



Small Cap Growth Index Account

Invests in the Vanguard Small Cap Growth Index Fund – Admiral Shrs
Benchmark Morningstar US Small 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	0.97%
U.S. stocks	97.88%
Non-U.S. stocks	1.14%
Bonds	0.00%
Other/Not classified	0.00%

3-year risk measures

Beta	1.21
P/B ratio	3.93
P/E ratio	27.03
Standard deviation	23.14
Annual turnover ratio	21.00

Operations and management

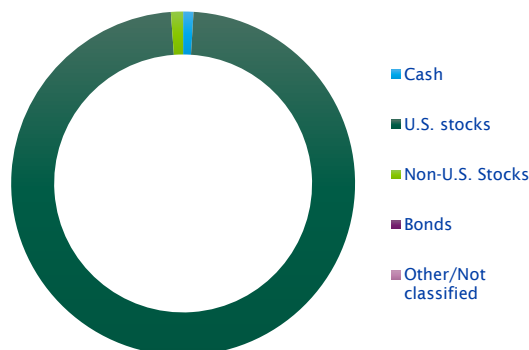
Separate account inception date	5/29/2020
Manager(s)	Multiple
	20.33 Yrs

Principal risks

Stock market, investment style

Portfolio composition

As of 02/28/2025



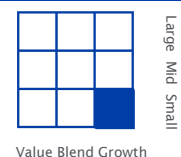
Top 10 holdings

As of 02/28/2025

Deckers Outdoor Corp	0.82%
Liberty Formula One Group Registered Shs Serie	0.78%
DraftKings Inc Ordinary Shares - Class A	0.78%
Nutanix Inc Class A	0.75%
Natera Inc	0.75%
Lennox International Inc	0.74%
RB Global Inc	0.73%
PTC Inc	0.72%
Robinhood Markets Inc Class A	0.70%
Watsco Inc Ordinary Shares	0.68%
Percent of total net assets	7.45%

Portfolio style

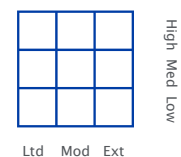
Equity



Equity cap.

Large	0.00%
Medium	32.00%
Small	68.00%

Fixed Income



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

Sector weightings

Cyclical	25.27%
Sensitive	53.65%
Defensive	21.08%

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For more current information including month-end performance, please visit sentry.com/retirement.