Our retirement plans work for your business and your employees

Having a flexible, well-run retirement plan is a great way to recruit and retain quality employees. We can help you and your plan participants reach your retirement goals through a wide variety of cost-effective and easy-to-use tools. Let us help you design a customized plan so you can stay focused on running your business.

WE OFFER YOU OPTIONS AND OPPORTUNITIES

Diverse plans

- Traditional 401(k)
- Roth option for a 401(k)
- Safe harbor 401(k)
- Profit sharing

Investment options

- **Target retirement accounts** automatically rebalance risk and return as retirement dates approach
- **Index funds** deliver low-expense options keyed to broad segments of the market
- **Actively managed funds** provide opportunities to invest in funds that aim to outperform a given benchmark
- **Guaranteed Fund** ensures investors receive a set return at a specific point in the future

Fiduciary services

- **Plan level—selecting and monitoring your company's investment options:** Sentry provides access to Mesirow Financial®, an independent, third-party registered investment advisor, to provide ERISA 3(38) plan level fiduciary services regarding the selection, monitoring, and maintaining of investment lineups for retirement plan sponsors. With help from Mesirow, you can be assured a qualified advisor is selecting and monitoring your investments for your plan.
- **Participant level—participant investment advisory/ management services:** Sentry offers investment advisory and management services through Morningstar® Retirement Manager.℠ Participants can choose between point-in-time advice at no additional expense or a complete investment management and monitoring service for an annualized cost of 0.22% of assets (or $2.20 per $1,000 invested).

HOW WE MAKE OFFERING A RETIREMENT PLAN EASIER FOR YOU

Dedicated in-house service team: At Sentry, you're at the center of everything we do. With our one-team, one-company approach, you can avoid the inefficiencies of working with multiple companies at once. Our experienced team can help you with everything from administrative services to regulatory and compliance tasks.

Simplified fee disclosure: When you select us as your plan provider, you'll have just one fee disclosure to review and provide to your employees. You'll receive quality retirement products and services with no unexpected fees—and you'll work with a team that can help you navigate the complexities of your role as a fiduciary.

Retirement readiness: We offer a number of tools to guide you and your participants into and through retirement: Behavioral-based enrollment materials highlighting the importance of saving and saving now, initial and ongoing enrollment meetings, quarterly participant newsletters, a secure online portal, and a suite of retirement planning and distribution calculators.

We'll guide you—and your participants—through every step.

We're here to make it easy. Give us a call at 800-473-6879, option 3, and let's talk.

*Fiduciary services provided by Mesirow Financial Holdings, Inc.

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All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations, or objectives of a strategy will be achieved.

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