



Intermediate-Term Bond Account II

Invests in the Loomis Sayles Core Plus Bond Fund - N Shrs
Benchmark Morningstar US Core Plus Bd TR USD

Investment objective and strategy

The investment seeks high total investment return through a combination of current income and capital appreciation. Under normal market conditions, the fund will invest at least 80% of its net assets (plus any borrowings made for investment purposes) in bonds, which include debt securities of any maturity. In addition, it will invest at least 65% of its net assets in investment grade securities. The fund will generally seek to maintain an effective duration of +/-2 years relative to the Barclays U.S. Aggregate Bond Index.

Category - Intermediate-Term Bond

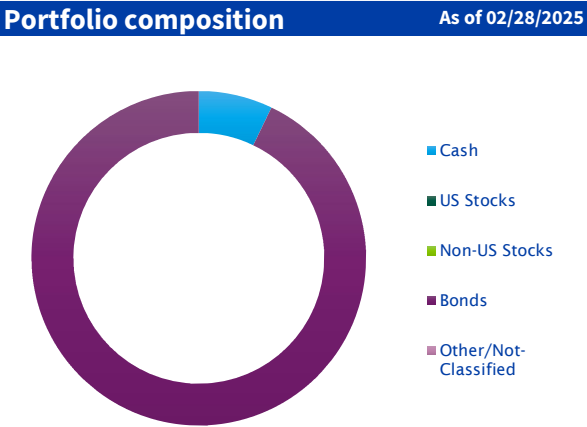
Intermediate-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of 3.5 to 6.0 years. These portfolios are less sensitive to interest rates, and therefore less volatile, than portfolios that have longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index in determining duration assignment. Intermediate-term is defined as 75% to 125% of the three-year average effective duration of the MCBI.

Asset allocation	
Cash	7.15%
U.S. stocks	0.00%
Non-U.S. stocks	0.00%
Bonds	92.85%
Other/Not classified	0.00%

3-yr risk measures	
Beta	1.11
P/B ratio	N/A
P/E ratio	N/A
Standard deviation	8.58
Annual turnover ratio	170.00

Operations and management	
Separate account inception date	11/30/2015
Manager(s)	Multiple 28.33 Yrs

Principal risks	
Credit and Counterparty, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Issuer, Interest Rate, Market/Market Volatility, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Derivatives, Leverage, Fixed-Income Securities, Management	



Portfolio style										
Equity										
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Value Blend Growth										
Equity cap.										
Large	N/A									
Medium	N/A									
Small	N/A									

Top 10 holdings		As of 02/28/2025
United States Treasury Notes 3.625%		2.23%
United States Treasury Bonds 2%		2.08%
United States Treasury Notes 3.375%		1.91%
United States Treasury Notes 3.5%		1.54%
United States Treasury Notes 3.625%		1.50%
Federal National Mortgage Association 2.5%		1.42%
United States Treasury Notes 4%		1.37%
United States Treasury Notes 4%		1.35%
United States Treasury Bonds 1.75%		1.33%
Federal National Mortgage Association 2.5%		1.28%
Percent of total net assets		16.01%

Fixed Income										
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Avg. effective duration	6.34 Yrs									
Avg. effective maturity	9.12 Yrs									
Avg. credit quality	A									

Sector weightings	
Cyclical	N/A
Sensitive	N/A
Defensive	N/A

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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.