



Intermediate-Term Bond Account

Invests in the PIMCO Total Return Funds - Institutional Shrs
 Benchmark BBgBarc US Agg Bond TR USD

Investment objective and strategy

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 20% of its total assets in high yield securities. It may invest up to 30% of its total assets in securities denominated in foreign currencies, and may invest beyond this limit in U.S. dollar-denominated securities of foreign issuers.

Category - Intermediate-Term Bond

Intermediate-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of 3.5 to 6.0 years. These portfolios are less sensitive to interest rates, and therefore less volatile, than portfolios that have longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index in determining duration assignment. Intermediate-term is defined as 75% to 125% of the three-year average effective duration of the MCBI.

Asset allocation As of 12/31/2020

Cash	-14.25%
U.S. stocks	0.05%
Non-U.S. stocks	0.00%
Bonds	105.54%
Other/Not classified	8.65%

3-year risk measures

Beta	0.97
P/B ratio	N/A
P/E ratio	N/A
Standard deviation	3.61
Annual turnover ratio	554.00

Operations and management

Separate account inception date	9/30/2011
Manager(s)	Multiple 6.58Yrs

Principal risks

Short Sale, Credit and Counterparty, Prepayment (Call), Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Derivatives, Leverage, Sovereign Debt, Management

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

Top 10 holdings As of 12/31/2020

10 Year Treasury Note Future Mar 21	11.29%
Pimco Fds	5.03%
Federal National Mortgage Association 2%	4.11%
Federal National Mortgage Association 3%	3.27%
Federal National Mortgage Association 2.5%	2.09%
United States Treasury Bonds 3%	2.03%
United States Treasury Bonds 1.375%	1.98%
United States Treasury Bonds 1.375%	1.59%
Federal National Mortgage Association 2.5%	1.48%
United States Treasury Bonds 2.75%	1.35%
Percent of Total Net Assets	34.22%

Sector weighting:

Sector	Weighting
Cyclical	0.00%
Sensitive	0.00%
Defensive	0.00%

Portfolio style

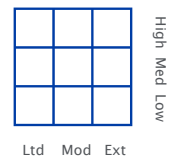
Equity



Equity cap.

Large	0.00%
Medium	0.00%
Small	0.00%

Income



Avg. effective duration	5.4 Yrs
Avg. effective maturity	7.15 Yrs
Avg. credit quality	N/A