

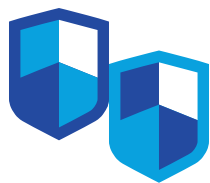


Does your current retirement plan work for you and your employees?

You know how valuable your employees are to the success of your business. That's why you want to offer them competitive benefits—like a quality retirement plan. But do you know how your current retirement provider really stacks up? Are they bringing value to your employees? Are they bringing value to you?

At Sentry, we want to help make your retirement plan run as smoothly as possible, so you can spend your time working on the things that matter most at your business—and so you can attract and retain the employees who will help you do it.

Here are some questions to consider when evaluating your current retirement plan provider.

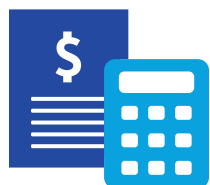


ARE YOU HOLDING MORE FIDUCIARY RESPONSIBILITY THAN YOU NEED TO?

**Who's managing your fiduciary responsibilities? Is it your current provider?
Is it a third-party administrator (TPA)? Is it you?**

When you offer a retirement plan at your business, you become a fiduciary. And as a fiduciary, you have legal requirements and obligations according to the Employee Retirement Income Security Act (ERISA). This means you're professionally and personally liable for your retirement plan choices.

We offer services to help you manage that responsibility. Take comfort in our plan-level protection through Mesirow[®], a nationally recognized and registered investment advisor. They carry the weight of your plan's investment liability by selecting, monitoring, and maintaining your investment lineup—at no extra cost to you. They also provide indemnification in the event of a lawsuit.



ARE YOUR EMPLOYEES RETIREMENT READY?

**Does your current provider share understandable retirement education?
Do your employees receive custom investment advice?**

When we provide retirement services to your business, we're not only committed to helping you—we help your employees, too. From enrollment meetings and advisory services to retirement education training and resources, our goal is to engage your employees and provide them with the tools to reach their retirement goals.





WHO DO YOU CONTACT WHEN YOU HAVE A QUESTION ABOUT YOUR PLAN?

Do you have a single point of contact? Do you have to jump from service provider to service provider for different aspects of your plan?

It's frustrating when you make a phone call to ask a question—about a service you pay for—and then get passed from person to person, none of whom has an answer.

Many plan providers work with a number of service providers, such as a TPA and an investment manager, to handle all the services within your plan. Meaning, your information is spread between a variety of people, and you'll have to dig to find the right person to talk to.

At Sentry, you'll have a dedicated Client Services Manager whose sole responsibility is to be there for you when you have a question or need assistance with your plan.



DOES YOUR ADVISOR DELIVER THE VALUE YOU EXPECT?

Can you identify all the costs to you—and your employees—and measure them against what you gain?

In our experience, we've found plan sponsors often don't know exactly how much they're paying, who they're paying, and what they should expect to receive in return. Conflicts of interest are also common with advisor compensation for retirement plans.

Our dedicated and credentialed staff at Sentry work with retirement plans all day, every day. We have the experience and know-how to help businesses like yours. We're also cost-efficient—we do all recordkeeping and administrative work in-house, so we don't pass additional fees along to you. Plus, we offer you access to a third-party registered investment advisor, Morningstar®, who can offer your employees free point-in-time advice or manage their retirement account for a small fee.

**We can help you answer these questions with a plan review.
Let's set up a time to have a conversation.**

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