2050 Target Retirement Account IV
Invests in the American Funds 2050 Trgt Date Retire R6
Benchmark S&P Target Date Through 2050 TR

Investment Objective & Strategy
The objective of this account is to seek growth of capital and current income consistent with its current asset allocation. The portfolio employs a passive asset allocation strategy that becomes more conservative as investors near retirement in or within a few years of 2050. By 2050, the portfolio's asset allocation will invest 80% of assets that pursue income and 20% that pursue growth. Because different asset classes perform differently, over time, the Portfolio's allocation will become out of balance. When this happens, the investment manager rebalances the portfolio returning it to its proper asset allocation.

Portfolio Manager(s)
Multiple Manager
Tenure 12.5 Yrs

Fees and Expenses
Total Net Expense Ratio 0.41%
Total Gross Expense Ratio 0.41%
Redemption Fee/Term N/A

Note on Fees
There is no Separate Account fee included in the Total Expense Ratios above.

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 0.75 Standard Deviation 9.87
Beta 1.44 Annual Turnover Ratio % 0.00
Sharpe Ratio 0.94

Category - Target-Date 2050
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 2046-2050) 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 (%)

<table>
<thead>
<tr>
<th></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>2050 Target Retirement Account IV</td>
<td>15.58</td>
<td>4.15</td>
<td>10.78</td>
<td>8.45</td>
<td>11.16</td>
<td>7.16</td>
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<td>S&amp;P Target Date Through 2050 TR</td>
<td>15.81</td>
<td>2.96</td>
<td>9.84</td>
<td>7.53</td>
<td>10.55</td>
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</tbody>
</table>

Category Average %

<table>
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<tr>
<th></th>
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<th>10 YR</th>
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</tr>
</thead>
<tbody>
<tr>
<td>2050 Target Retirement Account IV</td>
<td>15.74</td>
<td>3.08</td>
<td>9.19</td>
<td>6.68</td>
<td>9.66</td>
<td>N/A</td>
</tr>
<tr>
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<td>15.74</td>
<td>3.08</td>
<td>9.19</td>
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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 3-, 5-, and 10-year Ratings. See disclosure for details.

Portfolio Composition

- Cash 7%
- US Stocks 56%
- Non-US Stocks 29%
- Bonds 8%
- Other/Not Classified 0%

Portfolio Style

- Equity
- Fixed Income

Value Blend Growth
- Large 85.00
- Medium 13.00
- Small 4.00

% Equity Cap

AAA 87.63
AA 1.54
A 4.66
BBB 4.37

% Inc Cap

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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