



# Investing Made Easy

Build a Retirement Portfolio In Minutes

Standard Retirement Services, Inc.



## Investing Made Easy

When making your investment selections, it is important to understand that all investments have risk, which is the chance of some type of loss in value. Your job, as an investor, is to take the appropriate amount of risk for your personal circumstances.

A good way to help manage risk is to diversify your investment mix by spreading your investment dollars across different types of investments.<sup>1</sup> Because every investor is different, The Standard provides you with three ways to make your investment selections:

### Do It Yourself

Create your own mix of investments by skipping directly to the investing form in your enrollment booklet or go online to make your investment choices.

### Get Some Assistance

If you would like some investment guidance, but then want to create your own investment mix, complete the Investor Profile Quiz on the next page, using the models found on page 3 to determine your risk tolerance.

### Choose a Ready-Made Fund Mix

To simplify the investment selection process, The Standard has designed pre-mixed portfolios that provide you with a diversification strategy using multiple investment categories and fund managers.<sup>2</sup> Simply follow the three steps below and choose one of the portfolios The Standard has designed.

### Three Simple Steps to Building Your Profile

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- 1** Complete the investor profile quiz.
- 2** Based on your score from the quiz, identify the corresponding guided portfolio.
- 3** Choose one of the ready-made guided portfolios or create your own investment mix on the investing form.

<sup>1</sup> Diversification does not ensure against loss.

<sup>2</sup> Your plan may be funded within a trust or a group annuity contract. Both 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.

# Step One: Investor Profile Quiz

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 and/or tax advisor for personalized advice.

When do you expect to tap into your retirement account?	Points
a. Less than 5 years	0
b. Between 5 and 10 years	20
c. Between 10 and 15 years	30
d. More than 15 years	40
<b>Score:</b> _____	

What do you expect to happen to your pay (salary) in the next five years?	Points
a. I expect my pay to increase much faster than inflation (due to promotions, new job, etc.).	12
b. I expect my pay to increase slightly faster than inflation.	10
c. I expect my pay to just keep up with inflation.	5
d. I expect my pay to decrease (due to retirement, part-time work, depressed industry, etc.).	0
<b>Score:</b> _____	

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

How willing are you to increase your investment return?	Points
a. I am willing to take <b>a lot</b> of risk with <b>all</b> of my retirement account.	15
b. I am willing to take <b>a lot</b> of risk with <b>some</b> of my retirement account.	12
c. I am willing to take a <b>little</b> risk with <b>all</b> of my retirement account.	8
d. I am willing to take a <b>little</b> risk with <b>some</b> of my retirement account.	4
e. I am <b>unwilling</b> to take on more risk.	0
<b>Score:</b> _____	

If the stock market went down 15 percent, what would you do?	Points
a. <b>Sell</b> all of my stock funds immediately and put the money in something more stable.	0
b. <b>Transfer</b> some of my stock funds into less aggressive investments.	2
c. <b>Do nothing</b> and wait for it to come back.	4
d. <b>Buy more:</b> Increase my stock investments while prices are low.	8
<b>Score:</b> _____	

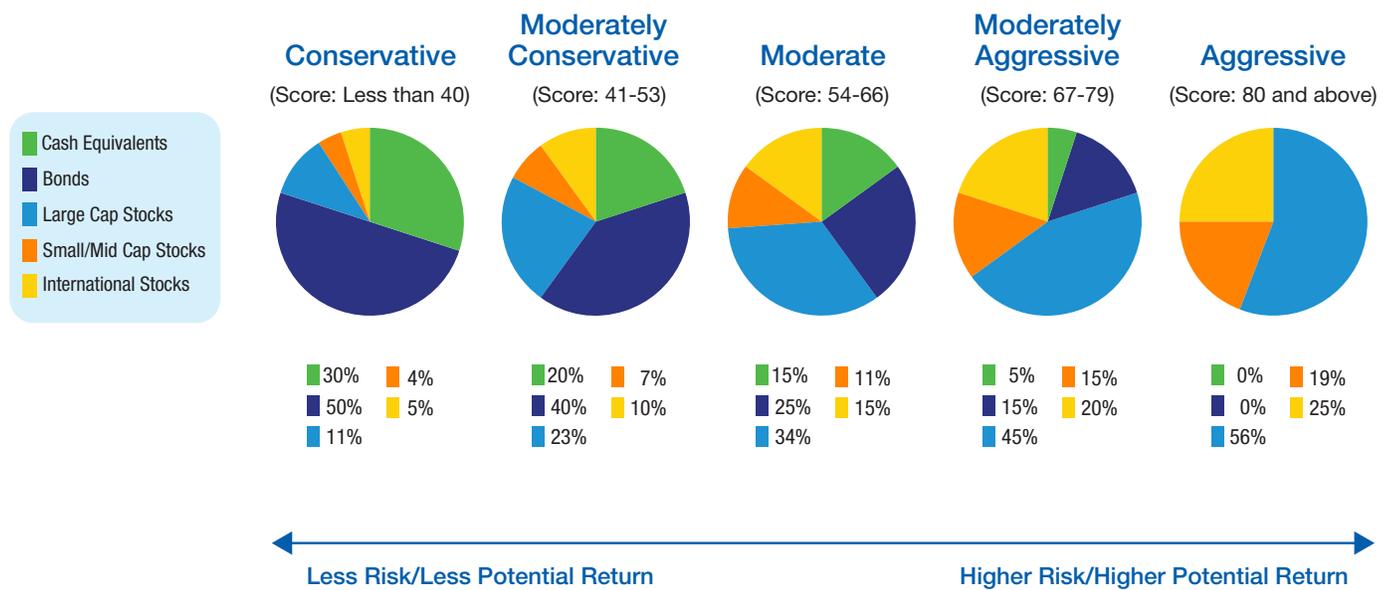
If you received several statements in a row with negative returns and realized that your account had lost 20 percent, what would you do?	Points
a. <b>Sell</b> all of my stock funds immediately and put the money in something more stable.	0
b. <b>Transfer</b> some of my stock funds into less aggressive investments.	3
c. <b>Do nothing</b> and wait for it to come back.	6
d. <b>Buy more:</b> Increase my holdings in stock funds while prices are low.	10
<b>Score:</b> _____	

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

# Step Two: Select A Guided Portfolio

Your asset allocation is an important part of your investing strategy. Circle the pie that matches your profile. If you feel 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. 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.

# Step Three: Turn Guidance Into Action

Once you identify which portfolio is right for you, simply select it on the investing form and return it to your employer. You can also select your portfolio online through Personal Savings Center, which is accessible 24 hours a day at [www.standard.com/retirement](http://www.standard.com/retirement).



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Employers and plan participants should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. For additional information regarding Guided Portfolios or StanCorp Investment Advisers, please refer to the Form ADV or call us at 800.858.5420.

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