



Diversified Income Account

Invests in the T. Rowe Price Spectrum Income Fund
Benchmark Morningstar US Core Plus Bd TR USD

Investment objective and strategy

The investment seeks a high level of current income with moderate share price fluctuation. The fund broadly diversifies its assets among a set of T. Rowe Price mutual funds representing specific market segments. It normally invests in a variety of domestic and international bond funds, a money market fund, and an income-oriented stock fund. The fund can invest in funds holding high-quality domestic and foreign bonds, high-yield bonds, short- and long-term securities, and dividend-paying stocks. It may sell shares of the underlying funds for a variety of reasons, such as to secure gains, limit losses, or redeploy assets into more promising opportunities.

Category - Multisector Bond

Multisector-bond portfolios seek income by diversifying their assets among several fixed-income sectors, usually U.S. government obligations, U.S. corporate bonds, foreign bonds, and high-yield U.S. debt securities. These portfolios typically hold 35% to 65% of bond assets in securities that are not rated or are rated by a major agency such as Standard & Poor's or Moody's at the level of BB (considered speculative for taxable bonds) and below.

Asset allocation

Cash	9.41%
U.S. stocks	-0.18%
Non-U.S. stocks	0.32%
Bonds	88.29%
Other/Not classified	2.16%

3-yr risk measures

Beta	0.90
P/B ratio	2.15
P/E ratio	19.33
Standard deviation	7.55
Annual turnover ratio	38.70

Operations and management

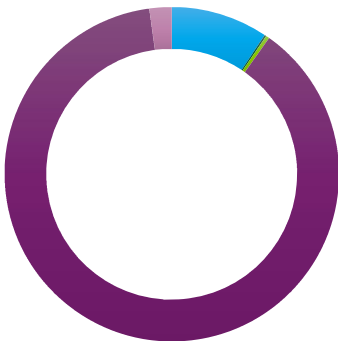
Separate account inception date	1/31/2002
Manager(s)	Multiple 13.92 Yrs

Principal risks

Credit and Counterparty, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Industry and Sector Investing, Restricted/Illiquid Securities, Management

Portfolio composition

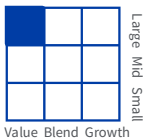
As of 02/28/2025



- Cash
- US Stocks
- Non-US Stocks
- Bonds
- Other/Not-Classified

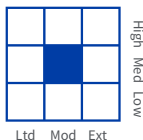
Portfolio style

Equity



Equity cap.	
Large	54.00%
Medium	43.00%
Small	3.00%

Fixed Income



Avg. effective duration	4.62 Yrs
Avg. effective maturity	7.34 Yrs
Avg. credit quality	BB

Sector weightings

Cyclical	33.86%
Sensitive	35.37%
Defensive	30.77%

Top 10 holdings

As of 03/31/2025

T. Rowe Price High Yield Z	13.86%
T. Rowe Price Floating Rate Z	9.75%
T. Rowe Price U.S. High Yield ETF	8.94%
T. Rowe Price Emerging Markets Bond Z	7.49%
T. Rowe Price New Income Z	7.09%
T. Rowe Price QM US Bond ETF	6.75%
T. Rowe Price Total Return ETF	6.69%
T. Rowe Price GNMA Z	6.07%
T. Rowe Price Dynamic Credit Z	5.04%
T. Rowe Price Dynamic Global Bond Z	5.00%
Percent of total net assets	76.68%

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