



# Our retirement plans work for your business and your employees

Having a flexible, well-run retirement plan is a great way to recruit and retain quality employees. As your bundled service provider, we can help you and your plan participants get the most out of a 401(k) plan, including a wide variety of cost-effective, institutionally priced investments and easy-to-use tools. Let us help you design a tailored plan so you can stay focused on running your business.



## We offer you options and opportunities:

### DIVERSE PLANS

- Traditional 401(k)
- Roth option for a 401(k)
- Safe harbor 401(k)
- Profit sharing
- Money purchase
- Investment only

### PARTICIPANT INVESTMENT OPTIONS TO FIT EVERY TYPE OF INVESTOR

- **Actively managed funds** provide opportunities to invest in funds that aim to outperform a given benchmark
- **Index funds** deliver low-expense options keyed to broad segments of the market
- **Target retirement accounts** automatically rebalance risk and return as retirement dates approach
- **Sentry Guaranteed Fund** ensures investors receive a set return in uncertain times

### FIDUCIARY SERVICES

- **Plan level—Selecting and monitoring your company's investment options:** Sentry has selected Mesirow Financial®, an independent, third-party investment consultant, to provide ERISA 3(38) plan level fiduciary services regarding the selection, monitoring, and maintaining of investment lineups for retirement plan sponsors. With help from Mesirow, you can be assured a nationally recognized registered investment advisor selects and monitors the investments in your retirement plan.
- **Participant level—Participant investment advisory/management services:** Sentry offers investment advisory and management services through Morningstar® Retirement Manager<sup>SM</sup>. Participants can choose between point-in-time advice at no additional expense or a complete investment management and monitoring service for an annualized cost of 0.30% of assets (or \$3 per \$1,000 invested).



## How we make offering a retirement plan easier for you:

**Bundled solutions:** Many 401(k) plans use multiple vendors for recordkeeping services, investment management, etc. We make things easier by bundling all services into one solution.

**Easy access:** Bundled solutions simplify everything. Our dedicated, in-house service team will be there for you and your employees.

**Simplified fee disclosure:** When you select us as your plan provider, you'll have just one fee disclosure to review and provide to your employees. Our fee disclosure is written in easy-to-understand language, not bogged down in fine print.

**Retirement readiness:** We offer a number of tools to guide you and your participants into and through retirement: Behavioral-based enrollment materials highlighting the importance of saving and saving now, initial and on-going enrollment meetings, quarterly participant newsletters, a secure online portal, and a suite of retirement planning and distribution calculators.

We'll guide you—and your participants—at every step.

**We're here to make it easy.**

**Give us a call, and let's talk.**

**800-4SENTRY (800-473-6879), option 3**  
**sentry.com**

Individual life insurance, group annuities, and individual annuities are issued and administered by Sentry Life Insurance Company, Stevens Point, WI. In New York, individual life insurance, group annuities, and individual annuities are issued and administered by Sentry Life Insurance Company of New York, Syracuse, NY. Policies, coverages, benefits and discounts are not available in all states. See policy for complete coverage details. In New York coverage provided through policy form numbers: (Life Insurance) 390-1000 (SLONY), 390-2003-SLONY; (Group Annuity) 840-300(NY); (Individual Annuity) 380-440.