



Turn on Step-Up Savings to Build Your Retirement Account

Your retirement plan offers a way to start saving at an amount that seems manageable now and automatically increases your contribution rate over time. Financial professionals recommend saving between 10-15 percent of your pay for retirement. That may seem like a lot to start. The good news is that Step-Up Savings can help you get there over time.

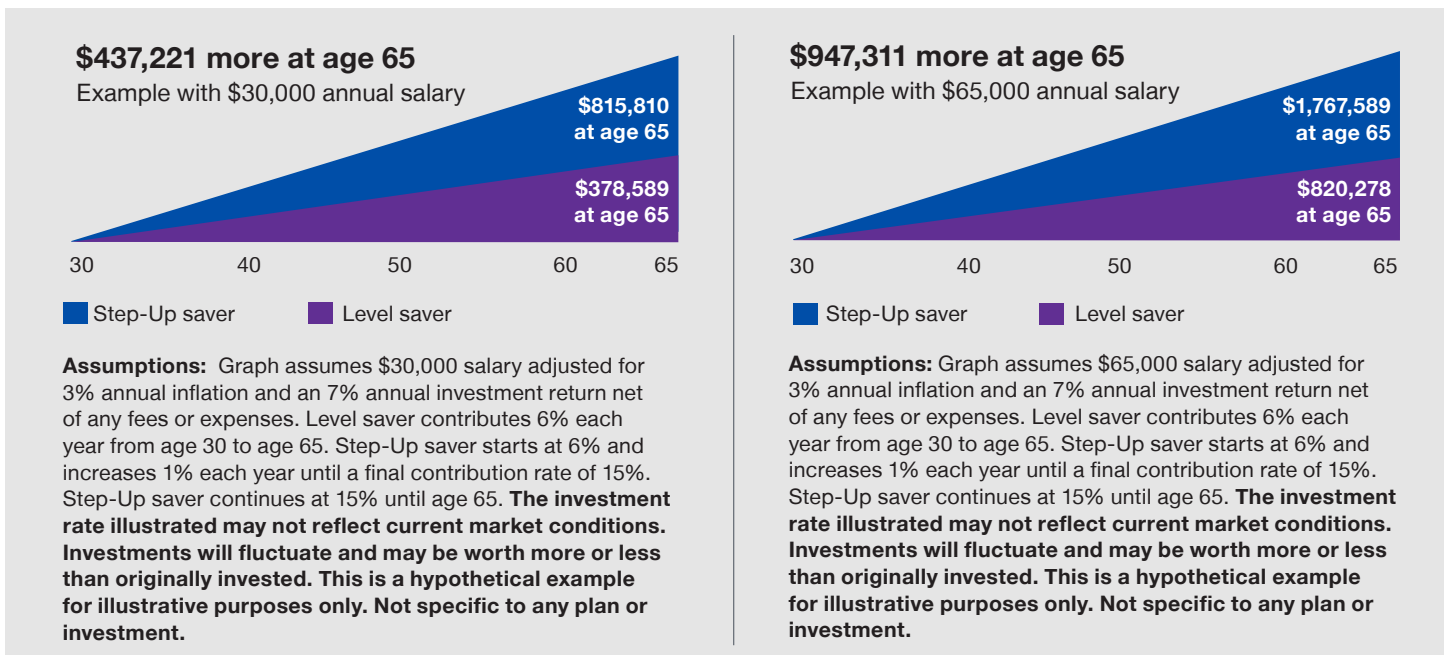
Here's how it works:

You pick your contribution rate and add Step-Up Savings to your account. Then your savings rate will increase automatically, usually by 1%, each year on a specific date. The annual increase will stop at a percentage of your salary set by your employer, or if you stop Step-Up Savings in your account. You may not notice much of a difference to your take home pay with a small annual savings increase. And you could be surprised by how much your account may grow.

It's Easy to Add Step-Up Savings

Log in to your account at standard.com/retirement. Go to the Contributions section to see your plan's increase date, increase percentage and the rate when Step-Up Savings automatically stops. You can add Step-Up Savings there, too.

See What a Difference Step-Up Savings Can Make



If you have questions about Step-Up Savings, call us at 800.858.5420 weekdays from 8 a.m. to 8 p.m. Eastern (5 a.m. to 5 p.m. Pacific).

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