



TIPS Index Account

Invests in the Fidelity Inflation-Protected Bond Index Fund

Benchmark Morningstar US TIPS TR USD

Investment objective and strategy

The investment seeks to provide investment results that correspond to the total return of the inflation-protected sector of the United States Treasury market. The fund normally invests at least 80% of assets in inflation-protected debt securities included in the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L).

Category - Inflation-Protected Bond

Inflation-protected bond portfolios primarily invest in fixed-income securities that increase coupon and/or principal payments at the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer of these types of securities. Most of these portfolios buy bonds with intermediate to long-term maturities.

Asset allocation

| | |
|----------------------|--------|
| Cash | 0.27% |
| U.S. stocks | 0.00% |
| Non-U.S. stocks | 0.00% |
| Bonds | 99.73% |
| Other/Not classified | 0.00% |

3-yr risk measures

| | |
|-----------------------|-------|
| Beta | 0.85 |
| P/B ratio | N/A |
| P/E ratio | N/A |
| Standard deviation | 7.18 |
| Annual turnover ratio | 28.00 |

Operations and management

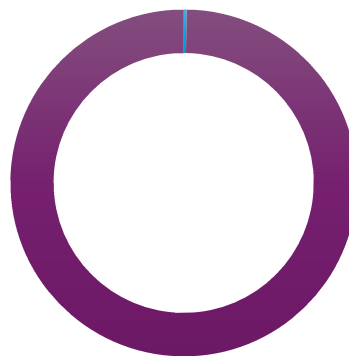
| | |
|---------------------------------|-------------------|
| Separate account inception date | 5/29/2020 |
| Manager(s) | Multiple 9.67 Yrs |

Principal risks

Prepayment, issuer-specific changes, correlation to the index, passive management, leverage, investing for inflation protection

Portfolio composition

As of 11/30/2023



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

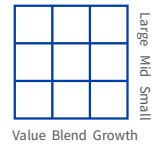
Top 10 holdings

As of 11/30/2023

| | |
|-------------------------------------|--------|
| United States Treasury Notes 0.375% | 4.32% |
| United States Treasury Notes 0.375% | 3.78% |
| United States Treasury Notes 0.625% | 3.78% |
| United States Treasury Notes 0.125% | 3.74% |
| United States Treasury Notes 1.125% | 3.69% |
| United States Treasury Notes 0.625% | 3.68% |
| United States Treasury Notes 0.125% | 3.53% |
| United States Treasury Notes 0.5% | 3.46% |
| United States Treasury Bonds 3.625% | 3.43% |
| United States Treasury Notes 0.125% | 3.16% |
| Percent of total net assets | 36.57% |

Portfolio style

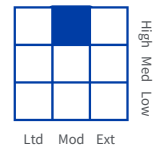
Equity



Equity cap.

| | |
|--------|-----|
| Large | N/A |
| Medium | N/A |
| Small | N/A |

Fixed Income



| | |
|-------------------------|----------|
| Avg. effective duration | 6.54 Yrs |
| Avg. effective maturity | N/A Yrs |
| Avg. credit quality | AAA |

Sector weightings

| | |
|-----------|-----|
| Cyclical | N/A |
| Sensitive | N/A |
| Defensive | N/A |

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