

## 2010 Target Retirement Account IV

Invests in the American Funds 2010 Trgt Date Retirement R6  
Benchmark Morningstar Lifetime Mod 2010 TR USD

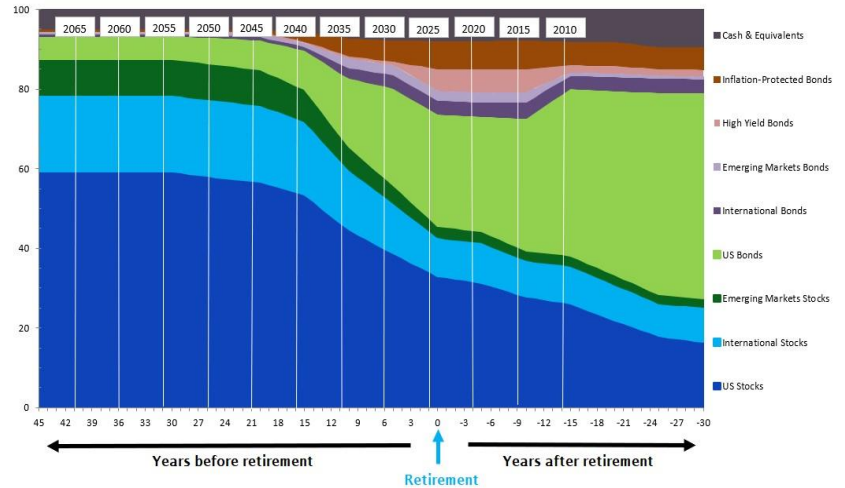
### Investment objective and strategy

The objective of this account is to seek growth of capital and current income consistent with its current asset allocation. The portfolio employs a passive asset allocation strategy that becomes more conservative as investors near retirement in or within a few years of 2010. By 2010, the portfolio's asset allocation will invest 80% of assets that pursue income and 20% that pursue growth. Because different asset classes perform differently, over time, the portfolio's allocation will become out of balance. When this happens, the investment manager rebalances the portfolio returning it to its proper asset allocation.

### Category - Target-Date 2010

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2011-2015) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

### Investment glide path



### Asset allocation

Cash	6.57%
U.S. stocks	28.37%
Non-U.S. stocks	9.83%
Bonds	54.58%
Other/Not classified	0.66%

### 3-year risk measures

Beta	0.70
P/B ratio	3.18
P/E ratio	21.00
Standard deviation	8.95
Annual turnover ratio	8.00

### Operations and management

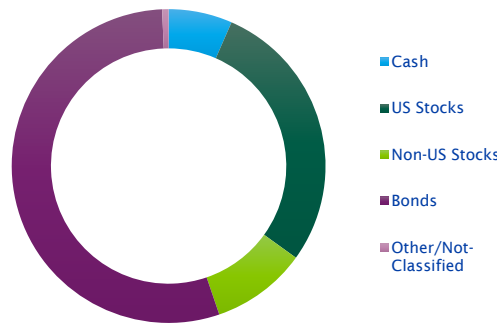
Separate account inception date	8/31/2017
Manager(s)	Multiple 12.50 Yrs

### Principal risks

Credit and Counterparty, Extension, Inflation/Deflation, Inflation-Protected Securities, Prepayment (Call), Reinvestment, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Interest Rate, Market/Market Volatility, Equity Securities, ETF, Mortgage-Backed and Asset-Backed Securities, U.S. Federal Tax Treatment, U.S. Government Obligations, Fixed-Income Securities, Maturity/Duration, Cash Drag, Suitability, Investment-Grade Securities, Management, Passive Management, Target Date, Tax Risk, Intraday Price Performance, Market Trading, Replication Management, Valuation Time

### Portfolio composition

As of 03/31/2024



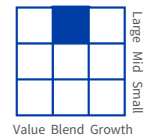
### Top 10 holdings

As of 06/30/2024

American Funds Income Fund of Amer R6	17.46%
American Funds Interm Bd Fd of Amer R6	10.82%
American Funds Bond Fund of Amer R6	9.92%
American Funds ST Bd Fd of Amer R6	7.74%
American Funds Inflation Linked Bd R6	7.10%
American Funds American Balanced R6	7.01%
American Funds Mortgage R6	6.91%
American Funds Capital Income Bldr R6	6.88%
American Funds American Mutual R6	5.10%
American Funds Washington Mutual R6	4.00%
Percent of total net assets	82.94%

### Portfolio style

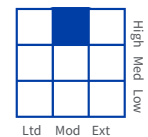
#### Equity



#### Equity cap.

Large	82.00%
Medium	18.00%
Small	1.00%

#### Fixed Income



Avg. effective duration	4.49 Yrs
Avg. effective maturity	N/A
Avg. credit quality	BBB

### Sector weightings

Cyclical	28.98%
Sensitive	42.59%
Defensive	28.44%

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