



Balanced Growth Account II

Invests in the Vanguard Wellington Fund - Admiral Shrs

Benchmark Morningstar US Mod Tgt Alloc NR USD

Investment objective and strategy

The investment seeks to provide long-term capital appreciation and moderate current income. The fund invests 60% to 70% of its assets in dividend-paying and, to a lesser extent, non-dividend paying common stocks of established large companies. The remaining 30% to 40% of the fund's assets are invested mainly in fixed income securities that the advisor believes will generate a moderate level of current income. These securities include investment-grade corporate bonds, with some exposure to U.S. Treasury and government agency bonds, and mortgage-backed securities.

Category - Allocation - 50% to 70% Equity

Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 50% to 70%.

Asset allocation

Cash	1.76%
U.S. stocks	56.10%
Non-U.S. stocks	7.71%
Bonds	33.03%
Other/Not classified	1.40%

3-year risk measures

Beta	1.04
P/B ratio	3.43
P/E ratio	18.27
Standard deviation	13.93
Annual turnover ratio	35.00

Operations and management

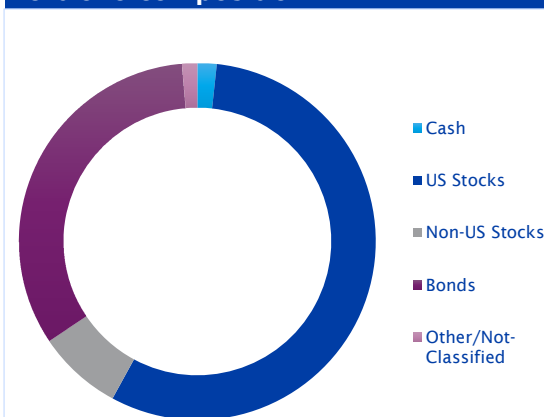
Separate account inception date	9/30/2010
Manager(s)	Multiple 5.75 Yrs

Principal risks

Credit and counterparty, Prepayment (Call), Loss of Money, Not FDIC Insured, Value Investing, Income, Interest Rate, Market/Market Volatility, Equity Securities, Restricted/Illiquid Securities, Fixed-Income Securities, Management, Large Cap

Portfolio composition

As of 06/30/2022

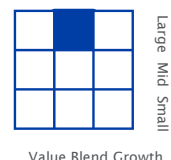


Top 10 holdings

Microsoft Corp	4.81%
Alphabet Inc Class A	3.01%
Apple Inc	2.36%
Charles Schwab Corp	2.22%
McDonald's Corp	1.92%
Pfizer Inc	1.81%
TotalEnergies SE	1.78%
UnitedHealth Group Inc	1.73%
Procter & Gamble Co	1.66%
Sysco Corp	1.44%
Percent of total net assets	22.74%

Portfolio style

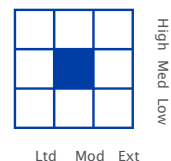
Equity



Equity cap.

Large	93.00%
Medium	7.00%
Small	0.00%

Income



Avg effective duration	7.21 Yrs
Avg effective maturity	10.60 Yrs
Avg. credit quality	AA

Sector weightings

Sector

Cyclical	28.90 Yrs
Sensitive	39.94 Yrs
Defensive	31.15

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