



World Bond Account

Invests in the Templeton Global Bond Fund - R6 Shrs
Benchmark FTSE WGBI NonUSD USD

Investment objective and strategy

The investment seeks current income with capital appreciation and growth of income. Under normal market conditions, the fund invests at least 80% of its net assets in "bonds." Bonds include debt obligations of any maturity, such as bonds, notes, bills and debentures. It invests predominantly in bonds issued by governments, government-related entities and government agencies located around the world. The fund may invest up to 25% of its total assets in bonds that are rated below investment grade or, if unrated determined by the investment manager to be of comparable quality. It is non-diversified.

Category - World Bond

World-bond portfolios invest 40% or more of their assets in foreign bonds. Some world-bond portfolios follow a conservative approach, favoring high-quality bonds from developed markets. Others are more adventurous and own some lower-quality bonds from developed or emerging markets. Some portfolios invest exclusively outside the U.S., while others regularly invest in both U.S. and non-U.S. bonds.

Asset allocation As of 02/28/2021

Cash	22.65%
U.S. stocks	0.00%
Non-U.S. stocks	0.00%
Bonds	77.02%
Other/Not classified	0.33%

3-yr risk measures

Beta	-0.57
P/B ratio	N/A
P/E ratio	N/A
Standard deviation	6.10
Annual turnover ratio	60.07

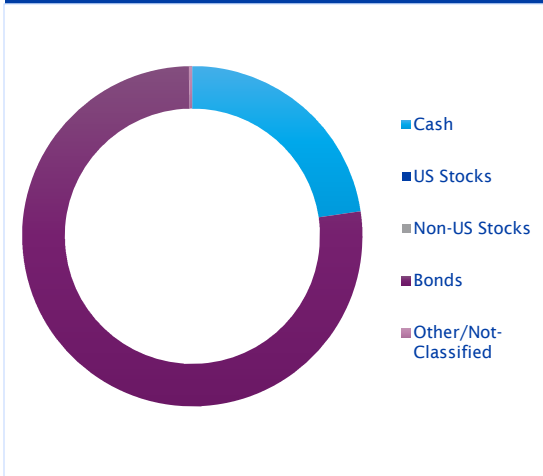
Operations and management

Separate account inception date	5/30/2014
Manager(s)	Multiple 19.33Yrs

Principal risks

Credit and Counterparty, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Non-diversification, Active Management, Income, Interest Rate, Market/Market Volatility, High-Yield Securities, Restricted/Illiquid Securities, Derivatives, Sovereign Debt, Management

Portfolio composition As of 02/28/2021



Top 10 holdings

Mexico (United Mexican States)	6.75%	9.59%
United States Treasury Notes	1.75%	6.89%
Indonesia (Republic of)	9.5%	3.60%
The Republic of Korea	1.38%	3.52%
United States Treasury Notes	2.62%	3.20%
Mexico (United Mexican States)	8%	3.10%
United States Treasury Notes	2.12%	2.56%
Norway (Kingdom Of)	3%	2.52%
The Republic of Korea	1.38%	2.40%
Mexico (United Mexican States)	6.5%	2.35%
Percent of total net assets		39.73%

Portfolio style

Equity

Value Blend Growth	Large Mid Small
Equity cap.	
Large	0.00%
Medium	0.00%
Small	0.00%

Income

High Med Low	Ltd Mod Ext
Avg. effective duration	2.43 Yrs
Avg. effective maturity	2.72 Yrs
Avg. credit quality	BBB

Sector weightings

Cyclical	0.00%
Sensitive	0.00%
Defensive	0.00%

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