



Intermediate-Term Bond Index Account

Invests in the Vanguard Intermediate-Term Bond Index Fund – Admiral Shrs
 Benchmark BBgBarc US 5-10Y GovCredit FIAdj 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 As of 02/28/2021

Cash	-0.05%
U.S. stocks	0.00%
Non-U.S. stocks	0.00%
Bonds	98.63%
Other/Not classified	1.42%

3-yr risk measures

Beta	1.18
P/B ratio	N/A
P/E ratio	N/A
Standard deviation	4.27
Annual turnover ratio	55.00

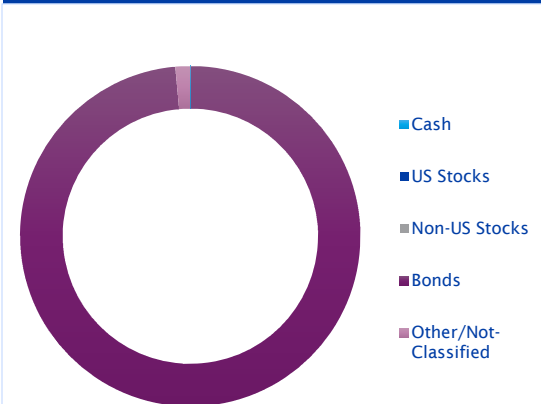
Operations and management

Separate account inception date	5/29/2020
Manager(s)	Joshua C. Barrickman 13.00Yrs

Principal risks

Interest rate, income, credit, index sampling, liquidity

Portfolio composition AS of 02/28/2021



Top 10 holdings

United States Treasury Notes	2.28%
United States Treasury Notes	2.25%
United States Treasury Notes	2.19%
United States Treasury Notes	2.05%
United States Treasury Notes	2.02%
United States Treasury Notes	1.93%
United States Treasury Notes	1.86%
United States Treasury Notes	1.78%
United States Treasury Notes	1.72%
United States Treasury Notes	1.67%
Percent of total net assets	19.75%

Portfolio style

Equity

Value Blend Growth	Large Mid Small
Equity cap.	
Large	0.00%
Medium	0.00%
Small	0.00%

Income

High Med Low	Ltd Mod Ext
Avg. effective duration	6.60 Yrs
Avg. effective maturity	7.30 Yrs
Avg. credit quality	A

Sector weightings

Cyclical	0.00%
Sensitive	0.00%
Defensive	0.00%

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 Life 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.