



Balanced Allocation Account

Invests in the Vanguard Balanced Index Fund - Admiral Shrs

Benchmark Morningstar US Mod Tgt Alloc NR USD

Investment objective and strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of the overall U.S. stock market. The fund employs an indexing investment approach designed to track the performance of two benchmark indexes. With approximately 60% of its assets, the fund seeks to track the investment performance of the CRSP U.S. Total Market Index. With approximately 40% of its assets, the fund seeks to track the investment performance of the Barclays U.S. Aggregate Float Adjusted Index.

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	1.36%
U.S. stocks	59.25%
Non-U.S. stocks	0.51%
Bonds	38.44%
Other/Not classified	0.44%

3-year risk measures

Beta	1.03
P/B ratio	3.43
P/E ratio	18.65
Standard deviation	13.79
Annual turnover ratio	35.00

Operations and management

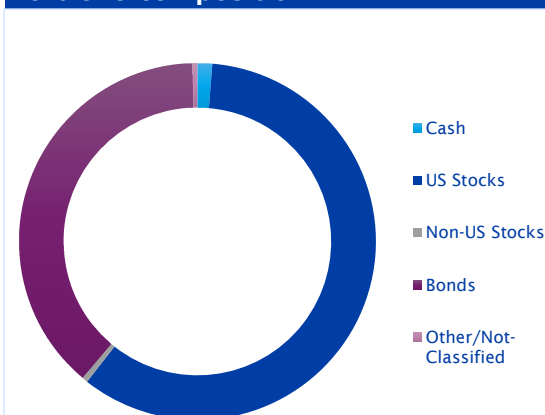
Separate account inception date	5/30/2014
Manager(s)	Multiple 9.67 Yrs

Principal risks

Credit and Counterparty, Prepayment (Call), Loss of Money, Not FDIC Insured, Income, Interest Rate, Market/Market Volatility, Equity Securities, Fixed-Income Securities, Sampling

Portfolio composition

As of 08/31/2022

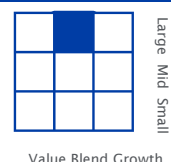


Top 10 holdings

Apple Inc	3.68%
Microsoft Corp	2.98%
Amazon.com Inc	1.67%
Tesla Inc	1.11%
Alphabet Inc Class A	0.99%
Alphabet Inc Class C	0.89%
UnitedHealth Group Inc	0.74%
Berkshire Hathaway Inc Class B	0.67%
Johnson & Johnson	0.65%
Exxon Mobil Corp	0.61%
Percent of total net assets	13.99%

Portfolio style

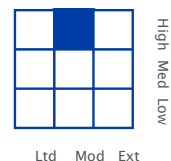
Equity



Equity cap.

Large	73.00%
Medium	19.00%
Small	9.00%

Income



Avg effective duration	6.67 Yrs
Avg effective maturity	8.90 Yrs
Avg. credit quality	AA

Sector weightings

Sector

Cyclical	30.67 Yrs
Sensitive	45.62 Yrs
Defensive	23.71

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