



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 MCB1.

Asset allocation

Cash	-58.42%
U.S. stocks	-0.48%
Non-U.S. stocks	0.03%
Bonds	154.67%
Other/Not classified	4.20%

3-year risk measures

Beta	1.02
P/B ratio	N/A
P/E ratio	N/A
Standard deviation	7.43
Annual turnover ratio	377.00

Operations and management

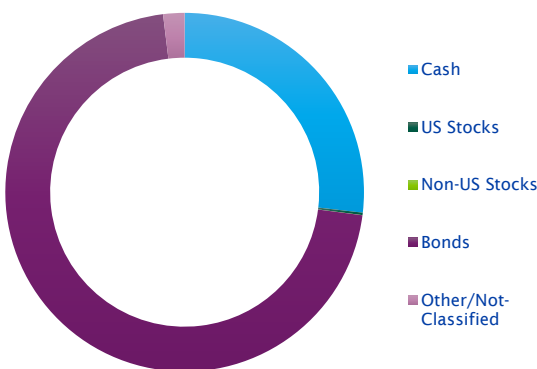
Separate account inception date	9/30/2011
Manager(s)	Multiple 9.33 Yrs

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

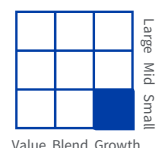
Portfolio composition

As of 09/30/2023



Portfolio style

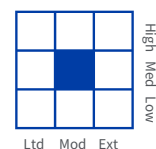
Equity



Equity cap.

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

Fixed Income



Avg. effective duration	6.18 Yrs
Avg. effective maturity	8.44 Yrs
Avg. credit quality	BBB

Sector weightings

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

Top 10 holdings

As of 09/30/2023

3 Month SOFR Future June 24	10.54%
IRS EUR 1.58000 05/24/23-1Y (WHT) LCH Receive	7.40%
3 Month SOFR Future Dec 23	7.19%
Federal National Mortgage Association 5%	6.00%
5 Year Treasury Note Future Dec 23	5.84%
OIS CAD CAONREPO/4.00000 06/21/23-2Y LCH Rec	5.24%
RFR USD SOFR/4.71500 09/13/23-1Y LCH Receive	4.99%
Federal National Mortgage Association 3%	4.95%
2 Year Treasury Note Future Dec 23	4.64%
Federal National Mortgage Association 3.5%	4.37%
Percent of Total Net Assets	61.16%

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For more current information including month-end performance, please log into your account at sentry.com/customers/retirement-participants.