



Balanced Allocation Account

Invests in the Vanguard Balanced Index Fund - Admiral Shrs

Benchmark Morningstar Allocation - 50% to 70% Equity

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 benchmarks 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	0.09%
U.S. stocks	61.02%
Non-U.S. stocks	0.55%
Bonds	37.99%
Other/Not classified	0.35%

3-year risk measures

Beta	1.01
P/B ratio	3.81
P/E ratio	27.51
Standard deviation	11.67
Annual turnover ratio	60.00

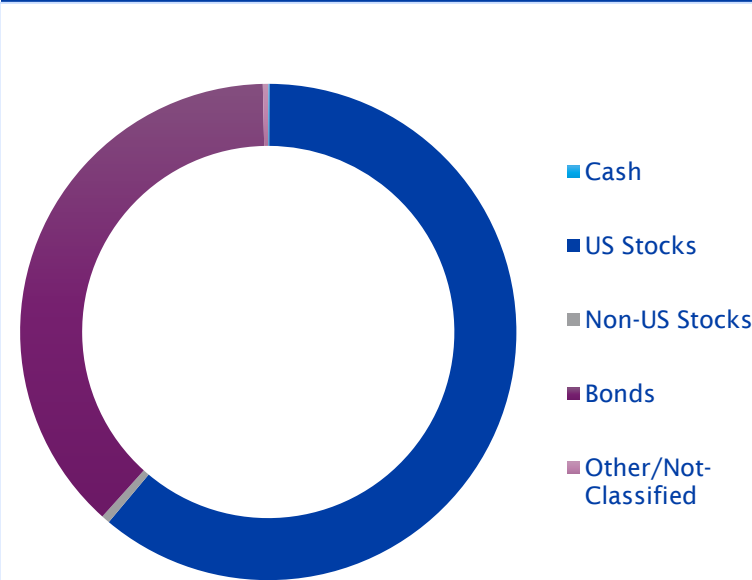
Operations and management

Separate account inception date	5/30/2014
Manager(s)	Multiple 8.17Yrs

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 02/28/2021

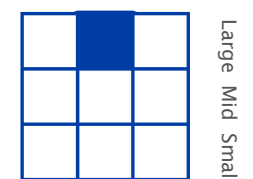


Top 10 holdings

Apple Inc	2.91%
Microsoft Corp	2.76%
Amazon.com Inc	2.07%
Facebook Inc A	0.97%
Alphabet Inc A	0.94%
Alphabet Inc Class C	0.91%
Tesla Inc	0.80%
JPMorgan Chase & Co	0.70%
Johnson & Johnson	0.66%
Berkshire Hathaway Inc Class B	0.64%
Percent of total net assets	13.36%

Portfolio style

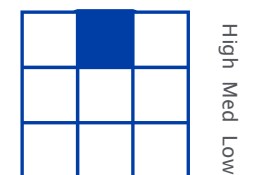
Equity



Value Blend Growth

	Equity cap.
Large	72.00%
Medium	20.00%
Small	8.00%

Income



Ltd Mod Ext

Avg effective duration	6.60 Yrs
Avg effective maturity	8.40 Yrs
Avg. credit quality	AA

Sector weightings

	Sector
Cyclical	31.81 Yrs
Sensitive	46.08 Yrs
Defensive	22.11

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