Wilshire VIT Global Allocation Fund

Wilshire VIT Global Allocation Fund

Information as of 12/31/2023

Description:

The Wilshire VIT Global Allocation Fund seeks to realize a high, long-term total rate of return consistent with prudent investment risks. The Wilshire VIT Funds are advised by Wilshire Associates Incorporated. This is a moderate investment.

Sector weighting	Percent of total holdings
Domestic Equity	35%
International Developed Equity	19%
Emerging Market Equity	7%
Investment Grade Fixed Income	32%
Non-Investment Grade Fixed Income	7%

Top holdings	Percent of total holdings
Wilshire International Equity Instl	23.39%
Wilshire Income Opportunities Instl	20.83%
Wilshire Large Company Value Instl	16.57%
Wilshire Large Company Growth Instl	16.12%
Vanguard Charlotte Funds Ttintlix Instl	13.86%
Vanguard World Fund Mega Cap 300 Index Instl	2.03%
Fidelity Salem Street Trust Emerging Markets Instl	2.00%
Vanguard Bond Index FDS long Trm BD IDX	1.86%
Wilshire Small Company Value Instl	1.63%
Wilshire Small Company Growth Instl	1.60%
U.S. Bank Money Market Deposit Account	0.10%

Total net assets $467,955,207

Expense Ratio

Gross 1.31%

Net 0.91%

Fund composition .... NA

VIT = Variable Insurance Trust

BETA: 1.00

Beta definition:
Beta provides a measure of a stock or fund's volatility relative to the market. The market is often defined by a certain benchmark, index or market average. The market's beta is 1. If a stock or fund is more volatile than the market, its beta will be higher than 1. If it is less volatile, the beta will be below 1. An investment that has a beta of 1.25 is believed to be more volatile than its market benchmark. For example, if the benchmark dropped 1 percent, then an investment with a beta of 1.25 is predicted to drop 1.25 percent. Remember, investment returns and principal value will fluctuate, so the value of your account, when redeemed, may be more or less than your original cost.

Benchmark: 65% MSCI All Country World Index, 35% Bloomberg Barclays Global Aggregate Hedged Returns