



Intermediate-Term Bond Index Account

Invests in the Vanguard Intermediate-Term Bond Index Fund – Admiral Shrs
 Benchmark Morningstar US Core Bd TR USD

Investment objective and strategy

The investment seeks to track the performance of the Bloomberg Barclays U.S. 5-10 Year Government/Credit Float Adjusted Index. This index includes all medium and larger issues of U.S. government, investment-grade corporate and investment-grade international dollar-denominated bonds that have maturities between 5 and 10 years and are publicly issued. All of its investments are selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Category - Intermediate Core Bond

Intermediate core bond funds invest primarily in investment-grade U.S. issues, including government, corporate, and securitized debt, and typically hold less than 5% in below-investment-grade exposures. Intermediate core-plus bond funds also invest in those sectors but have greater flexibility to hold noncore sectors such as corporate high yield, bank loan, emerging-market debt, and non-U.S. currency exposures. Both groups still have average durations that range from 75% to 125% of the three-year average duration of the Morningstar Core Bond Index.

Asset allocation

Cash	0.87%
U.S. stocks	0.00%
Non-U.S. stocks	0.00%
Bonds	99.09%
Other/Not classified	0.03%

3-yr risk measures

Beta	1.05
P/B ratio	N/A
P/E ratio	N/A
Standard deviation	8.08
Annual turnover ratio	55.00

Operations and management

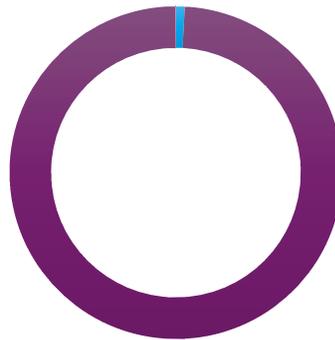
Separate account inception date	5/29/2020
Manager(s) Joshua C. Barrickman	17.00 Yrs

Principal risks

Interest rate, income, credit, index sampling, liquidity

Portfolio composition

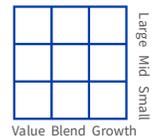
As of 02/28/2025



- Cash
- US Stocks
- Non-US Stocks
- Bonds
- Other/Not-Classified

Portfolio style

Equity



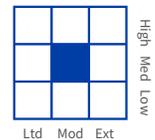
Equity cap.	
Large	N/A
Medium	N/A
Small	N/A

Top 10 holdings

As of 03/31/2025

United States Treasury Notes	2.30%
United States Treasury Notes	2.26%
United States Treasury Notes	2.23%
United States Treasury Notes	2.20%
United States Treasury Notes	2.08%
United States Treasury Notes	2.07%
United States Treasury Notes	2.05%
United States Treasury Notes	2.05%
United States Treasury Notes	1.90%
United States Treasury Notes	1.84%
Percent of total net assets	20.98%

Fixed Income



Avg. effective duration	6.09 Yrs
Avg. effective maturity	7.20 Yrs
Avg. credit quality	A

Sector weightings

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

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.