



# Intermediate-Term Bond Account II

Invests in the Loomis Sayles Core Plus Bond Fund - N Shrs

Benchmark BBgBarc US Agg Bond TR USD

## Investment objective and strategy

The investment seeks high total investment return through a combination of current income and capital appreciation. Under normal market conditions, the fund will invest at least 80% of its net assets (plus any borrowings made for investment purposes) in bonds, which include debt securities of any maturity. In addition, it will invest at least 65% of its net assets in investment grade securities. The fund will generally seek to maintain an effective duration of +/-2 years relative to the Barclays U.S. Aggregate Bond Index.

## Category - Intermediate-Term Bond

Intermediate-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of 3.5 to 6.0 years. These portfolios are less sensitive to interest rates, and therefore less volatile, than portfolios that have longer durations.

Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index in determining duration assignment.

Intermediate-term is defined as 75% to 125% of the three-year average effective duration of the MCBI.

### Asset allocation As of 02/28/2021

Cash	12.38%
U.S. stocks	0.00%
Non-U.S. stocks	0.00%
Bonds	86.37%
Other/Not classified	1.25%

### 3-yr risk measures

Beta	1.02
P/B ratio	N/A
P/E ratio	N/A
Standard deviation	3.96
Annual turnover ratio	359.00

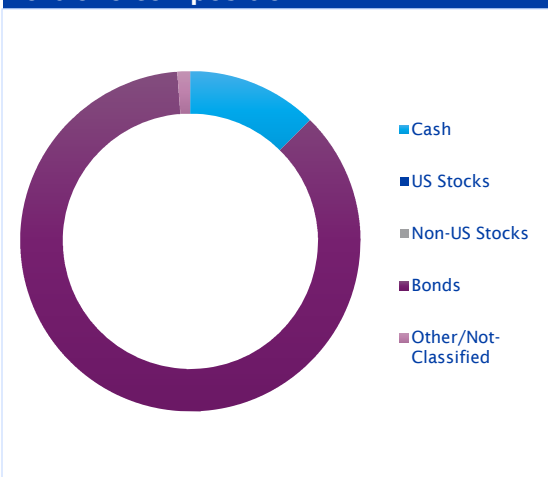
### Operations and management

Separate account inception date	11/30/2015
Manager(s)	Multiple 24.33Yrs

### Principal risks

Credit and Counterparty, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Issuer, Interest Rate, Market/Market Volatility, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Derivatives, Leverage, Fixed-Income Securities, Management

### Portfolio composition As of 02/28/2021

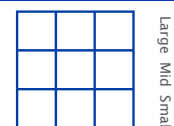


### Top 10 holdings

Federal National Mortgage Association 2.5%	1.95%
Federal National Mortgage Association 5%	1.84%
Fnma Pass-Thru I 2.5%	1.61%
Mexico (United Mexican States) 8.5%	1.51%
United States Treasury Notes 3.12%	1.50%
United States Treasury Bonds 1.88%	1.44%
Fnma Pass-Thru I 4%	1.37%
United States Treasury Notes 0.5%	1.22%
United States Treasury Notes 0.38%	1.00%
United States Treasury Bonds 0.25%	0.96%
Percent of total net assets	14.40%

### Portfolio style

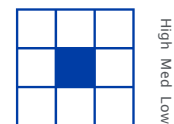
#### Equity



#### Equity cap.

Large	0.00%
Medium	0.00%
Small	0.00%

#### Income



Avg. effective duration	5.90 Yrs
Avg. effective maturity	8.14 Yrs
Avg. credit quality	BBB

### Sector weightings

Cyclical	0.00%
Sensitive	0.00%
Defensive	0.00%

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