



Guaranteed Fund

Issued and Guaranteed by Sentry Life Insurance Company of New York ("Sentry")

Investment objective and strategy

The objective of this account is to provide a competitive fixed interest rate and investment security. Sentry's Guaranteed Fund is a stable value/guaranteed accumulation product that guarantees principal and compounded daily interest yielding the stated effective annual interest rate. The interest rate is generally guaranteed for 12-months and new rates are communicated by Sentry to employers/contract holders at least 30 days before they take effect.

The Guaranteed Fund, including its product features and guarantees, are provided through a group annuity contract issued by Sentry Life Insurance Company of New York, rated A+ by A.M. Best. Deposited amounts and accumulated interest are held in Sentry's general account, which invests primarily in long-term bonds. However, you do not share in the investment experience or returns of Sentry, the general account, or any bonds or other investments which support the Guaranteed Fund.

Fees and expenses

Total net expense ratio	N/A*
Total gross expense ratio	N/A*
Redemption fee/term	Market Value Adjustments below Note on fees

*There are no fees or expenses that reduce the interest rate credit to the Guaranteed Fund; Sentry guarantees the interest rate in advance. To the extent Sentry's actual investment results exceed the guaranteed interest rate, Sentry retains the excess investment income as revenue.

Principal risks

The Guaranteed Fund is not a mutual fund or bank product, and it is not insured or backed by the FDIC or the federal government. Past performance is no guarantee of future results. There are some risks associated with the Guaranteed Fund, which include but are not limited to: (1) guarantees and product features, including the payment and safety of principal and accumulated interest, are subject to the group annuity contract terms and to the financial strength, solvency, and claims paying ability of Sentry; (2) trading restrictions apply; (3) market value adjustments may apply that could reduce your principal and accumulated interest; and (4) risk associated with credit, inflation, and legal/regulatory requirements.

Operations and management

Inception date	1/4/1971
----------------	----------

Category - Stable Value

Stable value portfolios seek to provide income while preventing price fluctuations.

Current interest rate

For information regarding the applicable interest rate, please refer to your latest PARTICIPANT FEES - ANNUAL DISCLOSURE STATEMENT or contact your employer.

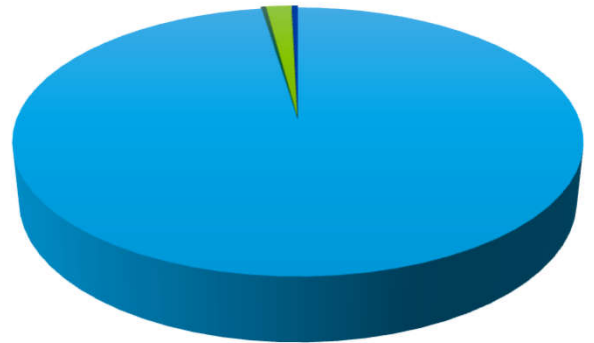
The above summary is a general depiction of the features of the Guaranteed Fund, which is provided through a group annuity contract issued by Sentry Life Insurance Company, Stevens Point, Wisconsin. Some features may vary based on the underlying group annuity contract. If there are any differences, the terms of the group annuity contract shall control. For additional information see your PARTICIPANT FEES - ANNUAL DISCLOSURE STATEMENT or contact your employer.

Individual life insurance, group annuities, and individual annuities are issued and administered by Sentry Life Insurance Company, Stevens Point, WI. In New York, individual life insurance, group annuities, and individual annuities are issued and administered by Sentry Life Insurance Company of New York, Syracuse, NY. Policies, coverages, benefits and discounts are not available in all states. See policy for complete coverage details. In New York coverage provided through policy form numbers: (Life Insurance) 390-1000 (SLONY), 390-2003-SLONY; (Group Annuity) 840-300(NY); (Individual Annuity) 380-440. The information contained in this fact sheet is for illustrative purposes only and is not an indication of future composition or performance.

Composition of general account

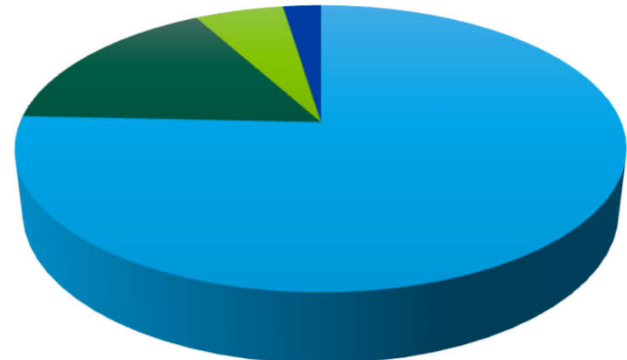
As of 2-28-2021

Asset allocation



■ Bonds (96.40%) ■ Short-term Instruments (0.8%)
 ■ Policy Loans (2.80%) ■ Common Stock (0.00%)

Distribution by issuer



■ Corporate (61.30%) ■ Municipal (18.70%)
 ■ U.S. Agency (5.60%) ■ U.S. Federal (14.50%)

Market value adjustments

A market value adjustment may be assessed if the contract is cancelled or more than 20% of the Guaranteed Fund assets are transferred out of the Guaranteed Fund during any 12-month period. For your specific market value adjustment formula, please contact your employer.

Trading restrictions

No transfers are allowed into the Sentry Guaranteed Fund for 30 days following a transfer out.