



## Concentrated Growth Account

Invests in the Janus Henderson Forty Fund - N Shrs

Benchmark Morningstar US LM Brd Growth TR USD

### Investment objective and strategy

The investment seeks long-term growth of capital. The fund pursues its investment objective by normally investing primarily in a core group of 20-40 common stocks selected for their growth potential. It may invest in companies of any size, from larger, well-established companies to smaller, emerging growth companies. The fund may also invest in foreign securities, which may include investments in emerging markets. It is non-diversified.

### Category - Large Growth

Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.

#### Asset allocation

Cash	1.06%
U.S. stocks	91.15%
Non-U.S. stocks	7.80%
Bonds	0.00%
Other/Not classified	0.00%

#### 3-year risk measures

Beta	1.17
P/B ratio	10.33
P/E ratio	36.93
Standard deviation	21.15
Annual turnover ratio	36.00

#### Operations and management

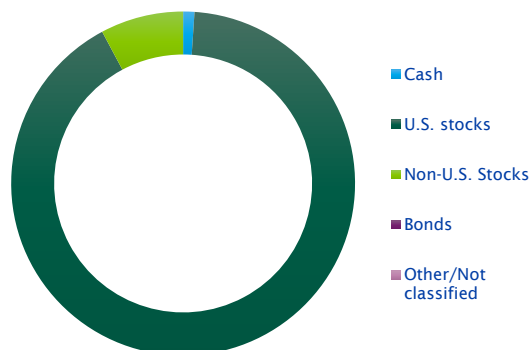
Separate account inception date	5/29/2015
Manager(s)	Multiple 9.25 Yrs

#### Principal risks

Lending, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Non-diversification, Active Management, Market/Market Volatility, Equity Securities

#### Portfolio composition

As of 01/31/2025



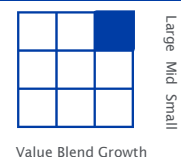
#### Top 10 holdings

As of 01/31/2025

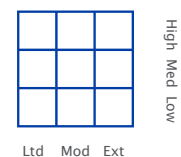
Microsoft Corp	10.30%
Amazon.com Inc	8.67%
Apple Inc	5.96%
Alphabet Inc Class C	5.80%
Meta Platforms Inc Class A	5.73%
NVIDIA Corp	5.53%
Mastercard Inc Class A	5.02%
Broadcom Inc	3.59%
Oracle Corp	3.23%
Booking Holdings Inc	2.98%
Percent of total net assets	56.81%

#### Portfolio style

##### Equity



##### Fixed Income



#### Sector weightings

Cyclical	28.91%
Sensitive	57.51%
Defensive	13.59%

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