



Intermediate-Term Bond Index Account

Invests in the Vanguard Intermediate-Term Bond Index Fund – Admiral Shrs
 Benchmark Morningstar US Core Bd TR USD

Investment objective and strategy

The investment seeks to track the performance of the Bloomberg Barclays U.S. 5-10 Year Government/Credit Float Adjusted Index. This index includes all medium and larger issues of U.S. government, investment-grade corporate and investment-grade international dollar-denominated bonds that have maturities between 5 and 10 years and are publicly issued. All of its investments are selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Category - Intermediate Core Bond

Intermediate core bond funds invest primarily in investment-grade U.S. issues, including government, corporate, and securitized debt, and typically hold less than 5% in below-investment-grade exposures. Intermediate core-plus bond funds also invest in those sectors but have greater flexibility to hold noncore sectors such as corporate high yield, bank loan, emerging-market debt, and non-U.S. currency exposures. Both groups still have average durations that range from 75% to 125% of the three-year average duration of the Morningstar Core Bond Index.

Asset allocation

Cash	0.52%
U.S. stocks	0.00%
Non-U.S. stocks	0.00%
Bonds	99.44%
Other/Not classified	0.04%

3-yr risk measures

Beta	1.06
P/B ratio	N/A
P/E ratio	N/A
Standard deviation	7.77
Annual turnover ratio	46.00

Operations and management

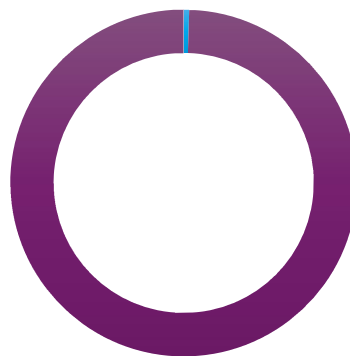
Separate account inception date	5/29/2020
Manager(s)	Joshua C. Barrickman 15.75 Yrs

Principal risks

Interest rate, income, credit, index sampling, liquidity

Portfolio composition

As of 11/30/2023



- Cash
- US Stocks
- Non-US Stocks
- Bonds
- Other/Not-Classified

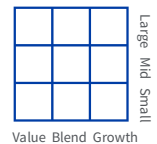
Top 10 holdings

As of 12/31/2023

United States Treasury Notes	2.33%
United States Treasury Notes	2.28%
United States Treasury Notes	2.11%
United States Treasury Notes	2.06%
United States Treasury Notes	2.03%
United States Treasury Notes	2.01%
United States Treasury Notes	2.00%
United States Treasury Notes	1.99%
United States Treasury Notes	1.96%
United States Treasury Notes	1.94%
Percent of total net assets	20.71%

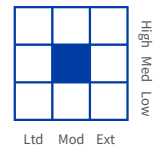
Portfolio style

Equity



Equity cap.	
Large	N/A
Medium	N/A
Small	N/A

Fixed Income



Avg. effective duration	6.22 Yrs
Avg. effective maturity	7.30 Yrs
Avg. credit quality	A

Sector weightings

Cyclical	N/A
Sensitive	N/A
Defensive	N/A

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