

# Stay in Tune by Consolidating Your Retirement Accounts



If you've worked for other employers in the past, you may have retirement savings elsewhere. You have a number of options for managing that money, including keeping it where it is. Rolling your other retirement account(s) over to your account at The Standard may offer you some potential benefits.



## Record Your First Hit

Consolidating your accounts can help you better manage your time. With fewer accounts to keep track of, you can have more time to do other things.



## Reach the High Notes

Leaving your money in your former retirement plan may make it vulnerable to decisions made to that plan or its funds. By rolling it over to your account at The Standard, it simplifies managing your account and tracking progress toward your goals.



## Rock the Right Investments

With one account to manage, you'll also know more easily if any investment is performing poorly. If you need to make changes, you'll be able to do so more quickly.



## Jam with Your Portfolio

With ongoing market swings over the long term, the way your investments are divided may no longer be in line with your comfort level. Should you need to rebalance your portfolio, having just one account can make it that much easier.



## Ready to Hit the Stage?

As part of your rollover decision, make sure to compare the fees and services associated with your former employer's retirement plan to your current plan.



For assistance with rolling over your retirement assets to The Standard, call us at 800.858.5420 or visit [www.standard.com/retirement](http://www.standard.com/retirement).

We're here to help you every step of the way.

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.

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. Standard Retirement Services, Inc., provides financial recordkeeping and plan administrative services. 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.