s)	Multiple
	8.25 Yrs

#### 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 12/31/2024



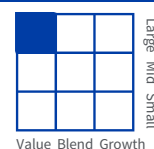
#### Top 10 holdings

As of 12/31/2024

JPMorgan Chase & Co	1.84%
Broadcom Inc	1.73%
ConocoPhillips	1.16%
Merck & Co Inc	1.16%
Johnson & Johnson	1.10%
Pfizer Inc	1.01%
Gilead Sciences Inc	0.99%
Cisco Systems Inc	0.88%
Bank of America Corp	0.79%
American International Group Inc	0.70%
Percent of total net assets	11.36%

#### Portfolio style

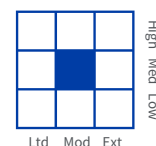
##### Equity



##### Equity cap.

Large	61.00%
Medium	40.00%
Small	0.00%

##### Fixed Income



Avg effective duration	6.57 Yrs
Avg effective maturity	10.10 Yrs
Avg. credit quality	A

#### Sector weightings

Cyclical	30.32%
Sensitive	36.13%
Defensive	33.55%

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