

Sentinel 403(b) Program – Frequently Asked Questions

Why did Sentinel make the change?

Sentinel Funds partnered with USI Consulting Group (USICG) to be the new 403(b) administrative service provider for the program as of October 10, 2008. The decision for the transition was made due to IRS regulation changes that took effect on 1/1/2009. These regulatory changes require your employer to take on increased responsibility, additional monitoring, and due diligence. Sentinel has partnered with USICG to leverage our expertise in enhancing the 403(b) individual contract program under the new regulations.

How do I access my account?

You can access your account information 24 hours a day, 7 days a week using our toll-free Voice Response Unit (VRU) at 1-800-828-4224 or by clicking on the blue Participants button on USICG's Direct Solutions® website, www.usicg.com/sentinel. As a reminder, this access information appears in the Special Messages box on the first page of each quarterly statement.

How do I change my investment election for future contributions?

Access your account either online or through the VRU (see above). If online, choose "Manage Investments" in the Shortcuts menu on the right. From there, you can choose to redirect your future contributions. You can redirect your future contributions and reallocate your existing balance at the same time by choosing the first option on the screen. For security reasons, no election changes are accepted over the telephone.

How do I change where my existing balance is invested?

Access your account either online or through the VRU (see above). If online, choose "Manage Investments" in the shortcut menu on the right. From there, you can choose to reallocate your entire account or to transfer your investment in a specific fund to another option. You can redirect your future contributions and reallocate your existing balance at the same time by choosing the first option on the screen. For security reasons, no election changes are accepted over the telephone.

Where can I get information about my investment options?

To get information about your investment options, log on to your account online and click on the Fund Info link in the Account tab near the top of the screen. From there, you can get the most recent month-end performance and view fund prospectuses. Click on any underlined fund name (link) to view fund data and analysis through Market Pulse with information provided by Morningstar®.

How often will I receive a statement of my account?

Statements will be mailed quarterly. Each statement represents the activity in your account for the preceding calendar quarter. This first statement includes activity from the transition on October 14, 2008 through December 31, 2008. We do not issue annual statements. In addition, you can retrieve summary information about your account for a date range you select by clicking on the "Balance History" feature in the Shortcuts menu online.

How do I change my payroll deferral amount?

Request the change form from your employer.

Where can I find forms?

You can find all forms on the website, www.usicg.com/sentinel. Click on the blue Participants button and look in the "View/Download Forms" section.

What fees will I pay?

Your account will be charged an annual maintenance fee of \$25 each November. In addition, you will pay a fee when you take a distribution or otherwise liquidate your account.

Whom should I call if I have questions?

Contact the Sentinel 403(b) Service Center toll-free at 1-866-305-8846. Enter Plan ID 241. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. ET. Also, contact the Sentinel 403(b) Service Center to update your information or address.

Other News:

Effective December 18, 2008, the Sentinel Sustainable Emerging Companies Fund was renamed. The fund is now known as the *Sentinel Sustainable Growth Opportunities Fund*.

The *Sentinel U.S. Treasury Money Market Fund* has closed. Effective January 1, 2009, the Sentinel U.S. Treasury Money Market Fund ("Money Market Fund") has closed to all new investors, new purchases, and exchanges. You will no longer be able to make additional investments to your Money Market Fund account and you will not be able to exchange from another Sentinel fund account into your Money Market Fund account. For additional information, see Sentinel's website at www.sentinelinvestments.com or contact your financial advisor.