

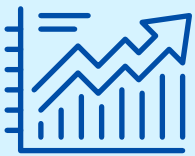


Move the needle on retirement readiness



Mainspring Managed is Flexible and Personalized

With Mainspring Managed, employees receive a customized plan for saving and investing, along with ongoing review, recommendations and support from a dedicated support group. Our holistic approach focuses on both investment strategy and savings rate. Employers may select Mainspring Managed as a separate service or use it as the plan's Qualified Default Investment Alternative.



46%

higher
adoption rate
than industry average¹



9%

contribution
rate²



68%

participation
rate³



3x

growth in
contribution rates
than non-Mainspring plans⁴



Contact us at **844.239.3561** to learn more.

The Standard, 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://www.standard.com)

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All data is the latest available as of December 2023. Results will vary and past performance is no guarantee of future results.

1. 60.0% of employees chose to use Mainspring Managed (2023 Contribution Rate Study), compared to 14.1% industry average of those opting for advice services. (PSCA 66th Annual Survey).
2. 9.32% average contribution rate for participants in plans that offer Mainspring Managed (2023 Contribution Rate Study). 7.2% average industry contribution rate (PSCA 66th Annual Survey).
3. Participation rate in our DC full service 403(b) and 401(k) plans overall is 68.0% for Mainspring Managed plans and 52.4% for non-Mainspring Managed plans (2023 Contribution Rate Study).
4. Mainspring Managed plans growth in contribution rates from 2020 to 2023 was 36.8% compared to 13.0% for employees in non-Mainspring Managed plans (2023 Contribution Rate Study).

Nothing contained in this material is intended to constitute legal, tax, securities or investment advice, nor an opinion regarding the appropriateness of any investment, nor a solicitation of any type. This document was not created with any particular plan in mind. The Standard does not offer tax or legal advice. Employers and plan participants should contact their own legal, financial or tax advisors for advice based on their own unique circumstances. Mainspring Managed and investment advice are provided only pursuant to an advisory agreement signed by an advisory agreement with StanCorp Investment Advisers. Please review the investment advisory and the administrative services agreements carefully for a full description of the services, conditions, limitations and commitments.

Mainspring Managed is a comprehensive, goals-based retirement planning managed account service available for plans that choose to offer the service to their participants. It delivers customized risk- and age-based investment allocations for plan participants who do not wish to manage their assets in the retirement plan themselves. Allocations are monitored on an ongoing basis and recommendations for additional savings are made if needed to help reach the participant's stated retirement income goal. Diversification does not ensure a profit or protect against a loss in a declining market, and StanCorp Investment Advisers does not guarantee that its investment strategies will achieve the intended investment objectives or goals, or are without risks. Mainspring Managed is not appropriate for all plans or plan participants and is dependent on the needs of the plan and plan participants, which may be determined with the assistance of a third-party advisor. Due to ERISA and other regulatory restrictions, The Standard does not act as a fiduciary or recommend Mainspring Managed as an investment option to Plan sponsors or participants. To the extent there is a fee for participating in Mainspring Managed, such fee reduces plan participants' investment returns so it may be more economical for participants to self-direct their own retirement assets. However, they would then not benefit from professional asset management services. Issuers of investment options may charge their own fees and expenses, which will also reduce a participant's investment returns, and they are applicable to all investors regardless of whether or not they participate in Mainspring Managed. Please review the investment option's offering document, including the prospectus or contract, for detail.

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