

How Automatic Rebalancer Works

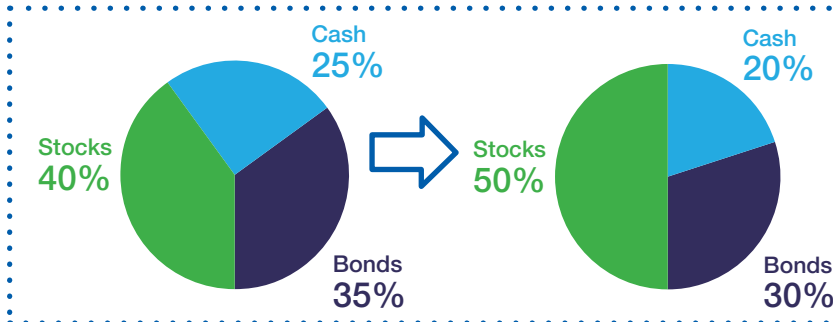


Changing financial conditions can have an effect on your investment choices, causing them to drift away from your original goals and degree of comfort with risk. To help prevent that, you can sign up for the Automatic Rebalancer feature on Personal Savings Center at www.standard.com/retirement.

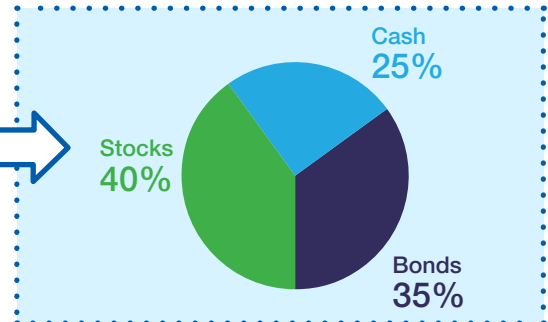
The Automatic Rebalancer can periodically transfer your account assets to keep them in line with your investment strategy. No matter what the markets are doing, these adjustments can keep your investments consistent with your goals.

Here is an example that shows an upswing in the stock market increasing the percentage of stocks from 40 to 50 percent. This change could potentially create more risk. By using the The Automatic Rebalancer, the investments would then be rebalanced back to the original risk comfort level.

Before Automatic Rebalancer



After Automatic Rebalancer



This example is hypothetical and for illustrative purposes only and is not indicative of the performance of any specific investment.

You can choose how frequently you'd like to rebalance your assets: Quarterly, semiannually or annually. And you can turn the feature off at any time.

How to Turn on Automatic Rebalancer

1. Visit www.standard.com/retirement and log in to your account.
2. Select My Investments from the menu, then Set Automatic Rebalancer.
3. Choose how frequently you'd like to rebalance your assets, then click Apply.

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.

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