



Moving Toward a Secure Future

A workbook to help you plan for retirement
and select an appropriate investment strategy



TheStandard®
Positively different.

Do some forward thinking



What is your retirement cause?

Is it to relax after years of hard work, or is it to embrace another calling? Is it to pursue your favorite hobby or to travel? It may be all of those things and more. It likely includes spending more time with family and friends. It may entail volunteering or participating in community activities. For most of us, retirement is about having the time to do the things we weren't able to do while meeting the demands of a career and growing family.

Your retirement cause is uniquely your own. Imagine what it means to you. What do you want your future to look like? What will it take to get you there?

With some smart, up-front planning and the motivation to see it through, you can realize your retirement cause. In fact, you can still enjoy life to the fullest while also planning and investing in your future.

Whatever your retirement cause may be, there are steps you can take to get there. Your first step should include Mainspring, The Standard's savings and investing process. Mainspring can help you define your retirement cause and get you moving from Point A (where you are right now) to Point B (where you want to be at retirement).

The Standard is here to help you prepare for the years ahead by providing the saving and investing tools you need to move forward.

Live for today.

Move toward tomorrow.

The realities of retirement

Here's some good news: Americans are living longer than ever. Advances in technology, nutrition and health care not only increase life span, they often improve its quality. When a knee goes bad, you often can literally replace it — and return to the golf course in a few months.

In fact, the average woman at age 65 is projected to live about 19 more years, while the average 65-year-old man may live another 16 years.¹ So if one of your goals is to retire early, you may want to prepare for 25 or more years of retirement living.

Whatever your retirement plans, a longer life span means the risk of outliving your retirement income, which may mean having to save more for retirement.



Retirement income sources

The table on the next page shows the age at which you can retire with full *unreduced* Social Security benefits. If you currently earn about \$40,000 a year, full *unreduced* Social Security benefits could be expected to replace approximately 40 percent of your salary.²

Social Security benefits are indexed to inflation, so the dollar amount typically increases each year even though the percentage replaced should not change. However, this government program has been the focus of many proposals for change, so it may be wise to use conservative numbers for planning purposes.

Once a common source of retirement income, pensions are becoming increasingly rare. If you are fortunate enough to receive a pension benefit, keep in mind that it may not increase with inflation.

Inflation could hold you back

Remember when a gallon of gas cost less than \$1 and a new car could be bought for less than \$10,000? Those days are long gone. Most things cost more today because of *inflation*, the normal increase in the cost of goods and services over time. Inflation has averaged about 4 percent per year for the past 30 years.³ This means the money you invest must earn more than 4 percent each year if it is to grow faster than the inflation rate.

See What Inflation Can Do

Here is what common items could cost in 20 years if the cost of living increases at a rate of 4 percent a year.

	Today	In 20 years
Half gallon of organic milk	\$3.70	\$8.11
Movie ticket	\$7.20	\$15.78
New car	\$20,000	\$43,822
Single-family home	\$295,000	\$646,381

The prices shown are hypothetical and used for illustrative purposes only. Prices in your area may be different.

¹ Social Security Administration.

² SSA: Overview of the Social Security Administration (2007): Medium earnings = \$38,726, representing average earnings over the worker's career wage-indexed to 2006 (most current data available).

³ U.S. Department of Labor, Bureau of Labor Statistics, CPI, 2009.

Evaluating your Social Security benefits



Although you can use the table on page 6 for planning purposes, the Social Security Administration can give you a more accurate figure. In fact, the Social Security Administration now sends an annual personal Social Security Statement detailing the benefits for which you would be eligible under various retirement scenarios. (If you don't receive this statement, contact the Social Security Administration.)

Your full retirement age is the age at which you can receive full *unreduced* Social Security benefits.

The 40/40 guideline

The terms “full retirement age” and “unreduced benefits” may be misleading. Social Security benefits were never intended to provide all of a retiree’s income needs.

If you earn an average wage, which the Social Security Administration currently calculates at a little less than **\$40,000**, Social Security benefits could be expected to replace approximately **40 percent** of your salary — assuming that you continue to work full-time until your full retirement age.

(If you earn *more* than the average wage, the replacement percentage is *lower*; if you earn *less* than the average wage, the replacement percentage is *higher*.)

For more information, visit www.ssa.gov/planners/calculators.

Full Retirement Age¹

Year of birth	Full retirement age
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943–1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67

You can begin receiving *reduced* Social Security benefits as early as age 62.

If your full retirement age is 67, the reduction for starting your benefits early is:¹

Age 62: about **30** percent

Age 63: about **25** percent

Age 64: about **20** percent

Age 65: about **13.3** percent

Age 66: about **6.7** percent

¹ Social Security Administration

Moving toward saving

How your retirement plan can help

Many people delay making financial decisions for as long as possible. After all, it's only natural to postpone decisions that are years away. That's why your employer makes it easy for you to contribute money to your own retirement savings plan.

Saving is automatic and offers tax advantages

Many retirement savings plans take contributions directly out of your paycheck, providing an easy, routine way to put money aside. Because you don't see the money, you aren't tempted to spend it. Even if you've found it hard to save in the past, your retirement plan can help make it easier to move closer to your goals.

Some savings plans have an extra benefit: Your contributions are made before taxes are withheld, reducing your taxable income and your current income taxes. The immediate tax savings will lower the out-of-pocket cost of contributing to the plan.

In your plan, your pre-tax savings have the chance to grow without being reduced by current taxes. This special feature is called *tax-deferred compounding*, and it has the potential to greatly increase your account earnings over time. As you can see in the chart on the next page, by postponing payment of income taxes, your money can grow more quickly than would be possible if you were paying taxes on the growth of your savings each year. (You will, however, have to pay taxes on the money you have accumulated when you withdraw it.)

You're in control

You can take your account balance¹ with you if you leave the employer that sponsors the retirement plan. Move the money into an Individual Retirement Account (IRA) or your next employer's retirement plan to continue tax benefits until you begin withdrawing money for retirement income.

Investing is easy

Your retirement plan lets you control how and where to invest. You also have the flexibility to change your contribution amount and your investment selections if your personal situation changes. Instead of being stuck with limited choices, you have plenty of options through your plan.

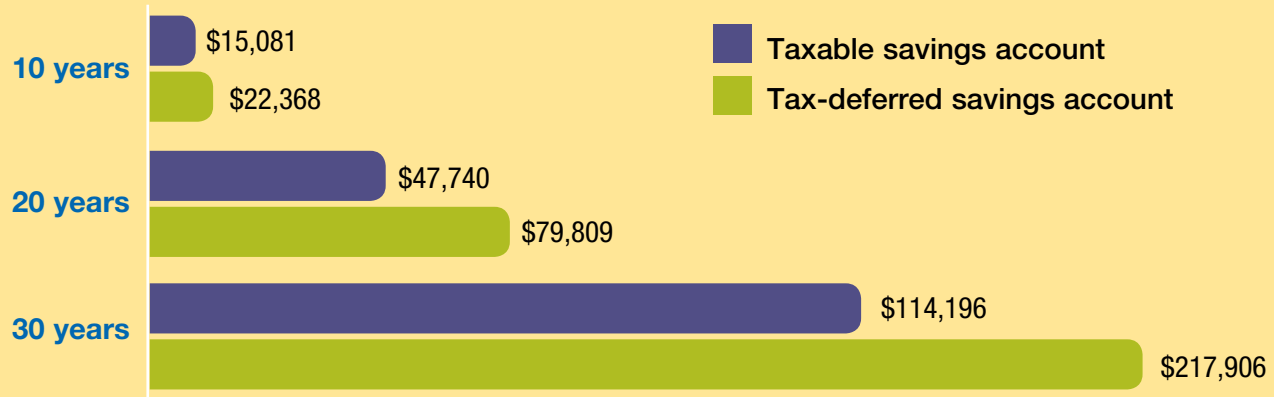


¹ Your account balance includes your contributions plus any vested employer contributions and any earnings, gains or losses.

The power of tax-deferred compounding

The Power of Tax-Deferred Compounding

Use this chart to compare the returns of a tax-deferred account to a regular taxable account.



This chart is hypothetical and for illustrative purposes only and is not intended to be a projection of future values of any product. The investment return and principal value of an investment will fluctuate and an investor's interest, when redeemed, may be worth more or less than the original investment. Past performance is no guarantee of future results. The Standard imposes certain asset-based fees and administrative fees. These charges were not included; if they were, the tax-deferred performance would have been lower. Withdrawals prior to age 59 1/2 may be subject to a 10 percent federal income tax penalty. This illustration assumes a \$25 weekly contribution, a 25 percent federal income tax rate, a gross annual growth rate of 8 percent, and a 3 percent annual wage increase with a corresponding increase in weekly contributions. Note that lower maximum tax rates on capital gains and dividends could make the investment return for the taxable investment more favorable, thereby reducing the difference in performance between the investments shown. Please consider your personal investment horizon and income tax bracket, both current and anticipated, when making an investment decision as these may further affect the results of the comparison. Withdrawals from the tax-deferred account will be subject to federal and possibly state income tax.

Tax Savings Calculator for Pre-tax Contributions¹

If you make pre-tax contributions to your savings plan, the table at right will help you estimate how much money will come out of your paycheck compared to the amount you are actually contributing to your plan account.

The figures are based on the 2009 federal tax rate: single filer, withholding one, no state tax. Your actual dollar amounts may vary.

1. Find your approximate weekly gross pay across the top.
2. Find the percentage you intend to contribute along the left edge.
3. Where the two lines intersect, the top (black) number shows your contribution amount, and the bottom number shows the amount by which your paycheck is actually reduced. The difference represents your tax withholding savings.

¹ Amounts saved in the plan are taxable upon withdrawal.

		Gross weekly salary								
		\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,500
Contribution percentage	4%	12 9	16 13	20 17	24 20	28 24	32 22	36 26	40 30	60 45
	5%	15 12	20 17	25 21	30 26	35 29	40 30	45 32	50 37	75 56
	6%	18 15	24 20	30 26	36 30	42 35	48 35	54 39	60 45	90 68
	7%	21 17	28 24	35 29	42 35	49 42	56 41	63 45	70 52	105 79
	8%	24 20	32 26	40 34	48 41	56 47	64 48	72 52	80 60	120 90
	9%	27 23	36 30	45 38	54 45	63 53	72 54	81 58	90 67	135 101
	10%	30 26	40 34	50 43	60 51	70 60	80 62	90 67	100 75	150 113
	11%	33 27	44 37	55 46	66 56	77 65	88 69	99 74	110 82	165 124
	12%	36 30	48 41	60 51	72 60	84 71	96 75	108 80	120 90	180 135

How much should you save?

Maybe you feel like every dollar you earn is already spoken for and you just can't afford to put anything aside. However, even investing a small amount of your pay can make a big difference at retirement. Use this worksheet to calculate what you may need to keep you on target to meet your goals.

Your monthly retirement goal	Example	You
a. Current monthly pay (before taxes and deductions)	\$4,000	_____
b. Pay increase factor (enter number from table 1)	x 2.09	_____
c. Monthly pay at retirement (multiply line a by line b)	\$8,360	_____
d. Percentage of pay needed at retirement (for example, 70%, 80% or 90%)	x 80%	_____
e. Monthly retirement goal (multiply line c by line d)	\$6,688	_____
Your retirement income sources		
f. Current value of all retirement accounts	\$50,000	_____
g. Monthly income factor (enter number from table 2)	x .0458	_____
h. Monthly income at retirement (multiply line f by line g)	\$2,290	_____
i. Monthly income from Social Security (see table 3)	\$2,866	_____
j. Total expected monthly income at retirement (add lines h and i)	\$5,156	_____
If this number is less than line e, you are short of your goal.		
Amount you need to save		
k. Subtract line j from line e	\$1,570	_____
l. Monthly savings factor (enter number from table 4)	x .139	_____
m. Monthly savings amount needed to meet retirement goal (multiply line k by line l)	\$218	_____

If **line m** is zero or negative, congratulations! You're on your way to being ready for retirement.

If **line m** is positive, don't be discouraged. By joining your plan, you can start moving closer to your savings goal.

Table 1 — Pay Increase Factor

Your Current Age							
25	30	35	40	45	50	55	60
3.26	2.81	2.43	2.09	1.81	1.56	1.34	1.16

Table 2 — Monthly Income from Retirement Account

Annual Investment Return	Your Current Age							
	25	30	35	40	45	50	55	60
3%	.0140	.0121	.0104	.0090	.0078	.0067	.0058	.0050
6%	.0546	.0408	.0305	.0228	.0170	.0127	.0095	.0071
9%	.1669	.1085	.0705	.0458	.0298	.0194	.0126	.0082

Results assume retirement at age 65, 3 percent annual pay increase and 3 percent inflation in retirement. Mortality based on 1994 Group Annuity Reserve Table Projected to 2002 (most recent data available). Expected returns in retirement vary based on pre-retirement returns. For 3 percent pre-retirement returns, post-retirement returns are 3 percent. For 6 percent and 9 percent pre-retirement returns, post-retirement returns are 5 percent.

If you are a plan participant, you can access an interactive, online guided planner. Be sure to have your user ID and password available.

This information is not intended to represent the return of any specific investment. There is no guarantee that these results will be achieved or sustained. Actual results will vary.

Table 3 — Monthly Income from Social Security

Current Annual Pay	Your Current Age							
	25	30	35	40	45	50	55	60
\$20,000	3063	2602	2207	1868	1579	1349	1209	1019
\$30,000	3866	3290	2794	2367	2002	1711	1533	1294
\$40,000	4669	3977	3381	2866	2425	2073	1859	1568
\$50,000	5472	4665	3967	3365	2848	2435	2183	1843
\$60,000	6274	5331	4511	3812	3218	2748	2461	2075
\$70,000	6669	5653	4786	4046	3416	2917	2614	2203
\$80,000	7045	5975	5061	4280	3614	3087	2766	2332
\$90,000	7422	6298	5336	4514	3813	3256	2918	2459
\$100,000	7798	6620	5611	4748	4010	3423	3068	2577

Based on 2009 calculation date and limits, 3 percent annual inflation and 3.5 percent annual wage increase. For an estimate of your Social Security benefits, you can use this table or contact the Social Security Administration at 800.772.1213 or www.ssa.gov for a Personal Earnings and Benefit Estimate Statement.

Table 4 — Monthly Savings Needed to Fund Monthly Retirement Income Shortage

Annual Investment Return	Your Current Age							
	25	30	35	40	45	50	55	60
3%	.151	.200	.271	.376	.546	.843	1.466	3.400
6%	.065	.094	.138	.208	.327	.546	1.025	2.560
9%	.032	.051	.083	.139	.238	.434	.884	2.384

Moving retirement dreams toward reality

When to start

Start now. Consider it a gift to yourself. The sooner you start, the easier it will be.

Starting early gives your money more time to *compound*, which is when the earnings on your savings are reinvested and earn an investment return of their own.

You won't get the benefit of compounding earnings if you never start saving — or if you wait too long to start.

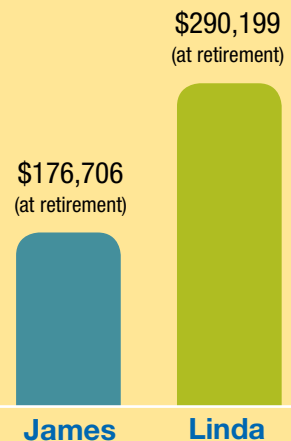
Plus, it is easier to save a little each pay period throughout your career than a lot at the end.

As you get older, it's also easier to be sidetracked by other expenses, such as your child's college tuition.

Saving for retirement isn't about getting rich. It's about having the financial resources to make your retirement dreams a reality. But how do you know how much you'll need and how much you should be saving?

Acting Sooner Can Pay Off

James didn't start saving in his company's retirement plan until he was 45 years old. Contributing \$300 a month to the plan for 20 years, he saved a total of \$72,000. Linda, however, took advantage of her company's retirement plan at age 25. Contributing only \$100 a month for 20 years, she saved a total of \$24,000. Both James and Linda retired at age 65. Because Linda started early, she ended up with far more than James, even though he contributed three times as much per month and more overall. As you can see, it is important to start saving for retirement now.



This chart is hypothetical and for illustrative purposes only. It is not indicative of the performance of any specific investment. The chart assumes an 8 percent rate of return compounded monthly and a tax-deferred account for which taxes will be paid when the money is withdrawn. Investment return and principal values will fluctuate so your investment, when redeemed, may be worth more or less than its original cost. Past performance is no guarantee of future results.

Start now and make saving a lifelong habit.

Step-by-step investing for tomorrow

You've already figured out how much you may need to save for your future and decided how much you'll contribute to your retirement savings plan.

This section will guide you through the investment selection process. The simple steps on the following pages will help you:

- **Learn the basic information you'll need to make investment choices**
- **Evaluate your investor profile by taking a short quiz**
- **Decide how you will invest your savings by using pre-mixed portfolios as a guide**
- **Put your plan in place quickly and easily by using the contact information provided**

Understanding investment categories

When it comes to investing your money, a little understanding can go a long way. The more you know about different types of investments — as well as the risks involved — the more you will be empowered to make better choices. The three most common investment categories are:

- **Cash Equivalents**
- **Bonds**
- **Stocks**

The chart below describes the key features of each investment category.



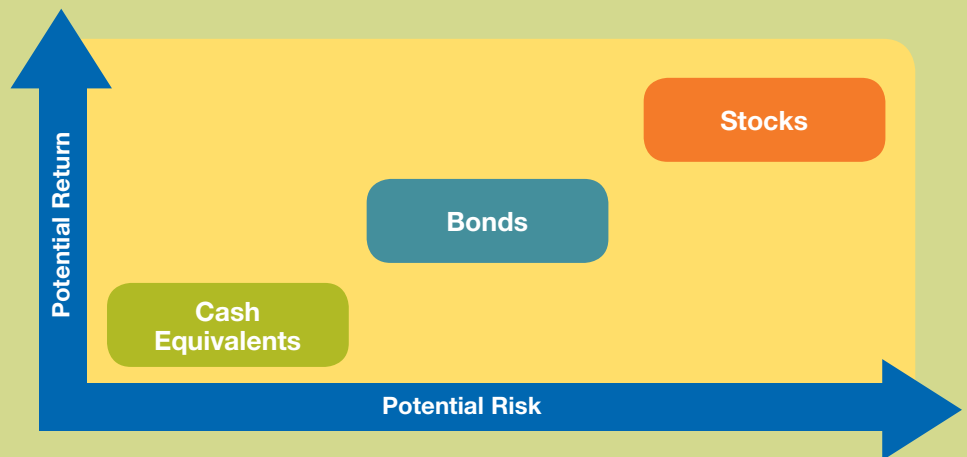
Investment Category	Description	How Investors Make Money	How Investors Lose Money
Cash Equivalents	This category usually includes a money market fund or stable value security. Designed to maintain a principal value that does not fluctuate. ¹	Investors receive interest income and a return of their invested principal.	It is possible to lose money if the issuer defaults or returns only a portion of the amount invested.
Bonds	Companies, the U.S. government and various governmental units issue bonds (sometimes called <i>fixed-income investments</i>) to investors to raise money. When you purchase a bond, you are lending your money to the bond issuer for a certain period. The main reason bond prices move is changing interest rates. As interest rates rise, the prices of bonds fall.	Bonds pay interest to investors. The interest rate is usually fixed. Another way to make money from a bond is to sell it before maturity at a price higher than your purchase price.	If you sell a bond before maturity for less than you paid for it, you will lose money. It is possible to lose all the money invested in a bond if the bond issuer has severe financial problems and can't repay the debt.
Stocks	When you buy shares of stock (sometimes called <i>equities</i>) in a company, you become one of the owners of the company. Companies sell their stock to investors to raise money.	Stock investors can make a profit by selling their shares for more than the price they paid. Some companies also pay stockholders regular dividends from company earnings and profits.	Investors who sell their shares at a lower price than they paid lose some of their invested money. If the company issuing the stock goes bankrupt or greatly decreases in value, a shareholder could lose the entire amount invested.

¹ An investment in money market funds is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.

When you choose your investments, remember that you are investing for the long term.

Understanding risk

Risk — the chance you could lose money — is a simple fact of investing. But riskier investments sometimes have a greater potential for growth. The reason for this is simple: An investor choosing between two investments generally would not choose the riskier of the two unless it offered a chance of earning a higher return. So, to attract investors, riskier investments generally provide more growth potential. The graph below shows where different investments fall on the risk/return scale.



Of the three basic investment categories, stocks offer the highest potential investment returns — and the most risk to principal (the amount invested). Bonds offer moderate potential return and less risk of principal loss than stocks. Cash equivalent investments offer low risk and returns that historically have been at, or slightly above, inflation. Losing money with cash equivalents is very unlikely. However, your returns may not be high enough to stay ahead of inflation. In effect, the returns you earn may be just enough to maintain your purchasing power as prices rise.

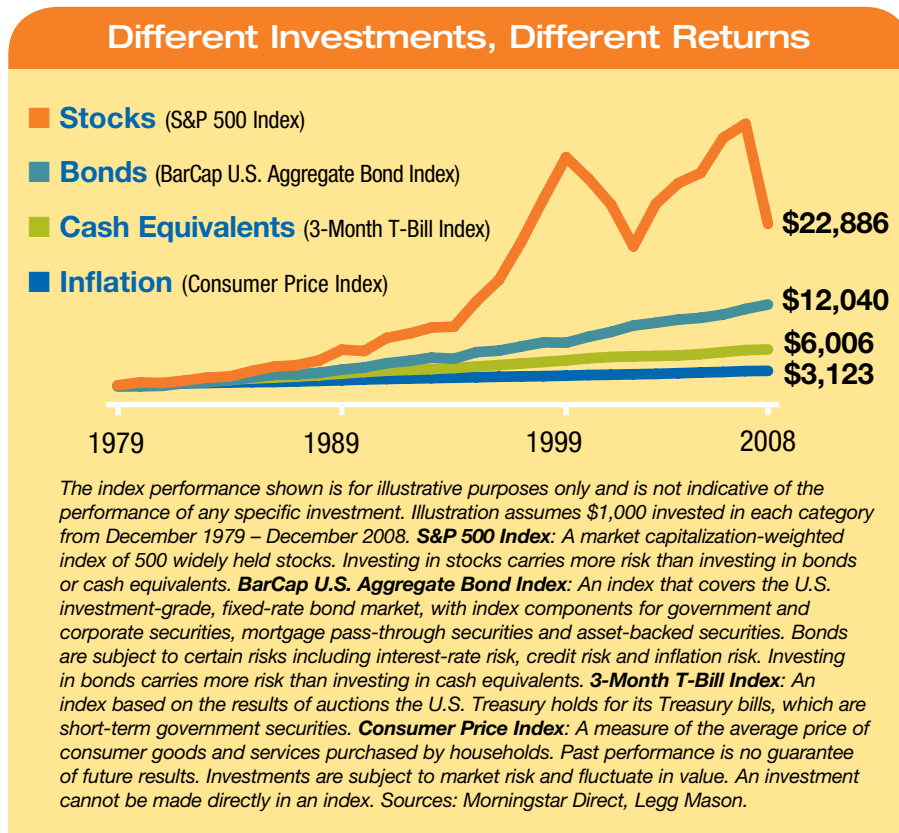
Diversification helps you manage risk

Diversification is the process of spreading your money among different investments. Most mutual funds are automatically diversified. Let's say you invest your money in a stock fund. That fund may hold stock in many individual companies. Even if a few of those companies do poorly, those losses may be offset by the stocks that perform better than expected. But be aware that diversification does not guarantee a profit or protect against a loss in a declining market.

How time affects risk

Time smoothes out risk

Stocks have historically been much riskier than investments like bonds or cash equivalents, but they also have outperformed other types of investments over time.



Time is on your side

If you have many years until retirement — 15 years or more — you can afford to take some risks in hopes of a bigger payoff. This opens up a world of investment options to you.

If you have an intermediate length of time until retirement — five to 15 years — time can do some of the work for you. You have enough time to take on some risk in search of higher-than-average returns. However, it is important to also recognize that safely earning consistent returns is a key part of your plan.

If you are just a few years from retirement — five years or less — a year or two of poor returns may mean you'll have less money at retirement. This reality could narrow your range of investment options.

Asset allocation could help performance

Asset allocation is an investment strategy for decreasing risk. By spreading your money across asset classes, you balance risk because different investments tend to do better in different market conditions — stocks may take off while bonds suffer, and vice versa. Asset allocation has been shown to account for more than 90 percent of investment performance.¹ Creating an asset allocation strategy can be done easily. Get started by taking the quiz on the next page.

¹ "Does Asset Allocation Policy Explain 40, 90, or 100 Percent of Performance?" by Roger G. Ibbotson and Paul D. Kaplan, *Financial Analysts Journal*, vol. 56, no. 1 (January/February 2000): 26-33.

Take the 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 or tax advisor for personalized advice.

Investor Profile Quiz

1. When do you expect to tap into your retirement account?

- | | Points |
|------------------------------|--------|
| a. Less than five years | 0 |
| b. Between five and 10 years | 20 |
| c. Between 10 and 15 years | 30 |
| d. More than 15 years | 40 |

Score: _____

2. 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 |

Score: _____

3. 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 |

Score: _____

4. How much risk are you willing to take in order to potentially increase your investment return?

- | | Points |
|---|--------|
| a. I am willing to take a lot of risk with all of my retirement account. | 15 |
| b. I am willing to take a lot of risk with some of my retirement account. | 12 |
| c. I am willing to take a little risk with all of my retirement account. | 8 |
| d. I am willing to take a little risk with some of my retirement account. | 4 |
| e. I am unwilling to take on more risk. | 0 |

Score: _____

5. If the stock market went down 15 percent, what would you do?

- | | Points |
|--|--------|
| a. Sell all of my stock funds immediately and put the money in something more stable. | 0 |
| b. Transfer some of my stock funds into less aggressive investments. | 2 |
| c. Do nothing and wait for it to come back. | 4 |
| d. Buy more: Increase my stock investments while prices are low. | 8 |

Score: _____

6. If you received several statements in a row with negative returns and realized that your account had lost 20 percent, what would you do?

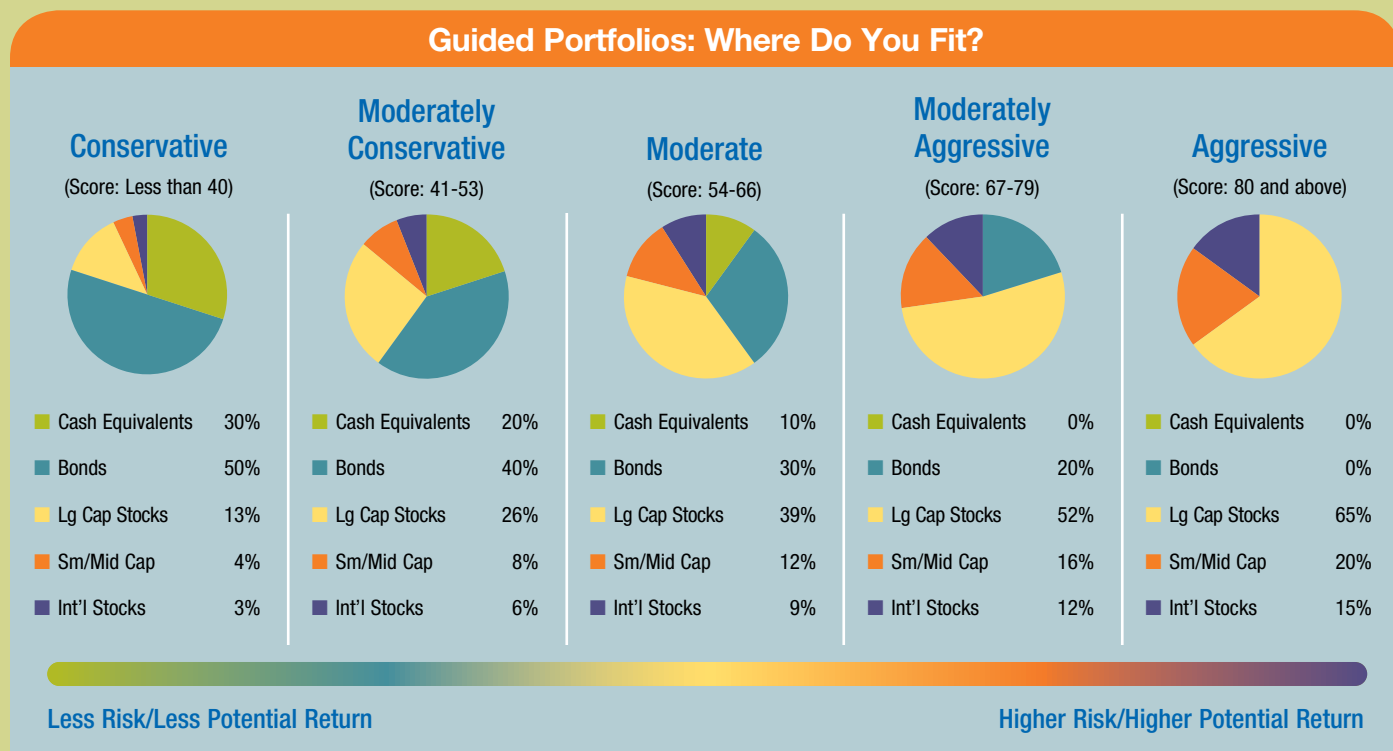
- | | Points |
|--|--------|
| a. Sell all of my stock funds immediately and put the money in something more stable. | 0 |
| b. Transfer some of my stock funds into less aggressive investments. | 3 |
| c. Do nothing and wait for it to come back. | 6 |
| d. Buy more: Increase my holdings in stock funds while prices are low. | 10 |

Score: _____

Enter your total score: _____

Select a guided portfolio

Your asset allocation is an important part of your investing strategy. The following pre-mixed portfolios show how you may want to diversify your investments. Circle the portfolio that matches your profile based on your score on the Investor Profile Quiz. If you need more information, you may wish to contact a personal financial advisor.



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.

Your plan may be funded by a mutual fund 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.

Stay on track



Often people actively set their retirement plan in motion and then forget about it, believing it will somehow take care of itself. However, ongoing monitoring is essential to maintain momentum.

A brief quarterly checkup and an annual review will keep your plan running smoothly.

Quarterly checkup

Rebalance your investments

Because some investments will grow faster than others, your asset allocation may at some point no longer correspond to the mix you selected. To maintain your asset allocation, rebalance your investments.

You can do this in three ways:

- 1. Transfer funds from one investment option to another.**
- 2. Change your investment directives** (how your future contributions are invested). This method will slowly realign your investment mix.
- 3. Use the Automatic Rebalancer.** If this service is permitted by your plan and you choose to use it, the assets in your account will automatically be adjusted quarterly, semiannually or annually to realign your asset allocation with your current investment directives.

Annual review

Saving and investing for retirement is an ongoing process. Over time, your personal strategies may need adjusting. Review your retirement planning goals and strategies once a year, or more often if there are significant changes in your personal or family circumstances. For example, has your marital status or number of dependents changed? Has there been a change in your finances? Has your target retirement date changed?

Is your asset allocation still appropriate for your retirement goals, comfort with risk and time you have remaining until retirement? Are your savings on track?

Use this booklet to reassess your current situation and future plans, recalculate how much you should be saving, and reevaluate your investment mix.

Based on your results, you may want to do one or more of the following:

- 1.** Increase the amount you are contributing to your plan.
- 2.** Transfer funds to investment options that are more appropriate.
- 3.** Change your investment directives (how future contributions are invested).

Where to find your account information

Your asset allocation and other important account information can be found on your quarterly statement or online by logging in to your retirement account.





TheStandard®
Positively different.

Standard Retirement Services, Inc.
1100 SW Sixth Avenue
Portland OR 97204-1093
800.858.5420

www.standard.com
retirement.standard.com

RP-10405-GP (2/09)

Plan sponsors and 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 and The Standard Group Variable Annuity Contract and each underlying investment option in both the group variable annuity and 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.

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