



2030 Target Retirement Account IV

Invests in the American Funds 2030 Trgt Date Retirement R6

Benchmark Morningstar Lifetime Mod 2030 TR USD

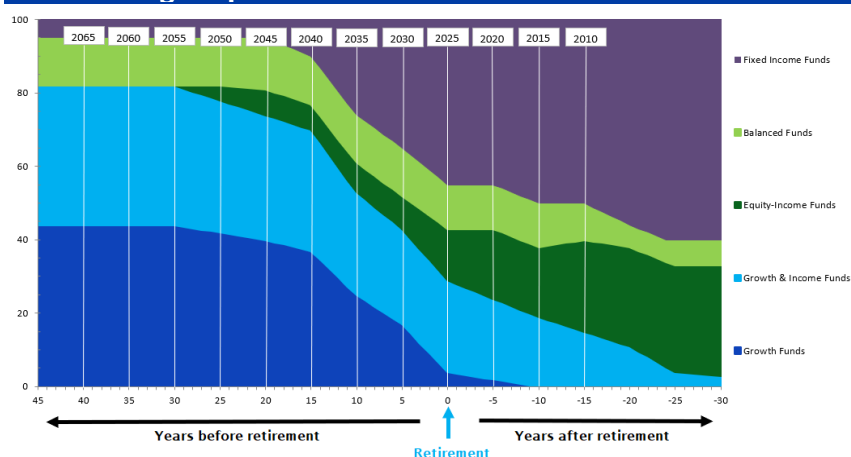
Investment objective and strategy

The underlying fund invests in a mix of American Funds mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of the target date. It seeks growth, income and conservation of capital consistent with this allocation strategy. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The fund's 30-year through retirement asset allocation strategy is also intended to provide equity exposure to deliver capital growth potential throughout retirement.

Category - Target-Date 2030

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Investment glide path



Asset allocation

Cash	4.78%
U.S. stocks	41.78%
Non-U.S. stocks	15.22%
Bonds	37.39%
Other/Not classified	0.83%

3-year risk measures

Beta	0.94
P/B ratio	3.61
P/E ratio	23.33
Standard deviation	11.88
Annual turnover ratio	2.00

Operations and management

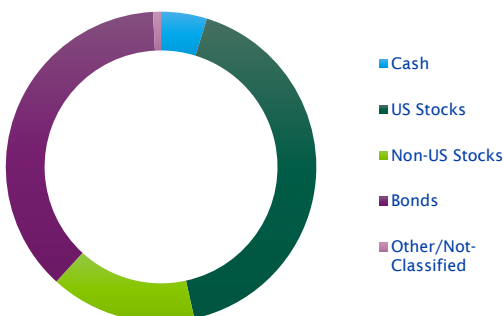
Separate account inception date	8/31/2017
Manager(s)	Multiple
	13.25 Yrs

Principal risks

Credit and Counterparty, Extension, Inflation/Deflation, Inflation-Protected Securities, Prepayment (Call), Reinvestment, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Interest Rate, Market/Market Volatility, Equity Securities, ETF, Mortgage-Backed and Asset-Backed Securities, U.S. Federal Tax Treatment, U.S. Government Obligations, Fixed-Income Securities, Maturity/Duration, Cash Drag, Suitability, Investment-Grade Securities, Management, Passive Management, Target Date, Tax Risk, Intraday Price Performance, Market Trading, Replication Management, Valuation Time

Portfolio composition

As of 12/31/2024



Top 10 holdings

As of 03/31/2025

American Funds American Balanced R6	8.02%
American Funds Bond Fund of Amer R6	7.15%
American Funds American Mutual R6	6.96%
American Funds Capital World Gr&Inc R6	6.86%
American Funds Inflation Linked Bd R6	6.24%
American Funds AMCAP R6	5.56%
American Funds Mortgage R6	5.15%
American Funds Interm Bd Fd of Amer R6	5.13%
American Funds US Government Sec R6	5.10%
American Funds Washington Mutual R6	4.99%
Percent of total net assets	61.16%

Portfolio style

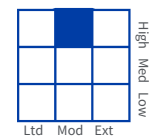
Equity



Equity cap.

Large	79.00%
Medium	18.00%
Small	4.00%

Fixed Income



Avg. effective duration	5.86 Yrs
Avg. effective maturity	N/A
Avg. credit quality	A

Sector weightings

Cyclical	27.76%
Sensitive	47.76%
Defensive	24.49%

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.