

<COMPANY NAME>
ATTN: <HR CONTACT>
<SPONSOR ADDRESS 1>
<SPONSOR ADDRESS 2>
<SPONSOR CITY>, <SPONSOR STATE> <SPONSOR ZIP>

ALL ABOARD



<PARTICIPANT NAME>
<PARTICIPANT ADDRESS 1>
<PARTICIPANT ADDRESS 2>
<PARTICIPANT CITY>, <PARTICIPANT CITY> <PARTICIPANT ZIP>

Plan Name: <PLAN NAME>
Contract Number: <CONTRACT #>

All aboard! Destination: retirement

With The Standard as your plan provider, you now have access to our award-winning Personal Savings Center, a secure, easy-to-use participant website with the tools and resources to help you along your journey to retirement. Use this site to access and review account information, initiate account transactions and track the progress of your investments 24 hours a day.

To get on board, follow the simple steps below. You will need your Social Security number and a Personal Identification Number (PIN) to register the first time. To securely protect the information transmitted over the Internet, Personal Savings Center uses Secure Socket Layer (SSL) encryption between your computer and The Standard's web server.

Your Personal Identification Number: <PIN>

As part of the registration process, you will need to create a unique login code and password for future visits to the Personal Savings Center.

1. Go to **retirement.standard.com**
2. Select Register Account
3. Complete the fields, including your email address to allow you to quickly resolve future password issues
4. Submit
5. Login and view your account

INFOLINE

Call 800.858.5420 to access and review account information, initiate account transactions and track the progress of your investments 24 hours a day by telephone. The Interactive Voice Response System is available in either English or Spanish. Your PIN should be kept confidential. If this number is lost or stolen, call INFOLINE at 800.858.5420 and follow the steps to either change your existing PIN or order a new PIN. A letter will be mailed to you with your new PIN.

By using either of these systems, you have agreed to the terms of the disclosure statement provided in the Important Notices section of your quarterly statement.

Standard Retirement Services, Inc.

StanCorp Equities, Inc., member FINRA/SIPC, distributes group variable annuity and group annuity contracts issued by Standard Insurance Company and may provide other brokerage services. 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.

