



Large Cap Dividends Account

Invests in the Franklin Rising Dividends Fund - R6 Shrs
Benchmark Morningstar US Large-Mid TR USD

Investment objective and strategy

The investment seeks long-term capital appreciation. The fund invests at least 80% of its net assets in investments of companies that have paid consistently rising dividends. It invests predominantly in equity securities, primarily common stock. The fund may invest in companies of any size, across the entire market spectrum. It may invest up to 25% of its total assets in foreign securities.

Category - Large Blend

Large-blend portfolios are fairly representative of the overall US stock market in size, growth rates and price. Stocks in the top 70% of capitalization of the US 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 US industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.

Asset allocation

Cash	2.42%
U.S. stocks	96.24%
Non-U.S. stocks	1.33%
Bonds	0.00%
Other/Not classified	0.00%

3-year risk measures

Beta	0.82
P/B ratio	5.28
P/E ratio	27.86
Standard deviation	15.05
Annual turnover ratio	12.32

Operations and management

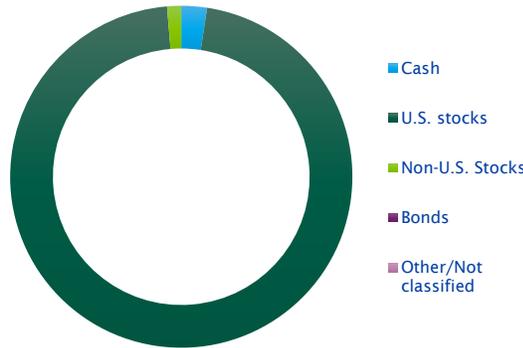
Separate account inception date	9/30/2013
Manager(s)	Multiple 6.00 Yrs

Principal risks

Foreign Securities, Loss of Money, Not FDIC Insured, Active Management, Market/Market Volatility, Industry and Sector Investing, Portfolio Diversification, Small-Cap, Mid-Cap

Portfolio composition

As of 02/28/2025



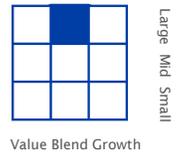
Top 10 holdings

As of 02/28/2025

Microsoft Corp	8.07%
Visa Inc Class A	3.45%
Apple Inc	3.22%
Broadcom Inc	3.11%
Linde PLC	2.87%
Stryker Corp	2.75%
JPMorgan Chase & Co	2.68%
Walmart Inc	2.68%
Roper Technologies Inc	2.67%
UnitedHealth Group Inc	2.64%
Percent of total net assets	34.14%

Portfolio style

Equity

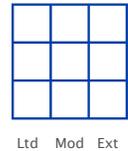


Large
Mid
Small

Equity cap.

Large	78.00%
Medium	21.00%
Small	0.00%

Fixed Income



High
Med
Low

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

Sector weightings

Cyclical	28.06%
Sensitive	45.42%
Defensive	26.52%

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