



Concentrated Growth Account

Invests in the Janus Henderson Forty Fund - N Shrs

Benchmark Morningstar US LM Brd Growth TR USD

Investment objective and strategy

The investment seeks long-term growth of capital. The fund pursues its investment objective by normally investing primarily in a core group of 20-40 common stocks selected for their growth potential. It may invest in companies of any size, from larger, well-established companies to smaller, emerging growth companies. The fund may also invest in foreign securities, which may include investments in emerging markets. It is non-diversified.

Category - Large Growth

Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.

Asset allocation

Cash	4.41%
U.S. stocks	92.12%
Non-U.S. stocks	3.47%
Bonds	0.00%
Other/Not classified	0.00%

3-year risk measures

Beta	1.13
P/B ratio	7.07
P/E ratio	29.79
Standard deviation	21.25
Annual turnover ratio	39.00

Operations and management

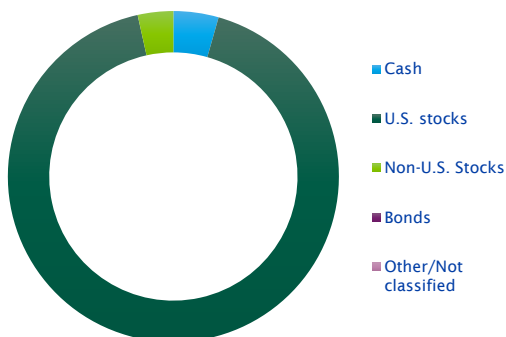
Separate account inception date	5/29/2015
Manager(s)	Multiple
	10.58 Yrs

Principal risks

Lending, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Non-diversification, Active Management, Market/Market Volatility, Equity Securities

Portfolio composition

As of 09/30/2023



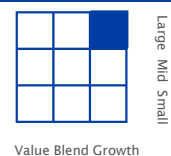
Top 10 holdings

As of 09/30/2023

Microsoft Corp	10.73%
Amazon.com Inc	6.77%
Apple Inc	6.37%
Mastercard Inc Class A	6.19%
Meta Platforms Inc Class A	4.89%
Alphabet Inc Class C	4.85%
NVIDIA Corp	4.44%
Workday Inc Class A	3.70%
UnitedHealth Group Inc	3.40%
Danaher Corp	2.89%
Percent of total net assets	54.23%

Portfolio style

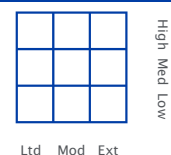
Equity



Equity cap.

Large	91.00%
Medium	8.00%
Small	1.00%

Fixed Income



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

Sector weightings

Cyclical	34.93%
Sensitive	52.08%
Defensive	12.99%

Annuities are issued and administered by SentryLife 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 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 log into your account at sentry.com/customers/retirement-participants.