



Hang on When the Market Swings with Mainspring Managed

Your retirement plan offers the Mainspring Managed service. It helps you manage the assets in your retirement account. You get an investment plan with recommendations on how much to save when you use Mainspring Managed. The service is based on your income, age, assets and other information you provide.

Staying the Course

Mainspring Managed provides an investment plan to follow even during financial market swings. It is common to have an emotional reaction to financial market ups and downs. But that can lead to unpredictable and undesired outcomes. Having a thoughtful plan, and sticking to it, is a good strategy. It's especially helpful when financial markets experience significant fluctuations in a short time.

The Long View

Mainspring Managed takes a longer view of managing your account. The service considers your personal situation and retirement goals, whether they are five years or 35 five years away. It doesn't react to what might be happening in the market today or tomorrow.

To learn more about Mainspring Managed, log on to your account at standard.com/retirement. Or call The Standard at 800.858.5420.

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Mainspring Managed is a personalized savings and investment plan that includes investment monitoring, automated periodic contribution increases, and discretionary portfolio management through StanCorp Investment Advisers, Inc. (SIA) for retirement plan clients of Standard Retirement Services, Inc. Mainspring Managed is available only to 401(k), 403(b), and 457(b) plans. SIA serves as both a fiduciary under the Investment Advisers Act and a 3(38) fiduciary under ERISA. Participant fees may apply. These fees may be waived Mainspring Managed is used as a Qualified Designated Investment Alternative in the plan.

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.