

Take charge of your financial health with personalized financial education

Just like your physical health, your financial health and emotional wellness are important to your overall well-being.

If you are stressed about your financial health, you are not alone. Eighty five percent of Americans say they feel financial stress from time to time, and 30 percent report being stressed about money all the time.¹

With your retirement account at The Standard, you have access to personalized resources that can support your financial health.

Enrich™	Retirement Readiness Resources
For addressing financial needs such as debt, budgeting and more.	Information and tools to help you plan for retirement.

How using Enrich helped employees²

59%

increase in building emergency funds

55%

increase in savings, by active users, over a 12-month period

28%

increase in paying off credit card in full monthly



Personalized, interactive support with Enrich

Whether you are well on the road to financial fitness or just beginning your journey, take advantage of Enrich’s resources to help improve your situation. This online platform provides highly personalized and interactive experiences to help you with your unique needs — all at no cost and no obligation to you.

You can learn how to:

- manage and reduce debt
- invest in your child’s college education
- prepare for your retirement years
- evaluate insurance needs
- make and stick to a budget
- pay down a student loan
- access home affordability or refinancing
- understand your relationship with money
- and more

Here's how Enrich works:



Financial check-up

It starts with a financial check-up to figure out what shape you're in now. The check-up asks questions about how you think and act regarding money and financial topics.



Money personality assessment

Based on your answers, you'll learn about your money personality and how that influences everything from budgeting to saving for retirement.



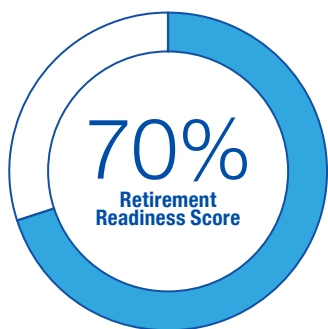
Personalized courses and an action plan

Based on your checkup and money personality, you'll be provided with interactive courses, resources and tools, and an action plan to help with your unique needs and goals.



Regular check-ins

You'll receive information and prompts to help you stay accountable and guide your progress. It's like having your own financial fitness coach!



Resources to help ensure you're on track for retirement

When you log in to your account at standard.com/retirement, you'll find tools and calculators. One of them is a Retirement Readiness score, which is based on your financial information and projects how ready you are for retirement.

If it doesn't match your expectations, use dynamic tools to change your savings plan and improve your score. If financial concerns are stopping you from saving for retirement, use the personalized Enrich financial wellness program to help you improve your situation.

Personal Savings Center at standard.com/retirement includes:

- slider tools help you see different saving scenarios
- calculators help you estimate and plan
- calculations can include money you may have outside the plan
- monthly retirement income potential calculated based on your balance
- and more

Take advantage of these resources

Get started today. Log in to your account at standard.com/retirement and access Enrich through the Financial Wellness section under My Resources.

1, 2 Enrich Behavioral Change Results, Enrich 2021 research summary. Your actual results may vary.

Enrich provides educational resources that may be relevant for you to consider as you plan your financial wellness journey. None of the resources referenced herein is intended as a financial plan, financial advice, or a recommendation to take specific action. You should consult with an appropriately licensed financial professional for financial advice and planning.

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