Invests in the American Funds 2045 Trgt Date Retire R6 Benchmark S&P Target Date Through 2045 TR

Portfolio Manager(s)
- Multiple Tenure 12.08 Yrs

Fees and Expenses
- Total Net Expense Ratio 0.40%
- Total Gross Expense Ratio 0.40%
- Redemption Fee/Term N/A

Principal Risks

Operations & Management
- Separate Acct Incept Date 8/31/2017
- Inv Return Inception Date 7/13/2009
- Separate Acct Manager Sentry Life Insurance Company

Risk Measures – 3 Year
- Alpha 0.69 Standard Deviation 9.26
- Beta 1.37 Annual Turnover Ratio % 0.00
- Sharpe Ratio 1.25

Category - Target-Date 2045
- 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 2041-2045) 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.

Performance – Annualized Total Returns (%) as of 02/28/2019

<table>
<thead>
<tr>
<th>Fund Type</th>
<th>YTD</th>
<th>1 YR</th>
<th>3 YR</th>
<th>5 YR</th>
<th>10 YR</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>2045 Target Retirement Account IV</td>
<td>9.35</td>
<td>1.29</td>
<td>13.13</td>
<td>7.68</td>
<td>13.88</td>
<td>6.92</td>
</tr>
<tr>
<td>S&amp;P Target Date Through 2045 TR</td>
<td>10.35</td>
<td>1.11</td>
<td>12.36</td>
<td>7.05</td>
<td>13.28</td>
<td>N/A</td>
</tr>
<tr>
<td>Category Average %</td>
<td>10.20</td>
<td>0.72</td>
<td>11.88</td>
<td>6.10</td>
<td>12.80</td>
<td>N/A</td>
</tr>
</tbody>
</table>

For more current information including month-end performance, please visit sentry.com/retirement. Please refer to the performance disclosure below for more information.

Overall Morningstar Rating
- Morningstar Return 3 yr High
- Morningstar Risk 3 yr Below Avg

An investment’s overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its application 3-, 5-, and 10-year Ratings. See disclosure for details.

Portfolio Composition as of 12/31/2018
- Cash 7%
- US Stocks 55%
- Non-US Stocks 28%
- Bonds 10%
- Other/Not Classified 1%

Portfolio Style as of 12/31/2018
- Equity
  - Large 85.00
  - Medium 12.00
  - Small 4.00
- Fixed Income
  - AAA 86.39
  - AA 1.75
  - A 5.13
  - BBB 4.72

Performance Disclaimer: The performance data shown above represents past performance of the separate account and does not guarantee future results. The investment return and principal value of an investment will fluctuate. Thus, an investor’s units in the separate account, when sold, may be worth more or less than their original cost. Performance results shown are net of fees and expenses (see Fees and Expenses section above).

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 number: (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.

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