Investment Advisory Services

A Rigorous, Strict and Consistent Due Diligence Process for Managing Plan Investments

As a retirement plan sponsor, an employer performs certain fiduciary functions as defined by ERISA, including selecting and managing the plan's investment options. One way to meet this fiduciary responsibility is to appoint an investment advisor who meets ERISA's definition of a “prudent expert” to select investment options.

StanCorp Investment Advisers, Inc., a subsidiary of StanCorp Financial Group, Inc., is a registered investment advisor that can assist with:

• creating an Investment Policy Statement
• fund screening, recommendation and ongoing monitoring
• discretionary fund selection and/or replacement
• providing a customized Quarterly Monitoring Report

StanCorp Investment Advisers makes it simple to document the selection of investment options and provides a framework and process to defend those decisions, helping employers to:

• Meet plan responsibilities. With support from StanCorp Investment Advisers, employees will have access to investment options with adequate opportunities to diversify and manage their risk.
• Enjoy protection. StanCorp Investment Advisers accepts fiduciary responsibility for the advisory services it provides, relieving the plan fiduciary or trustee of responsibility for investment advice given by our representatives. Our service agreements are unique in the market due to the strength of their industry-leading “hold-harmless” clause.

The Standard can help reduce fiduciary risks for employers.

Contact a sales and service representative 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. 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.

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www.standard.com

Investment Advisory Services
RP 16549 (10/16)
An Experienced Team

The research team at StanCorp Investment Advisers follows a strict quantitative and qualitative process to evaluate the universe of mutual funds before recommending a list of those that are suitable as investment options for retirement plans and their participants. Quality funds rise to the top as we apply our rigorous selection methodology.

Investment advisory services are a team effort. Our advisory professionals work closely with advisors, using their combined experience, knowledge, integrity, and broad-based retirement plan knowledge on behalf of a plan, providing the best options for employees. Upon appointment, StanCorp Investment Advisers can provide the following plan services:

**Fund Recommendations And Monitoring**

- Create Investment Policy Statement
- Recommend funds to be used by the plan
- Monitor funds for continued compliance with Investment Policy Statement
- Report fund monitoring to sponsor
- Perform 3(21) fiduciary role

**Fund Selection and Replacement**

- Select funds to be used by the plan
- Determine when it is necessary to replace a fund used by the plan
- Select replacement fund(s) for the plan
- Perform 3(38) fiduciary role

Each quarter, employers will receive a customized report that monitors investment options in the plan and substantiates that the plan offers diverse investment options.

The report contains:

- Commentary on the market
- Returns of indices and category averages
- An examination of performance relative to peers, by asset class
- List of funds that are failing the primary monitoring criteria
- Identification of funds that may be placed on the watch list

* StanCorp Investment Advisers will not be a fiduciary for a self-directed brokerage account, if offered.