

January 28, 2008

**PARTICIPANT NAME**  
**123 STREET ADDRESS**  
**CITY ST 00000**

**Plan Name: ABC Sample Company, Inc. Salary Deferral 401(k) Profit Sharing Plan**  
**Contract Number: 000000**

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The Standard works in partnership with your employer to administer your plan and is providing you with a PIN so that you may access information about your account and transact business through either of its two secure, interactive services.

**PERSONAL IDENTIFICATION NUMBER (PIN): 0000**

**PERSONAL SAVINGS CENTER**

Use this site to access and review account information, initiate account transactions and track the progress of your investments 24 hours a day. Additionally, the Personal Savings Center provides powerful retirement planning tools to help you determine how much to save and how to invest your savings. To use these planning tools:

1. Go to **<http://retirement.standard.com>**.
2. Select Personal Savings Center.

If you have not yet registered to view your account on the Web, follow the simple steps below. You will need your Social Security number and PIN to register.

1. Go to **<http://retirement.standard.com>**.
2. Select Register Account.
3. Complete the fields and then Submit.
4. 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. Available in either English or Spanish.

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



**TheStandard®**  
Positively different.

**Do you have retirement plan assets elsewhere?**

Combining your other retirement accounts with this one provides the convenience of reviewing your retirement plan assets on a single statement and managing your account through a single Web site or phone system. Visit our Web site at <http://retirement.standard.com> or contact your employer to learn if your plan allows rollovers and to obtain a rollover form.

Your PIN should be kept confidential. If this number is lost or stolen, please 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 PIN.

Standard Retirement Services, Inc.



**TheStandard<sup>®</sup>**  
Positively different.

### **Manage your account online, anytime**

Use the Personal Savings Center at <http://retirement.standard.com> to access and review account information, initiate account transactions and track the progress of your investments. This Web site also provides powerful planning tools, including calculators and investment quizzes, to help you determine how much money to save and how to invest it.

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.