



International Large Growth Account

Invests in the Vanguard International Growth Fund – Admiral Shrs
Benchmark Morningstar Gbl xUS Growth TME NR USD

Investment objective and strategy

The investment seeks to provide long-term capital appreciation. The fund invests predominantly in the stocks of companies located outside the United States that are considered to have above-average growth potential. In selecting stocks, the fund's advisors evaluate foreign markets around the world and choose large-cap, mid-cap, and small-cap companies and is expected to diversify its assets in countries across developed and emerging markets.

Category - Foreign Large Growth

Foreign large-growth portfolios focus on high-priced growth stocks, mainly outside of the United States. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). 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). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Asset allocation

Cash	2.30%
U.S. stocks	17.43%
Non-U.S. stocks	79.78%
Bonds	0.00%
Other/Not classified	0.49%

3-year risk measures

Beta	1.29
P/B ratio	3.75
P/E ratio	21.15
Standard deviation	22.22
Annual turnover ratio	20.00

Operations and management

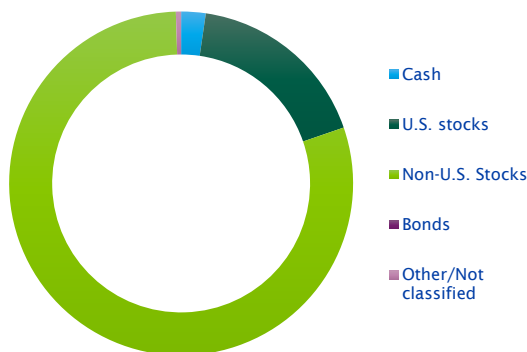
Separate account inception date	5/29/2020
Manager(s)	Multiple
	15.33 Yrs

Principal risks

Stock market, country/regional, currency, manager

Portfolio composition

As of 12/31/2024



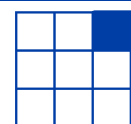
Top 10 holdings

As of 12/31/2024

Taiwan Semiconductor Manufacturing Co Ltd	6.48%
MercadoLibre Inc	4.27%
Spotify Technology SA	4.25%
Adyen NV	3.34%
ASML Holding NV	2.85%
BYD Co Ltd Class H	2.22%
Sea Ltd ADR	2.17%
Ferrari NV	2.13%
NVIDIA Corp	2.05%
Coupang Inc Ordinary Shares - Class A	2.00%
Percent of total net assets	31.76%

Portfolio style

Equity



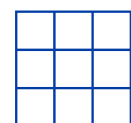
Value Blend Growth

Large
Mid
Small

Equity cap.

Large	82.00%
Medium	16.00%
Small	1.00%

Fixed Income



Ltd Mod Ext

High
Mod
Low

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

Sector weightings

Cyclical	32.52%
Sensitive	51.11%
Defensive	16.37%

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