



2010 Target Retirement Account IV

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

Investment objective and strategy

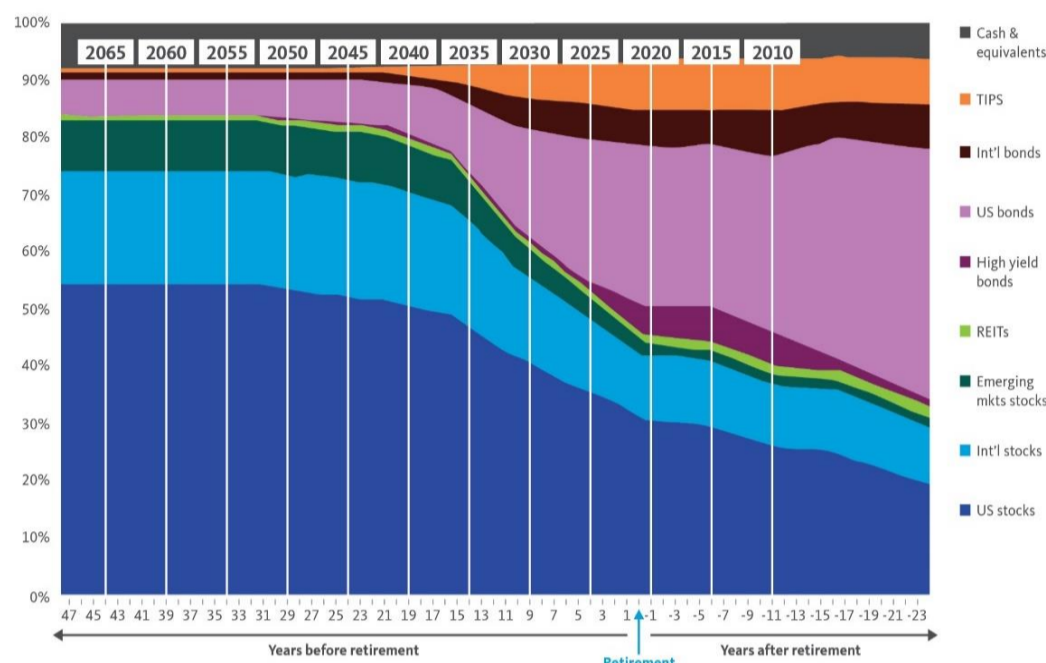
The objective of this account is to seek growth of capital and current income consistent with its current asset allocation. The portfolio employs a passive asset allocation strategy that becomes more conservative as investors near retirement in or within a few years of 2010. By 2010, the portfolio's 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

American funds TDF glide path



Asset allocation

Cash	6.45%
U.S. stocks	28.60%
Non-U.S. stocks	9.99%
Bonds	53.48%
Other/Not classified	1.48%

3-year risk measures

Beta	0.67
P/B ratio	2.63
P/E ratio	14.52
Standard deviation	8.90
Annual turnover ratio	20.00

Operations and management

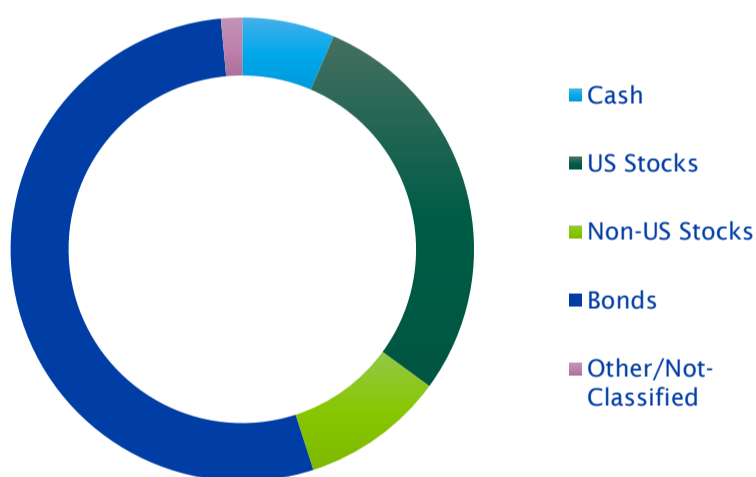
Separate account inception date	8/31/2017
Manager(s) Multiple	10.75Yrs

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 06/30/2022

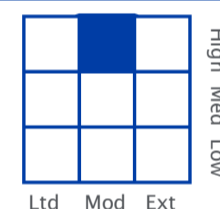


Top 10 holdings

American Funds Interm Bd Fd of Amer R6	16.22%
American Funds Income Fund of Amer R6	15.26%
American Funds Bond Fund of Amer R6	9.21%
American Funds ST Bd Fd of Amer R6	7.68%
American Funds American Balanced R6	6.95%
American Funds Mortgage R6	6.70%
American Funds Capital Income Bldr R6	6.45%
American Funds Inflation Linked Bd R6	6.06%
American Funds American Mutual R6	5.44%
American Funds Washington Mutual R6	3.90%
Percent of total net assets	83.87%

Portfolio style

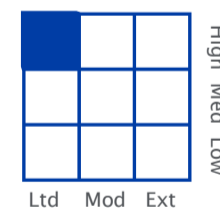
Equity



Equity cap.

Large	85.00%
Medium	14.00%
Small	0.00%

Income



Avg. effective duration	4.66 Yrs
Avg. effective maturity	N/A Yrs
Avg. credit quality	BBB

Sector weightings

sector

Cyclical	31.35%
Sensitive	38.57%
Defensive	30.08%

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