



## Intermediate-Term Bond Account

Invests in the PIMCO Total Return Funds - Institutional Shrs  
Benchmark Morningstar US Core Plus Bd 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

Cash	-51.03%
U.S. stocks	0.11%
Non-U.S. stocks	0.07%
Bonds	145.80%
Other/Not classified	5.05%

#### 3-year risk measures

Beta	1.03
P/B ratio	N/A
P/E ratio	N/A
Standard deviation	7.93
Annual turnover ratio	469.00

#### Operations and management

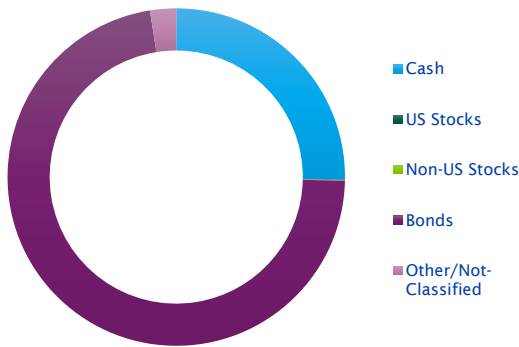
Separate account inception date	9/30/2011
Manager(s)	Multiple 10.58 Yrs

#### 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

#### Portfolio composition

As of 12/31/2024



#### Top 10 holdings

As of 12/31/2024

5 Year Treasury Note Future Mar 25	19.76%
Federal National Mortgage Association 3%	9.24%
10 Year Treasury Note Future Mar 25	9.13%
Federal National Mortgage Association 4.5%	6.76%
Federal National Mortgage Association 5%	5.27%
Federal National Mortgage Association 6%	4.33%
CDX IG43 5Y ICE	2.46%
IRS EUR 2.50000 03/19/25-10Y LCH Receive	2.28%
Federal National Mortgage Association 4%	2.18%
United States Treasury Bonds 1.375%	2.16%
Percent of Total Net Assets	63.57%

#### Portfolio style

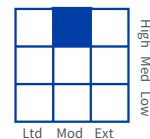
##### Equity



##### Equity cap.

Large	N/A
Medium	N/A
Small	N/A

##### Fixed Income



Avg. effective duration	6.69 Yrs
Avg. effective maturity	9.39 Yrs
Avg. credit quality	BBB

#### Sector weightings

Cyclical	N/A
Sensitive	N/A
Defensive	N/A

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](https://sentry.com/retirement).