



International Large Blend Account

Invests in the MFS International Diversification Fund – R6 Shrs
Benchmark Morningstar Global xUS TME NR USD

Investment objective and strategy

The investment seeks capital appreciation. The fund is designed to provide diversification within the international asset class by investing the majority of its assets in other mutual funds advised by the adviser. The adviser seeks to diversify the fund's investments in terms of market capitalization (by including large, mid, and/or small cap underlying funds), by style (by including both growth and value underlying funds), and by geography (by including developed and emerging market underlying funds).

Category - Foreign Large Blend

Foreign large-blend portfolios invest in a variety of big international stocks. 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). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Asset allocation

Cash	1.84%
U.S. stocks	4.89%
Non-U.S. stocks	93.26%
Bonds	0.00%
Other/Not classified	0.00%

3-year risk measures

Beta	1.00
P/B ratio	1.97
P/E ratio	16.52
Standard deviation	16.37
Annual turnover ratio	3.00

Operations and management

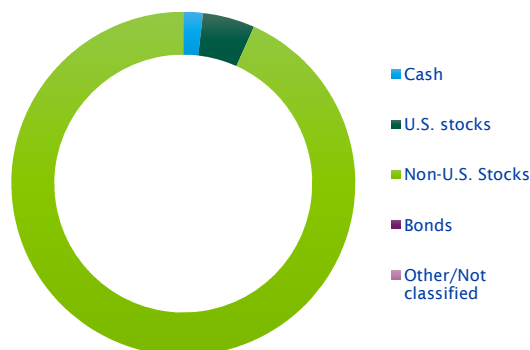
Separate account inception date	5/29/2020
Manager(s)	Multiple 3.25 Yrs

Principal risks

Allocation, underlying fund, equity market, growth company, value company, intrinsic value strategy, foreign, emerging markets, currency, focus, derivatives, leveraging, counterparty and third party, liquidity, investment selection

Portfolio composition

As of 02/28/2025



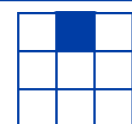
Top 10 holdings

As of 02/28/2025

MFS Research International R6	27.60%
MFS Emerging Markets Equity R6	17.19%
MFS International Large Cap Value R6	15.16%
MFS International Intrinsic Value R6	15.06%
MFS International Growth R6	14.99%
MFS International New Discovery R6	9.84%
Currency Cash CASH_USD	0.15%
N/A	0.00%
N/A	0.00%
N/A	0.00%
Percent of total net assets	99.99%

Portfolio style

Equity



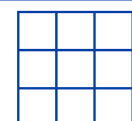
Large Mid Small

Value Blend Growth

Equity cap.

Large	80.00%
Medium	19.00%
Small	2.00%

Fixed Income



High Mod Low

Ltd Mod Ext

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

Sector weightings

Cyclical	39.21%
Sensitive	40.59%
Defensive	20.21%

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