



Growth & Income Account

Invests in the Sentry Growth and Income Portfolio

Benchmark S&P 100 TR

Investment objective and strategy

The object of this account is to seek capital growth and current dividend income. The Sentry Growth & Income Portfolio seeks to acquire common stocks of high quality companies that generally have a satisfactory history of earnings and dividends growth. In addition, exchange traded funds (ETFs) may be purchased to provide the portfolio with cost-effective exposure to appropriate segments of the U.S. equity market. Investments are made for long-term growth potential. Portfolio turnover will be relatively low.

Category - Large Blend

Large-blend portfolios are fairly representative of the overall US stock market in size, growth rates and price. Stocks in the top 70% of the capitalization of the US equity market are defined as large cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of US industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.

Asset allocation

Cash	0.04%
U.S. stocks	99.96%
Non-U.S. stocks	0.00%
Bonds	0.00%
Other/Not classified	0.00%

3-year risk measures

Beta	0.71
P/B ratio	4.02
P/E ratio	26.20
Standard deviation	60.47
Annual turnover ratio	12.03

Operations and management

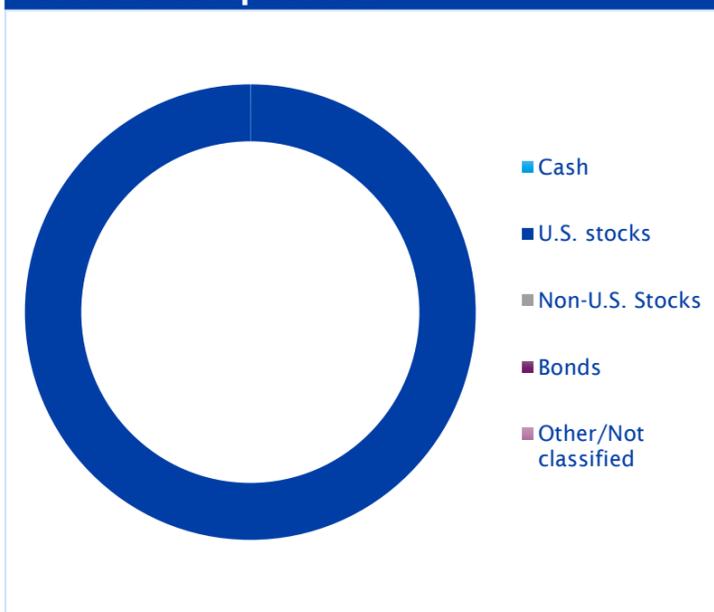
Separate account inception date	1/31/2002
Manager(s) Christopher Meadows	11.00Yrs

Principal risks

Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Capitalization, Active Management, Market/Market Volatility, Depositary Receipts, Equity Securities, U.S. Federal Tax Treatment, Cash Drag, Suitability, Management, Tax Risk

Portfolio composition

As of 09/30/2020



Top 10 holdings

#N/A	#N/A
Percent of total net assets	#N/A

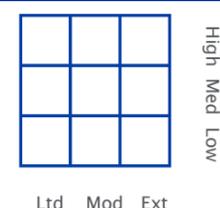
Portfolio style

Equity



	Equity cap.
Large	99.00%
Medium	0.00%
Small	0.00%

Income



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

Sector weightings

	Sector
Cyclical	26.58 Yrs
Sensitive	50.21 Yrs
Defensive	23.21

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