



*Let's talk  
about the  
future.*

# Hello. We're Sentry. How can we help?

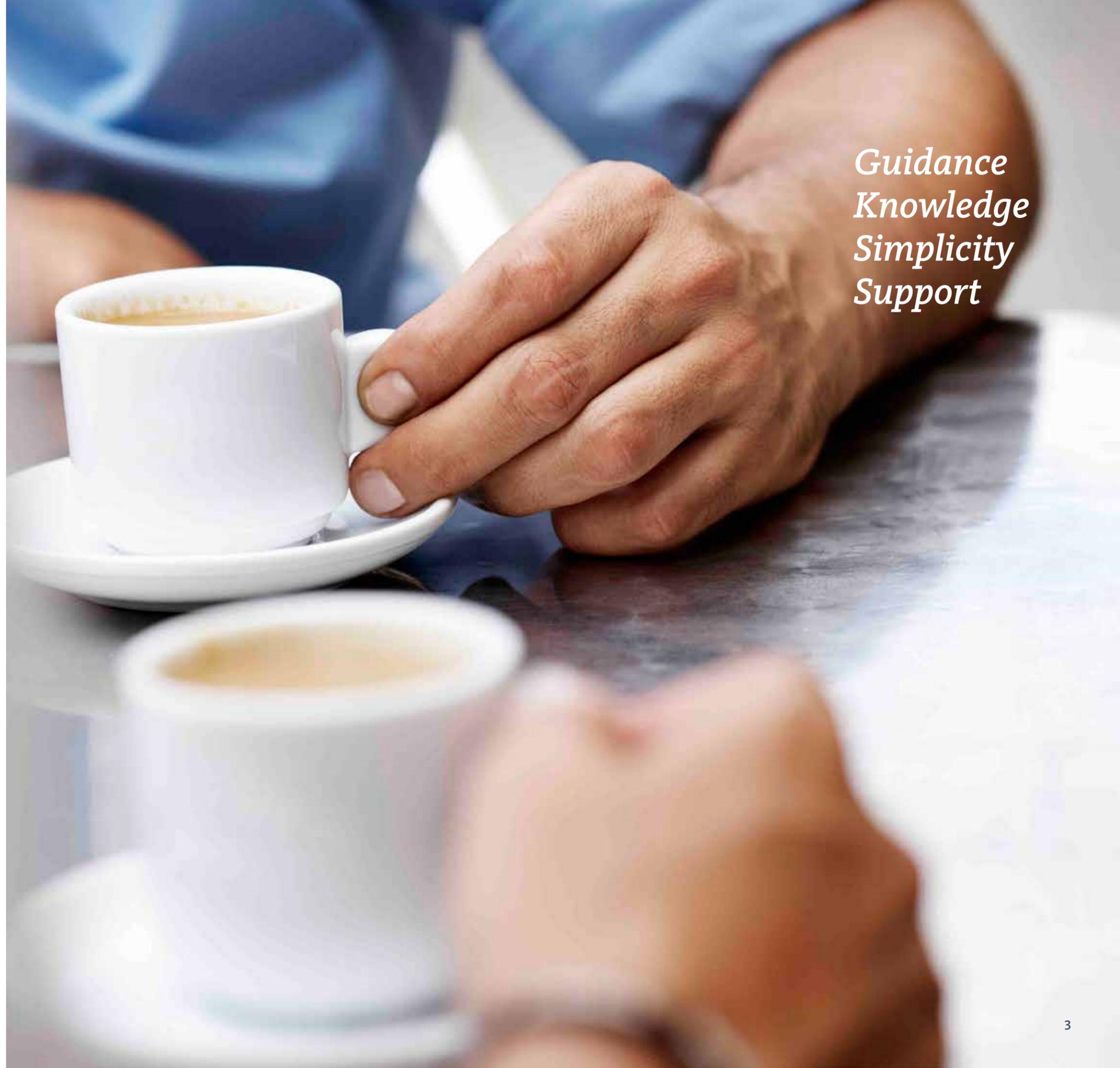
Whether you're looking for employer-sponsored retirement plans a la carte, or as part of a bundled solution that gives you one point of contact for both insurance and retirement plans, we can help.

# We make it our business to understand yours.

At Sentry, our 401(k) plans help employers like you attract and retain talent. We have plan options and services that sponsors like you want. And we take the time to get to know your business so we can help you choose a retirement savings program that works for you and your employees.

Let's get started with a conversation. Take a look inside to learn what you can expect from us, then let's get together and really get things rolling by talking about what you need.

*We work hard to get to know you so we can deliver more than you expect, anticipating your needs—sometimes even before you know them yourself.*



*Guidance  
Knowledge  
Simplicity  
Support*

## Count on our financial strength.

While our greatest strength is personalized service, we are of course also very fiscally secure.

With more than \$15.7 billion in assets, a \$4.7 billion\* policyholder surplus, and an A+ (Superior) rating from A.M. Best, we're among the largest and most financially secure mutual insurance companies in the nation.

Over and above our products and services, we offer peace of mind.

*Providing retirement plan solutions for nearly 50 years*

\*Assets and policyholder surplus as of December 31, 2016. This represents the aggregate total for all members of the Sentry Insurance Group, and is not reflective of any individual underwriting company.

# Who we are and who we serve.

## ABOUT SENTRY

If you're looking for a provider with a strong past and secure future, that's us. Our numbers are exceptionally solid. However, we believe strength comes from more than just financials—like our dedication to personalized care. We know relationships matter, and we take the time to get to know you.

Back in 1904, members of the Wisconsin Retail Hardware Association gave us our start when they formed their own mutual insurance company. We've grown far beyond Wisconsin and the hardware industry in the years since. And long ago we made employee benefits part of our offerings: In 1958, we formed Sentry Life Insurance Company. Sentry Life Insurance Company of New York followed in 1966.

Together, these wholly owned subsidiaries allow us to provide a full array of insurance products, along with 401(k) plans.

Truth be told, we usually provide these products to the businesses we serve. As a bundled service provider, it's simply easier and more affordable for you to do business with us than to use multiple providers. Our customers choose us—and then stay with us, often for decades—because they know we'll be there for them when they need us most.

And we can be there for you.

## ABOUT OUR CUSTOMERS

We offer affordable and convenient retirement plans designed to meet the needs of both plan sponsors and the employees who participate in those plans.

We're ready to do the same for you.

As a plan sponsor, we're here to help you bear important responsibilities by:

- Helping you select a quality, flexible retirement plan that meets your employees' needs while remaining cost-effective for your company
- Guiding you through the process of plan design and implementation
- Simplifying your management and administration duties
- Helping you manage your fiduciary liability at both a plan level and participant level

As participants in your company retirement plan, your employees also benefit. We can support you by:

- Helping your employees get more out of their retirement plans with quality, cost-effective design
- Providing the information they need to make informed decisions on investment selection, contribution level, and proportional allocation

To us, both you and your employees are valued customers. We work hard to ensure all parties are satisfied.

*We provide retirement plan services to more than 110,000 participants and 2,900 companies.*

# We're the retirement plan partner you need.

When you work with us, you always have someone you can reach out to for direct help, thoughtful advice, or even just fresh ideas.

And when it comes down to getting the most out of your money—and helping your employees get the most out of theirs—you have access to a wide variety of institutionally priced investments.

With options like target retirement accounts and a guaranteed fund, you have multiple ways to balance your employees' appetites for risk versus reward while maximizing the power of time and compound interest.

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



## We offer you options...and opportunities.

As your bundled service provider, we're able to cover all aspects of your 401(k) plan. Our priorities for you are ease of use, cost control, and customized features, including:

### DIVERSE PLANS

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

### RESPECTED INVESTMENT CHOICES THROUGH WELL-KNOWN FIRMS, INCLUDING:

- The Vanguard Group
- T. Rowe Price
- Janus
- Franklin Templeton
- PIMCO
- Loomis Sayles

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

- **Actively managed investment options** provide conventional targeted investing
- **Index investment options** deliver low-cost options keyed to specific markets
- **Alternative investment options** let investors pursue non-traditional strategies
- **Target retirement accounts** automatically rebalance risk and return as retirement dates approach
- **Sentry's Guaranteed Fund** ensures investors receive a set return in uncertain times

Let us outline a well-designed, affordable plan for you. We'll take on the administrative burden so you can focus on running your business.

# We offer you robust support.

## HELPFUL GUIDANCE

Our knowledge is your asset. You can tap into our experience with a simple call or email—we're always ready to help.

## USEFUL TOOLS

You can also take advantage of tools we've developed to help you and your employees make informed decisions:

- Easy-to-understand enrollment and educational materials with manageable action items
- Dynamic online calculators offering personalized retirement planning information, including:
  - Social Security benefit estimator
  - Retirement savings need calculator
  - Cost of waiting calculator
  - Risk profile assessor/asset allocation calculator
  - Paycheck tax savings calculator

## POWERFUL PARTNERSHIPS

The relationships we've established with Mesirow Financial® and Morningstar® Investment Management, LLC, two industry-leading registered investment advisers, also make getting the most out of a retirement plan easier.

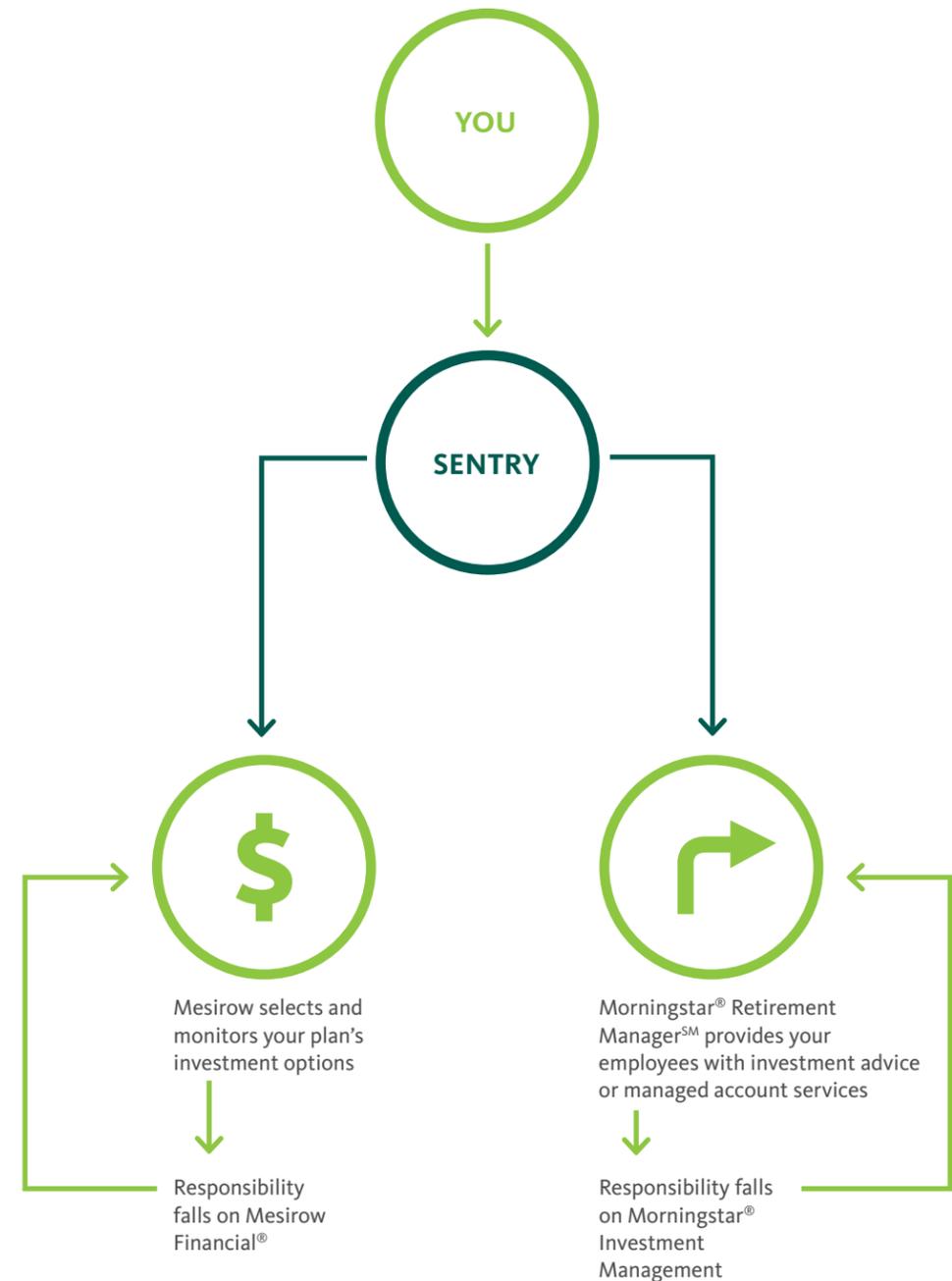
As Sentry customers, you and your employees gain access to both firms. They're independent third-parties that can help take on some or all of the responsibility of managing your employee plan. Here's how:

- **Mesirow Financial** provides you, the plan sponsor, the fiduciary service of selecting, maintaining, and monitoring investment options for your plan. Mesirow Financial assumes fiduciary responsibility in its capacity as an ERISA §3(38) investment manager.
- **Morningstar Investment Management** offers Morningstar® Retirement Manager<sup>SM</sup>, a managed accounts and advice service that is designed to help your employees manage their retirement accounts. The managed accounts service provides participants with portfolio allocation and ongoing monitoring and professional investment management of their retirement account. The advice service provides a wide range of resources to help self-directed participants make more informed investment decisions. Morningstar Investment Management accepts responsibility for invest advice given, providing you with fiduciary support.

As detailed in the agreement between Mesirow Financial and the plan sponsor, Mesirow Financial will perform and defend its duties and obligations with respect to investment option monitoring in compliance with ERISA. This agreement protects the sponsor from certain third party lawsuits arising from issues regarding investment option selection and monitoring. Nothing herein is intended to modify such agreement.

*We can help you manage your fiduciary risk while increasing employee participation.*

## ADVISING AND SELECTING: CLEAR LINES OF RESPONSIBILITY.



\* Sentry client signs service contract directly with Mesirow Financial® and Morningstar Investment Management LLC and is responsible for the selection and monitoring of Mesirow Financial® and Morningstar Investment Management LLC.

# We keep things simple.

## One point of contact, one fee disclosure, one focus: you.

We understand that providing a retirement plan to your employees can be complicated. It doesn't have to be. You can count on us to make things simpler for you—and your employees. Here's how:

### **BUNDLED SOLUTIONS**

Many 401(k) plans provide different facets, like recordkeeping and investment management services, through multiple vendors. We make things easier by bundling all services into one solution. You always know who to call.

### **EASY ACCESS**

Our bundled solutions make it easy for you. It also creates a more cost-efficient, time-saving solution for everything from getting a quick, accurate snapshot of plan performance to the finer details of plan compliance. Whatever you or your employees need to know, the search starts and ends with us.

### **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. Unlike disclosures loaded with pages of complicated fine print, our fee disclosure is written in easy-to-understand language.

*Time and money are both valuable. Our focus makes the best use of your time—and gets the most out of the resources you devote to important retirement plans.*



# Let's get started.

Your responsibilities as a retirement plan sponsor are real—but so are the employee recruitment and retention benefits you can enjoy by offering a strong, flexible, well-run 401(k) plan.

We can help you by making sure you get the right 401(k) plan. And by helping you keep it on the right track. We want to make your job easier and minimize potential liabilities.

Together, we can make it happen.  
Give us a call and let's talk.

*You can rely on us.*



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

Securities offered through Sentry Equity Services, Inc. (SESI), member FINRA.

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