



Large Cap Value Account II

Invests in the Vanguard Value Index Fund – Admiral Shrs

Benchmark Morningstar US LM Brd Value TR USD

Investment objective and strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Large Cap Value Index, a broadly diversified index predominantly made up of value stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

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 | 0.15% |
| U.S. stocks | 99.01% |
| Non-U.S. stocks | 0.84% |
| Bonds | 0.00% |
| Other/Not classified | 0.00% |

3-year risk measures

| | |
|-----------------------|-------|
| Beta | 0.81 |
| P/B ratio | 2.90 |
| P/E ratio | 20.06 |
| Standard deviation | 15.87 |
| Annual turnover ratio | 9.00 |

Operations and management

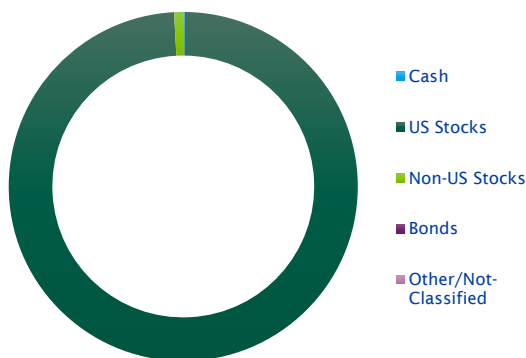
| | |
|---------------------------------|-----------|
| Separate account inception date | 5/29/2020 |
| Manager(s) | Multiple |
| | 30.33 Yrs |

Principal risks

Stock market, investment style

Portfolio composition

As of 02/28/2025



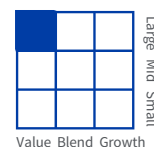
Top 10 holdings

As of 03/31/2025

| | |
|--------------------------------|--------|
| Berkshire Hathaway Inc Class B | 3.76% |
| JPMorgan Chase & Co | 3.17% |
| Exxon Mobil Corp | 2.38% |
| UnitedHealth Group Inc | 2.23% |
| Procter & Gamble Co | 1.85% |
| Johnson & Johnson | 1.85% |
| Walmart Inc | 1.79% |
| AbbVie Inc | 1.71% |
| The Home Depot Inc | 1.68% |
| Chevron Corp | 1.29% |
| Percent of total net assets | 21.71% |

Portfolio style

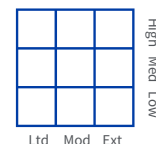
Equity



Equity cap.

| | |
|--------|--------|
| Large | 71.00% |
| Medium | 30.00% |
| Small | 0.00% |

Fixed Income



| | |
|------------------------|-----|
| Avg effective duration | N/A |
| Avg effective maturity | N/A |
| Avg. credit quality | N/A |

Sector weightings

| | |
|-----------|--------|
| Cyclical | 34.18% |
| Sensitive | 34.11% |
| Defensive | 31.72% |

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