

Retirement Plans

TheStandard®

# The Power of Choice

Look to The Standard for Flexible,  
Customized Solutions

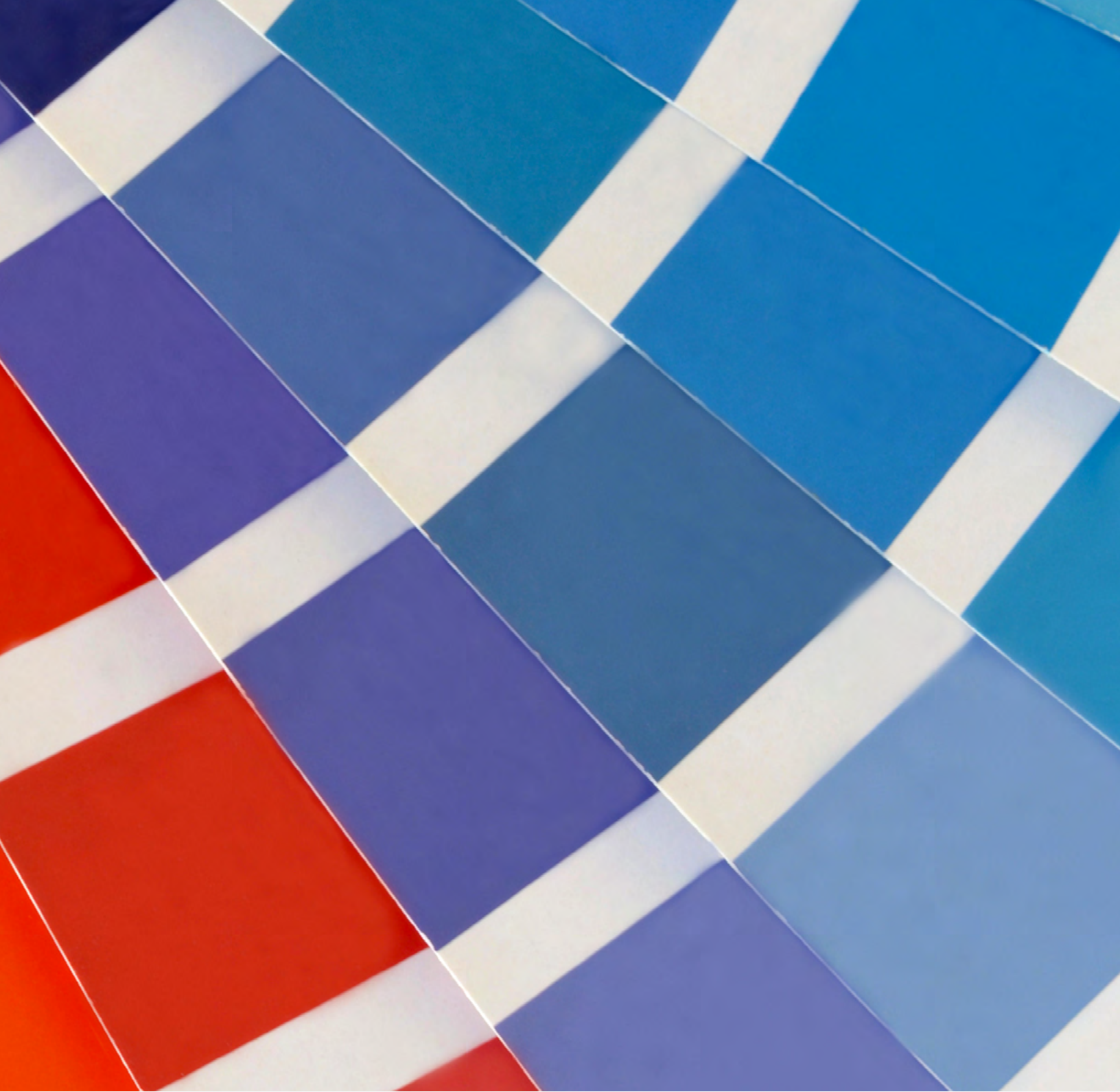




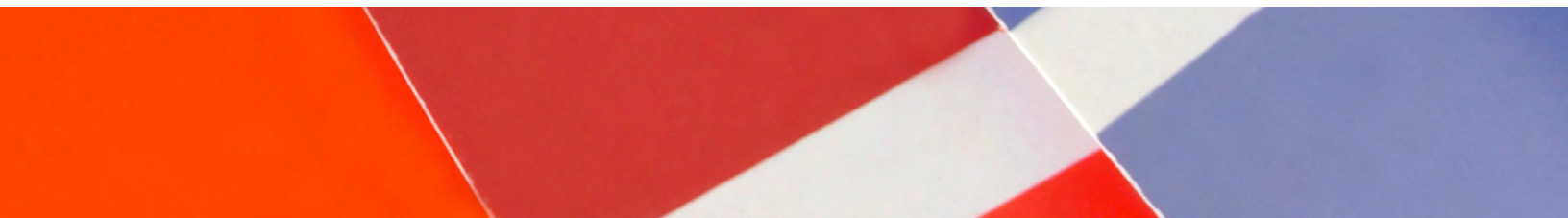
## Take your pick.

We respect the relationships you've built with your clients. That's why our retirement plan services are designed to support your expertise in the ways you think best.





Choose from among our comprehensive offerings and decide how visible you'd like us to be with your clients and their employees.



## Your Choice

Whether you ask us to provide recordkeeping only or full administrative service, The Standard will support you, your client and, when applicable, the plan's TPA.

## Administration

The Standard will work with you to ensure employers have comprehensive administrative support for their plan. When a TPA is also serving your client and providing some of the services below, we will deliver whatever support is needed to give the client a seamless experience.

### Compliance Testing, Form 5500 Preparation and Signing

We can perform annual tests that measure compliance with Internal Revenue Code limits on behalf of the plan. We also prepare and sign the Form 5500 as an authorized service provider. If requested, The Standard will automatically file for an extension on the plan sponsor's behalf.

### Plan Setup and Implementation

Our dedicated team is familiar with the intricacies of moving plans from other providers and able to help you and your client avoid potential complications. We will keep you and the employer informed of our progress throughout the process. Depending on your desired role, setup may include introducing the client to the service team's structure, recommending funds and completing implementation paperwork.

### Required Notices and Enrollment Alerts

We can manage the distribution of certain notices including those required for blackout events, safe harbor, annual disclosure of plan fees, summary annual reports and summary plan descriptions.

Employees who will soon meet the plan's eligibility requirements receive an enrollment alert. The announcement explains the benefits of participating in the plan and provides instructions for enrolling and creating an account.

### Loans and Distributions

We can also reduce the administrative burden of reviewing loan and distribution requests. As the Manager of the Approval Process, we can receive, review and then approve or deny such requests without requiring the day-to-day involvement of employers. We can also manage the distribution process directly with participants. When partnering with a TPA, we can set them up to conduct a secondary review of these transactions.

### Participant Data Management

With our proprietary online Participant Data Management tool, employee data is regularly captured on all employees — even those not yet participating or eligible to participate in the plan. The quality of the data and contributions is controlled with more than 80 validations. This streamlines the client's payroll, annual reporting, year-end compliance testing and eligibility management.





## ERISA 3(16) Delegated Administrative Fiduciary

We can serve as an ERISA 3(16) delegated administrative fiduciary for certain key aspects of plan administration, including managing the approval process for loans and distributions, eligibility notification, compliance testing, managing hardship withdrawals, approving qualified domestic relations orders and distributing required notices to participants. We can also partner with some TPA firms to offer this service to mutual clients.<sup>1</sup>

<sup>1</sup>The TPA would maintain responsibility for compliance testing.

## Your Choice

You decide how participants will be supported. We can provide enrollment and ongoing educational resources that complement your offering.

## Participant Services

The Standard can work with you to provide employees with comprehensive and meaningful enrollment and education programs.

### Measurement

- Our RetireReady Tracker provides initial and ongoing review of plan- and participant-level financial health.
- Online retirement readiness tools help employees identify how close they are to replacing income in retirement and what it takes to get there.

### Enrollment

- Customizable enrollment materials and meetings motivate and engage employees.
- Simple postcard allows participants to enroll just by adding their name and contribution rate.
- Online enrollment module is mobile-responsive, does not require a login and helps employees sign up with a few clicks.
- Mobile-responsive participant website offers quick and easy ways to enroll, make transactions and access educational tools.



## Engagement

- Annual plan review shows how employees are using the plan and informs plan design decisions.
- Automated programs help employees get into the plan and keep them on the right track.
- Simple postcard allows employees to quickly increase their contribution.
- Online retirement readiness tool offers a two-click way for participants to increase contributions.
- Multimedia education campaigns, including presentations, workbooks and videos are at your fingertips at [www.standard.com/retirementfit](http://www.standard.com/retirementfit).
- Experienced contact center representatives provide ongoing support.

On average, Mainspring participants have higher contribution and participation rates.

## Advice and Guidance

As a complement to the support provided by you, participants in our optional Mainspring service receive a customized savings and investment plan with ongoing support and oversight from a dedicated team. While some managed services focus on asset allocation, we consider investments, contribution rates and outside savings. To keep you involved, participants can grant you access to their account information.

On average, Mainspring participants have higher contribution rates than the industry average and higher participation rates than non-Mainspring participants.<sup>2</sup>

<sup>2</sup> Source: As of year-end 2017. 8.74% average contribution rate for participants in plans that offer Mainspring, versus 7.1% average industry contribution rate (PSCA 61st Annual Survey of 401(k) and Profit Sharing Plans). Participation rate in our DC full service 403(b) and 401(k) plans overall is 69% for Mainspring plans and 54% for non-Mainspring plans. Results for individual plans and participants will vary and past performance is no guarantee of future results.

## Your Choice

When you wish to keep the lead on investment advisory services, we'll provide the behind-the-scenes support you want.

## Investments

Optional investment advisory services enable you to focus on your priorities.

### Open Architecture and Group Annuity Platforms

You choose the appropriate investment platform for your clients' plans. Our open architecture and group annuity platforms both offer non-proprietary mutual funds.

### Optional ERISA 3(21) Investment Advisory and 3(38) Investment Management Fiduciary Services

StanCorp Investment Advisers, Inc., can take fiduciary responsibility for monitoring participants' investments under ERISA section 3(21). In addition, under ERISA section 3(38), StanCorp Investment Advisers will remove and replace any investment options in the plan that fail to meet the selection process.

### Institutional-Quality Investment Screening Process

StanCorp Investment Advisers follows a strict quantitative and qualitative process to evaluate investment options. The research team makes recommendations to the investment advisory committee for inclusion in The Standard's select fund list.





## Fund Impartiality

The Standard does not offer any proprietary bond or equity mutual funds and we pass back 100 percent of mutual fund revenue sharing to plan participants, ensuring we remain objective through the fund selection and monitoring process. We do offer a proprietary Stable Asset Fund<sup>3</sup> that your clients may choose for their lineup.

We do not require any proprietary mutual funds and pass back 100 percent of mutual fund revenue sharing to plan participants.

## Investment Policy Statement

You can request that StanCorp Investment Advisers provide a sample Investment Policy Statement to serve as the outline for developing a policy appropriate for the plan. When serving as the plan's ERISA 3(21) investment advisory and 3(38) investment management fiduciary, StanCorp Investment Advisers will provide a model Investment Policy Statement.

## Quarterly Monitoring Report

Tailored to each plan, this report reviews investments for compliance with the Investment Policy Statement and captures information about the plan's investment options, market overviews, asset allocation and asset class representation. It also includes a detailed fact sheet, performance and corresponding benchmark information for each fund in the plan. The report can be customized with your logo.

## Customizable Portfolios

For Registered Investment Advisers who want to offer customized asset allocation strategies to clients, we provide Profile Portfolios. You can design, name and manage custom portfolios, including target date funds for use as a QDIA. We will provide the behind-the-scenes support, seamlessly integrating the portfolios you create into the everyday operations of the plan.

<sup>3</sup> Standard Stable Asset Fund is a group annuity product issued by Standard Insurance Company, Portland, Oregon. Amounts contributed to the contract are deposited in the Standard Insurance Company general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of Standard Insurance Company and are not insured by the FDIC or any other federal governmental agency. This product is neither a mutual fund nor bank product. Past interest rates are not indicative of future rates. The Stable Asset Fund may not be available in all states.

## Your Choice:

You decide how visible you want our professionals to be with your clients.

## Plan Consulting

Your team of professionals at The Standard will provide you and your clients a wide range of consulting services and support. From the transition of plans from a prior provider to daily operations, we provide insights and information about plan design, plan documents and amendments, as well as administrative processes, compliance and testing and regulatory developments. When a TPA is taking the lead on some of these aspects, we'll partner closely with them to ensure coverage and support.

### Relationship Managers

Our local relationship managers can either work directly with your clients or support you in doing so. Either way, they are responsible for understanding the plan's goals and objectives and ensuring The Standard delivers the right resources and services at the right time.

Their support of you and your clients includes ongoing review of the plan's operations, regular communications highlighting issues of importance to the plan and periodic evaluations of the plan's success in meeting goals. They will also offer recommendations for enhancements or changes to the plan and its operations.

### Retirement Plan Consultants

Our local retirement plan consultants are able to assist you and your clients with plan design issues, plan conversion and more. They can work with The Standard's extensive support teams to answer questions and offer solutions for ERISA and tax issues, fund comparison and mapping, employee education campaigns and more.

### Account Managers

The account manager is the day-to-day single point of contact for administration issues and the keeper of plan records. Account managers work with employers to reduce administrative burdens and to ensure the plan is complying with annual testing and compliance requirements.







## About The Standard

For more than 80 years, companies have trusted The Standard to help their employees create a secure financial future for retirement. Clients include a wide range of corporations, governmental agencies and nonprofit organizations. They count on us for local service, investment experience, financial strength and integrity.

At every level, we're easy to talk to and easy to reach – from our local retirement plan consultants to our relationship managers and service professionals.

Call us at 844.239.3561 to learn more.

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.

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