

# Get Real With Your Retirement

Making the Most of Your Workplace Retirement Plan

**Center for Family Services, Inc. 401(k) Salary Reduction Plan**





## Time To Dream

What does retirement mean to you? What will it take to get you there? Taking steps now to plan for the future you want is essential — even if retirement is a ways off, even when you're juggling other financial priorities.

Your employer's retirement plan offers one of the best and easiest ways to save. To take advantage of this important benefit, simply follow the instructions below to start online. If you need help, this guide contains more information.

### Inside:

- Ways to Overcome Savings Challenges
- Savings and Investment Plan Snapshot
- Tips and Tools for Getting Started
- Information About Your Employer's Retirement Plan

### Getting Started Online

Create an account by visiting  
**[www.standard.com/retirement](http://www.standard.com/retirement)**

Click **Enroll in My Plan** and then **Create an Account**. Watch for a verification email.

Login and continue to **My Retirement Account**.

Questions? Call 800.858.5420.



## Pre-Tax Savings

Your contributions will be deducted on a pre-tax basis — before taxes are withheld — which will reduce your income taxes and reduce the out-of-pocket cost of contributing to the plan. In addition, certain people may qualify for tax credits that will further reduce the out-of-pocket cost of saving.

The table below can help you estimate how much money will come out of your paycheck before taxes compared to the amount you are actually contributing to your retirement account.

The figures are based on the 2021 federal tax rate: single filer, one exemption, no state tax. Your actual dollar amounts may vary.

1. Find your approximate weekly gross pay across the top.
2. Find the percentage you intend to contribute along the left edge.
3. The top (**black**) number shows your contribution amount, and the bottom (**blue**) number shows the amount by which your paycheck is actually reduced. The difference represents your tax withholding savings.

The highlighted areas of the chart illustrate the saving scenario for someone making \$800 a week and contributing 9 percent to her retirement account. She contributed \$72, but her paycheck was only reduced by \$63. The \$9 difference represents her tax withholding savings.



### Anne, age 60; Roger, age 64

- Married for 41 years
- Three grandchildren
- Dream of traveling with their son to Europe
- Saving all they can now, trying to choose a retirement date

Tax Savings Calculator For Pre-tax Contributions <sup>1</sup>										
Contribution Percentage	Gross Weekly Salary									
	\$400	\$500	\$600	\$700	\$800	\$900	\$1000	\$1500	\$2000	
	4%	16 14	20 19	24 20	28 24	32 29	36 31	40 33	60 47	80 61
	5%	20 18	25 22	30 26	35 31	40 35	45 40	50 40	75 58	100 76
	6%	24 22	30 27	36 31	42 36	48 43	54 47	60 47	90 70	120 91
	7%	28 24	35 32	42 37	49 43	56 49	63 54	70 57	105 82	140 106
	8%	32 28	40 35	48 41	56 49	64 57	72 63	80 65	120 94	160 122
	9%	36 32	45 40	54 47	63 56	72 63	81 70	90 73	135 105	180 137
	10%	40 36	50 45	60 53	70 63	80 71	90 79	100 83	150 117	200 154
	11%	44 38	55 48	66 57	77 68	88 78	99 86	110 91	165 129	220 167
	12%	48 42	60 53	72 63	84 75	96 84	108 94	120 99	180 140	240 184

<sup>1</sup> Amounts saved in the plan are taxable upon withdrawal.

## Pick Your Approach

With any luck, the talk about tax savings has motivated you to take action about your retirement. As you begin to plan, the two most important decisions you will face are:

- How much do I need to save?
- How will I invest it?

Few of us feel adequately prepared by our education or life experience to make these important decisions. The good news is that your plan is working with The Standard to offer options that will simplify the process of making these decisions.

Simply choose one of these three different approaches — Managed, Guided or Independent — to receive the amount of assistance you need to make these important decisions and move closer to reaching your retirement goals.

### Managed may be a good choice if you:

- Need help to regularly and realistically evaluate your situation
- Need professional advice to determine how much to save and how to manage your investments
- Want automatic adjustments to your savings rate and investment mix over time or as life events occur
- Want to improve the accuracy of your plan by providing additional financial information about you and your spouse/partner

### Managed: Do It All For Me

Managed takes away the headache of overseeing your retirement account. If you choose Managed, The Standard will manage both sides of the equation: your savings rate and investment allocation. You will receive professional retirement and investment planning services designed to help you identify your future retirement income needs and develop a real plan to meet your goals.

#### With Managed, we:

- Get to know you and your retirement income goals
- Tailor a comprehensive Savings Plan Strategy to help you reach your goals
- Create a personalized Investment Plan Strategy based on your individual needs (risk tolerance, retirement date, and other considerations)
- Help you get started
- Invest and professionally manage your portfolio through StanCorp Investment Advisers, Inc., a registered investment adviser
- Keep you on track through automatic adjustments to your savings rate, investment mix and rebalancing of your portfolio
- Help plan for the transition into retirement

We'll use the information you provide to help you determine your current status and estimate your needs for tomorrow. If your circumstances change or if you have questions, you can always call one of our customer service representatives between 5 a.m. and 5 p.m. Pacific (8 a.m. and 8 p.m. Eastern).

Your investment portfolio will be professionally managed, automatically rebalanced according to your investment directives, and assessed on an ongoing basis.

## Guided: Guide Me Through The Process

Guided takes the mystery out of fund selection for your retirement plan account. You will have all the information and tools you need to navigate the entire decision-making process. By following a simple, step-by-step process, you will be able to answer the question “How should I invest my money?”

### With Guided, we:

- Provide tools to help you reach your retirement income goals
  - a calculator to determine whether you are on track to reach your retirement goals
  - a calculator to determine how much to save
  - a quiz (on the following page or online at [www.standard.com/retirement](http://www.standard.com/retirement))
- Offer pre-mixed investment portfolios that provide a diversified investment portfolio for your tolerance for risk and timeline until retirement
- Offer automatic rebalancing of your portfolio
- Offer automatic increases of your savings rate

Your quiz score is an important piece to the Guided process. The score will help identify which pre-mixed portfolio will provide you with a diversified investment strategy that is appropriate for your circumstances. You can then set investment directives and transfer assets to be consistent with the chosen portfolio. The quiz takes about 10 minutes and should be taken annually; if results change, you will have the opportunity to adjust investment portfolios in line with your new score.

## Independent: I'll Do It All Myself

If you prefer doing your own research when it comes to your retirement planning, Independent is for you. You can maintain personal control over your retirement account using the quality investment options in your plan. You can still rely on The Standard for educational and online planning tools that help you navigate the investing landscape.

You will have all the same benefits of Guided, but with a difference. Rather than select one of the pre-mixed portfolios, you will have access to a diversified selection of investment options to help you implement your own unique investment strategy.

## Ready To Sign Up Now?

Regardless of which approach you take — Managed, Guided or Independent — the “Time to Enroll” section has all the instructions you need to sign up.

### Guided may be a good choice if you:

- Prefer to evaluate your situation annually using available tools
- Want to set and manage your savings rate
- Want to use pre-mixed investment portfolios to manage your own investments
- Need a little help managing your investments
- Want your account to be automatically rebalanced
- Want automatic increases to your savings rate

### Independent may be a good choice if you:

- Prefer to evaluate your situation annually using available tools
- Want to set and manage your savings rate
- Prefer to do your own investment research
- Want to rebalance your portfolio yourself as needed
- Want to increase your savings rate yourself as needed

## Find Your Investment Style

Take the quiz to determine which pre-mixed portfolio is appropriate for you. After each question, circle the letter that best describes you. Then add up the points and match the total with the investor profile on the next page. Please note that this profiling tool is only a guide; for advice specific to your situation, you will want to consider other factors, such as your retirement savings, tax considerations and investing time frame. You should contact your investment professional or tax advisor for personalized advice.

### Investor Profile Quiz

**1. When do you expect to tap into your retirement account?**

- |                                     |           |
|-------------------------------------|-----------|
| <b>a.</b> Less than five years      | <b>0</b>  |
| <b>b.</b> Between five and 10 years | <b>20</b> |
| <b>c.</b> Between 10 and 15 years   | <b>30</b> |
| <b>d.</b> More than 15 years        | <b>40</b> |

**Score:** \_\_\_\_\_

**2. What do you expect to happen to your pay (salary) in the next five years?**

- |  |           |
|--|-----------|
| <b>a.</b> I expect my pay to increase much faster than inflation (due to promotions, new job, etc.). | <b>12</b> |
| <b>b.</b> I expect my pay to increase slightly faster than inflation.                                | <b>10</b> |
| <b>c.</b> I expect my pay to just keep up with inflation.  | <b>5</b>  |
| <b>d.</b> I expect my pay to decrease (due to retirement, part-time work, depressed industry, etc.). | <b>0</b>  |

**Score:** \_\_\_\_\_

**3. How do you feel about investing for retirement?**

- |  |           |
|--|-----------|
| <b>a.</b> I am seeking maximum stability, even if returns are low.   | <b>0</b>  |
| <b>b.</b> I can tolerate a small amount of fluctuation in my investment account, and I am seeking consistent returns.  | <b>4</b>  |
| <b>c.</b> I am middle-of-the-road, prefer both growth potential and consistency of returns and can tolerate a fair amount of market movement in exchange for attractive long-term returns. | <b>8</b>  |
| <b>d.</b> I am willing to assume a relatively high level of volatility for potentially greater returns.  | <b>12</b> |
| <b>e.</b> I am seeking maximum long-term growth, even if it means wide swings in my account value.   | <b>15</b> |

**Score:** \_\_\_\_\_

**4. How much risk are you willing to take in order to potentially increase your investment return?**

- |  |           |
|--|-----------|
| <b>a.</b> I am willing to take a lot of risk with all of my retirement account.  | <b>15</b> |
| <b>b.</b> I am willing to take a lot of risk with some of my retirement account. | <b>12</b> |
| <b>c.</b> I am willing to take a little risk with all of my retirement account.  | <b>8</b>  |
| <b>d.</b> I am willing to take a little risk with some of my retirement account. | <b>4</b>  |
| <b>e.</b> I am unwilling to take on more risk.                                   | <b>0</b>  |

**Score:** \_\_\_\_\_

**5. If the stock market went down 15 percent, what would you do?**

- |  |          |
|--|----------|
| <b>a.</b> Sell all of my stock funds immediately and put the money in something more stable. | <b>0</b> |
| <b>b.</b> Transfer some of my stock funds into less aggressive investments.                  | <b>2</b> |
| <b>c.</b> Do nothing and wait for it to come back.   | <b>4</b> |
| <b>d.</b> Buy more: increase my stock investments while prices are low.                      | <b>8</b> |

**Score:** \_\_\_\_\_

**6. If you received several statements in a row with negative returns and realized that your account had lost 20 percent, what would you do?**

- |  |           |
|--|-----------|
| <b>a.</b> Sell all of my stock funds immediately and put the money in something more stable. | <b>0</b>  |
| <b>b.</b> Transfer some of my stock funds into less aggressive investments.                  | <b>3</b>  |
| <b>c.</b> Do nothing and wait for it to come back.   | <b>6</b>  |
| <b>d.</b> Buy more: Increase my holdings in stock funds while prices are low.                | <b>10</b> |

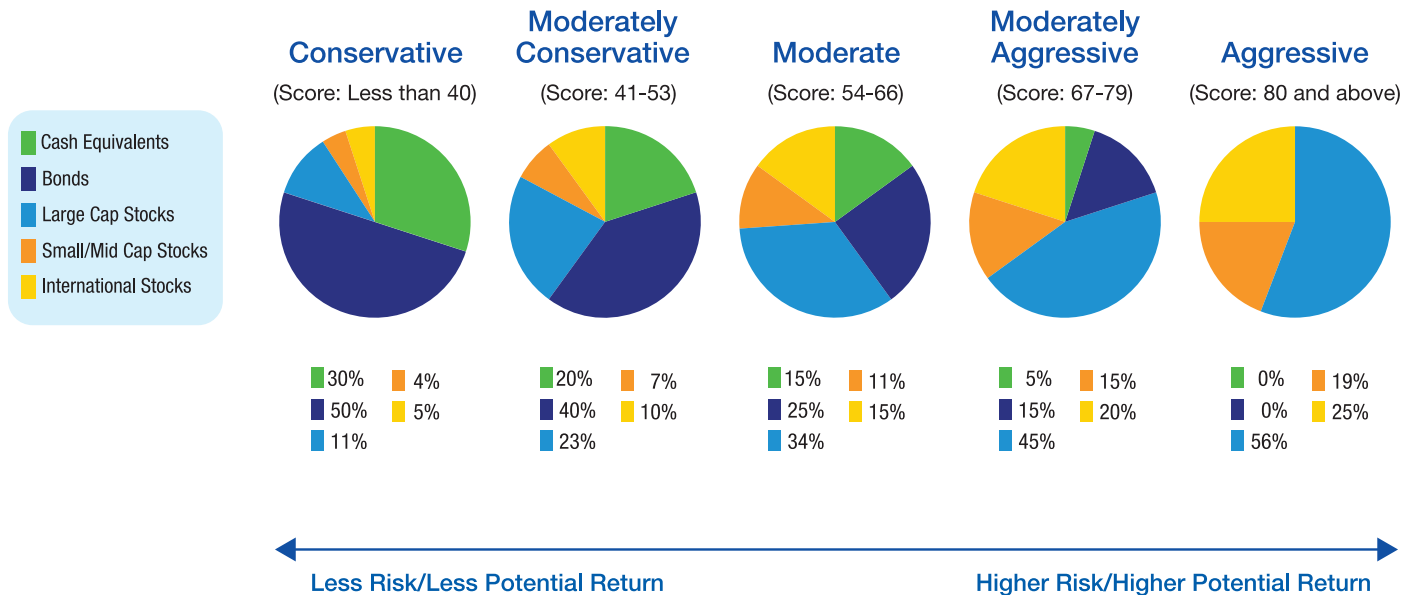
**Score:** \_\_\_\_\_

**Enter your total score:** \_\_\_\_\_

## Use Your Quiz Results To Select A Portfolio

Your asset allocation is an important part of your investing strategy. The following pre-mixed portfolios show how you may want to diversify your investments. Match your score from the Investor Profile Quiz to help determine which portfolio is appropriate for you. If you need more information, you may wish to contact a personal financial advisor.

### Guided Portfolios



You should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. Small-company (small cap) investing involves specific risks not necessarily encountered in large-company investing, such as increased volatility. Funds that invest in bonds are subject to certain risks, including interest-rate risk, credit risk and inflation risk. As interest rates rise, the prices of bonds fall. International investing involves certain risks, such as currency fluctuations, economic instability and political developments. These risks may be accentuated in emerging markets.

Your plan may be funded by a mutual fund trust, collective trust or a group annuity contract. All are suitable for long-term investing, including saving for retirement. While annuities generally provide tax-deferred treatment of earnings, the group annuity contract does not provide any additional tax-deferred treatment beyond the treatment provided by your retirement plan.

## We'll Rebalance For You

The Standard can rebalance your portfolio to ensure it stays in line with your original wishes. On Personal Savings Center ([standard.com/retirement](http://standard.com/retirement)), you can indicate how frequently you'd like your portfolio rebalanced: quarterly, semiannually or annually.

### Quick-Enroll Option\*

Once you create an online account, use the retirement readiness tool to choose how much to save. Click **Save Changes** when you're ready to submit. That's it!



\* The retirement readiness tool may not be available to some plans. You may be asked to add some information before the tool can show results. By using this option to enroll, you will be invested in your plan's default investments. You can change your investments at any time under the My Account, My Investments menu.

## Time to Enroll

Take Action Today!

Your employer's retirement plan offers one of the best ways to save for your future. Getting started is easy.

### Create an Online Account

- Visit [standard.com/retirement](https://standard.com/retirement).
- Click **Enroll in My Plan** and then **Create an Account**. Watch for a verification email that will need your response.
- Log in and click **Go to My Account**.

### Enroll in the Plan

On the website, you may choose a quick enroll option by using the retirement readiness tool (see example at left).

Or, to choose investments and add beneficiaries when you enroll, start by clicking **My Plan, Enroll in My Plan**. We'll walk you through a short step-by-step process.

### Sign up for Professional Account Management

Your employer has chosen to make professional account management available to you. With Mainspring Managed, you will receive an investment plan, as well as a recommendation for how much to contribute based on your age and salary.

Simply choose the Mainspring Managed option during the step-by-step enrollment process. If you've already enrolled in your plan, you can add Mainspring Managed. You can learn more and sign up by scrolling on the **Overview** page and selecting **Learn About Mainspring Managed**.

For a more customized experience, after signing up for Mainspring Managed, you can provide additional personal and financial information to fine tune your retirement planning.

If you have questions, please call us at 800.858.5420.





TheStandard®

Mainspring Managed Savings Form  
Center for Family Services Inc 401(k) Salary  
Reduction Plan  
#806795

By completing this form, I am signing up for Mainspring Managed. I understand StanCorp Investment Advisers, Inc. will develop a Savings and Investment Plan designed just for me. They will also work with me on an ongoing basis to update my plan as my personal circumstances change.

Social Security Number	Last Name	First Name	
Mailing Address	City	State	Zip
Date of Birth (mm/dd/yy)	Date of Hire (mm/dd/yy)	Expected Retirement Age (default 65)	
Phone Number	E-mail Address		

### HOW MUCH DO YOU WANT TO SAVE?

The smallest amount you can contribute is 1% of your compensation. The most you can save during 2024 is \$23,000 (\$30,500 if you are age 50 or older). This amount includes both pre-tax and after-tax Roth contributions. Other plan or legal limits may also apply.

☐ I elect to contribute as pre-tax contributions: ☐ \_\_\_\_\_ %

☐ I elect to contribute as after-tax Roth contributions: ☐ \_\_\_\_\_ %

### MY RISK TOLERANCE

Select one of the three options below regarding your risk tolerance. (If you do not complete this question, we will assume you are a middle-of-the-road investor.) StanCorp Investment Advisers is available to assist you with more detailed planning. We encourage you to complete the Mainspring Managed Supplemental Information Form located in the enrollment booklet so we can provide you with guidance that is tailored to your needs.

- ☐ I am seeking maximum stability even if returns are low.
- ☐ I am a middle-of-the-road investor and prefer both growth potential and consistency of returns.
- ☐ I am seeking maximum long-term growth, even if it means wide swings in my account value.

### AUTHORIZATION

I authorize my employer and the plan administrator to deduct from my earnings the amounts determined by the percentage(s) designated above and to forward such amounts to the Plan. I authorize annual increases to my savings amount. I also direct my employer and the plan administrator to implement any other instructions I have provided on this form. I have read the Disclosure Statement and Mainspring Managed Agreement in the following sections and, by signing here, I agree to be bound by their terms. The employer, trustees and any others concerned with the administration of the plan are entitled to rely on these instructions; each shall be fully protected in taking or omitting any action under any provisions of the plan in reliance on this information.

Participant Signature \_\_\_\_\_

Date \_\_\_\_\_

## DISCLOSURE STATEMENT

You must notify The Standard within 15 days of receipt of your quarterly account statement if you think an error has occurred, or if you requested and confirmed an investment transfer or directive change that was not completed during the period covered by the statement. You may give notice by contacting a customer service representative at **800.858.5420** or by e-mailing **savings@standard.com**. Unless you give such notice, The Standard will not be liable for any resulting loss to your account. In any case, The Standard will not be liable if circumstances beyond its control prevent the transaction, or if its liability is otherwise limited by regulation or agreement.

## MAINSRING MANAGED AGREEMENT

This Agreement is between you, a participant in a retirement plan, and StanCorp Investment Advisers, Inc. ("us" or "we"), for a specific advisory service called Mainspring Managed. Access to Mainspring Managed is provided to you by the sponsor of your retirement plan. Termination of the agreement between the plan sponsor and StanCorp Investment Advisers will end your access to the Mainspring Managed service.

While this Agreement is in effect, StanCorp Investment Advisers will:

1. Assist in establishing, reviewing and updating your investment goals.
2. Assist in selecting and monitoring the investment funds in your portfolio.
3. Determine, review and change the allocation of assets in your investment account through the use of an asset allocation model and periodically rebalance your account to your target allocation.
4. Provide telephone access to a representative to address specific changes to your personal and financial circumstances and how they may affect your investment account.
5. Monitor, report and assess your investment results on no less than a quarterly basis.

You may be charged a monthly fee during the time this agreement remains in effect; please refer to the first paragraph on the front of this form for fee information.

This Agreement will remain in effect until you opt out of the Mainspring Managed service by calling our Contact Center, by withdrawing your entire vested account balance from the plan or by other means that we make available to you. The Agreement will terminate if your entire account is transferred to your beneficiary or to an alternative payee pursuant to a qualified domestic relations order. In addition, you or we may terminate the Agreement at any time after providing written notice to the other party. You may revoke this Agreement within 10 days of its effective date without being charged a fee.

The Mainspring Managed service will be available to you only while the agreement between your plan sponsor and StanCorp Investment Advisers is in effect. If your employer ceases to offer the Mainspring Managed service, your participation in it will cease and this Agreement will terminate.

You acknowledge and understand that StanCorp Investment Advisers will have discretion to supervise, manage and direct the assets in your investment account and any subsequent additions to the investment account. While this Agreement is in effect, StanCorp Investment Advisers will have authority to adjust your contribution amount, and invest, reinvest, exchange and trade the assets in your investment account among the investments selected by the plan's trustees or other fiduciary, all without prior consultation with you, as we deem appropriate. You will receive notice prior to any adjustment of your contribution amount so that you may instruct StanCorp Investment Advisers or its agent not to make that change.

You understand that your savings and investment strategy will be based on the personal information you provide, data we have available about your retirement savings and assumptions about future economic results and mortality determined by StanCorp Investment Advisers. If you have assets with another provider that are included on your quarterly statement, we will assume those assets are invested in a portfolio of assets with risk and return characteristics similar to that of your managed portfolio.

Further, you acknowledge that this service is intended as a long-term investment program and that the value of your portfolio will fluctuate. We cannot guarantee the profitability of your portfolio. Past performance is no guarantee of future results.

You agree that StanCorp Investment Advisers will have no liability for any advice given to you based on inaccurate personal information provided by you or your plan sponsor to us on any information form or by telephone or electronic medium. You also agree that StanCorp Investment Advisers will not be liable for any tax which may result from a securities transaction effected or omitted under this Agreement.

We agree not to assign this Agreement within the meaning of the Investment Advisers Act of 1940 as amended without your prior consent.

You acknowledge receipt of the Form ADV Part 2A and 2B, respectively.

This Agreement constitutes the only agreement between you and StanCorp Investment Advisers with respect to the provision of Mainspring Managed services.

Please return this signed document to:

Standard Retirement Services, Inc.  
1100 SW Sixth Avenue  
Portland, OR 97204

The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc. and StanCorp Investment Advisers, Inc. are subsidiaries of StanCorp Financial Group, Inc. and all are Oregon corporations.



TheStandard®

## Mainspring Supplemental Information Form

### Center for Family Services Inc 401(k) Salary Reduction Plan

#806795

StanCorp Investment Advisers, Inc. will provide a more detailed Savings and Investment Plan if you provide additional information. Please complete this form, which is confidential and is not shared with your employer. If you have questions about how to complete this form, contact the Contact Center at 800.858.5420.

#### SECTION 1: YOUR INFORMATION

Social Security Number	Last Name	First Name
Date of Birth		

#### SECTION 2: SCOPE OF RECOMMENDATION

Check either Yes or No. If you select Yes, you must complete Section 3. If you do not complete Section 3, we cannot include information about your spouse/partner in our recommendations.

- ☐ Yes, I want to include information about my spouse/partner. The recommendations from StanCorp Investment Advisers, Inc. will address the goal of providing a retirement income that will support both me and my spouse/partner. I understand that if I don't provide the following information about my spouse/partner, StanCorp Investment Advisers cannot include my spouse/partner in its planning.
- ☐ No, I do not want to include information about my spouse/partner. I understand that the recommendations from StanCorp Investment Advisers will focus on providing a retirement income that will support only myself. Please continue to Section 4. Do NOT complete Section 3.

#### SECTION 3: INFORMATION ABOUT YOUR SPOUSE/PARTNER (Complete if you answered "Yes" in Section 2)

1. Are you planning to tap into your retirement savings as of your retirement date, or your spouse/partner's retirement date?	<input type="checkbox"/> Self <input type="checkbox"/> Spouse/Partner
2. Spouse/Partner's Date of Birth (If not provided, we are unable to use your spouse/partner's retirement date.)	____/____/____
3. Spouse/Partner's Expected Retirement Age (We will assume age 65 if no response is provided.)	_____
4. Spouse/Partner's Current Annual Salary (We will assume \$0 if no response is provided.)	\$ _____
5. Spouse/Partner's Retirement Plan - 401(k)	
a. Current Pre-Tax Account Balance (include only your spouse/partner's pre-tax 401(k) balance)	\$ _____
b. Current Roth Account Balance (include only your spouse/partner's Roth 401(k) balance)	\$ _____
c. Approximate percent of salary your spouse/partner contributes each year (pre-tax)	____%
d. Approximate percent of salary your spouse/partner contributes each year (Roth)	____%
e. Employer Match (Please indicate a single percentage for your spouse/partner's match. For example, if your spouse/partner's plan provides a match of 50% on the first 4% of salary, you would indicate a match of 2% (4% multiplied by 50%).)	____%
f. What percent of the current account balance is invested in stocks or stock funds? (If not provided, we will assume a response of "Between 30%-70%.")	<input type="checkbox"/> Less than 30% <input type="checkbox"/> Between 30%-70% <input type="checkbox"/> Greater than 70%

Please place in supplied envelope  
or return signed document to:

Standard Retirement Services, Inc.  
1100 SW Sixth Avenue  
Portland, OR 97204  
Email: enrollment.forms@standard.com

**Continued on back**

**SECTION 4: OTHER RETIREMENT INCOME (Combined totals for you and your spouse/partner)****Outside Tax-Deferred Savings (Excluding Current Employer 401(k) Balance)**

Please provide information about any tax-deferred savings you or your spouse/partner have set aside for retirement. Do not include savings that will be used for other expenses such as college tuition. Examples include:

- Retirement plan assets from another employer (If you included your spouse/partner's retirement 401(k) balance in Section 3, do not add it again here.)
- Traditional (pre-tax) Individual Retirement Accounts (IRAs)
- Annuities

- a. Current combined account balance \$ \_\_\_\_\_
- b. Approximate combined amount you and your spouse/partner contribute each year \$ \_\_\_\_\_
- c. Do you and your spouse/partner plan to increase your contribution as your salary increases?  
(We will assume "no" if no response is provided.) ☐ Yes ☐ No
- d. Percent of the current account balance invested in stocks or stock funds?  
(We will assume "Between 30%-70%" if no response provided.) ☐ Less than 30%  
☐ 30%-70%

**Outside Roth IRA and Roth 401(k) Savings**

Please provide information about any Roth IRA savings you or your spouse/partner have set aside for retirement.

- a. Current combined account balance \$ \_\_\_\_\_
- b. Approximate combined amount you and your spouse/partner contribute each year \$ \_\_\_\_\_
- c. Do you and your spouse/partner plan to increase your contribution as your salary increases?  
(We will assume "no" if no response is provided.) ☐ Yes ☐ No
- d. Percent of the current account balance invested in stocks or stock funds?  
(We will assume "Between 30%-70%" if no response provided.) ☐ Less than 30%  
☐ 30%-70%

**Outside Non-Tax-Deferred Savings**

Please provide information about any non-tax-deferred savings you and your spouse/partner have set aside for retirement. Examples include:

- Bank Account
- Certificates of Deposit
- Mutual Funds not part of a retirement plan
- Stocks and Bonds not part of a retirement plan

- a. Current combined account balance \$ \_\_\_\_\_
- b. Approximate combined amount you and your spouse/partner contribute each year \$ \_\_\_\_\_
- c. Do you and your spouse/partner plan to increase your contribution as your salary increases?  
(We will assume "no" if no response is provided.) ☐ Yes ☐ No
- d. Percent of the current account balance invested in stocks or stock funds?  
(We will assume "Between 30%-70%" if no response provided.) ☐ Less than 30%  
☐ 30%-70%  
☐ Greater than 70%

**Pension Plan Income**

If you expect to have income from a defined benefit pension plan during retirement, enter the monthly benefit here. Enter amounts for you and your spouse/partner payable at your individual expected retirement dates. You may receive a statement from your Plan Administrator periodically that contains this information. Don't forget to include any benefits payable from companies from which you've terminated employment.

Self \$ \_\_\_\_\_  
(per month)

Partner \$ \_\_\_\_\_  
(per month)

**Social Security Income**

Include Social Security Income in retirement planning assumptions? (We will assume "Yes" if no response is provided.) ☐ Yes ☐ No

**SECTION 5: EMPLOYEE CERTIFICATION**

This certifies that all of the above information is accurate. I understand that I am responsible for contacting the Contact Center at 800.858.5420 to update my personal information on a regular basis.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Printed Name \_\_\_\_\_

Social Security Number \_\_\_\_\_





## **StanCorp Investment Advisers, Inc. Form ADV 2A Brochure**

July 2023

This brochure provides information about the qualifications and business practices of StanCorp Investment Advisers, Inc. If you have any questions about the contents of this brochure, please contact us at 800.858.5420. This brochure has not been approved or verified by the U.S. Securities and Exchange Commission or by any state securities authority.

StanCorp Investment Advisers is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training. Additional information about StanCorp Investment Advisers is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Material Changes

StanCorp Investment Advisers is required to make clients aware of information that has changed since the last annual update to the brochure and that may be important to them. Clients can then determine whether to review the brochure in its entirety or to contact us with questions about the changes.

The last annual update of this brochure was in March 2023. Since the last update, the following changes were made to this brochure.

1. Updates to Item 4 – Advisory Business:
  - a. Two new investment advisory programs are now offered: Target Risk and Target Age Portfolios.
  - b. Additional information regarding the Mainspring Managed program was added to clarify StanCorp Investment Advisers' status as an ERISA 3(38) fiduciary and various risks and limitations related to the program.
2. Update to Item 5 – Fees and Compensation:
  - a. Participant fee schedule for Mainspring Managed was added. This does not represent new or a change in fees for existing participants.
  - b. A new disclosure was added to clarify that the impact of fees and compensation should be carefully considered in any evaluation of our services, and that plans and/or participants have the right to independently contract for advisory services by another adviser that has no material affiliation with and receives no compensation in connection with services we provide.
3. Update to Item 16 – Investment Discretion:
  - a. Information regarding Target Age Portfolios was added to this item.

Additional non-material changes that update, enhance or further clarify existing language may have also been incorporated throughout the brochure since its prior version.

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## Item 4 – Advisory Business

In May 2000, StanCorp Investment Advisers was incorporated under the laws of the State of Oregon and registered with the Securities and Exchange Commission to act as a registered investment adviser under the Investment Advisers Act of 1940. StanCorp Investment Advisers is headquartered in Portland, Oregon.

StanCorp Investment Advisers is wholly owned by StanCorp Financial Group, Inc. which also owns several other investment-related and non-investment related subsidiaries. Subsidiaries of StanCorp Financial Group commonly operate under the marketing name, “The Standard.” StanCorp Investment Advisers and its supervised persons who are authorized to provide investment-related services may be referred to as “us,” “we,” or “our,” while clients (i.e., plan sponsors) may be referred to as “you,” and “your” throughout this brochure.

We offer investment management and advisory services to plan sponsors of employer-sponsored retirement plans that have retained Standard Retirement Services, Inc., an affiliated recordkeeper, to provide recordkeeping services for their employer-sponsored retirement plan. Our plan sponsor clients hire us to provide investment advice for the benefit of the plan and its participants. Individual participants cannot access our advisory programs unless our services are made available to them by their employer. Our services are available to defined contribution and benefit plans.

Our primary service consists of maintaining an approved list of funds that is curated through our continuous research and due diligence. The management of the plan’s investment lineup may be offered on a non-discretionary or discretionary basis. Once the plan sponsor has selected the investments for the plan, we may be hired to provide investment advisory or management services to the plan and/or its participants. Unless we otherwise mutually agree, we are generally not responsible for initial lineup selection, including the inclusion of any investments issued by Standard Insurance Company. If we are hired to provide non-discretionary services, we often do so as an ERISA 3(21)(A)(ii) fiduciary to your plan and our fiduciary status will be stated in the investment advisory agreement. In providing non-discretionary services, we will provide recommendations regarding your plan’s investment lineup periodically, but it is your responsibility to accept those recommendations and provide instructions to Standard Retirement Services which as recordkeeper for the plan, will transmit such instructions to the executing broker-dealer. If we are hired to provide discretionary services, we will serve as an ERISA 3(38) fiduciary to your plan. In this capacity, we are responsible for reviewing and updating the investment lineup for your retirement plan at any time and at our discretion in accordance with the investment advisory services agreement and your investment policy statement without prior notice to you or your prior input. Our practice, however, is to provide advance notice, to the extent that it is reasonably practical to do so, of any material changes to your lineup.

In addition to our investment lineup services, we also offer various asset allocation and investment advisory services to the plan and its participants as authorized by the plan sponsor. Through Target Risk Portfolios or Guided Portfolios, including any prior versions, we provide five non-discretionary asset allocation models that are based on risk tolerance and investment objectives only. These models are made available to plan sponsor clients of Standard Retirement Services. Neither Target Risk nor Guided Portfolios are based on the financial situation or investment need of any specific investor, and the model portfolios are not intended to be, and should be not construed as investment advice or a recommendation of any specific security or product. Our investment advisory services are solely limited to the creation and maintenance of these allocation models. You can choose to make them available to your plan participants so that they may elect to use them as a guide to assist them with making investment selections from the plan’s investment line up. By using Target Risk Portfolios, participants agree to authorize Standard Retirement Services to initiate rebalancing of their portfolio at a pre-determined time each year. In Guided Portfolios, participants are responsible for setting up rebalancing of their portfolio by contacting Standard Retirement Services or logging into their account online. In addition, both Target Risk and Guided Portfolio programs require that 100% of a participant’s account be invested in one portfolio. Making investment allocation changes, transfers, or auto-rebalancing requests will automatically remove a participant from the Target Risk or Guided Portfolio program.

We also offer a program called, Target Age Portfolios, which are a series of age-based investment allocation models that plan sponsors can build from the plan’s available investment options. Target Age Portfolios are designed to rebalance and reallocate participant accounts to a more conservative allocation model as they age. Investment transfer restrictions may apply. The plan’s available investment options used within the models are subject to change at the discretion of the plan sponsor or other external factors. Target Age Portfolios are not based on the financial situation or investment need of any specific investor, and the model portfolios are not intended to be, and should be not construed as investment advice or a recommendation of any specific security or product. Our investment advisory services are solely limited to the creation and maintenance of these allocation models and the associated glidepath. Target Age Portfolios are rebalanced annually



and requires that 100% of a participant's account be invested in one portfolio. Making investment allocation changes, transfers, or auto-rebalancing requests will automatically remove a participant from the Target Age Portfolio program.

Plan sponsors who want an investment solution that is constructed by us and periodically adjusts with the participant's retirement time horizon may elect to offer our Target-Date Portfolios to their participating employees. These are model portfolios that may be comparable to the investment allocations made by target date funds offered by individual mutual fund companies. The intent of our Target-Date Portfolios is to provide a single investment solution through a portfolio where asset allocation automatically becomes more conservative as the target date approaches. Transactions are initiated through a rebalancing of the model portfolio at least annually and are transmitted to the executing broker-dealer by Standard Retirement Services as recordkeeper for the plan. Target-Date Portfolio is not a fund. Rather, it is a portfolio of multiple funds. The use of Target Date Portfolios is optional.

For plan sponsors who wish to offer a more customized investment solution for their employees, we offer Mainspring Managed, a discretionary asset allocation program, powered by a proprietary advice engine, that manages a participant's account on a continuous basis using our approved list of funds and provides contribution recommendations based on the participant's investment objectives. We act as an ERISA 3(38) fiduciary to the plan's participants who have enrolled in this program. Additionally, participants may provide information regarding assets held outside of their retirement plan to generate contribution recommendations that are tailored to their specific circumstances. Accounts invest in securities such as mutual funds, collective investment trusts, and cash equivalent options selected by the plan sponsor and/or their responsible fiduciary. Participants receive a quarterly progress report which details their investment strategy, profile, and action plan. Participation in Mainspring Managed is optional and participants may opt-in or out at any time. However, Mainspring Managed is only available to participants whose plan sponsor has elected to make the program available to its employees. The program may be terminated by the plan sponsor at any time in accordance with the agreement between the plan sponsor and us. Certain features offered through the retirement plan may affect the recommendations generated by the advice engine. For example, automatic escalation or contribution features as determined by the plan sponsor may not be consistent with the recommendations generated by the program. In these instances, the plan sponsor ultimately retains the responsibility for determining whether Mainspring Managed is appropriate for their plan considering any plan design features that may conflict with the program. In addition, Mainspring Managed is not available to plans that offer self-directed brokerage accounts. Plan sponsors should consult with their financial advisor or consult with a Standard Retirement Services consultant to understand any particular limitations of the program with respect to their retirement plan. At all times, plan sponsors and participants have the right to consult with their own financial advisor. However, these services are only available through us.

At a minimum, Mainspring Managed requires a participant's date of birth and current salary information to provide personalized recommendations. If no date of birth is provided by the employer, the account will not be invested, and Standard Retirement Services will place the account into a default fund chosen by the plan sponsor. If current salary information is not available, the program will assume the last known salary. A summary of the information that is used to develop and implement the program's investment strategy is provided each quarter on the Savings and Investment Plan document. Participants are encouraged to review this information and contact Standard Retirement Services with updated information as necessary. Mainspring Managed may not be appropriate for investors older than 85 years or younger than 16 years, as the program will not generate any deferral recommendations.

To the extent that a participant is contributing the maximum amount allowable by their plan but is still facing a shortfall with respect to their investment goals, the program will continue to generate contribution increase recommendations reflecting the increased amount needed to achieve the goal. Any such amount should be saved additionally outside of the plan and information regarding the amount of your outside assets should be updated on Personal Savings Center or by calling Standard retirement Services. Participants may also choose to decline contribution increase recommendations generated through the program. By opting out of the contribution increase recommendation, participants may not be able to fully cover income needs at retirement, as calculated by the program and the management of your Mainspring Managed portfolio may not be consistent with your investment objectives. Participants should evaluate whether or not changes to their goals are necessary and/or whether the advisory program continues to be appropriate for their circumstances.

All of our plan sponsor clients receive our Quarterly Monitoring Report which provides performance information regarding each of the investment options in the plan as well as a summary of our Investment Committee's recommendations and decisions. Additionally, Mainspring Managed participants also receive a Savings and Investment Plan report each quarter which details the performance, activity, fees, investment goals for the account, as well as

information on how to update their personal information or whom to contact for assistance with their account.

We also provide sub-advisory services to the Reliance Advisory Portfolio Collective Investment Trusts, a series of 14 collective investment trusts sponsored by Reliance Trust Company. These portfolios consist of 10 fully diversified portfolios and four style-based portfolios which invest in various types of domestic and international equities and fixed income. These collective investment trusts are only available through Reliance Trust Company and retirement plan clients of Standard Retirement Services.

We do not participate in wrap fee programs. Our total Regulatory Assets Under Management as of December 31, 2022, was \$16,214,303,154.

## Item 5 – Fees and Compensation

Retirement plan clients pay Standard Retirement Services fixed and asset-based fees for administrative and recordkeeping services, and, if applicable, advisory services provided to plans and plan participants by us. We do not directly charge for our services. If any investment advisory fees are charged by Standard Retirement Services, such fees are charged and collected on our behalf. Generally, we are compensated by, and our operations are subsidized through, an intercompany agreement for the investment advisory services we provide to retirement plan clients of Standard Retirement Services and Standard Insurance Company. Fees, which may be invoiced or deducted from plan assets, are charged in arrears for each quarter.

Most of our clients pay a bundled asset-based fee to Standard Retirement Services which may include fees for ERISA 3(21) or 3(38) fiduciary services that we provide. You can choose to have these fees itemized. The fees you pay Standard Retirement Services, including the manner in which they are paid, are negotiated between you and Standard Retirement Services, and may vary from client to client. However, fees charged for investment advisory services will not exceed 7 basis points of the value of the plan assets. In some cases, you may not be charged any additional fees by Standard Retirement Services for the investment advisory services we provide. You should refer to the Administrative Services Agreement regarding specific information regarding the fees charged for any investment advisory services provided to your plan.

Participants enrolled in Mainspring Managed may be subject to the monthly fee schedule below. If Mainspring Managed is selected as the Qualified Default Investment Alternative for the plan, these fees will not apply.

Account Balance	Fee
\$0 - \$5,000	\$0
\$5,000 - \$10,000	\$5
\$10,000+	\$10

There are various factors considered and discussed with a plan sponsor when recordkeeping and, if applicable, investment advisory, fees for the retirement plan are proposed. These factors include, but are not limited to, the size of the plan, complexity of the services required, extent of the plan's relationship with us and our affiliates, competitive conditions in the marketplace, and whether a proprietary product is selected by the plan sponsor or its designated independent fiduciary as an investment option. At its discretion, Standard Retirement Services can also waive fees for ERISA 3(21) services and/or ERISA 3(38) services when pricing out a bundled service sought by a plan sponsor.

If a plan sponsor has elected Standard Stable Asset Fund as the investment option for its cash equivalent asset class, they can also select a lower crediting rate in order for Standard Retirement Services to propose lower administrative fees. Both the return and fee would reflect the reduction authorized by the plan sponsor and the rate of return for the Standard Stable Asset Fund could be below the guaranteed minimum rate after the offset is applied. If the plan sponsor had not elected to take a reduction in the return to offset against the fee, the assets in the account would earn a higher rate of return but the plan would pay a higher fee for services.

As described above, in accordance with an intercompany agreement between StanCorp Investment Advisers and Standard Retirement Services, Standard Retirement Services collects any fees that are charged for our services on our behalf and is contractually obligated to pay us a fixed annual fee for providing investment advisory services to all Standard Retirement Services clients who elect to receive such services. Any amount over what Standard Retirement Services collects from all of the plans for advisory services and what it is obligated to pay us annually is retained by Standard Retirement Services. Any shortfall is paid by Standard Retirement Services from its revenue.

We and/or our affiliates economically benefit from our clients' participation in our investment advisory services. In addition, managed assets invested in the Standard Stable Asset Fund may be a significant source of revenue for Standard Insurance Company. The impact of any such fees and compensation should be carefully considered in any evaluation of our services. Plans and/or participants have the right to independently contract for advisory services by another adviser that has no material affiliation with and receives no compensation in connection with services we provide. The use of our services by any participant is optional and/or determined by the plan sponsor.

Portfolios that include mutual funds or other pooled investment vehicles can have a layered fee structure. The funds' expenses, including any management fees, are deducted from the value of the funds. These expenses are in addition to our fees, if any, for our services, and the fees reduce investment returns. We generally recommend mutual funds that are "no-load" and have the lowest expenses, net of any mutual fund expenses. StanCorp Investment Advisers does not receive or retain any compensation from mutual fund companies and any revenue sharing that is passed on to our affiliates, Standard Retirement Services or Standard Insurance Company, by the fund's issuer or a custodial platform is returned to the plan.

In addition, plans and participants are subject to additional fees charged by the custodian for various custodial services as further described in the custodial agreement and related fee schedules. Neither we nor any of our affiliates we receive any portion of these fees. In addition, StanCorp Investment Advisers does not charge any trading-related fees.

Retirement plan clients may terminate our services in accordance with the terms in the investment advisory agreement. In addition, termination of Standard Retirement Services' Administrative Services Agreement will also terminate all investment advisory services offered through us under the investment advisory agreement. Participants enrolled in the Mainspring Managed program may withdraw their participation in the program by contacting Standard Retirement Services by a telephone, written notice, online, or by withdrawing the entire vested balance from the plan. The Mainspring Managed service will also terminate upon transfer to a beneficiary or to an alternative payee pursuant to a Qualified Domestic Relations Order. Participants enrolled in Mainspring Managed who terminate from their employer will continue to participate in the program. However, in lieu of periodic contributions to their account, additional money will potentially need to be saved outside of the retirement plan to satisfy any shortfalls during retirement.

## **Item 6 – Performance-based Fees**

We do not charge performance-based fees.

## **Item 7 – Types of Clients**

We provide advisory services to the retirement plan clients of Standard Retirement Services and Standard Insurance Company. Retirement plan clients include tax-qualified corporate plans under Section 401 of the Internal Revenue Code of 1986, as amended, governmental plans qualified under Code Section 457, and custodial account plans described by Code Section 403(b)(7) as well as various types of defined benefit pension plans. To the extent that a plan sponsor client hires us to provide investment advisory services to plan participants through Mainspring Managed, we also provide portfolio management services to the plan's participants. We also provide investment management services to certain endowments and other entities, but those services represent a legacy program for which we no longer accept new clients.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

Retirement plan clients primarily invest in mutual funds, collective trusts, and group annuity contracts. Investments are selected and retained based on their long-term adherence to specific performance and portfolio criteria. Portfolios are constructed based on mean return and variance analysis.

For endowments and other organizations, we primarily invest in mutual funds but may include ETFs. These investments are used to populate allocations that are expected to produce returns and risk consistent with the client's long-term objectives and risk tolerance. Mutual funds are selected and retained based on their long-term adherence to specific performance and portfolio criteria. Our fixed income and equity selections are based on fundamental and quantitative analysis.

All investments present some risk of loss that clients should be prepared to bear. Equity funds have greater return potential but are more volatile than other investment types. Mutual funds and ETFs may focus on certain sectors that may involve a greater degree of risk than other funds that provide broader diversification. In addition to the normal risks

associated with equity investing, investments in smaller and mid-cap companies and narrowly focused investments typically exhibit higher volatility and are less readily marketable than investments in larger companies or more diversified strategies. Similarly, international investing involves certain risks, such as currency fluctuations, economic instability, and political developments. These risks may be accentuated in emerging markets. Real estate investment trusts are subject to special risks, such as tax law changes and general economic conditions that may affect the value of the underlying real estate assets. Bonds are subject to certain risks including interest rate, credit, and inflation. As interest rates rise, the prices of bonds fall. Derivatives are subject to a number of risks, such as liquidity, interest rate, market, credit, and management risk.

A collective investment trust fund is a pooled investment vehicle that is exempt from SEC registration as an investment company under Section 3(c)(11) of the Investment Company Act of 1940 and maintained by a bank or trust company for the collective investment of qualified retirement plans. Collective investment trust funds are not a mutual fund and not subject to the same registration requirements and restrictions as mutual funds. These funds are not bank deposits, FDIC-insured or guaranteed by any banking or governmental agencies. Collective investment trusts are subject to a variety of risks related to the securities invested by the trust, including possible loss of principal. Unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. Collective investment trusts are not sold by prospectus and are not available for investment by the public. Investors should carefully review all information, including the participation agreement, provided by the issuer for investment objectives, risks, charges and expenses associated with such investment vehicle before investing.

Standard Stable Asset Fund is a group annuity insurance product. It is neither a mutual fund nor a bank product and is not insured by the FDIC or any other federal governmental agency. Standard Insurance Company periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. Amounts contributed and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of Standard Insurance Company. Standard Stable Asset Fund may not be available in all states. Information on Standard Stable Asset Fund may be obtained by contacting your Standard Insurance Company representative. (See Item 5 for additional information on Standard Stable Asset Fund).

## **Item 9 – Disciplinary Information**

We have no disciplinary actions to disclose.

## **Item 10 – Other Financial Industry Activities and Affiliations**

We are a subsidiary of StanCorp Financial Group, Inc., which is also the holding company for Standard Insurance Company; The Standard Life Insurance Company of New York; Standard Retirement Services; StanCorp Mortgage Investors, LLC, a commercial loan underwriter; StanCorp Real Estate, LLC, a real estate investment and property management company; and StanCorp Equities, Inc., a limited broker-dealer. Meiji Yasuda Life Insurance Company is the sole shareholder of StanCorp Financial Group, Inc.

Members of our senior management team are also officers of one or more of the sister subsidiaries and can be engaged in the business of those subsidiaries in addition to the responsibilities they have to our firm, which could also include serving as registered representatives or principals of StanCorp Equities.

Standard Retirement Services provides recordkeeping, administrative, and compliance services to retirement plans. It receives compensation for these services from plans in accordance with its Administrative Service Agreement with the plans. We are compensated for the investment advice we provide, if elected by plan sponsors, as part of a bundled service arrangement agreed to between the plan and Standard Retirement Services. As described in Item 5 above, we receive a flat fee from Standard Retirement Services to provide advisory services. We are not compensated based on any investments offered by the plan.

Standard Insurance Company is compensated as the issuer of the Standard Stable Asset Fund, if a plan sponsor or its designated fiduciary (other than us or our affiliates) selects it as an investment option for the plan. As the issuer of the Standard Stable Asset Fund, Standard Insurance Company may retain any tax credits for which it may be eligible. Our supervised persons and employees of StanCorp Equities, our broker-dealer affiliate, may receive additional compensation when the Standard Stable Asset Fund is included in the plan.



Some employees of StanCorp Equities may also be registered with us as investment adviser representatives. Due to ERISA restrictions, neither we nor any of our investment adviser representatives provide investment advice regarding the Standard Stable Asset Fund as an investment option for the plan's lineup. Moreover, StanCorp Equities does not serve as a broker-dealer for plan assets and does not transmit, direct or execute trades.

Current regulations do not permit us or our affiliates to recommend the Standard Stable Asset Fund to plan sponsors and plan participants. In connection with Mainspring Managed, once a plan sponsor, or its designed fiduciary (other than we or our affiliates), selects the Standard Stable Asset Fund as the cash equivalent investment option for the allocation models in Mainspring Managed, we will allocate participant funds to the Standard Stable Asset Fund in accordance with the allocation percentage for the cash equivalent sleeve in the models.

As a fiduciary under the Employee Retirement Income Security Act of 1970, as amended, we mitigate any conflict of interest associated with our allocating assets to the Standard Stable Asset Fund by complying with the conditions of the statutory exemption for investment advisers provided in §408(b)(14) and §408(g) of ERISA and related regulations. The advice we give to plan participants with respect to Mainspring Managed is audited annually by an independent auditor for compliance with ERISA, and the auditor furnishes the plan's authorizing fiduciary a copy of their findings within sixty (60) days of completion of the audit.

### **Item 11 – Code of Ethics**

We have adopted and maintained a code of ethics that governs the actions of personnel in their dealings with clients. The code covers personal trading, gifts and gratuities and the protection of client information. Any client or prospective client may request a copy of our code of ethics at any time. From time to time, our personnel may purchase the same securities that are recommended to clients. This could present a potential conflict of interest by encouraging personnel to act on their own behalf before the clients. To overcome this possible conflict, personnel transactions are monitored to detect inappropriate trading activity.

### **Item 12 – Brokerage Practices**

We do not select or recommend any particular broker-dealers in return for client referrals. Unlike other advisers, our services are limited to certain retirement plan clients of Standard Retirement Services which has recordkeeping agreements with certain third-party broker-dealers to provide custodial and brokerage services. In general, by requiring the use of or by directing brokerage to specific broker-dealers, we may not be able to achieve most favorable execution for client transactions and clients may pay more for their transactions. For example, in a directed brokerage account, the client may pay higher brokerage commissions because orders may not be able to be aggregated to reduce transaction costs, or the client may receive less favorable prices. However, for clients whose retirement plans are record-kept by Standard Retirement Services, transactions are traded on an omnibus basis by the custodian of such plan assets and all customers of SRS, which include our clients, receive the same price for their mutual fund transactions on a given day.

### **Item 13 – Review of Accounts**

Our investment committee reviews our investment models regularly. Mutual funds and ETFs are monitored for changes in ownership, management, performance, or investment strategy. Mutual fund performance, selections and terminations are reviewed at least quarterly, and occasionally more often, by our investment committee.

Retirement plan clients receive a written Quarterly Monitoring Report comparing investment returns to appropriate benchmarks. In addition, Mainspring Managed participants receive a quarterly account statement which includes the performance and investment strategy of their account. Our investment adviser representatives who serve as Regional Investment Consultants may be available for consultation upon request with plan sponsors to review investment strategies and discuss any changes as necessary. Regional Investment Consultants are not authorized to provide investment advice to participants or meet with participants to review their accounts.

### **Item 14 – Client Referrals and Other Compensation**

In the course of providing investment services, we may ask clients to consult with their own independent legal, accounting, tax or other professionals for additional advice. On occasions and as a courtesy only, we may provide a list of third-party professionals such as attorneys, CPAs, bookkeepers, etc. to clients as potential services providers that they may consider. Neither we nor our personnel receive any compensation from any party for providing this information. These entities are added to the list based on industry information or other sources available to us, and the list may not be

regularly updated. We have not researched or otherwise conducted a due diligence review of these entities and do not make any representation or warranty of their ability to do any work that may be required by clients, the quality of their work, or their qualifications to do any work that clients may need. These entities are not ranked, and the presence or absence of any firm from this list has no implications of any kind. We highly recommend clients conduct their own thorough due diligence review of their service providers when making hiring and retention decisions.

### **Item 15 – Custody**

We do not have physical custody of your assets but are deemed to have “custody,” as that term is defined under Rule 206(4)-2 of the implementing rules for the Investment Advisers Act of 1940, for certain client assets utilizing a group annuity issued by Standard Insurance Company and due to our affiliate, Standard Retirement Services, executing certain instructions related to plan assets from our clients in connection with the recordkeeping services. Plan assets are held by qualified custodians, as required, or by Standard Insurance Company for any clients that are using a group annuity contract. Plan participants receive plan account statements from our affiliate, Standard Retirement Services or Standard Insurance Company, as applicable, and plan sponsors receive plan account statements from the custodians and can access Standard Retirement Services PlanNet quarterly reports. Plan sponsors and plan participants should carefully review their account statements and notify us or Standard Retirement Services immediately upon discovery of any error. Plan sponsors should also compare the plan account statement they receive from the custodian against PlanNet quarterly reports and notify us or Standard Retirement Services and the custodian immediately upon discovery of any error.

### **Item 16 – Investment Discretion**

We have investment discretion for participants in the Mainspring Managed service as authorized by the plan sponsor through the investment advisory agreement. In addition, unless Mainspring Managed is designated as a Qualified Default Investment Alternative, participants are also required to acknowledge in writing their participation in the Mainspring Managed program and the scope of our advisory services in connection with their assets in the plan. Mainspring Managed is powered by a proprietary advice engine that generates trade recommendations. Transaction instructions are transmitted by Standard Retirement Services, as recordkeeper for the plan, which transmits such instructions to the executing broker-dealer.

We also have investment discretion for retirement plan clients that select discretionary investment management services pursuant to ERISA 3(38). For these services, we select, monitor, and remove funds from our retirement plan lineups based on our fund selection and monitoring criteria as described in Item 4; provided, however, that such funds were made available as investment options in for the plan. Plan sponsors are responsible for selecting the initial investment lineup for the plan. Plan sponsors authorize us to have investment discretion through the investment advisory agreement.

Target Date and Target Age Portfolios are also designed to reallocate participant portfolios over time based on the participants time horizon (i.e., declining time to retirement). We develop and maintain the glidepaths which determines how the account will be allocated at any given point in time. While plan sponsors are responsible for making these programs available to the plan’s participants, in Target Date Portfolios, we also determine the securities that are used in the portfolio. Changes to Target Date or Target Age Portfolios are provided to Standard Retirement Services, as recordkeeper for the plan, which transmits such instructions to the executing broker-dealer. Plan sponsors provide Target Date or Target Age Portfolios to their employees through the investment advisory agreement.

### **Item 17 – Voting Client Securities**

We vote proxies for Standard Retirement Services’ clients who use the Standard Insurance Company group annuity contract but do not vote proxies for securities on the Standard Retirement Services NAV platform. In general, we vote with the boards of directors unless the item would significantly change the nature of the investment the clients hold as well as other criteria we deem to be in the client’s best interest. Clients may obtain a record of our votes as well as our proxy voting policies upon request.

### **Item 18 – Financial Information**

We have no financial impairment that would preclude the firm from meeting contractual commitments to clients. We do not require prepayment of fees of more than \$1,200, six months or more in advance; therefore, a balance sheet is not attached.



TheStandard®

Savings Form  
Center for Family Services Inc 401(k) Salary  
Reduction Plan  
#806795

**Sign up now!** Simply complete the information below to begin saving in your retirement plan. *Return the completed form to your Human Resources department.*

### YOUR INFORMATION

Social Security Number	Last Name	First Name	
Mailing Address	City	State	ZIP
Date of Birth (mm/dd/yy)	Date of Hire (mm/dd/yy)	Email Address	Phone

### HOW MUCH DO YOU WANT TO SAVE?

#### Pre-Tax Savings (Check One)

The smallest amount you can contribute is 1% of your compensation. The most you can save during 2024 is \$23,000 (\$30,500 if you are age 50 or older). Other plan or legal limits may apply.

I elect to contribute as pre-tax contributions:

☐ \_\_\_\_\_ %

☐ No pre-tax amounts at this time. I elect to opt out of pre-tax contributions and understand I can enroll at a later time.

#### Roth Savings (Check One)

Enter the after-tax amount you wish to contribute to your Roth retirement savings account. The smallest amount you can contribute is 0% of your compensation. The most you can save during 2024 (including any pre-tax contributions) is \$23,000(\$30,500 if you are age 50 or older). Other plan or legal limits may also apply.

☐ \_\_\_\_\_ %

☐ I elect not to make Roth contributions at this time. I understand I can change my election at a later time.

### AUTHORIZATION

I authorize my employer and the plan administrator to deduct from my earnings the amounts determined by the designation above and to forward such amounts to the plan. I also direct my employer and the plan administrator to implement any other instructions I have provided on this form. I have read the Disclosure Statement on this form and, by signing here, agree to be bound by its terms. The employer, trustees and any others concerned with the administration of the plan are entitled to rely on these instructions; each shall be fully protected in taking or omitting any action under any provisions of the plan in reliance on this information.

Signature \_\_\_\_\_

Date \_\_\_\_\_

## NEXT STEPS

Please return the completed form to your human resources department. When you submit this completed form, your employer will make your contribution request at the first opportunity allowed under the plan, assuming that you are eligible to participate.

This form will override any changes previously made using The Standard's automated phone system or online via Personal Savings Center.

To make changes to your contribution amount after you have enrolled, please complete a new Savings Form, available from your human resources department.

Visit [www.standard.com/retirement](http://www.standard.com/retirement) to access Personal Savings Center to manage your account or you can call a customer service representative at 800.858.5420.

To select how you want your money to be invested, please use the Investing Form.

## DISCLOSURE STATEMENT

You must notify The Standard within 15 days of receipt of your quarterly account statement if an error occurred, or if you requested and confirmed an investment transfer or directive change that was not completed during the period covered by the statement. You may give notice by contacting a customer service representative at **800.858.5420** or by emailing **[savings@standard.com](mailto:savings@standard.com)**. Unless you give such notice, The Standard will not be liable for any resulting loss to your account. In any case, The Standard will not be liable if circumstances beyond its control prevent the transactions, or if its liability is otherwise limited by regulation or agreement.

The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc. and StanCorp Investment Advisers, Inc. are subsidiaries of StanCorp Financial Group, Inc. and all are Oregon corporations.





The Standard®

Investing Form  
Center for Family Services Inc 401(k) Salary  
Reduction Plan  
#806795

### YOUR INFORMATION

Social Security Number	Last Name	First Name	
Mailing Address	City	State	ZIP
Date of Birth (mm/dd/yy)	Date of Hire (mm/dd/yy)	Email Address	Phone

### HOW DO YOU WANT TO INVEST YOUR CONTRIBUTIONS?

The Standard can help you manage your investments when you select a Guided Portfolio. You may create your own portfolio by completing the Independent section below. If you do not make a selection, your contributions will be invested in the plan's default fund(s).

You may change your investment instructions at any time by logging into [www.standard.com/retirement](http://www.standard.com/retirement) or calling 800.858.5420.

**Complete only one subsection, not both.**

**Option 1: Guided Portfolios** — Choose one of the Guided Portfolios below by checking the appropriate box.  
The allocation for each of these portfolios can be found on the reverse side of this form.

<input type="checkbox"/> Conservative	<input type="checkbox"/> Moderately Conservative	<input type="checkbox"/> Moderate
<input type="checkbox"/> Moderately Aggressive	<input type="checkbox"/> Aggressive	

**Option 2: Independent** — Select your own combination of investments by entering whole percentages below. Please be sure that your selections total 100 percent. The minimum for any investment is 1 percent.

1. Signifies a scheduled fund termination that will occur in the next 120 days. 2. Redemption fee may apply to short-term investments.

3. A transfer restriction applies to the investment. This restriction may affect your ability to move money between certain investments.

____ % Standard Stable Asset D	____ % Vanguard Int Term Bd Idx Adm	____ % Pioneer Bond K
____ % JHancock MltMgtLifestlMod R5	____ % Vanguard Balanced Index Adm	____ % Vanguard Wellington Adm
____ % JHancock MltMgtLifestl Gr R5	____ % MFS Growth Allocation R4	____ % Vanguard Value Index Adm
____ % Vanguard Windsor II Adm	____ % Touchstone Lg Cap Focused Y	____ % Vanguard 500 Index Adm
____ % TIAA-CREF Inst Lg Cp Gr Inst	____ % Vanguard Growth Index Adm	____ % Vanguard Mid Cap Val Idx Adm
____ % Allspring SpecL MdCp Val Ins	____ % Fidelity Mid Cap Index	____ % Neuberger Berman Md Cp Gr R6
____ % Vanguard MidCapGrwth Idx Adm	____ % American Century SmCpVal R6	____ % Vanguard Sm Cap Val Idx Adm
____ % Fidelity Small Cap Index	____ % Fidelity SmallCap Growth Idx	____ % Hood River Small-Cap Gr Ret
____ % American Funds SmCp Wrld R5	____ % Hartford Schrodgers InStk SDR	____ % Fidelity Total Intl Index
____ % American Funds EuroPacfc R5	____ % T.Rowe Price Health Sci-T	____ % Cohen & Steers Instl Realty
<b>100% Total</b>		

### AUTOMATIC REBALANCER

Check a box below to select the Automatic Rebalancer service for your account. If you select this service, your account assets will be rebalanced to match your investment directives at the time of rebalancing. Automatic Rebalancer will remain off if you do not make a selection below.

How often would you like your account rebalanced? ☐ Quarterly ☐ Semiannually ☐ Annually

### AUTHORIZATION

I authorize my employer and the plan administrator to invest my savings as outlined on this form. I also direct my employer and the plan administrator to implement any other instructions I have provided on this form. I have read the Disclosure Statement on this form and, by signing here, agree to be bound by its terms. The employer, trustees and any others concerned with the administration of the plan are entitled to rely on these instructions; each shall be fully protected in taking or omitting any action under any provisions of the plan in reliance on this information.

Signature \_\_\_\_\_ Date \_\_\_\_\_

## GUIDED PORTFOLIO DESCRIPTIONS

	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
<b>Cash Equivalent</b>	<b>30%</b>	<b>20%</b>	<b>15%</b>	<b>5%</b>	<b>0%</b>
Standard Stable Asset D	30%	20%	15%	5%	0%
<b>Bonds</b>	<b>50%</b>	<b>40%</b>	<b>25%</b>	<b>15%</b>	<b>0%</b>
Pioneer Bond K	50%	40%	25%	15%	0%
<b>Large-Cap Stocks</b>	<b>11%</b>	<b>23%</b>	<b>34%</b>	<b>45%</b>	<b>56%</b>
Vanguard 500 Index Adm	5%	11%	16%	23%	28%
TIAA-CREF Inst Lg Cp Gr Inst	3%	6%	9%	11%	14%
Vanguard Windsor II Adm	3%	6%	9%	11%	14%
<b>Small-/Mid-Cap Stocks</b>	<b>4%</b>	<b>7%</b>	<b>11%</b>	<b>15%</b>	<b>19%</b>
Neuberger Berman Md Cp Gr R6	1%	2%	3%	4%	5%
Allspring SpecL MdCp Val Ins	1%	2%	3%	4%	5%
Vanguard Sm Cap Val Idx Adm	2%	3%	5%	7%	9%
<b>International Stocks</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>25%</b>
Hartford Schroders InStk SDR	5%	10%	15%	20%	25%

## NEXT STEPS

Your employer will forward the completed form to The Standard. This form will override any changes previously made using The Standard's automated phone system or online via Personal Savings Center.

The Standard will deem invalid any Investing Form that is completed incorrectly. Invalid forms include, but are not limited to, those containing: investment elections that do not total 100 percent, fractional investment election percentages, conflicting or contradictory elections, the selection of old investment options no longer available in the plan, illegible, incomplete or unsigned forms. If an Investing Form is deemed to be invalid, any contributions received will be invested in the plan's default fund. The Standard will notify by letter any participant whose investment elections have been defaulted with instructions on how they can make changes to their investments.

For information about redemption fees that may apply to certain funds signified by the second footnote, please contact The Standard at 800.858.5420.

Visit [www.standard.com/retirement](http://www.standard.com/retirement) to access Personal Savings Center to manage your account or call a customer service representative at 800.858.5420.

To select the amount you wish to save, please use the Savings Form.

## DISCLOSURE STATEMENT

You must notify The Standard within 15 days of receipt of your quarterly account statement of any errors or if you requested and confirmed an investment transfer or directive change that was not completed during the period covered by the statement. You may give notice by contacting a customer service representative at **800.858.5420** or by emailing **savings@standard.com**. Unless you give such notice, The Standard will not be liable for any resulting loss to your account. In any case, The Standard will not be liable if circumstances beyond its control prevent the transaction or if its liability is otherwise limited by regulation or agreement.

The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc. and StanCorp Investment Advisers, Inc. are subsidiaries of StanCorp Financial Group, Inc. and all are Oregon corporations.

## **Plan Fiduciary Advisor Disclosure**

### **StanCorp Investment Advisers, Inc. and the Standard Stable Asset Fund**

This document contains important information about StanCorp Investment Advisers, Inc. (SIA) and how they are compensated for the investment advice provided in connection with your Plan. You should carefully consider this information in your evaluation of that advice and the investment alternatives offered in the plan. SIA will provide investment advisory services to be used by the plan for which this notice is provided. SIA will be providing these services as a fiduciary under the Employee Retirement Income Security Act. SIA, therefore, must act prudently and with only the plan's and the plan's participants' interest in mind when providing recommendations on the investments to be offered.

### **Compensation of the Fiduciary Advisor and Related Parties**

SIA is compensated for the advice it provides as part of a bundled service arrangement with Standard Retirement Services, Inc., an affiliate of SIA that provides recordkeeping and administrative services to the plan. SIA receives a flat fee from Standard Retirement Services to provide investment advisory services that may benefit Standard Retirement Services, Inc., retirement plan clients. SIA is not compensated on the basis of investment(s) offered by the plan, or those selected by participants.

Two affiliates of SIA may provide services to the plan for which they will be compensated. These affiliates and services are: (1) Standard Retirement Services, Inc., for recordkeeping, administrative and compliance services; and (2) Standard Insurance Company, if the plan includes the Standard Stable Asset Fund as an investment option, for financial services provided as the issuer of the Standard Stable Asset Fund.

Standard Insurance Company is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. Included in the return is a 0.10 percent expense associated with the investment expenses of the product. Additionally, employees of StanCorp Equities, a broker-dealer affiliate of SIA, receive additional compensation when the Standard Stable Asset Fund is included in the plan. Such employees do not individually provide investment advice regarding the Standard Stable Asset Fund. Compensation information should be reviewed carefully before an investment decision is made.

### **Consider Impact of Compensation on Advice**

The compensation that Standard Insurance Company and representatives of StanCorp Equities, Inc., receive on account of assets invested in the Standard Stable Asset Fund may be a significant source of revenue for them. The impact of any such fees and compensation should be carefully considered in any evaluation of the Standard Stable Asset Fund as an investment option. For additional information regarding the Standard Stable Asset Fund and SIA's services with respect to the Standard Stable Asset Fund, please refer to SIA's Form ADV Part 2A.

### **Investment Returns**

While understanding investment-related fees and expenses is important in making informed investment decisions, it is also important to consider additional information about investment options, such as performance, investment strategies and risks. Specific information related to the past performance and historical rates of return of the investment options available under the plan has been provided in the proposal materials, in the participant enrollment booklet, and is available on-line in the Personal Savings Center at <http://retirement.standard.com>. For options with returns that vary over time, past performance does not guarantee how an investment in the option will perform in the future; an investment in these options could lose money.





TheStandard®

# Beneficiary Designation for Death Benefits Form

Center for Family Services Inc 401(k) Salary  
Reduction Plan  
#806795

See reverse for instructions and explanation.

## PARTICIPANT Complete this section (and Spouse section, if necessary), and submit to your employer

Name of Participant

Social Security Number

Date of Birth

I have read the explanation on the back of this form. I understand that if I am married, (1) and if I die before I retire, my Plan Benefits will be paid to my spouse in the form of a Qualified Preretirement Survivor Annuity (QPSA, a life annuity), (2) I have the right to waive the form of payment, provided my spouse consents to the waiver, (3) I have the right to waive payment to my spouse as sole beneficiary, provided my spouse consents to the waiver, and (4) I can revoke these waivers at any time. If I am under age 35, I understand that this election will become invalid when I reach 35; I may then make a new election. This designation supersedes any previous designation.

**100% of the benefits will be paid to the Primary Beneficiaries. Contingent beneficiaries receive benefits only if all Primary Beneficiaries predecease you.**

I designate as my beneficiary(ies) for benefits from this plan:

% of proceeds for Primary Beneficiaries must total 100%

% of proceeds for Contingent Beneficiaries must total 100%

Name of Primary Beneficiary (please print) Social Security Number

Name of Contingent Beneficiary (please print) Social Security Number

Relationship Date of Birth % of Proceeds

Relationship Date of Birth % of Proceeds

Current Address

Current Address

Name of Primary Beneficiary (please print) Social Security Number

Name of Contingent Beneficiary (please print) Social Security Number

Relationship Date of Birth % of Proceeds

Relationship Date of Birth % of Proceeds

Current Address

Current Address

Name of Primary Beneficiary (please print) Social Security Number

Name of Contingent Beneficiary (please print) Social Security Number

Relationship Date of Birth % of Proceeds

Relationship Date of Birth % of Proceeds

Current Address

Current Address

I am ☐ married ☐ unmarried

If I am married and have designated someone other than my spouse as my beneficiary, this designation will be effective only if my spouse consents to it by signing in the spouse section below.

☐ I choose to waive payment of death benefits in the form of a QPSA and instead choose payment in the form of \_\_\_\_\_ . (Consult the Plan Administrator for alternate forms.) I acknowledge that this choice will be effective only if my spouse consents to it by signing below. (The beneficiary may elect another form at the time a death benefit is payable.)

X

Participant Signature

Date

Please complete additional information on the other side



## SPOUSE

**SPOUSE** Complete this section if the participant designated a non-spouse beneficiary or waived the QPSA. Your consent must be witnessed by a Plan Representative or Notary Public.

I have read the explanation below. I understand the terms of the QPSA and I understand that my consent is irrevocable unless the participant revokes that election.

- ☐ I consent to the beneficiary designation made by the participant. I understand that if the participant dies prior to retirement, any benefits under the Plan will be paid to the designated beneficiary.
- ☐ I consent to the election by the participant to waive payment in the form of a QPSA. I understand that if the participant dies prior to retirement, any benefits under the Plan will be paid in the form the participant has elected above, or in another form elected by the participant or by the beneficiary.

_____	<b>X</b> _____	_____
Name of Spouse (please print)	Signature of Plan Administrator or Notary Public	Date
<b>X</b> _____	_____	_____
Spouse Signature	Date	Title

## PLAN REPRESENTATIVE Complete this section if there is no Spouse signature

I, \_\_\_\_\_, state that it has been established to my satisfaction that spousal consent to this election cannot be obtained because there is no spouse, the spouse cannot be located, or other circumstances make obtaining such spousal consent impossible.

<b>X</b> _____	_____	_____
Plan Representative Signature	Title	Date

## INSTRUCTIONS

- Participant must complete the "Participant" Section, and if necessary, have his or her spouse complete the "Spouse" Section.
- The participant should then return the form to the employer who will complete the "Plan Representative" Section, if applicable, and keep the completed form on file for future reference.

### EXPLANATION OF DEATH BENEFIT

#### MARRIED PARTICIPANTS

If you die before you retire, your retirement plan provides that any plan benefits to which you are entitled will be paid to your surviving spouse in the form of a Qualified Pre-retirement Survivor Annuity (QPSA). A QPSA provides for monthly income for the life of your spouse. Your surviving spouse is the spouse to whom you are married throughout the one-year period ending on your date of death.

However, if your spouse consents in writing, you may elect to waive payment in the form of an annuity for the life of your spouse, or you may designate a beneficiary other than your spouse to receive the benefit, or both. Your spouse's consent must be witnessed by the Plan Administrator or the Plan Administrator's representative or by a Notary Public.

When your spouse has consented in writing to your election to waive the life annuity, you may choose to receive payment in any form allowed by the plan. After your death, your beneficiary may also elect any form of payment allowed by the plan.

You may not change your beneficiary designation without your spouse's written consent.

You may revoke your election at any time. To make a new election, you must again obtain your spouse's written consent.

If you are not yet age 35 when you make such an election, your election will become invalid on the first day of the plan year in which you reach age 35. At that time, you may make a new election.

#### UNMARRIED PARTICIPANTS

You may designate a beneficiary to receive any benefits to which you are entitled if you die before you retire.

The plan provides that your benefits will be paid to your beneficiary in a lump sum. However, your beneficiary may elect another form of payment allowed by the plan after your death.

If you marry after completing this form, your beneficiary designation may no longer be valid and your spouse may be entitled to the benefits described above for married participants.

**IF YOUR MARITAL STATUS CHANGES OR IF YOU HAVE ANY QUESTIONS ABOUT THIS EXPLANATION, PLEASE CONTACT THE PLAN ADMINISTRATOR.**

**Please keep a copy of this form for your records**



**TheStandard**

Standard Retirement Services, Inc.  
1100 SW Sixth Avenue Portland OR 97204-1020  
Phone: 800.858.5420

**Application for Rollover Form  
Center for Family Services Inc 401(k) Salary  
Reduction Plan/806795**

### Step One:

Participant Name:  Social Security Number:  -  -

Name of Former Retirement Plan Provider:   
(Hint: Who do you receive your statement from?)

Former Employer Retirement Plan Name:

### Step Two:

- Contact your prior retirement plan provider to initiate your rollover distribution to The Standard.

The check from your prior retirement plan provider must be made payable to the custodian listed below. If the check is payable to you, please endorse as: Payable to (custodian listed below)

Mail the check to the following address:

**Regular Mailing Address**

Reliance Trust Company  
FBO: (Participant's Name)  
Custodian Account No. 0155815830  
Mail Stop 579  
PO Box 5396  
Carol Stream, IL 60197-5396

**Overnight Mailing Address**

Reliance Trust Company  
FBO: (Participant's Name)  
Custodian Account No. 0155815830  
Box 5396 Mail Stop 579  
270 Remington Blvd Ste B  
Bolingbrook, IL 60440

- Request a copy of your most recent retirement plan statement.
- For Roth Contributions, please confirm the following with your prior retirement plan provider to ensure taxation on future Roth distributions is accurate:

Date of First Roth Contribution:	<input type="text"/>
Total Roth Contributions	\$ <input type="text"/>
Total Earnings on Roth Contributions	\$ <input type="text"/>
Approximate Check Total (sum of above)	\$ <input type="text"/>

Note: Roth IRAs cannot be rolled into this plan.

### Step Three:

#### Sign and Date

I hereby certify to the best of my knowledge that the rollover contribution made to this plan is eligible for rollover. This includes, but is not limited to certifying the distribution did not come from a beneficiary account, was not a required minimum distribution and was not one of a series of periodic payments. If the distribution was not one of a series of periodic payments, and if an indirect rollover, then the distribution was received not more than sixty days before the date of the rollover. Distributions eligible for rollover into this plan will be determined by my Plan Administrator and may include: distributions from a 401(a), 401(k), 403(b), governmental 457(b) plans, an IRA, a Roth 401(k), or a Roth 403(b) plan. If my distribution includes after-tax amounts, I understand that those amounts can only be rolled over if my plan accepts such contributions and if I provide information related to the cost basis of those amounts. I understand that if this rollover is accepted, it will be directed to investments based on my contribution directives in place at the time the rollover is received by The Standard. If I do not have directives in place, the rollover will be placed into the plan's default investment option. For more information on eligible rollover distributions please see IRS website (<https://www.irs.gov/retirement-plans/>).

PARTICIPANT SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

---

## Step Four:

Submit this application for rollover form and a copy of your most recent statement from your prior provider to The Standard. Choose one of three options below:

**Email to:** [Rolloverforms@standard.com](mailto:Rolloverforms@standard.com)

**Fax to:** 971-321-7998

**Mail to:**  
Standard Retirement Services, Inc.  
1100 SW 6<sup>th</sup> Avenue  
Portland OR 97204-1020

### PLEASE NOTE:

- If the distribution check was made payable to you, the rollover funds and a check for any taxes withheld from your eligible distribution, must be received by The Standard within 60 days of the date on the distribution check. Please send a cashier's check not exceeding the gross distribution amount using the mailing instructions under step two.
- Certain types of distributions are not eligible for rollover, including: required minimum distributions, non-taxable payments (after-tax contributions) from IRAs, Roth IRAs, periodic payments for your life or for a period of 10 years or more and hardship withdrawals.
- A rollover check that is received at The Standard will be returned if a completed Application for Rollover is not received within 30 business days.

*If you need assistance completing this form or have questions, please call a customer service representative at 800.858.5420.*

# Highlights of Your Retirement Plan

## Center for Family Services Inc 401(k) Salary Reduction Plan

*This highlights document is not intended to describe every aspect of your retirement plan. For more complete information, please refer to your Summary Plan Description. If there is a conflict between this document and the plan, the plan's provisions will prevail.*

### When Can I Start Saving?

An employee becomes a participant in our plan on the first entry date after satisfying the following requirements:

- 21 years of age or older
- 3 months of service

Entry date is the first day of any month.

### Your Contributions

Participants may contribute to the plan on a pre-tax basis.

Your plan also offers a Roth feature, which allows you to contribute to your retirement account on an after-tax basis. Your contributions will be deducted from your paycheck after-tax and earnings on Roth contributions will be tax-free upon withdrawal (if certain conditions are satisfied).

These contributions, known as “elective deferrals,” must fall within the following range:

Minimum 0 percent of compensation

Maximum \$23,000 in 2024 (additional \$7,500 if age 50 or older) or maximum allowed by law, whichever is less

### How Will My Money Be Invested?

You can choose how your contributions are invested among the plan’s available investment options. If you do nothing, they will be invested in your plan’s default investment.

Your plan’s default enrolls you in the Mainspring Managed service. Mainspring Managed is an account management service that offers guidance on how much to save, provides access to a call center staffed with licensed securities professionals, manages your investments and your account in alignment with assumed retirement goals and delivers statements that show your progress toward these goals.

### Your Employer’s Contributions Can Help You Save More

To help you reach your retirement goals, we may match your contribution to the plan. The amount of the match may be adjusted each year.

You will become vested in - which means you will earn ownership of - the matching contribution according to this schedule:

Years of Service	Vested Percentage
Less than 2	0%
2	25%
3	50%
4	75%
5 or more	100%

We may also make a profit sharing contribution. When a contribution is made, each eligible employee will receive a pro-rata share of the contribution based on pay.

You will become vested in - which means you will earn ownership of - the profit sharing contribution according to this schedule:

Years of Service	Vested Percentage
Less than 2	0%
2	25%
3	50%
4	75%
5 or more	100%

Refer to your Summary Plan Description for additional requirements.

## Rolling Over Retirement Accounts

Combining assets from several accounts is easier than ever before. Plans may now accept rollovers from:

- 401(k) and other qualified retirement plans
- governmental deferred compensation (457) plans
- tax-sheltered annuities (TSAs) and IRAs

Follow the instructions on the Application for Rollover form available on Personal Savings Center ([www.standard.com/retirement](http://www.standard.com/retirement)).

## Questions?

If you have questions about the plan, please contact your Human Resources department.

To enroll in your plan, create an account at [www.standard.com/retirement](http://www.standard.com/retirement) and use Personal Savings Center.

To contact a Customer Service Representative at The Standard, e-mail [savings@standard.com](mailto:savings@standard.com) anytime or call 800.858.5420 between 8:00 a.m. and 5:00 p.m. in your time zone.



**Fee Disclosure**  
**Center for Family Services Inc 401(k) Salary Reduction Plan**  
**As of October 14, 2023**

**About This Information**

Retirement plan sponsors are required by the Department of Labor to disclose the fees related to your plan. This document provides the required information.

Section One contains information covering your participation in the plan and plan-level fees that may be charged to your account. Section Two contains comparative fee and performance information for each investment option provided in your plan. If you have any questions about this information, you can either call 800.858.5420 to speak to a customer representative or talk to your plan administrator.

**Section One - Participation and Plan-Level Fees**

**General Plan Information**

**Investment Instructions:** To direct or make changes to how your account will be invested among the plan's designated investment options. If your plan offers the service, you can enroll or make changes to your directives online at [www.standard.com/retirement](http://www.standard.com/retirement). You may direct the investment of all funds held in your plan account.

**Limitations on Instructions:** You may give investment instructions on any day the New York Stock Exchange is open for business. Certain restrictions on trading may apply depending on the investment option. Many investment options, such as mutual funds, impose restrictions on frequent trading. The plan is not intended to facilitate frequent trades among investment options or provide "day trading" opportunities. Short-term trading adversely affects the plan's operations and increases the expenses of both the plan and the investment options. The Standard's agreements with our mutual fund alliance partners require us to adhere to trading rules mutually-agreed upon by Standard and the fund company. Section Two below provides more information on these restrictions.

**The Standard's Frequent Trading Restriction Procedures:** In reviewing for frequent trading, Standard performs a weekly review of participant-directed transactions in order to identify participants who have more than one round-trip during a 90-day period (a "frequent trader"). If a participant has been identified as a frequent trader, a warning letter is sent to the participant. If frequent trading activity continues, the participant's ability to trade via the participant website and the interactive voice response system will be suspended for 90 days. During this period, the participant will be required to submit written requests to trade. Each request will be evaluated, and executed only if it complies with frequent trading rules. After 90 days, the participant's privileges are reinstated. If the participant has a subsequent violation, their trading privileges will be suspended indefinitely and they will be required to submit written requests to trade.

Certain mutual fund companies require us to follow different parameters. For specific details please call your customer representative at 800.858.5420 or your plan administrator.

**Voting and Other Rights:** The trustee will exercise any voting or other rights associated with ownership of investments held in your plan account.

**Designated Investment Options:** The plan provides designated investment options into which you can direct the investment of your account. The chart shown in Section Two of this notice lists the options and provides various information about them.

**Designated Investment Manager:** StanCorp Investment Advisers, Inc. is a designated investment manager with respect to assets held on The Standard's recordkeeping platform.

## Plan Administrative, Investment Advisory and Individual Plan Fees

There are certain fees and expenses associated with your plan, such as recordkeeping, compliance, consulting and accounting. Unless the plan sponsor, which is typically your employer, elects to pay some or all of those expenses, they will be paid from the plan assets, which will affect your account balance. The cost for these services fluctuates each year based on a variety of factors including the total amount of assets in your plan. These fees may be reduced by amounts paid by mutual fund companies to The Standard. The Standard passes these amounts back to the plan to reduce or offset fees. The fees shown in the Plan Administrative Fees Table are fees that are not part of the total annual operating expenses.

Other services may be provided periodically to the plan as necessary for consulting, compliance and custodial services. To the extent these expenses are not charged against forfeitures or paid by the employer, or reimbursed by a third party, the plan may charge these expenses against participant accounts.

### Annual Plan Administrative Fees

Fee Name	Fee Amount
Plan Administrative Fees (including applicable recordkeeping, accounting, compliance and consulting services. The fees reflect an annual amount deduction proportionally on a quarterly basis)	0.37% assessed on total plan assets, allocated pro rata among participant accounts <sup>1</sup>

The Plan's Administrative fees vary based on the total amount of assets in the Plan. The Fee Amount shown reflects the rate charged as of the date of this notice.

Please refer to the end of this document for more details.

Eligible participants for 3(16) notice delivery	See delegated services below
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### Delegated Administrative Fiduciary Services

#### Fiduciary Plan Administration

Fee Name	Fee Amount
Fiduciary Compliance, MAP or Enrollment Notification	Included

#### Fiduciary Notice Delivery

Fee Name	Fee Amount
Fiduciary Participant Notice Delivery	Included

### Individual Fees

The plan may also impose specific charges against individual participant accounts for certain transactions. These charges may arise based on your use of a feature available under the plan (such as taking a distribution or for processing a qualified domestic relations order in case of a divorce).

Additionally, buying or selling some investments may result in charges to your individual account, such as redemption fees. The Section Two charts below provide information on these investment charges.

Fee Name	Fee Amount
Qualified Domestic Relations Order	\$200.00 minimum
Overnight Delivery	\$30.00 per event

<b>Fee Name</b>	<b>Fee Amount</b>
Paper Distribution	\$100.00 per event
Paper Distributions upon Death/ Disability/ Retirement	\$100.00 per event
Paper Loan	\$150.00 per event
Paperless Distribution	\$75.00 per event
Paperless Distributions upon Death/ Disability/ Retirement	\$75.00 per event
Paperless Loan	\$125.00 per event

Section Two—Comparative Fee and Performance Information

This section illustrates the performance of investment options and shows how these options have performed over time. Including all funds in comparative tables allows you to compare them with appropriate benchmarks for the same time periods. If you would like additional information about the investment options, you can go to the website below. You may also call a customer service representative at 800.858.5420 for a free paper copy of the information available on the website.

The tables below show, for the Variable Return Investments, the Total Annual Operating Expenses of each option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. For Fixed Return Investments, the tables focus on the performance of the investment option. The tables also show shareholder-type fees, which are in addition to the Total Annual Operating Expenses. You may not be charged some of these shareholder-type fees, depending on the fund companies’ policies with respect to qualified plans and your individual circumstances. In addition, mutual fund companies may make revenue-sharing payments in the form of asset based fees, which are collected for the benefit of your plan. These revenue-sharing payments may be applied to reduce the fees and expenses associated with your plan (whether the plan sponsor is billed for the services, or the amount is deducted from plan assets) and/or plan pricing, which includes The Standard’s fees. Any revenue-sharing payments may also be allocated among participants. The amount of revenue-sharing payments differs among the mutual funds. Information about an option’s principal risks and revenue-sharing as well as other important information is available in Personal Savings Center by visiting [www.standard.com/retirement](http://www.standard.com/retirement) and selecting performance from the top menu bar.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return while minimizing your overall risk of losing money.

Variable Return Investments

This Variable Return Investment Table focuses on the performance and costs of investment options that do not have a fixed or stated rate of return. The table below shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about the principal risks of each option is available on the website.

VARIABLE RETURN INVESTMENTS										
Name/ Type of Option	Average Annualized Total Return provided as of 09/30/23				Benchmark			Mutual Fund Expenses	Total Operating Expenses	*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.			
Bond										
Vanguard Int Term Bd Idx Adm/Intermediate Bond	1.11%	0.72%	1.56%	3.80%	0.64%	0.10%	1.13%	3.13%	0.07%	\$0.70
					BarCap US Agg Bond TR USD					
Pioneer Bond K/Intermediate Bond	0.49%	0.69%	1.88%	1.77%	1.61%	0.34%	1.43%	1.20%	0.33%	\$3.30
					BarCap US Universal TR USD					

Variable Return Investments										
Name/ Type of Option	Average Annualized Total Return provided as of 09/30/23				Benchmark			Mutual Fund Expenses	Total Operating Expenses	*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.			
Large Cap										
Vanguard Value Index Adm/ Large Cap Value	14.83%	7.29%	9.83%	6.85%	14.44%	6.23%	8.45%	6.88%	0.05%	\$0.50
					Russell 1000 Value TR					
Vanguard Windsor II Adm/Large Cap Value	20.17%	9.13%	9.92%	7.57%	14.44%	6.23%	8.45%	6.88%	0.26%	\$2.60
					Russell 1000 Value TR					
Touchstone Lg Cap Focused Y/Large Cap Blend	22.99%	10.97%	12.10%	9.35%	21.19%	9.63%	11.63%	8.71%	0.73%	\$7.30
					Russell 1000 TR					
Vanguard 500 Index Adm/Large Cap Blend	21.57%	9.88%	11.87%	7.19%	21.19%	9.63%	11.63%	7.31%	0.04%	\$0.40
					Russell 1000 TR					
TIAA-CREF Inst Lg Cp Gr Inst/Large Cap Growth	30.83%	9.51%	13.16%	10.43%	27.72%	12.42%	14.48%	11.24%	0.41%	\$4.10
					Russell 1000 Growth TR					
Vanguard Growth Index Adm/Large Cap Growth	28.10%	11.94%	13.56%	7.66%	27.72%	12.42%	14.48%	7.32%	0.05%	\$0.50
					Russell 1000 Growth TR					
Small/Mid Cap										
Allspring Specul MdCp Val Ins/Mid Cap Value	14.24%	8.22%	9.27%	9.18%	11.05%	5.18%	7.92%	8.08%	0.79%	\$7.90
					Russell Mid Cap Value TR					
Vanguard Mid Cap Val Idx Adm/Mid Cap Value	10.35%	5.41%	8.40%	11.09%	11.05%	5.18%	7.92%	10.72%	0.07%	\$0.70
					Russell Mid Cap Value TR					
Fidelity Mid Cap Index/Mid-Cap Blend	13.50%	6.40%	8.98%	11.20%	13.45%	6.38%	8.98%	11.21%	0.03%	\$0.25
					Russell Mid Cap TR USD					
Neuberger Berman Md Cp Gr R6/Mid Cap Growth	9.22%	5.67%	9.01%	9.75%	17.47%	6.97%	9.94%	10.74%	0.59%	\$5.90
					Russell Mid Cap Growth TR					
Vanguard MidCapGrwth Idx Adm/Mid Cap Growth	15.06%	7.18%	9.46%	11.41%	17.47%	6.97%	9.94%	12.04%	0.07%	\$0.70
					Russell Mid Cap Growth TR					
American Century SmCpVal R6/Small Cap	12.25%	6.85%	8.72%	8.57%	7.84%	2.59%	6.19%	6.10%	0.74%	\$7.40
					Russell 2000 Value TR					
Vanguard Sm Cap Val Idx Adm/Small Cap	13.93%	4.92%	8.14%	11.13%	7.84%	2.59%	6.19%	9.39%	0.07%	\$0.70
					Russell 2000 Value TR					



VARIABLE RETURN INVESTMENTS											
Name/ Type of Option	Average Annualized Total Return provided as of 09/30/23				Benchmark			Mutual Fund Expenses	Total Operating Expenses	*Shareholder Type Fees	
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.				Since Inception
Fidelity Small Cap Index/Small Cap	9.11%	2.49%	6.81%	9.77%	8.93%	2.40%	6.65%	9.63%	0.03%	\$0.25	
Fidelity SmallCap Growth Idx/Small Cap	9.79%	—	—	3.39%	9.59%	1.55%	6.72%	3.32%	0.05%	\$0.50	
Hood River Small-Cap Gr Ret/Small Cap	4.77%	7.26%	11.21%	11.13%	9.59%	1.55%	6.72%	5.86%	0.99%	\$9.90	
International Stock											
American Funds SmCp Wrld R5/Global Small/Mid Stock	13.68%	4.42%	7.23%	8.64%	15.47%	3.71%	6.06%	7.88%	0.71%	\$7.10	
Fidelity Total Intl Index/Foreign	20.56%	2.59%	—	4.84%	20.39%	2.58%	3.35%	4.95%	0.06%	\$0.60	
Hartford Schroders InStk SDR/Foreign	22.99%	5.56%	5.40%	5.98%	20.39%	2.58%	3.35%	3.74%	0.71%	\$7.10	
American Funds EuroPacific R5/Foreign	19.59%	3.06%	4.59%	6.65%	15.84%	2.54%	3.92%	5.57%	0.52%	\$5.20	
Other											
JHancock MltMgtLifestlMod R5/Moderately Conservative Alloc	8.91%	3.28%	4.09%	4.94%	8.22%	3.00%	3.98%	4.91%	0.92%	\$9.20	
Vanguard Balanced Index Adm/Balanced	12.14%	5.74%	7.32%	6.21%	11.43%	3.98%	5.24%	5.77%	0.07%	\$0.70	
Vanguard Wellington Adm/Balanced	12.10%	6.16%	7.63%	7.37%	11.43%	3.98%	5.24%	5.90%	0.17%	\$1.70	
JHancock MltMgtLifestl Gr R5/Moderately Aggressive Alloc	14.04%	4.90%	6.36%	6.25%	15.04%	5.00%	6.50%	6.79%	1.03%	\$10.30	
MFS Growth Allocation R4/Moderately Aggressive Alloc	13.75%	5.73%	7.00%	7.00%	15.04%	5.00%	6.50%	6.78%	0.71%	\$7.10	

VARIABLE RETURN INVESTMENTS											
Name/ Type of Option	Average Annualized Total Return provided as of 09/30/23				Benchmark				Mutual Fund Expenses	Total Operating Expenses	*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception			
T.Rowe Price Health Sci-T/Specialty-Health	3.99%	6.10%	11.64%	13.38%	7.38%	7.65%	11.69%	10.44%	0.80%	0.80%	\$8.00
Cohen & Steers Instl Realty/Specialty-Real Estate	-0.07%	4.56%	7.20%	10.16%	3.21%	2.77%	5.84%	9.46%	0.75%	0.75%	\$7.50
*This table shows the fees elected by the fund. You may not be charged this full amount depending on individual circumstances.											

## Fixed Return Investments

This Fixed Return Investments Table focuses on the performance and costs of investment options that have a fixed or stated rate of return. It shows the annual rate of return of each option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

FIXED RETURN INVESTMENTS					Shareholder Type Fees and Restrictions
Name/ Type of Option	Return	Term	Other	Mutual Fund Expenses	
Standard Stable Asset D/Cash Equivalent	2.00%	90 Days	The rate of return on 09/30/23 was 2.0 percent. This rate is fixed for 90 days but will never fall below a guaranteed minimum rate of 1.0 percent. Most current rate of return information is available on <a href="http://www.standard.com/retirement">www.standard.com/retirement</a> . Your plan sponsor has elected to reduce the rate of return to enable The Standard to charge a lower asset based fee for providing certain plan-related services. Your rate of return may be below the guaranteed minimum rate after the reduction is taken.	0.10%	Many fixed return investments include restrictions on withdrawals depending upon a variety of factors. For any applicable restrictions see the information provided on this fund by logging into Personal Savings Center from <a href="http://www.standard.com/retirement">www.standard.com/retirement</a> .

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In providing this information, The Standard makes no representation as to the completeness and accuracy of the current disclosure materials of the issuer of designated investment options or information replicated from such materials.

### Stable Asset Fund

Your plan sponsor selected the Standard Stable Asset Fund as the investment option for your Cash Equivalent asset class, and your plan sponsor elected to adjust the crediting rate of the fund to enable The Standard to charge a lower asset based fee for providing certain plan-related services. The rate of return shown above reflects the reduced crediting rate as directed by your plan sponsor, and your plan's crediting rate may be lower than the guaranteed crediting rate once the reduction has been applied.

The Standard's asset based fee pays for the financial recordkeeping, administrative and, if applicable, advisory services. A portion of the assets in your account is used to pay your proportionate share of such fee. Had your plan sponsor elected not to reduce the crediting rate in order to pay a lower asset based fee, the assets in your account allocated to this investment option would have earned a higher rate of return. However, you may have had to pay a higher fee absent such a reduction. Past interest rates are not indicative of future rates. Standard Stable Asset Fund may not be available in all states. Information on Standard Stable Asset Fund may be obtained by contacting your Standard Insurance Company representative.

If your assets are managed through Mainspring Managed, an investment advisory service offered through StanCorp Investment Advisers, Inc., a registered investment adviser affiliate of The Standard, please refer to StanCorp Investment Advisers' Form ADV, disclosure brochure for additional details. StanCorp Investment Advisers creates general asset allocation models for use when providing investment advisory services. The allocation percentages to the asset classes in each model are set and updated, as necessary, based on certain assumptions made about market conditions, the rate of return for each asset class, average internal fees and expenses of an investment option, etc. No specific investment option was considered when setting the allocation percentage of each asset class. Therefore, the allocation percentage for the cash/cash equivalent sleeve of each asset allocation model does not take into account any specific investment option that your plan sponsor may select or whether your plan sponsor instructs the issuer to reduce any crediting rate. Consequently, investment results may vary among investors using the same asset allocation model and the same investment options.

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 cumulative effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of many factors you should consider when making your investment decision. Consideration should also be given to whether investment decisions, combined with your other investments held outside the plan, will help you achieve your financial goals.

If you need additional information about your investment options, you may call a customer service representative at 800.858.5420. You may also find information by logging into Personal Savings Center from [www.standard.com/retirement](http://www.standard.com/retirement).

<sup>1</sup>As noted above, your Administrative fees vary based on the total amount of assets in the Plan. Following are the table(s) of applicable asset-based rates:

**Plan Administration**

Tiered Rate :

From \$ .00 to \$5,000,000.00	0.64%
From \$5,000,000.01 to \$7,500,000.00	0.50%
From \$7,500,000.01 to \$12,000,000.00	0.41%
From \$12,000,000.01 to \$17,000,000.00	0.37%
From \$17,000,000.01 to \$20,000,000.00	0.34%
From \$20,000,000.01 to \$9,999,999,999.99	0.31%

Please visit Personal Savings Center at [www.standard.com/retirement](http://www.standard.com/retirement) for a glossary of investment terms relevant to the investment options under this plan.

This glossary is intended to help you better understand your options.





Plan sponsors and participants should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. The prospectuses for the individual mutual funds and each available investment option in the group annuity contain this and other important information. Prospectuses may be obtained by calling 877.805.1127. Please read the prospectus carefully before investing. Investments are subject to market risk and fluctuate in value.

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800.858.5420  
between 5 a.m. and 5 p.m. Pacific,  
8 a.m. and 8 p.m. Eastern

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