



Large Cap Dividends Account

Invests in the Franklin Rising Dividends Fund - R6 Shrs

Benchmark Morningstar US LM 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	3.57%
U.S. stocks	95.43%
Non-U.S. stocks	1.01%
Bonds	0.00%
Other/Not classified	0.00%

3-year risk measures

Beta	0.88
P/B ratio	4.64
P/E ratio	24.87
Standard deviation	16.24
Annual turnover ratio	1.88

Operations and management

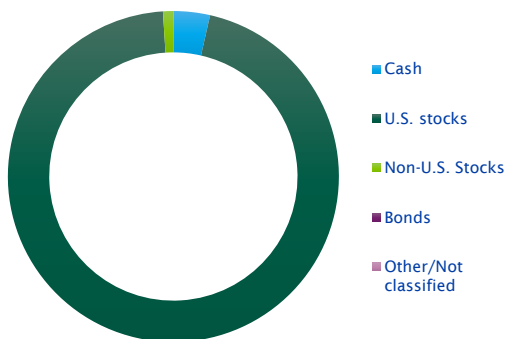
Separate account inception date	9/30/2013
Manager(s)	Multiple
	9.92 Yrs

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 11/30/2023



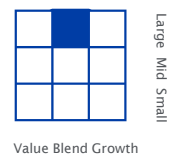
Top 10 holdings

As of 11/30/2023

Microsoft Corp	9.83%
Roper Technologies Inc	4.40%
Linde PLC	4.03%
Stryker Corp	3.73%
UnitedHealth Group Inc	3.30%
Accenture PLC Class A	2.89%
Visa Inc Class A	2.82%
Analog Devices Inc	2.50%
Air Products & Chemicals Inc	2.34%
Becton Dickinson & Co	2.28%
Percent of total net assets	38.12%

Portfolio style

Equity

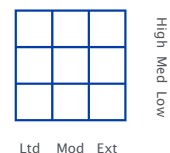


Large Mid Small

Equity cap.

Large	84.00%
Medium	16.00%
Small	1.00%

Fixed Income



High Med Low

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

Sector weightings

Cyclical	24.74%
Sensitive	44.83%
Defensive	30.42%

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