

**Sentry Life Insurance Company**  
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WIN TECH INC  
ALLISON GIDDENS  
8520 COBB CENTER DR.  
KENNESAW GA 30152

11/23/2022

PLAN NAME: Win-Tech, Inc. 401(K) PS Plan  
CONTRACT NUMBER: 01-11473-01

**Participant Fees – Annual Disclosure Statement**

The enclosed Participant Fees – Annual Disclosure Statement has been updated for your retirement plan. This document must be distributed annually to all eligible plan participants (whether or not they have an account balance in your plan), as well as beneficiaries, alternate payees, or any other individuals who have an account balance in your plan.

The disclosure provides plan participants with fee disclosure information pertaining to investment options available under your plan as well as a description of any administrative expenses which may be charged against their account balances.

We recommend that you record the date you have distributed this disclosure to plan participants and file this copy with your permanent plan records. The distribution of the disclosure should occur as soon as possible.

If you have any questions regarding the enclosed disclosure, please contact me at (715) 346-8214.

Sincerely,

Makaylah Singer  
Client Service Manager

**PARTICIPANT FEES - ANNUAL DISCLOSURE STATEMENT**  
**WIN-TECH, INC. 401(K) PS PLAN**  
**01-11473-01**

This disclosure statement advises you of information regarding fees associated with your participation in the above Plan. Part I provides general information regarding the operation of the Plan. Part II provides information regarding charges for administrative expenses the plan may incur. Part III provides information regarding individual expenses you may incur as a plan participant or beneficiary. Lastly, Part IV provides information regarding the variable investments, fixed investment, annuity options available under the Plan and termination charges, if applicable.

**Part I - General Plan Information**

- 1. Giving investment instructions.** In order to direct your Plan investments, you must complete an enrollment or other similar form (for ongoing changes) and send it to Sentry Life Insurance Company (Sentry) or make your election on the following web site: [sentry.com/retirement](https://sentry.com/retirement). You may direct the investment of all funds held in your plan account. The plan is intended to comply with Section 404(c) of ERISA (the Employee Retirement Income Security Act). By complying with Section 404(c), the fiduciaries of the Plan will be relieved of any liability for any losses which are the direct and necessary result of the investment directions that you provide.
- 2. Limitations on instructions.** You may give investment instructions on any day. However, trades will occur only on days when both Sentry and the New York Stock Exchange are open for business. Any specific trading restrictions at a fund level are listed in the comparative chart in Part IV.
- 3. Voting and other rights.** Because you are investing in Separate Accounts and not directly into the underlying investments, Sentry will exercise any voting or other rights associated with ownership of your investments held in your plan account.
- 4. Designated investment alternatives.** The Plan provides investment options into which you can direct the investment of your plan funds. They are comprised of a Guaranteed Fund and Separate Accounts. These are collectively known as designated investment alternatives. The Comparative Chart lists the designated investment alternatives and provides information regarding the alternatives.
- 5. Designated investment manager.** Your employer has contracted with Mesirow Financial Investment Management, Inc. to provide plan level fiduciary services to assist in selecting and monitoring the investment options offered under this plan.

**Part II - Administrative Expenses**

The plan pays service providers for Plan administrative services, such as legal, accounting and recordkeeping services, unless the plan sponsor elects, at its own discretion, to pay some or all of these expenses. The cost for these services fluctuates each year based on a variety of factors. To the extent these expenses are not charged against forfeitures or paid by the employer, the plan may charge these expenses prorata against participants' accounts.

### Part III - Individual Expenses

The plan imposes certain charges directly against individual participants' accounts, rather than against the plan as a whole. These charges may arise based on your use of a feature available under the Plan. The plan imposes the following individual charges:

| <b>Reason</b>                              | <b>Fee Description and Amount</b>  |
|--|--|
| Loan Origination Fee                       | \$125.00 to cover the expenses of establishing and maintaining a participant loan. The fee is deducted from the account balance at the time the loan is disbursed.   |
| Benefit Payment Fee                        | \$25.00 to cover the expenses of distributing a benefit payment (e.g. retirement, termination of employment, hardship, in-service). The fee is deducted from the account balance at the time of each benefit payment.  |
| Paper Processing Fee                       | \$25.00 to cover the expenses of handling paper loan or benefit payment application. The fee is deducted from the account balance at the time of each loan or benefit payment. This fee is waived if the loan or benefit payment is requested through the participant website.   |
| Check Fee                                  | \$5.00 to cover the cost of creating a paper check. The fee is deducted from the account balance at the time of each loan or benefit payment. This fee is waived if the Automatic Clearing House (ACH) is selected as a payment method.  |
| Managed By Morningstar Investment Services | Upon enrolling in this service, you will receive (1) an investment strategy based on your personal and financial situation; (2) selection of investment options appropriate for the strategy from the investment options available in the plan; and (3) discretionary management and ongoing monitoring of your accounts, including periodic reallocations and rebalancing as necessary. Morningstar receives an annual fee in the amount of .28% (\$2.80 per \$1,000) of your balance. This fee is deducted monthly from your balance by Sentry and remitted to Morningstar at the end of each calendar quarter in arrears. |

## Per Participant Fee

This fee covers participant level services such as maintenance of participants' accounts, providing individual access to account via web and interactive voice response system, and answering participant inquiries. Unless a separate fee applies to benefit payments, this fee also includes processing distributions and providing associated tax reporting. The per participant fee is based on the average participant balance within your plan each plan year. Contact your employer for an estimate of the current fee.

## Part IV - Investment Options Information

### Document Summary

This document has four parts. Part A consists of performance and cost information for variable investment options in the plan. Part B consists of performance and cost information for fixed investment options in the plan. Part C contains information about the annuity options available under your retirement plan. Part D contains information about charges which may apply if the Plan and/or Contract are terminated.

### Part A. Variable Return Investments

This section focuses on the performance and costs of the investment options that do not have a fixed or stated rate of return.

**Performance:** Table 1 shows how these options have performed over time and allows you to compare them with a benchmark for the same time periods. A benchmark fund is a similar fund against which the fund available to you is being compared. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the website.

**Costs:** Table 1 also shows the components of fees, including the expense ratio (amount paid to underlying fund), the sub transfer agent fee (administrative fee payments remitted by certain fund companies to Sentry) and the Separate Account fee (amount paid to Sentry) for the investment options. This total annual operating expense reduces the rate of return of the investment option. Lastly the table shows any other restrictions applicable to the investment options.

**Table 1 - Variable Return Investments**

Information as of 10-31-2022

| Investment  | Annualized Investment Average Return |            |             |                     | Benchmark Index                    | Annualized Benchmark Average Return |            |             |                     | Net Expense Ratio (%) | Sub T/A Fee (%) | Separate Account Fee (%) | Total Fee (%) | Total Fee (per \$1,000) | Shareholder Type Fees/Other Restrictions  |
|---|--------------------------------------|------------|-------------|---------------------|------------------------------------|-------------------------------------|------------|-------------|---------------------|-----------------------|-----------------|--------------------------|---------------|-------------------------|---|
|   | 1 Year (%)                           | 5 Year (%) | 10 Year (%) | Since Inception (%) |                                    | 1 Year (%)                          | 5 Year (%) | 10 Year (%) | Since Inception (%) |                       |                 |                          |               |                         |   |
| <b>Fixed Income Investments</b>   |                                      |            |             |                     |                                    |                                     |            |             |                     |                       |                 |                          |               |                         |   |
| <b>TIPS Account II - PA</b><br><br>Invests solely in the DFA Inflation-Protected Securities Portfolio - I Shrs<br><br>Investment Category: Inflation-Protected Bond<br>Separate Account Inception Date: 05/2020<br>Investment Returns Inception Date: 05/2010<br><br>sentry.com/retirement        | -12.90                               | 1.29       | 0.14        | 2.72                | Morningstar US TIPS TR USD         | -11.47                              | 1.98       | 0.93        | N/A                 | 0.11                  | N/A             | 0.85                     | 0.96          | \$9.60                  | None  |
| <b>Total Bond Index Account - W</b><br><br>Invests solely in the Vanguard Total Bond Market Index Fund - Adm Shrs<br><br>Investment Category: Intermediate-Term Bond<br>Separate Account Inception Date: 12/2005<br>Investment Returns Inception Date: 11/2001<br><br>sentry.com/retirement       | -16.66                               | -1.44      | -0.13       | 4.22                | Morningstar US Core Bd TR USD      | -15.65                              | -0.54      | 0.71        | N/A                 | 0.05                  | N/A             | 0.85                     | 0.90          | \$9.00                  | No transfers are allowed into a Vanguard Fund for 30 days following a transfer out of that same fund. |
| <b>Intermediate-Term Bond Account III - HC</b><br><br>Invests solely in the Western Asset Core Plus Bond Fund - IS Shrs<br><br>Investment Category: Intermediate-Term Bond<br>Separate Account Inception Date: 07/2017<br>Investment Returns Inception Date: 08/2008<br><br>sentry.com/retirement | -23.19                               | -2.36      | 0.37        | 3.75                | Morningstar US Core Plus Bd TR USD | -15.43                              | -0.38      | 0.92        | N/A                 | 0.42                  | N/A             | 0.85                     | 1.27          | \$12.70                 | None  |

| Investment   | Annualized Investment Average Return |            |             |                     | Benchmark Index                     | Annualized Benchmark Average Return |            |             |                     | Net Expense Ratio (%) | Sub T/A Fee (%) | Separate Account Fee (%) | Total Fee (%) | Total Fee (per \$1,000) | Shareholder Type Fees/Other Restrictions  |
|--|--------------------------------------|------------|-------------|---------------------|-------------------------------------|-------------------------------------|------------|-------------|---------------------|-----------------------|-----------------|--------------------------|---------------|-------------------------|---|
|  | 1 Year (%)                           | 5 Year (%) | 10 Year (%) | Since Inception (%) |                                     | 1 Year (%)                          | 5 Year (%) | 10 Year (%) | Since Inception (%) |                       |                 |                          |               |                         |   |
| <b>High-Yield Bond Account II - UA</b><br><br>Invests solely in the PGIM High Yield Fund - R6 Shares<br><br>Investment Category: High Yield Bond<br>Separate Account Inception Date: 05/2020<br>Investment Returns Inception Date: 05/2010<br><br>sentry.com/retirement                      | -12.88                               | 1.63       | 3.84        | 6.72                | Morningstar US HY Bd TR USD         | -11.42                              | 2.02       | 4.10        | N/A                 | 0.38                  | N/A             | 0.85                     | 1.23          | \$12.30                 | None  |
| <b>Equity/Income Blended Investments</b>   |                                      |            |             |                     |                                     |                                     |            |             |                     |                       |                 |                          |               |                         |   |
| <b>Equity Growth &amp; Income Account II - AG</b><br><br>Invests solely in the Vanguard Equity-Income Fund - Adm Shrs<br><br>Investment Category: Large Value<br>Separate Account Inception Date: 09/2011<br>Investment Returns Inception Date: 08/2001<br><br>sentry.com/retirement         | -0.09                                | 8.66       | 11.26       | 9.38                | Morningstar US LM Brd Val TR USD    | -4.35                               | 8.68       | 11.45       | N/A                 | 0.19                  | N/A             | 0.85                     | 1.04          | \$10.40                 | No transfers are allowed into a Vanguard Fund for 30 days following a transfer out of that same fund. |
| <b>Balanced Allocation Account - X</b><br><br>Invests solely in the Vanguard Balanced Index Fund - Adm Shrs<br><br>Investment Category: Allocation--50% to 70% Equity<br>Separate Account Inception Date: 12/2002<br>Investment Returns Inception Date: 11/2000<br><br>sentry.com/retirement | -17.08                               | 5.23       | 7.40        | 7.04                | Morningstar US Mod Tgt Alloc NR USD | -16.01                              | 4.83       | 6.86        | N/A                 | 0.07                  | N/A             | 0.85                     | 0.92          | \$9.20                  | No transfers are allowed into a Vanguard Fund for 30 days following a transfer out of that same fund. |

| Investment  | Annualized Investment Average Return |            |             |                     | Benchmark Index                | Annualized Benchmark Average Return |            |             |                     | Net Expense Ratio (%) | Sub T/A Fee (%) | Separate Account Fee (%) | Total Fee (%) | Total Fee (per \$1,000) | Shareholder Type Fees/Other Restrictions  |
|---|--------------------------------------|------------|-------------|---------------------|--------------------------------|-------------------------------------|------------|-------------|---------------------|-----------------------|-----------------|--------------------------|---------------|-------------------------|---|
|   | 1 Year (%)                           | 5 Year (%) | 10 Year (%) | Since Inception (%) |                                | 1 Year (%)                          | 5 Year (%) | 10 Year (%) | Since Inception (%) |                       |                 |                          |               |                         |   |
| <b>Large Cap Index Account - S</b><br><br>Invests solely in the Vanguard 500 Index Fund - Adm Shrs<br><br>Investment Category: Large Blend<br>Separate Account Inception Date: 08/1999<br>Investment Returns Inception Date: 11/2000<br><br>sentry.com/retirement                     | -15.51                               | 9.83       | 12.45       | 10.17               | Morningstar US LM TR USD       | -16.74                              | 10.19      | 12.62       | N/A                 | 0.04                  | N/A             | 0.85                     | 0.89          | \$8.90                  | No transfers are allowed into a Vanguard Fund for 30 days following a transfer out of that same fund. |
| <b>Equity Investments</b>   |                                      |            |             |                     |                                |                                     |            |             |                     |                       |                 |                          |               |                         |   |
| <b>Global Real Estate Account - HD</b><br><br>Invests solely in the DFA Global Real Estate Securities Portfolio<br><br>Investment Category: Global Real Estate<br>Separate Account Inception Date: 07/2017<br>Investment Returns Inception Date: 06/2008<br><br>sentry.com/retirement | -23.20                               | 1.70       | 4.50        | 3.48                | Morningstar US Real Est TR USD | -20.79                              | 4.08       | 6.46        | N/A                 | 0.24                  | N/A             | 0.85                     | 1.09          | \$10.90                 | None  |
| <b>Large Cap Blend Account III - AE</b><br><br>Invests solely in the Vanguard Dividend Growth Fund<br><br>Investment Category: Large Blend<br>Separate Account Inception Date: 09/2011<br>Investment Returns Inception Date: 05/1992<br><br>sentry.com/retirement                     | -3.79                                | 11.74      | 12.44       | 8.17                | Morningstar US LM TR USD       | -16.74                              | 10.19      | 12.62       | N/A                 | 0.27                  | N/A             | 0.85                     | 1.12          | \$11.20                 | No transfers are allowed into a Vanguard Fund for 30 days following a transfer out of that same fund. |



| Investment   | Annualized Investment Average Return |            |             |                     | Benchmark Index                     | Annualized Benchmark Average Return |            |             |                     | Net Expense Ratio (%) | Sub T/A Fee (%) | Separate Account Fee (%) | Total Fee (%) | Total Fee (per \$1,000) | Shareholder Type Fees/Other Restrictions  |
|--|--------------------------------------|------------|-------------|---------------------|-------------------------------------|-------------------------------------|------------|-------------|---------------------|-----------------------|-----------------|--------------------------|---------------|-------------------------|---|
|  | 1 Year (%)                           | 5 Year (%) | 10 Year (%) | Since Inception (%) |                                     | 1 Year (%)                          | 5 Year (%) | 10 Year (%) | Since Inception (%) |                       |                 |                          |               |                         |   |
| <b>Large Cap Blend Account V - OB</b><br><br>Invests solely in the American Funds Washington Mutual Fund - R6 Shrs<br><br>Investment Category: Large Blend<br>Separate Account Inception Date: 05/2020<br>Investment Returns Inception Date: 05/2010<br><br>sentry.com/retirement  | -6.90                                | 9.26       | 11.80       | 10.95               | Morningstar US LM TR USD            | -16.74                              | 10.19      | 12.62       | N/A                 | 0.26                  | N/A             | 0.85                     | 1.11          | \$11.10                 | None  |
| <b>Large Cap Growth Account IV - XA</b><br><br>Invests solely in the T. Rowe Price Blue Chip Growth Fund - I Shrs<br><br>Investment Category: Large Growth<br>Separate Account Inception Date: 05/2020<br>Investment Returns Inception Date: 05/2010<br><br>sentry.com/retirement  | -37.72                               | 6.08       | 12.44       | 9.37                | Morningstar US LM Brd Growth TR USD | -28.56                              | 11.05      | 13.50       | N/A                 | 0.56                  | N/A             | 0.85                     | 1.41          | \$14.10                 | None  |
| <b>Mid-Cap Value Index Account - AJ</b><br><br>Invests solely in the Vanguard Mid-Cap Value Index Fund - Adm Shrs<br><br>Investment Category: Mid-Cap Value<br>Separate Account Inception Date: 09/2011<br>Investment Returns Inception Date: 09/2011<br><br>sentry.com/retirement | -6.90                                | 6.47       | 10.85       | 7.51                | Morningstar US Mid Brd Val TR USD   | -4.65                               | 7.81       | 11.72       | N/A                 | 0.07                  | N/A             | 0.85                     | 0.92          | \$9.20                  | No transfers are allowed into a Vanguard Fund for 30 days following a transfer out of that same fund. |

| Investment   | Annualized Investment Average Return |            |             |                     | Benchmark Index                       | Annualized Benchmark Average Return |            |             |                     | Net Expense Ratio (%) | Sub T/A Fee (%) | Separate Account Fee (%) | Total Fee (%) | Total Fee (per \$1,000) | Shareholder Type Fees/Other Restrictions   |
|--|--------------------------------------|------------|-------------|---------------------|---------------------------------------|-------------------------------------|------------|-------------|---------------------|-----------------------|-----------------|--------------------------|---------------|-------------------------|--|
|  | 1 Year (%)                           | 5 Year (%) | 10 Year (%) | Since Inception (%) |                                       | 1 Year (%)                          | 5 Year (%) | 10 Year (%) | Since Inception (%) |                       |                 |                          |               |                         |  |
| <b>Mid-Cap Index Account II - AI</b><br><br>Invests solely in the Vanguard Mid-Cap Index Fund - Adm Shrs<br><br>Investment Category: Mid-Cap Blend<br>Separate Account Inception Date: 09/2011<br>Investment Returns Inception Date: 11/2001<br><br>sentry.com/retirement          | -18.89                               | 7.46       | 11.16       | 8.73                | Morningstar US Mid TR USD             | -16.02                              | 8.90       | 12.12       | N/A                 | 0.05                  | N/A             | 0.85                     | 0.90          | \$9.00                  | No transfers are allowed into a Vanguard Fund for 30 days following a transfer out of that same fund.      |
| <b>Mid-Cap Growth Account II - AB</b><br><br>Invests solely in the T. Rowe Price Diversified Mid-Cap Growth Fund<br><br>Investment Category: Mid-Cap Growth<br>Separate Account Inception Date: 08/2005<br>Investment Returns Inception Date: 12/2003<br><br>sentry.com/retirement | -27.05                               | 8.93       | 12.23       | 8.80                | Morningstar US Mid Brd Grt TR USD     | -27.02                              | 9.26       | 12.14       | N/A                 | 0.64                  | 0.15            | 0.85                     | 1.64          | \$16.40                 | No transfers are allowed into a T. Rowe Price Fund for 30 days following a transfer out of that same fund. |
| <b>Small Cap Value Account - Z</b><br><br>Invests solely in the Janus Henderson Small Cap Value Fund - N Shrs<br><br>Investment Category: Small Value<br>Separate Account Inception Date: 12/2009<br>Investment Returns Inception Date: 05/2012<br><br>sentry.com/retirement       | -6.17                                | 2.96       | 8.49        | 10.38               | Morningstar US Sml Brd Val Ext TR USD | -6.73                               | 6.01       | 10.04       | N/A                 | 0.67                  | N/A             | 0.85                     | 1.52          | \$15.20                 | None   |

| Investment   | Annualized Investment Average Return |            |             |                     | Benchmark Index                       | Annualized Benchmark Average Return |            |             |                     | Net Expense Ratio (%) | Sub T/A Fee (%) | Separate Account Fee (%) | Total Fee (%) | Total Fee (per \$1,000) | Shareholder Type Fees/Other Restrictions   |
|--|--------------------------------------|------------|-------------|---------------------|---------------------------------------|-------------------------------------|------------|-------------|---------------------|-----------------------|-----------------|--------------------------|---------------|-------------------------|--|
|  | 1 Year (%)                           | 5 Year (%) | 10 Year (%) | Since Inception (%) |                                       | 1 Year (%)                          | 5 Year (%) | 10 Year (%) | Since Inception (%) |                       |                 |                          |               |                         |  |
| <b>Small Cap Index Account - P</b><br><br>Invests solely in the Vanguard Small Cap Index Fund - Adm Shrs<br><br>Investment Category: Small Blend<br>Separate Account Inception Date: 08/1999<br>Investment Returns Inception Date: 11/2000<br><br>sentry.com/retirement    | -17.82                               | 6.40       | 10.43       | 9.60                | Morningstar US Sml Ext TR USD         | -18.07                              | 5.41       | 9.84        | N/A                 | 0.05                  | N/A             | 0.85                     | 0.90          | \$9.00                  | No transfers are allowed into a Vanguard Fund for 30 days following a transfer out of that same fund.      |
| <b>Small Cap Blend Account I - M</b><br><br>Invests solely in the T. Rowe Price Small Cap Value Fund<br><br>Investment Category: Small Blend<br>Separate Account Inception Date: 08/1999<br>Investment Returns Inception Date: 06/1988<br><br>sentry.com/retirement        | -16.26                               | 5.69       | 9.58        | 10.26               | Morningstar US Sml Ext TR USD         | -18.07                              | 5.41       | 9.84        | N/A                 | 0.63                  | 0.15            | 0.85                     | 1.63          | \$16.30                 | No transfers are allowed into a T. Rowe Price Fund for 30 days following a transfer out of that same fund. |
| <b>Small-Mid Cap Growth Account - CC</b><br><br>Invests solely in the Janus Henderson Triton Fund - N Shrs<br><br>Investment Category: Small Growth<br>Separate Account Inception Date: 09/2011<br>Investment Returns Inception Date: 05/2012<br><br>sentry.com/retirement | -24.48                               | 5.35       | 11.03       | 10.28               | Morningstar US Sml Brd Grt Ext TR USD | -27.02                              | 5.03       | 9.72        | N/A                 | 0.66                  | N/A             | 0.85                     | 1.51          | \$15.10                 | None   |

| Investment   | Annualized Investment Average Return |            |             |                     | Benchmark Index                    | Annualized Benchmark Average Return |            |             |                     | Net Expense Ratio (%) | Sub T/A Fee (%) | Separate Account Fee (%) | Total Fee (%) | Total Fee (per \$1,000) | Shareholder Type Fees/Other Restrictions  |
|--|--------------------------------------|------------|-------------|---------------------|------------------------------------|-------------------------------------|------------|-------------|---------------------|-----------------------|-----------------|--------------------------|---------------|-------------------------|---|
|  | 1 Year (%)                           | 5 Year (%) | 10 Year (%) | Since Inception (%) |                                    | 1 Year (%)                          | 5 Year (%) | 10 Year (%) | Since Inception (%) |                       |                 |                          |               |                         |   |
| <b>International Large Value Account - NF</b><br><br>Invests solely in the Vanguard International Value Fund<br><br>Investment Category: Foreign Large Value<br>Separate Account Inception Date: 05/2020<br>Investment Returns Inception Date: 05/2010<br><br>sentry.com/retirement                | -22.13                               | -1.00      | 3.31        | 6.96                | Morningstar Gbl xUS Val TME NR USD | -18.08                              | -0.96      | 2.86        | N/A                 | 0.36                  | N/A             | 0.85                     | 1.21          | \$12.10                 | No transfers are allowed into a Vanguard Fund for 30 days following a transfer out of that same fund. |
| <b>Foreign Large Index Account - AO</b><br><br>Invests solely in the Vanguard Developed Markets Index Fund - Adm Shrs<br><br>Investment Category: Foreign Large Blend<br>Separate Account Inception Date: 11/2015<br>Investment Returns Inception Date: 08/1999<br><br>sentry.com/retirement       | -24.39                               | -0.71      | 3.93        | 2.67                | Morningstar Gbl xUS TME NR USD     | -23.91                              | -0.16      | 3.45        | N/A                 | 0.07                  | N/A             | 0.85                     | 0.92          | \$9.20                  | No transfers are allowed into a Vanguard Fund for 30 days following a transfer out of that same fund. |
| <b>International Large Blend Account - RA</b><br><br>Invests solely in the MFS International Diversification Fund - R6 Shrs<br><br>Investment Category: Foreign Large Blend<br>Separate Account Inception Date: 05/2020<br>Investment Returns Inception Date: 05/2010<br><br>sentry.com/retirement | -26.38                               | 0.62       | 4.53        | 5.37                | Morningstar Gbl xUS TME NR USD     | -23.91                              | -0.16      | 3.45        | N/A                 | 0.72                  | N/A             | 0.85                     | 1.57          | \$15.70                 | None  |

| Investment  | Annualized Investment Average Return |            |             |                     | Benchmark Index                       | Annualized Benchmark Average Return |            |             |                     | Net Expense Ratio (%) | Sub T/A Fee (%) | Separate Account Fee (%) | Total Fee (%) | Total Fee (per \$1,000) | Shareholder Type Fees/Other Restrictions  |
|---|--------------------------------------|------------|-------------|---------------------|---------------------------------------|-------------------------------------|------------|-------------|---------------------|-----------------------|-----------------|--------------------------|---------------|-------------------------|---|
|   | 1 Year (%)                           | 5 Year (%) | 10 Year (%) | Since Inception (%) |                                       | 1 Year (%)                          | 5 Year (%) | 10 Year (%) | Since Inception (%) |                       |                 |                          |               |                         |   |
| <b>International Large Growth Account - NG</b><br><br>Invests solely in the Vanguard International Growth Fund - Adm Shrs<br><br>Investment Category: Foreign Large Growth<br>Separate Account Inception Date: 05/2020<br>Investment Returns Inception Date: 05/2010<br><br>sentry.com/retirement       | -41.93                               | 2.35       | 6.97        | 9.05                | Morningstar Gbl xUS Growth TME NR USD | -29.77                              | 0.29       | 3.82        | N/A                 | 0.32                  | N/A             | 0.85                     | 1.17          | \$11.70                 | No transfers are allowed into a Vanguard Fund for 30 days following a transfer out of that same fund. |
| <b>Emerging Markets Index Account - AN</b><br><br>Invests solely in the Vanguard Emerging Mkts Stock Index Fund - Adm Shrs<br><br>Investment Category: Diversified Emerging Mkts<br>Separate Account Inception Date: 09/2013<br>Investment Returns Inception Date: 06/2006<br><br>sentry.com/retirement | -28.61                               | -2.83      | 0.31        | 4.42                | Morningstar EM TME NR USD             | -28.56                              | -1.86      | 1.55        | N/A                 | 0.14                  | N/A             | 0.85                     | 0.99          | \$9.90                  | No transfers are allowed into a Vanguard Fund for 30 days following a transfer out of that same fund. |
| <b>Emerging Markets Account - OC</b><br><br>Invests solely in the American Funds New World Fund - R6 Shrs<br><br>Investment Category: Diversified Emerging Markets<br>Separate Account Inception Date: 05/2020<br>Investment Returns Inception Date: 05/2010<br><br>sentry.com/retirement               | -29.30                               | 1.39       | 4.21        | 6.25                | Morningstar EM TME NR USD             | -28.56                              | -1.86      | 1.55        | N/A                 | 0.57                  | N/A             | 0.85                     | 1.42          | \$14.20                 | None  |

| Investment  | Annualized Investment Average Return |            |             |                     | Benchmark Index                      | Annualized Benchmark Average Return |            |             |                     | Net Expense Ratio (%) | Sub T/A Fee (%) | Separate Account Fee (%) | Total Fee (%) | Total Fee (per \$1,000) | Shareholder Type Fees/Other Restrictions |
|---|--------------------------------------|------------|-------------|---------------------|--------------------------------------|-------------------------------------|------------|-------------|---------------------|-----------------------|-----------------|--------------------------|---------------|-------------------------|--|
|   | 1 Year (%)                           | 5 Year (%) | 10 Year (%) | Since Inception (%) |                                      | 1 Year (%)                          | 5 Year (%) | 10 Year (%) | Since Inception (%) |                       |                 |                          |               |                         |  |
| <b>Target Retirement Accounts</b>   |                                      |            |             |                     |                                      |                                     |            |             |                     |                       |                 |                          |               |                         |  |
| <b>2010 Target Retirement Account IV - IA</b><br><br>Invests solely in the American Funds 2010 Target Date Retirement Fund - R6 Shrs<br><br>Investment Category: Target-Date 2000-2010<br>Separate Account Inception Date: 08/2017<br>Investment Returns Inception Date: 07/2009<br><br>sentry.com/retirement | -11.30                               | 2.73       | 4.72        | 3.69                | Morningstar Lifetime Mod 2010 TR USD | -15.43                              | 2.81       | 4.17        | N/A                 | 0.28                  | N/A             | 0.85                     | 1.13          | \$11.30                 | None                                     |
| <b>2015 Target Retirement Account IV - IB</b><br><br>Invests solely in the American Funds 2015 Target Date Retirement Fund - R6 Shrs<br><br>Investment Category: Target-Date 2015<br>Separate Account Inception Date: 08/2017<br>Investment Returns Inception Date: 07/2009<br><br>sentry.com/retirement      | -12.41                               | 2.95       | 5.28        | 3.95                | Morningstar Lifetime Mod 2015 TR USD | -17.27                              | 2.76       | 4.49        | N/A                 | 0.29                  | N/A             | 0.85                     | 1.14          | \$11.40                 | None                                     |
| <b>2020 Target Retirement Account IV - IC</b><br><br>Invests solely in the American Funds 2020 Target Date Retirement Fund - R6 Shrs<br><br>Investment Category: Target-Date 2020<br>Separate Account Inception Date: 08/2017<br>Investment Returns Inception Date: 07/2009<br><br>sentry.com/retirement      | -13.27                               | 3.17       | 5.91        | 4.20                | Morningstar Lifetime Mod 2020 TR USD | -18.67                              | 2.82       | 4.96        | N/A                 | 0.30                  | N/A             | 0.85                     | 1.15          | \$11.50                 | None                                     |

| Investment   | Annualized Investment Average Return |            |             |                     | Benchmark Index                      | Annualized Benchmark Average Return |            |             |                     | Net Expense Ratio (%) | Sub T/A Fee (%) | Separate Account Fee (%) | Total Fee (%) | Total Fee (per \$1,000) | Shareholder Type Fees/Other Restrictions |
|--|--------------------------------------|------------|-------------|---------------------|--------------------------------------|-------------------------------------|------------|-------------|---------------------|-----------------------|-----------------|--------------------------|---------------|-------------------------|--|
|  | 1 Year (%)                           | 5 Year (%) | 10 Year (%) | Since Inception (%) |                                      | 1 Year (%)                          | 5 Year (%) | 10 Year (%) | Since Inception (%) |                       |                 |                          |               |                         |  |
| <b>2025 Target Retirement Account IV - ID</b><br><br>Invests solely in the American Funds 2025 Target Date Retirement Fund - R6 Shrs<br><br>Investment Category: Target-Date 2025<br>Separate Account Inception Date: 08/2017<br>Investment Returns Inception Date: 07/2009<br><br>sentry.com/retirement | -15.26                               | 3.71       | 6.95        | 4.81                | Morningstar Lifetime Mod 2025 TR USD | -19.62                              | 3.01       | 5.60        | N/A                 | 0.31                  | N/A             | 0.85                     | 1.16          | \$11.60                 | None                                     |
| <b>2030 Target Retirement Account IV - IE</b><br><br>Invests solely in the American Funds 2030 Target Date Retirement Fund - R6 Shrs<br><br>Investment Category: Target-Date 2030<br>Separate Account Inception Date: 08/2017<br>Investment Returns Inception Date: 07/2009<br><br>sentry.com/retirement | -16.88                               | 4.24       | 7.79        | 5.36                | Morningstar Lifetime Mod 2030 TR USD | -20.11                              | 3.37       | 6.34        | N/A                 | 0.33                  | N/A             | 0.85                     | 1.18          | \$11.80                 | None                                     |
| <b>2035 Target Retirement Account IV - IF</b><br><br>Invests solely in the American Funds 2035 Target Date Retirement Fund - R6 Shrs<br><br>Investment Category: Target-Date 2035<br>Separate Account Inception Date: 08/2017<br>Investment Returns Inception Date: 07/2009<br><br>sentry.com/retirement | -18.69                               | 5.10       | 8.54        | 5.78                | Morningstar Lifetime Mod 2035 TR USD | -20.03                              | 3.83       | 7.00        | N/A                 | 0.35                  | N/A             | 0.85                     | 1.20          | \$12.00                 | None                                     |

| Investment   | Annualized Investment Average Return |            |             |                     | Benchmark Index                      | Annualized Benchmark Average Return |            |             |                     | Net Expense Ratio (%) | Sub T/A Fee (%) | Separate Account Fee (%) | Total Fee (%) | Total Fee (per \$1,000) | Shareholder Type Fees/Other Restrictions |
|--|--------------------------------------|------------|-------------|---------------------|--------------------------------------|-------------------------------------|------------|-------------|---------------------|-----------------------|-----------------|--------------------------|---------------|-------------------------|--|
|  | 1 Year (%)                           | 5 Year (%) | 10 Year (%) | Since Inception (%) |                                      | 1 Year (%)                          | 5 Year (%) | 10 Year (%) | Since Inception (%) |                       |                 |                          |               |                         |  |
| <b>2040 Target Retirement Account IV - IG</b><br><br>Invests solely in the American Funds 2040 Target Date Retirement Fund - R6 Shrs<br><br>Investment Category: Target-Date 2040<br>Separate Account Inception Date: 08/2017<br>Investment Returns Inception Date: 07/2009<br><br>sentry.com/retirement | -20.03                               | 5.38       | 8.82        | 5.95                | Morningstar Lifetime Mod 2040 TR USD | -19.73                              | 4.24       | 7.41        | N/A                 | 0.36                  | N/A             | 0.85                     | 1.21          | \$12.10                 | None                                     |
| <b>2045 Target Retirement Account IV - IH</b><br><br>Invests solely in the American Funds 2045 Target Date Retirement Fund - R6 Shrs<br><br>Investment Category: Target-Date 2045<br>Separate Account Inception Date: 08/2017<br>Investment Returns Inception Date: 07/2009<br><br>sentry.com/retirement | -20.68                               | 5.42       | 8.90        | 5.99                | Morningstar Lifetime Mod 2045 TR USD | -19.51                              | 4.46       | 7.56        | N/A                 | 0.37                  | N/A             | 0.85                     | 1.22          | \$12.20                 | None                                     |
| <b>2050 Target Retirement Account IV - II</b><br><br>Invests solely in the American Funds 2050 Target Date Retirement Fund - R6 Shrs<br><br>Investment Category: Target-Date 2050<br>Separate Account Inception Date: 08/2017<br>Investment Returns Inception Date: 07/2009<br><br>sentry.com/retirement | -21.49                               | 5.37       | 8.88        | 5.98                | Morningstar Lifetime Mod 2050 TR USD | -19.47                              | 4.48       | 7.54        | N/A                 | 0.37                  | N/A             | 0.85                     | 1.22          | \$12.20                 | None                                     |



| Investment  | Annualized Investment Average Return |            |             |                     | Benchmark Index                      | Annualized Benchmark Average Return |            |             |                     | Net Expense Ratio (%) | Sub T/A Fee (%) | Separate Account Fee (%) | Total Fee (%) | Total Fee (per \$1,000) | Shareholder Type Fees/Other Restrictions |
|---|--------------------------------------|------------|-------------|---------------------|--------------------------------------|-------------------------------------|------------|-------------|---------------------|-----------------------|-----------------|--------------------------|---------------|-------------------------|--|
|   | 1 Year (%)                           | 5 Year (%) | 10 Year (%) | Since Inception (%) |                                      | 1 Year (%)                          | 5 Year (%) | 10 Year (%) | Since Inception (%) |                       |                 |                          |               |                         |  |
| <b>2055 Target Retirement Account IV - IJ</b><br><br>Invests solely in the American Funds 2055 Target Date Retirement Fund - R6 Shrs<br><br>Investment Category: Target-Date 2055<br>Separate Account Inception Date: 08/2017<br>Investment Returns Inception Date: 02/2010<br><br>sentry.com/retirement  | -22.16                               | 5.20       | 8.80        | 8.41                | Morningstar Lifetime Mod 2055 TR USD | -19.61                              | 4.39       | 7.45        | N/A                 | 0.38                  | N/A             | 0.85                     | 1.23          | \$12.30                 | None                                     |
| <b>2060 Target Retirement Account IV - IK</b><br><br>Invests solely in the American Funds 2060 Target Date Retirement Fund - R6 Shrs<br><br>Investment Category: Target-Date 2060<br>Separate Account Inception Date: 08/2017<br>Investment Returns Inception Date: 03/2015<br><br>sentry.com/retirement  | -22.36                               | 5.14       | N/A         | 6.24                | Morningstar Lifetime Mod 2060 TR USD | -19.79                              | 4.28       | 7.33        | N/A                 | 0.38                  | N/A             | 0.85                     | 1.23          | \$12.30                 | None                                     |
| <b>2065 Target Retirement Account IV - IL</b><br><br>Invests solely in the American Funds 2065 Target Date Retirement Fund - R6 Shrs<br><br>Investment Category: Target-Date 2065+<br>Separate Account Inception Date: 07/2021<br>Investment Returns Inception Date: 04/2020<br><br>sentry.com/retirement | -22.35                               | N/A        | N/A         | 11.28               | Morningstar Lifetime Mod 2065 TR USD | -19.93                              | 4.05       | 7.23        | N/A                 | 0.38                  | N/A             | 0.85                     | 1.23          | \$12.30                 | None                                     |

**Please note:** Annualized Investment Average Return shown above is net of all expenses shown above.

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The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Sentry reserves the right to restrict participant and plan trades in certain circumstances, including but not limited to swapping underlying funds or fund share classes in separate accounts, transition of cases to/from Sentry, changing a plan's investment menu, system maintenance and administering participant-level trading restrictions.

The Net Expense Ratio and Sub-T/A Fees listed above are imposed by the underlying fund(s) in which the separate account is invested. Sentry has no control over these fees; they are subject to change at any time. For the most recent available fee information, review the fund profile pages located on your participant website ([sentry.com/retirement](http://sentry.com/retirement)).

**Part B. Fixed Return Investments**

This section focuses on the performance and costs of the investment options that have a fixed or stated rate of return.

Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance or cost.

**Table 2 - Fixed Return Investments**

| Name/Type of Option             | Minimum Return | Rate Begin Date      | Rate Expiration Date     | Other   | Shareholder Type Fees/Other Restrictions   |
|---------------------------------|----------------|----------------------|--------------------------|---|--|
| <b>Fixed Income Investments</b> |                |                      |                          |   |  |
| Sentry's Guaranteed Fund        | 0.65%<br>0.90% | 1/1/2022<br>1/1/2023 | 12/31/2022<br>12/31/2023 | The Guaranteed Fund, including its product features and guarantees, are provided through a group annuity contract issued by Sentry, rated A+ by A.M. Best. The Guaranteed Fund does not share in the investment experience or returns of Sentry. To the extent Sentry's actual investment results exceed the guaranteed interest rate, Sentry retains the excess investment income as revenue. For more detailed information about the Guaranteed Fund please visit: <a href="http://sentry.com/retirement">sentry.com/retirement</a> . | No transfers are allowed into a Sentry Guaranteed Fund for 30 days following a transfer out.<br><br>A market value adjustment (MVA) may be assessed when more than 20% of the plan's Guaranteed Fund is transferred to separate accounts in a rolling 12-month period. The MVA is applied only to Guaranteed Fund assets that are transferred beyond this 20% cap, and converts the value of those assets to their current market value using a formula. If current interest rates exceed the Guaranteed Fund rate, the MVA will result in a downward adjustment (a loss). If current interest rates are equal or less than the Guaranteed Fund rate, no MVA will apply. |

## Part C. Available Annuity Options

This section focuses on the variety of different types of annuities that are available to purchase under the plan. All annuity options are issued by Sentry.

**Annuitization Options:** You are not required to purchase an annuity when you are eligible for plan benefits; however, a variety of annuities are available to you.

An annuity is an insurance contract that allows you to receive a guaranteed stream of monthly payments income over a period of time, usually for life, although the period of time varies based on the type of annuity purchased. The time period can be based on your life expectancy or on the life expectancies of you and your designated beneficiary. Only an insurance company can offer an annuity contract to you. The guarantees under Sentry's annuity options are subject to the long-term financial strength and claims-paying ability of Sentry.

The monthly annuity amount you are able to receive depends on (1) your age, (2) the type of annuity you select, (3) the amount of your account balance that you use to purchase the annuity, and (4) various actuarial factors used to calculate your life expectancy and the life expectancy of your designated beneficiary. Generally speaking, the longer the guaranteed period for a particular monthly benefit, the more the annuity will cost (or the less the monthly amount you will receive.)

Any amounts you have accumulated in the plan can be used to purchase an annuity – again, at your option. You are not required to invest in any particular investment option in order to choose an annuity payment option from the plan.

The table below illustrates several monthly payment options that can be purchased with \$10,000. This is an example based on prevailing rates at the time of this disclosure. Actual rates may be different at the time you purchase an annuity.

| Type of Annuity                           | Annuity Description   | Monthly Payment Amount* |
|---|---|-------------------------|
| <b>Life Only Annuity</b>                  | This option pays a fixed amount per month to you for your remaining lifetime. Upon your death, benefit payments cease.  | \$48.64                 |
| <b>20 Year Certain Only Annuity</b>       | This option pays a fixed amount per month for 240 months. Upon your death, your monthly benefit will continue to your beneficiary if 240 monthly payments have not yet been paid. Once 240 monthly payments have been paid, the benefit payments cease.   | \$53.93                 |
| <b>Life Annuity with 10 Years Certain</b> | This option pays a fixed amount per month to you for your remaining lifetime. Upon your death, your monthly benefit will continue to your beneficiary if 120 monthly payments have not yet been paid. If 120 monthly payments or more have been paid, the benefit payments cease upon your death. | \$47.70                 |
| <b>Life Annuity with 20 Years Certain</b> | This option pays a fixed amount per month to you for your remaining lifetime. Upon your death, your monthly benefit will continue to your beneficiary if 240 monthly payments have not yet been paid. If 240 monthly payments or more have been paid, the benefit payments cease upon your death. | \$44.71                 |
| <b>Life Annuity with 50% Contingency</b>  | This option pays a fixed amount per month to you for your remaining lifetime. Upon your death, your elected beneficiary would continue to receive 50% of the payments you were receiving. Benefit payments cease upon the last death of you and your beneficiary.                                 | \$43.12                 |

| Type of Annuity                              | Annuity Description   | Monthly Payment Amount* |
|--|---|-------------------------|
| <b>Life Annuity with 66 2/3% Contingency</b> | This option pays a fixed amount per month to you for your remaining lifetime. Upon your death, your elected beneficiary would continue to receive 66 2/3% of the payments you were receiving. Benefit payments cease upon the last death of you and your beneficiary. | \$41.55                 |
| <b>Life Annuity with 75% Contingency</b>     | This option pays a fixed amount per month to you for your remaining lifetime. Upon your death, your elected beneficiary would continue to receive 75% of the payments you were receiving. Benefit payments cease upon the last death of you and your beneficiary.     | \$40.81                 |
| <b>Life Annuity with 100% Contingency</b>    | This option pays a fixed amount per month to you for your remaining lifetime. Upon your death, your elected beneficiary would continue to receive 100% of the payments you were receiving. Benefit payments cease upon the last death of you and your beneficiary.    | \$38.73                 |

\* Assumes you are age 65 and your beneficiary is age 60 and payments begin immediately. For illustrative purposes only. You can request an individualized annuity display at any time by calling Sentry at 800-473-6879.

No surrender charges or administrative fees apply to Sentry's annuity options; however, an annuity option selection is irrevocable.

## Part D. Termination Charges

Upon termination of the Plan and/or Contract, a Discontinuance Fee of \$300.00 may be assessed.

A market value adjustment (MVA) may be assessed on Guaranteed Fund assets upon Plan or Contract termination. The MVA is applied only to Guaranteed Fund assets, and converts the value of those assets to their current market value using a formula. If current interest rates exceed the Guaranteed Fund rate, the MVA will result in a downward adjustment (a loss). If current interest rates are equal or less than the Guaranteed Fund rate, no MVA will apply.