



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	2.05%
U.S. stocks	15.46%
Non-U.S. stocks	81.58%
Bonds	0.00%
Other/Not classified	0.92%

3-year risk measures

Beta	1.26
P/B ratio	3.26
P/E ratio	20.42
Standard deviation	22.73
Annual turnover ratio	14.00

Operations and management

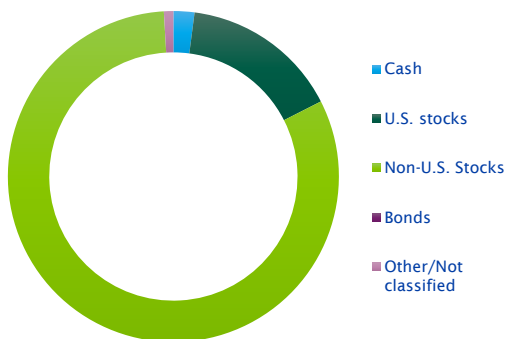
Separate account inception date	5/29/2020
Manager(s)	Multiple
	14.08 Yrs

Principal risks

Stock market, country/regional, currency, manager

Portfolio composition

As of 09/30/2023



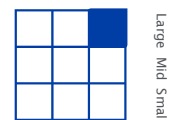
Top 10 holdings

As of 09/30/2023

MercadoLibre Inc	5.17%
ASML Holding NV	4.84%
Spotify Technology SA	3.27%
argenx SE	3.08%
Tencent Holdings Ltd	2.96%
Taiwan Semiconductor Manufacturing Co Ltd	2.88%
Moderna Inc	2.38%
Genmab A/S	2.12%
Ferrari NV	2.09%
Atlas Copco AB Class A	1.99%
Percent of total net assets	30.78%

Portfolio style

Equity



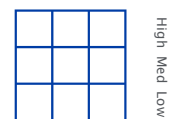
Value Blend Growth

Large Mid Small

Equity cap.

Large	79.00%
Medium	21.00%
Small	0.00%

Fixed Income



Ltd Mod Ext

High Med Low

Sector weightings

Cyclical	33.47%
Sensitive	43.36%
Defensive	23.16%

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