

Hanging on When the Market Swings

How Mainspring Managed Can Help



Your employer has chosen to offer the Mainspring Managed service to help you manage the assets in your retirement plan account. By signing up, you receive the support of a dedicated team of professionals who can help guide you through the service.



You've heard the term, "stay the course," and during market swings, this becomes especially important. Reacting emotionally to market volatility can result in unpredictable and undesired outcomes.



With Mainspring Managed, you can rest assured that your account is being managed for you with that longer view in mind – the service takes into account your personal situation and long-term retirement goals. It doesn't react to what might be happening today or tomorrow.

If you have any questions or would like to learn more, please call the Advisory Service Center for Mainspring Managed at 800.858.5420.

The Standard | www.standard.com

Mainspring 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 The Standard does not guarantee that its investment strategies will achieve the intended investment objectives or goals, or are without risks. Mainspring 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 as an investment option to Plan sponsors or participants. To the extent there is a fee for participating in Mainspring, 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 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. Please review the investment option's offering document, including the prospectus or contract, for detail.

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.