



2055 Target Retirement Account III

Invests in the Vanguard Target Retirement 2055
Benchmark Morningstar Lifetime Mod 2055 TR USD

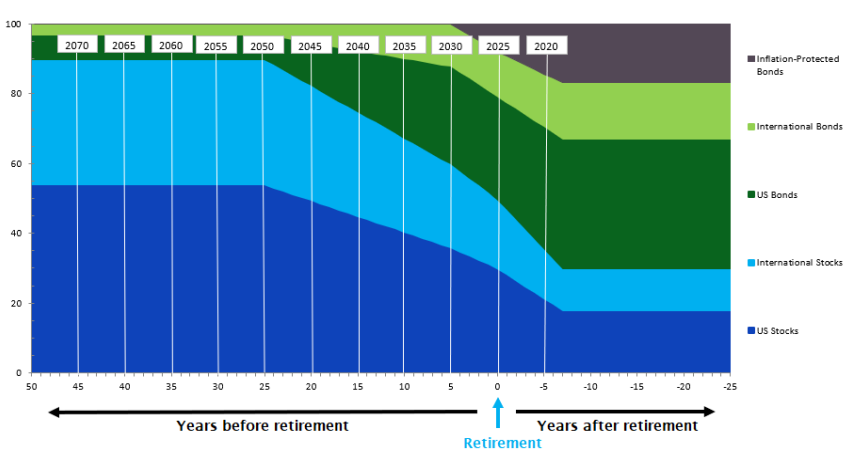
Investment objective and strategy

The underlying fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of the target date. It seeks to provide capital appreciation and current income consistent with this allocation strategy. The fund’s asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase. Ultimately, the fund targets allocating 30% of its assets to stocks and 70% to fixed income securities seven years after reaching the target retirement date.

Category - Target-Date 2055

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 2051-2055) 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



Asset allocation

Cash	1.61%
U.S. stocks	53.63%
Non-U.S. stocks	34.86%
Bonds	9.83%
Other/Not classified	0.07%

3-year risk measures

Beta	1.22
P/B ratio	2.69
P/E ratio	20.53
Standard deviation	15.47
Annual turnover ratio	1.00

Operations and management

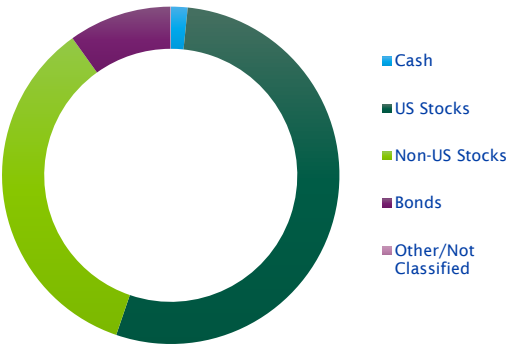
Separate account inception date	9/30/2011
Manager(s)	Multiple

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 02/28/2025



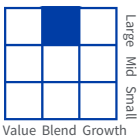
Top holdings

As of 03/31/2025

Vanguard Total Stock Mkt Idx Instl Pls	52.48%
Vanguard Total Intl Stock Index Inv	36.78%
Vanguard Total Bond Market II Idx Inv	7.09%
Vanguard Total Intl Bd II Idx Instl	3.06%
Mktliq 12/31/2049	0.56%
Us Dollar	0.03%
N/A	0.00%
N/A	0.00%
Percent of total net assets	100.00%

Portfolio style

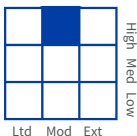
Equity



Equity cap.

Large	74.00%
Medium	19.00%
Small	7.00%

Fixed Income



Avg. effective duration	6.27 Yrs
Avg. effective maturity	8.45 Yrs
Avg. credit quality	A

Sector weightings

Cyclical	34.98%
Sensitive	46.45%
Defensive	18.57%

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.