



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

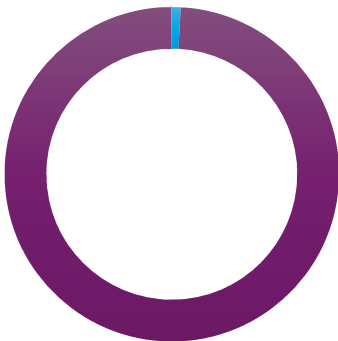
Separate account inception date	5/29/2020
Manager(s) Joshua C. Barrickman	17.00 Yrs

Principal risks

Interest rate, income, credit, index sampling, liquidity

Portfolio composition

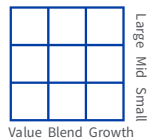
As of 02/28/2025



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

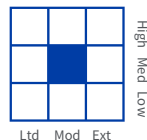
Portfolio style

Equity



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

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

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%

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