



Retirement Planner

Online, Personalized Guidance

If you're worried about having enough for retirement, you're not alone.

The Standard's Retirement Planner on the Personal Savings Center website is an easy way to see if you are on track to meet your goals.

The tool gives a snapshot of how much money you'll have in retirement using a variety of sources, including Social Security. It also looks at other factors, such as how much you're contributing and what income you might want. The planner lets you make changes so you can figure out how to best reach your goals.

It also recommends where to invest and how much to save after you take an investor profile quiz. The planner provides guidance for your personal savings and suggests a pre-mixed portfolio that includes a diversified mix of stocks, bonds and cash equivalents.



Visit standard.com/retirement and log in to access your account.



From My Home, click on **Go to My Account**.



Select **My Resources, Retirement Planner**.



Follow the steps to start planning today.

Visit standard.com/retirement to log into Personal Savings Center today.

The Standard | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

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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. The prospectuses for the individual mutual funds 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.