

Make Waves

A small increase to your retirement plan contribution can make a big difference over time. Make one change today and move closer to your savings goal.

3%	1%
\$100/month	\$33/month

\$122,709

\$40,899

\$17,410

\$5,803

10 Years

30 Years

This example is hypothetical and for illustrative purposes only and is not indicative of the performance of any specific investment. Investments are subject to market risk and fluctuate in value. All contribution amounts are based on a \$40,000 annual salary and assume a 7 percent rate of return compounded monthly.



See other side
to sign up

Return to:
Benefits Department



I want to increase my contribution per paycheck by:

Pre-tax contribution

- 1 percent
- 2 percent
- 3 percent
- _____ percent*
- _____ dollars*

and/or

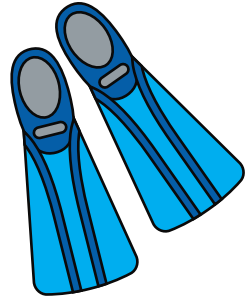
Roth after-tax contribution

- 1 percent
- 2 percent
- 3 percent
- _____ percent*
- _____ dollars*

*Whole percentage or dollar amounts only

Date

Print Name



Signature

I understand that my contributions will be invested in the plan's default fund unless I have directed otherwise. Once I enroll, I can change my investments any time or my contribution rate (as my plan allows) by visiting www.standard.com/retirement. *It is important that you understand your retirement plan benefits. A required Summary Plan Description has been provided to you. Pre-tax contributions will come out of your paycheck before income taxes are applied, which may help reduce your current tax bill. Growth in your account is tax-deferred, meaning it is not taxed until you withdraw it in retirement. If you choose to make Roth contributions, they will come out of your paycheck after taxes and will not be taxed again.*