

Take charge of your well-being with personalized financial and life resources

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

Enrich™	Life Resources by Health Advocate SM	Retirement Readiness Resources
For addressing financial needs such as debt, budgeting and more	For support finding balance and feeling more in control	Information and tools to help you plan for retirement



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

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How Enrich works:



Financial check-up

It starts with a financial check-up to figure out what shape you're in now.



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 receive 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!

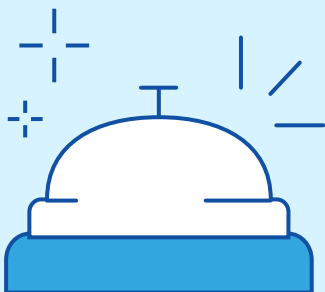


Resources to help ensure you're on track for retirement

When you log in to your account at standard.com/retirement, you'll find tools and calculators to help you plan for retirement. One of them is a Retirement Readiness score. It 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.



Life Resources by Health Advocate

Experts provide help 24/7 and make sure you get the right information and assistance at the right time. Support is provided by phone, text, chat, video or face-to-face. Services are available to you, a spouse, dependents, parents and parents-in-law at no cost.

Professional resources and tools

Professional services help you with challenges so you can find balance and feel more in control

- confidential support with personal problems and work/life resources
- legal matters guidance: estate planning, divorce, real estate, tax or IRS matters tools for drafting legal documents such as wills, power of attorney, and others
- access to webinars, self-assessments, articles, and the personalized legal and financial fitness centers

Take advantage of these resources

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

1 Enrich Behavioral Change Results, Enrich 2021 research summary.

Health Advocate provides services that may be relevant for you to consider. Neither The Standard, its affiliates, or representatives offer tax or legal advice. Please consult a licensed attorney or tax advisor for guidance. 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. Enrich and Health Advocate are not affiliated with StanCorp Financial Group or any of its subsidiaries.

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