



# 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 get the most out of a 401(k) plan, including a wide variety of cost-effective, institutionally priced investments and easy-to-use tools. Let us help you design a tailored plan so you can stay focused on running your business.

## WE OFFER YOU OPTIONS AND OPPORTUNITIES

### Diverse plans

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

### Investment options

- **Actively managed funds** provide opportunities to invest in funds that aim to outperform a given benchmark
- **Index funds** deliver low-expense options keyed to broad segments of the market
- **Target retirement accounts** automatically rebalance risk and return as retirement dates approach
- **Sentry 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<sup>®</sup>, an independent, third-party investment consultant, 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 nationally recognized registered investment advisor selects and monitors the investments in your retirement plan.
- **Participant level—participant investment advisory/management services:** Sentry offers investment advisory and management services through Morningstar<sup>®</sup> Retirement Manager<sup>SM</sup>. 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:** We'll be there for you and your employees.

As you review proposals from various retirement plan providers, keep in mind that not all providers offer the same services. We're unique—our approach helps you meet your investment-related fiduciary responsibilities and get your employees ready for retirement.

**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. Our fee disclosure is written in easy-to-understand language.

**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. In New York, call 800-962-2922.**



**First Last, xxx, xxx, xxx**

**Title**

**xxx-xxx-xxxx CELL**

**xxx-xxx-xxxx OFFICE**

**email@sentry.com**

**License number xxxxxxxx**

Neither Sentry Life Insurance Company, Sentry Life Insurance Company of New York, nor any affiliated entities or representatives may give legal, tax, or investment advice or recommend any securities or investments. The brief discussion in this material is for general information and education purposes, and is neither complete nor necessarily up-to-date, and is provided "AS-IS" WITHOUT ANY WARRANTIES. Tax laws, regulations, and rulings are complex and subject to various interpretations and change. For complete up-to-date information please consult your attorney or tax advisor, or for investment advice or recommendations please consult a licensed investment professional.

Annuities are issued and administered by Sentry Life Insurance Company, Stevens Point, WI. In New York, annuities are issued and administered by Sentry Life Insurance Company of New York, Syracuse, NY, and are not available in all states. See contract for complete details: (Group Annuity) 840-300; (Group Annuity) 840-300(NY).

Mesirow refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries, and affiliates. The Mesirow name and logo are registered service marks of Mesirow Financial Holdings, Inc. © 2023, Mesirow Financial Holdings, Inc. All rights reserved. Advisory services offered through Mesirow Financial Investment Management, Inc. an SEC-registered investment advisor. Mesirow is not affiliated with Sentry Life Insurance Company or Sentry Life Insurance Company of New York.

Morningstar® Retirement Manager<sup>SM</sup> is offered by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. Investment advice generated by Morningstar Retirement Manager is based on information provided and limited to the investment options available in the defined contribution plan. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.

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.

Morningstar Investment Management LLC is not affiliated with Sentry Life Insurance Company or Sentry Life Insurance Company of New York.