



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	6.45%
U.S. stocks	0.00%
Non-U.S. stocks	0.00%
Bonds	93.55%
Other/Not classified	0.00%

3-yr risk measures

Beta	1.10
P/B ratio	N/A
P/E ratio	N/A
Standard deviation	8.03
Annual turnover ratio	168.00

Operations and management

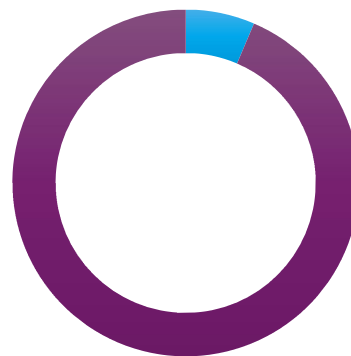
Separate account inception date	11/30/2015
Manager(s)	Multiple 27.08 Yrs

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 composition

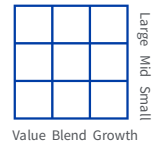
As of 10/31/2023



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

Portfolio style

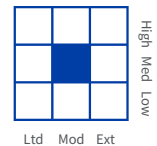
Equity



Equity cap.

Large	N/A
Medium	N/A
Small	N/A

Fixed Income



Avg. effective duration	7.25 Yrs
Avg. effective maturity	9.25 Yrs
Avg. credit quality	A

Top 10 holdings

As of 11/30/2023

United States Treasury Notes 4.125%	2.85%
United States Treasury Notes 3.125%	2.39%
United States Treasury Bonds 2%	2.35%
United States Treasury Notes 3.375%	2.14%
Federal National Mortgage Association 3.5%	1.98%
United States Treasury Notes 3.875%	1.92%
Federal National Mortgage Association 2.5%	1.74%
United States Treasury Notes 3.5%	1.73%
United States Treasury Bills 0%	1.66%
Federal National Mortgage Association 2.5%	1.59%
Percent of total net assets	20.35%

Sector weightings

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

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For more current information including month-end performance, please log into your account at sentry.com/customers/retirement-participants