



TargetRisk™ Portfolios Make Investing for Retirement Simple

What if creating the investment strategy for your entire retirement plan account was as easy as answering five questions? TargetRisk Portfolios make that a reality. They suggest an investment option after you answer a few questions about your comfort with risk. This option can save you time and reduce the stress of picking investments.

How TargetRisk Portfolios work

TargetRisk Portfolios are professionally managed. They include a mix of investment options already available in your plan. The portfolios go from very conservative to very aggressive by spreading funds among different asset types.

After you take a short quiz, we'll recommend a TargetRisk Portfolio that best matches your risk tolerance. You can pick the portfolio that most best fits your risk style or another option. You also set how often you want your account rebalanced. Once you choose a TargetRisk Portfolio, we'll take care of managing it for you. It's as simple as that.

Tolerance for Investing Risk	TargetRisk Portfolio Option
You are very concerned by significant short-term fluctuations in your account value. You wish to protect your account from loss.	Very Conservative
You may be worried about significant short-term fluctuations in your account value and may prefer slow but steady, long-term growth.	Conservative
You are able to tolerate some fluctuations in your account value. You are concerned with the safety of your money but want investment returns that aim to outpace inflation.	Moderate
You may be able to tolerate significant short-term fluctuations in your account value and seek long-term growth.	Aggressive
You seek maximum long-term growth and are very comfortable with significant short-term fluctuations in your account value.	Very Aggressive

How to invest in TargetRisk Portfolios

Log in at standard.com/retirement. From **My Account** choose **My Investments**. Next choose **Change Investments** to **Change Directives**. When you select **Choose TargetRisk**, you'll get to the quiz and can choose your portfolio when you select **Use This Portfolio**.

Continued on next page

The Standard | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

TargetRisk™ Portfolios allows individuals to determine how their account is invested by choosing from various pre-mixed portfolios, which are built from the plan's available investment options and considers investors' risk tolerance and investment objectives only. Investment advisory services are offered through a registered investment adviser. Each portfolio is diversified with varying quantities of stock and fixed income investment options based on generally accepted investment principles. TargetRisk Portfolios are based on the historic volatility of the asset classes represented in the allocations. These portfolios are not guaranteed and may increase or decrease in value. Neither asset allocation nor diversification guarantee against loss. They are methods used to manage risk. Investment transfer restrictions may impact the stated portfolio allocations. The specific plan investments used within the portfolios are subject to change at the discretion of the plan sponsor or due to the closing of an investment. The adviser or the plan sponsor may change the allocation model. Making investment allocation changes, transfers, or auto-rebalancing requests will automatically remove a person from the TargetRisk investment advisory program. The adviser or the plan sponsor may terminate the service at any time after providing written notice. TargetRisk Portfolios illustrate only some of the possible investment choices. Alternative investment allocations having similar risk and return characteristics can be created from the investment options available in the plan. Additional information regarding alternate investment options within each asset class can be found on our website, or may be provided at your request. A financial professional should be consulted for questions regarding personal financial situations.

The Standard is the marketing name for StanCorp Financial Group, Inc., and its subsidiaries. Standard Retirement Services, Inc. provides financial recordkeeping and plan administrative services. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment adviser.