



Equity Growth & Income Account II

Invests in the Vanguard Equity-Income Fund - Admiral Shrs

Benchmark Morningstar US LM Brd Value TR USD

Investment objective and strategy

The investment seeks to provide an above-average level of current income and reasonable long-term capital appreciation. The fund invests mainly in common stocks of mid-size and large companies whose stocks typically pay above-average levels of dividend income and are, in the opinion of the purchasing advisor, undervalued relative to other such stocks. In addition, the advisors generally look for companies that they believe are committed to paying dividends consistently. Under normal circumstances, it will invest at least 80% of its assets in equity securities. The fund uses multiple investment advisors.

Category - Large Value

Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Asset allocation

Cash	1.87%
U.S. stocks	88.92%
Non-U.S. stocks	9.21%
Bonds	0.00%
Other/Not classified	0.00%

3-year risk measures

Beta	0.77
P/B ratio	2.53
P/E ratio	18.60
Standard deviation	15.33
Annual turnover ratio	42.00

Operations and management

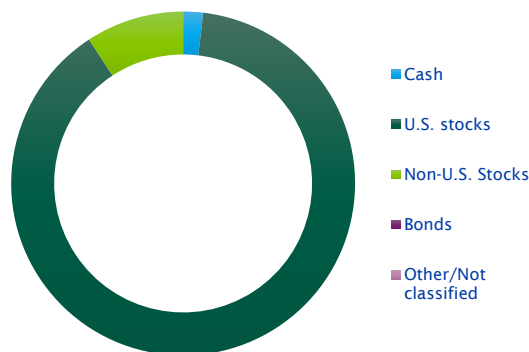
Separate account inception date	9/30/2011
Manager(s)	Multiple
	4.17 Yrs

Principal risks

Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, Management, Portfolio Diversification

Portfolio composition

As of 12/31/2024



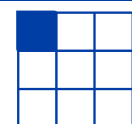
Top 10 holdings

As of 12/31/2024

Broadcom Inc	4.75%
JPMorgan Chase & Co	4.50%
Johnson & Johnson	2.74%
Merck & Co Inc	2.66%
ConocoPhillips	2.22%
Cisco Systems Inc	2.14%
Bank of America Corp	2.13%
Gilead Sciences Inc	1.92%
Pfizer Inc	1.79%
Procter & Gamble Co	1.39%
Percent of total net assets	26.24%

Portfolio style

Equity



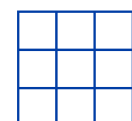
Large
Mid
Small

Value Blend Growth

Equity cap.

Large	60.00%
Medium	34.00%
Small	4.00%

Fixed Income



Ltd Mod Ext

Avg. effective duration	N/A
Avg. effective maturity	N/A
Avg. credit quality	N/A

Sector weightings

Cyclical	30.91%
Sensitive	36.60%
Defensive	32.49%

Annuities are issued and administered by Sentry Life Insurance Company, Stevens Point, WI. In New York, annuities are issued and administered by Sentry Life Insurance Company of New York, Syracuse, NY, and are not available in all states. See contract for complete details: (Group Annuity) 840-300; (Group Annuity) 840-300 (NY). The information contained in this fact sheet is for illustrative purposes only and is not an indication of future composition or performance.

Neither Sentry Life Insurance Company, Sentry Life Insurance Company of New York, nor any affiliated entities or representatives may give legal, tax, or investment advice regarding the purchase or sale of specific securities or investments. This material is for general information and education purposes and is provided "AS IS" WITHOUT ANY WARRANTIES. For legal, tax, or investment advice or recommendations regarding the selection of specific investments, you should consult your attorney, tax advisor or licensed investment professional.

The fund characteristics shown above are provided by Morningstar Investment Management LLC, a registered investment advisor and subsidiary of Morningstar, Inc. It represents a combination of Sentry's separate account data and the underlying fund that supports the separate account.

For more current information including month-end performance, please visit sentry.com/retirement.