



# Preparing for the future

## Let us help you with your retirement plan

With more than 50 years in the retirement planning business, we understand how important retirement plans are to business owners like you—and your employees. When you choose us as your retirement plan provider, you'll have access to these important benefits:

- Powerful tax incentives that encourage you and your employees to make smart retirement investments
- A vital tool to help you recruit and retain valuable employees
- An effective method for owners and employees to accumulate substantial retirement savings

### WORKING TOGETHER

Not all businesses are the same. That's why when you work with us, we'll get to know your business and help you choose a retirement plan that fits your company. We make it easy by offering comprehensive retirement plan solutions optimizing different features to suit your preferences, including:

- Easy set-up and management
- Cost-competitive fees
- Reduced plan sponsor fiduciary liability

### CHOOSE A FLEXIBLE PLAN OPTION

We understand starting a retirement plan can be complex. That's why we offer simplified safe harbor plan designs that offer you flexibility, minimize compliance testing issues, and promote employee savings.

Sample plan options*	Employee contribution needed to receive employer contribution or match	Automatic savings feature included	Employer contribution or match	Vesting
Safe harbor 3% nonelective contribution	No	No	3% employer contribution, regardless of employee contribution	Immediate
Safe harbor basic match	Yes	No	100% employer match on first 3% contributed, followed by 50% match on next 2% contributed	Immediate
Safe harbor enhanced match	Yes	No	100% employer match on first 4% contributed—can be enhanced to 100% match up to the first 6% contributed	Immediate
Safe harbor qualified automatic contribution arrangement match	Yes	Yes	100% employer match on first 1% contributed, followed by 50% match on the next 5% contributed—can be enhanced to 100% match up to the first 6% contributed	2-year cliff

\*Additional employer contributions may be allowed. Vesting schedules of 20% per year from years 2–6 may apply.

## WE OFFER YOU TOOLS AND RESOURCES

When you work with us, you and your participants will have access to these professional services at no additional cost:

- **Mesirow** helps you—the plan sponsor—select, monitor, and maintain your plan's investment lineup. Mesirow assumes fiduciary responsibility in its capacity as an investment manager.
- **Morningstar Investment Management LLC** offers Morningstar® Retirement Manager<sup>SM</sup>—a program to help your participants manage their retirement accounts while also providing fiduciary support to you. Employees may choose to receive personal investment advice or allow Morningstar Investment Management to manage their investments for a nominal annual fee.

## WORKING WITH US

For your convenience, we bundle all plan services and features. You'll receive one-on-one service from your client service manager. Plus, we'll help your bottom line. Why pay three profit centers (compliance, investment, administrative service providers) when you don't have to? A single provider means streamlined, cost-effective services for your business.

## CONTINUED SUPPORT

Our goal is to help you establish a retirement plan that can financially prepare your employees for retirement. Some additional tools and resources we provide for you and your employees include:

- Easy-to-understand enrollment and educational materials
- Online retirement planning calculators
- Low-cost investment options from leading investment providers

**Focus on your business by letting us help you with your retirement plan. For more information, contact us at 800-473-6879. We're happy to answer any questions and help you get started.**

Mesirow Financial refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries, and affiliates. The Mesirow Financial name and logo are registered service marks of Mesirow Financial Holdings, Inc. © 2020, Mesirow Financial Holdings, Inc. All rights reserved. Advisory services offered through Mesirow Financial Investment Management, Inc. an SEC Registered Investment Advisor. Mesirow Financial is not affiliated with Sentry Life Insurance Company or Sentry Life Insurance Company of New York.

Morningstar® Retirement Manager<sup>SM</sup> is offered by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. Investment advice generated by Morningstar Retirement Manager is based on information provided and limited to the investment options available in the defined contribution plan. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved. Morningstar Investment Management LLC is not affiliated with Sentry Life Insurance Company or Sentry Life Insurance Company of New York.

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.