



Small Cap Growth Index Account

Invests in the Vanguard Small Cap Growth Index Fund – Admiral Shrs

Benchmark Morningstar US Sml Brd Grt Ext TR USD

Investment objective and strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization growth stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Growth Index, a broadly diversified index predominantly made up of growth stocks of small 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 - Small Growth

Small-growth portfolios focus on faster-growing companies whose shares are at the lower end of the market-capitalization range. These portfolios tend to favor companies in up-and-coming industries or young firms in their early growth stages. Because these businesses are fast-growing and often richly valued, their stocks tend to be volatile. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small 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).

Asset allocation

Cash	2.27%
U.S. stocks	96.56%
Non-U.S. stocks	1.16%
Bonds	0.00%
Other/Not classified	0.00%

3-year risk measures

Beta	1.07
P/B ratio	3.47
P/E ratio	24.75
Standard deviation	21.73
Annual turnover ratio	24.00

Operations and management

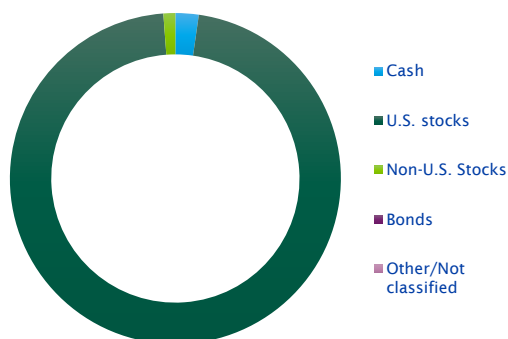
Separate account inception date	5/29/2020
Manager(s)	Multiple 19.08 Yrs

Principal risks

Stock market, investment style

Portfolio composition

As of 11/30/2023



Portfolio style

Equity



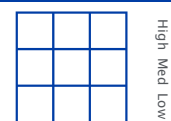
Value Blend Growth

Large
Mid
Small

Equity cap.

Large	0.00%
Medium	35.00%
Small	65.00%

Fixed Income



Ltd Mod Ext

High
Med
Low

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

Sector weightings

Cyclical	25.07%
Sensitive	53.30%
Defensive	21.62%

Top 10 holdings

As of 12/31/2023

PTC Inc	0.85%
Targa Resources Corp	0.83%
Axon Enterprise Inc	0.79%
Entegris Inc	0.77%
Deckers Outdoor Corp	0.74%
Vertiv Holdings Co Class A	0.71%
DraftKings Inc Ordinary Shares - Class A	0.64%
Graco Inc	0.63%
Dynatrace Inc Ordinary Shares	0.62%
Lennox International Inc	0.62%
Percent of total net assets	7.20%

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