



2065 Target Retirement Account IV

Invests in the American Funds 2065 Trgt Date Retire R6
Benchmark Morningstar Lifetime Mod 2065 TR USD

Investment objective and strategy

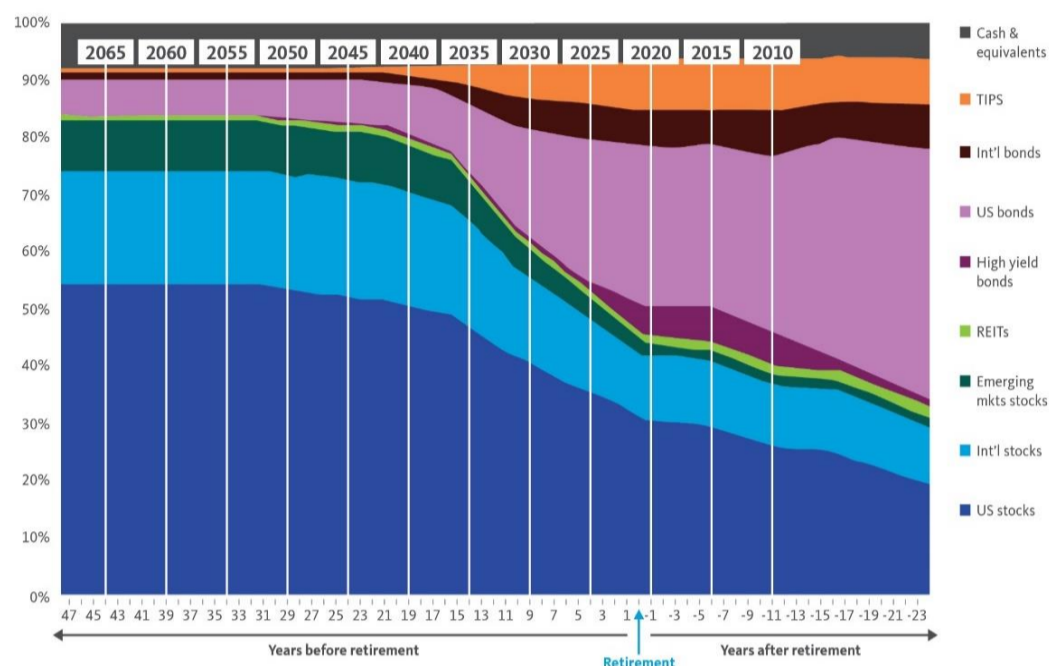
The objective of this account is to seek growth of capital and current income consistent with its current asset allocation. The portfolio employs a passive asset allocation strategy that becomes more conservative as investors near retirement in or within a few years of 2065. By 2065, the portfolio's asset allocation will invest 80% of assets that pursue income and 20% that pursue growth. Because different asset classes perform differently, over time, the Portfolio's allocation will become out of balance. When this happens, the investment manager rebalances the portfolio returning it to its proper asset allocation.

Category - Target-Date 2065+

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 2065 and beyond) 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

American funds TDF glide path



Asset allocation

Cash	5.61%
U.S. stocks	59.69%
Non-U.S. stocks	25.48%
Bonds	8.45%
Other/Not classified	0.78%

3-year risk measures

Beta	N/A
P/B ratio	3.04
P/E ratio	16.65
Standard deviation	N/A
Annual turnover ratio	13.00

Operations and management

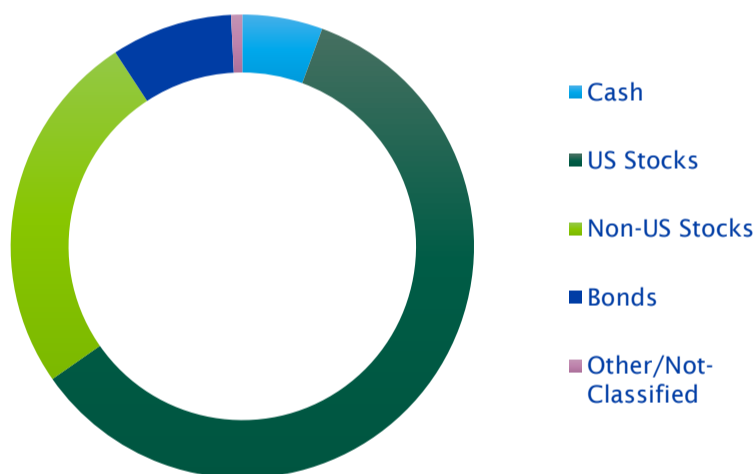
Separate account inception date	7/30/2021
Manager(s)	Multiple 2.75Yrs

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 06/30/2022

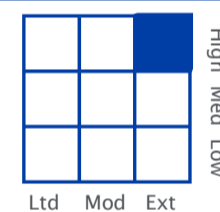


Top 10 holdings

American Funds New Perspective R6	9.99%
American Funds SMALLCAP World R6	9.99%
American Funds Capital World Gr&Inc R6	8.98%
American Funds Fundamental Invs R6	8.98%
American Funds Washington Mutual R6	7.98%
American Funds AMCAP R6	6.99%
American Funds Growth Fund of Amer R6	6.99%
American Funds Invmt Co of Amer R6	6.98%
American Funds Global Balanced R6	6.02%
American Funds American Balanced R6	6.02%
Percent of total net assets	78.92%

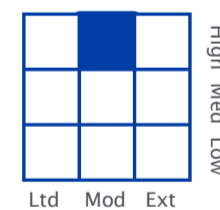
Portfolio style

Equity



Equity cap.	Percentage
Large	75.00%
Medium	19.00%
Small	6.00%

Income



Avg. effective duration	6.35 Yrs
Avg. effective maturity	N/A Yrs
Avg. credit quality	AA

Sector weightings

Sector	Percentage
Cyclical	31.64%
Sensitive	44.82%
Defensive	23.53%

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.

Neither Sentry LiP48:S48fe Insurance Company, Sentry Life Insurance Company of New York, nor any of its affiliated entities or representatives may give legal, tax, or investment advice or recommend any securities or investments. The brief discussion in this material is for general information and education purposes, and is neither complete nor necessarily up-to-date, and is provided "AS-IS" WITHOUT ANY WARRANTIES. Tax laws, regulations and rulings are complex and subject to various interpretations and change. For complete up-to-date information please consult your attorney or tax advisor, or for investment advice or recommendations please consult a licensed investment professional.

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