

Just One StepSM

One change. One percent.
One step closer to retirement.

Ready to lace up and make your move?

Here's some momentum to help you start saving:

1. Check the default contribution box or choose your own contribution
2. Sign this form
3. Return the signed form to your [Benefits Department]

Simply sign up for your retirement plan. Your contributions to the plan will start immediately and be automatically invested in your plan's default fund.

You'll receive a confirmation letter once your first contribution is received from The Standard.

You can manage your account or invest in options other than the default fund by visiting Personal Savings Center at www.standard.com/retirement or by calling a customer service representative at 800.858.5420.

See other side to select your contribution and sign up



Saving for retirement isn't a race. It's a journey that you can start today.

[HR Benefits]

[Location]

Sign me up! From each paycheck, I elect a contribution of:

[XX] percent

_____ percent

I understand that my contributions will be invested in the plan's default fund. Once I enroll, I can change my investments (any time) or my contribution rate (as my plan allows) by visiting www.standard.com/retirement.

Print Name _____

Signature _____ Date _____

It's important for you to understand your retirement plan. You've received the required Summary Plan Description (benefit booklet) for review. Remember to complete a Beneficiary Designation Form. You can obtain this form from the website above or from your [Benefits Department].

www.standard.com/retirement