



Large Cap Index Account

Invests in the Vanguard 500 Index Fund - Admiral Shrs

Benchmark S&P 500 TR USD

Investment objective and strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large 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 - Large Blend

Large-blend portfolios are fairly representative of the overall U.S. stock market in size, growth rates and price. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of U.S. industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.

Asset allocation

Cash	0.01%
U.S. stocks	99.11%
Non-U.S. stocks	0.88%
Bonds	0.00%
Other/Not classified	0.00%

3-year risk measures

Beta	1.00
P/B ratio	4.00
P/E ratio	27.94
Standard deviation	18.40
Annual turnover ratio	4.00

Operations and management

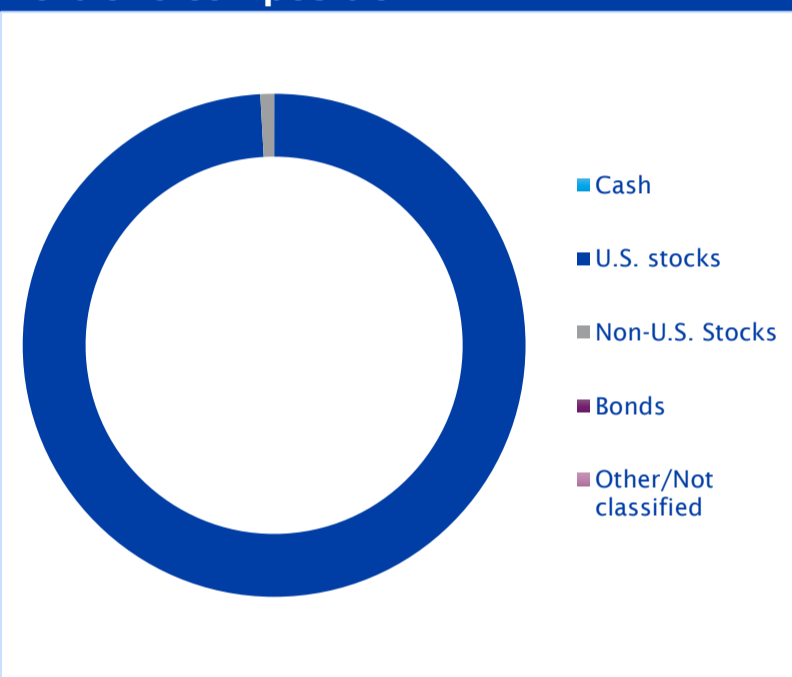
Separate account inception date	5/30/2014
Manager(s)	Multiple
	5.00Yrs

Principal risks

Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, ETF, Management, Market Trading

Portfolio composition

As of 02/28/2021

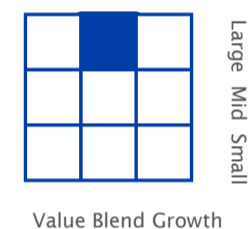


Top 10 holdings

Apple Inc	6.02%
Microsoft Corp	5.46%
Amazon.com Inc	4.10%
Facebook Inc A	1.93%
Alphabet Inc A	1.89%
Alphabet Inc Class C	1.84%
Tesla Inc	1.59%
Berkshire Hathaway Inc Class B	1.44%
JPMorgan Chase & Co	1.39%
Johnson & Johnson	1.30%
Percent of total net assets	26.96%

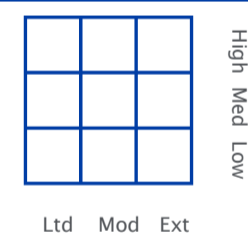
Portfolio style

Equity



	Equity cap.
Large	85.00%
Medium	15.00%
Small	0.00%

Income



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

Sector weightings

	Sector
Cyclical	31.16 Yrs
Sensitive	46.71 Yrs
Defensive	22.13

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