International Growth Account

Invests in the T. Rowe Price International Stock Fund
Benchmark MSCI ACWI Ex USA NR USD

Investment Objective & Strategy
The investment seeks long-term growth of capital through investments primarily in the common stocks of established, non-U.S. companies. The managers expect to invest substantially all of its assets in stocks outside the U.S. and to diversify broadly among developed and emerging countries throughout the world. It normally invests in at least five countries. The fund may purchase the stocks of companies of any size, but its focus will typically be on large-sized companies. Normally, at least 80% of the fund’s net assets (including any borrowings for investment purposes) will be invested in stocks.

Portfolio Manager(s)
Richard N. Clattenburg  Tenure 3.83 Yrs

Fees and Expenses
Total Net Expense Ratio 0.82%
Total Gross Expense Ratio 0.82%
Redemption Fee/Term 2.00%/90 days
Note on Fees
There is no Separate Account fee included in the Total Expense Ratios above.

Principal Risks
Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Capitalization, Active Management, Equity Securities, Management

Operations & Management
Separate Acct Incept Date 1/31/2002
Inv Return Inception Date 5/9/1980
Separate Acct Manager Sentry Life Insurance Company

Risk Measures - 3 Year
Alpha -0.19 Standard Deviation 11.86
Beta 0.99 Annual Turnover Ratio % 37.00
Sharpe Ratio 0.71

Category - Foreign Large Growth
Foreign large-growth portfolios focus on high-priced growth stocks, mainly outside of the United States. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). These portfolios typically will have less than 2% of assets invested in U.S. stocks.

Performance – Annualized Total Returns (%)
Since Inception

<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>8.56</th>
</tr>
</thead>
<tbody>
<tr>
<td>MSCI ACWI Ex USA NR USD</td>
<td>7.56</td>
<td>-12.58</td>
<td>9.59</td>
<td>3.11</td>
<td>8.35</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Category Average %
7.21 -12.76 7.80 3.79 9.20 N/A

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 Above Avg
Morningstar Risk 3 yr 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

<table>
<thead>
<tr>
<th>Category</th>
<th>% Equity Cap</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large</td>
<td>88.00</td>
</tr>
<tr>
<td>Medium</td>
<td>11.00</td>
</tr>
<tr>
<td>Small</td>
<td>1.00</td>
</tr>
<tr>
<td>Americas</td>
<td>13.03</td>
</tr>
<tr>
<td>Greater Europe</td>
<td>41.49</td>
</tr>
<tr>
<td>Greater Asia</td>
<td>45.49</td>
</tr>
</tbody>
</table>

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.

Hypothetical Growth of $10,000

<table>
<thead>
<tr>
<th>Period</th>
<th>International Growth Account</th>
<th>MSCI ACWI Ex USA NR USD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan 09</td>
<td>10,000.00</td>
<td>10,000.00</td>
</tr>
<tr>
<td>Jul 09</td>
<td>9,306.17</td>
<td>9,306.17</td>
</tr>
<tr>
<td>Jul 10</td>
<td>9,645.68</td>
<td>9,645.68</td>
</tr>
<tr>
<td>Jul 11</td>
<td>10,000.00</td>
<td>10,000.00</td>
</tr>
<tr>
<td>Jul 12</td>
<td>10,345.62</td>
<td>10,345.62</td>
</tr>
<tr>
<td>Jul 13</td>
<td>10,645.71</td>
<td>10,645.71</td>
</tr>
<tr>
<td>Jul 14</td>
<td>11,000.00</td>
<td>11,000.00</td>
</tr>
<tr>
<td>Jul 15</td>
<td>11,376.02</td>
<td>11,376.02</td>
</tr>
<tr>
<td>Jul 16</td>
<td>11,745.61</td>
<td>11,745.61</td>
</tr>
<tr>
<td>Jul 17</td>
<td>12,115.51</td>
<td>12,115.51</td>
</tr>
<tr>
<td>Jul 18</td>
<td>12,500.00</td>
<td>12,500.00</td>
</tr>
<tr>
<td>Jul 19</td>
<td>12,919.53</td>
<td>12,919.53</td>
</tr>
</tbody>
</table>

Release Date 01/31/2019  SLC_SI_4

840-605  14001597 12/22/16