



Large Cap Value Account

Invests in the T. Rowe Price Value Fund - Institutional Shrs

Benchmark Morningstar US LM Brd Val TR USD

Investment objective and strategy

The investment seeks to provide long-term capital appreciation by investing in common stocks believed to be undervalued; income is a secondary objective. In taking a value approach to investment selection, at least 65% of the fund's total assets will normally be invested in common stocks that the portfolio manager regards as undervalued. The fund may purchase stocks issued by companies of any size, but typically focuses its investments on large-cap stocks.

Category - Large Value

Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Asset allocation

Cash	2.63%
U.S. stocks	86.51%
Non-U.S. stocks	10.86%
Bonds	0.00%
Other/Not classified	0.00%

3-year risk measures

Beta	0.92
P/B ratio	2.57
P/E ratio	18.21
Standard deviation	19.90
Annual turnover ratio	107.00

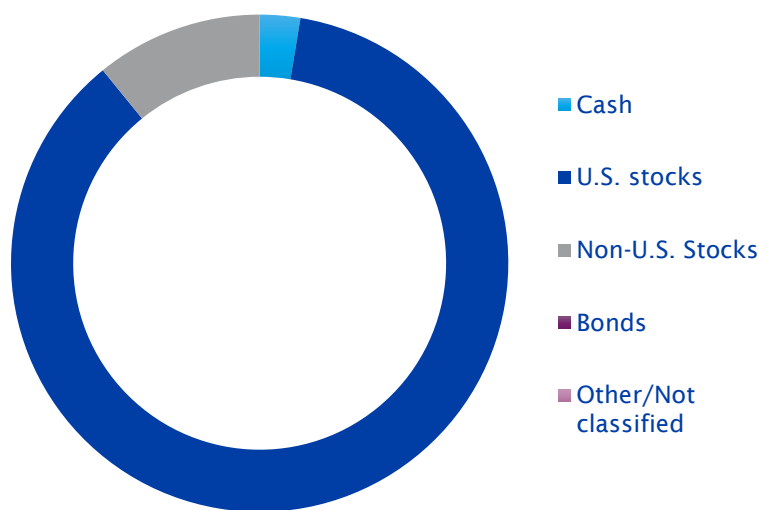
Operations and management

Separate account inception date	11/30/2015
Manager(s) Mark S. Finn	12.83 Yrs

Principal risks

Foreign Securities, Loss of Money, Not FDIC Insured, Capitalization, Active Management, Equity Securities, Management

Portfolio composition As of 06/30/2022

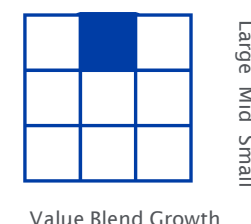


Top 10 holdings

Becton, Dickinson and Co	3.95%
Elevance Health Inc	3.26%
Southern Co	3.18%
JPMorgan Chase & Co	2.87%
Microsoft Corp	2.70%
Johnson & Johnson	2.69%
AstraZeneca PLC ADR	2.59%
AbbVie Inc	2.58%
Chubb Ltd	2.54%
TotalEnergies SE	2.51%
Percent of total net assets	28.87%

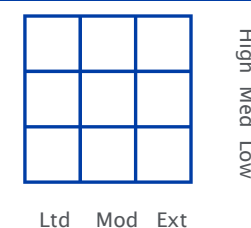
Portfolio style

Equity



	Equity cap.
Large	91.00%
Medium	9.00%
Small	0.00%

Income



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

Sector weightings

	Sector
Cyclical	23.58 Yrs
Sensitive	24.91 Yrs
Defensive	51.5

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