RETIREMENT SOLUTIONS

Investing Made Simple

TargetRisk™ Portfolios

Choosing investments for your retirement plan can be stressful if you're not familiar with the process. Your time is valuable, and it takes time to research funds and learn investing basics. You may also want to update your investments as you get closer to retirement, adding another possible task to your list for years.

What if creating the investment strategy for your entire retirement savings was as easy as answering five questions? The Standard's TargetRisk™ Portfolios make that a reality.

How it works

These professionally managed portfolios include a mix of stocks and bonds and range from very conservative to very aggressive. Once you complete the short questionnaire, we'll recommend a TargetRisk™ Portfolio that best matches your risk tolerance. You can pick the suggested one or one of the other four.

After that the ongoing management of your portfolio is taken care of 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**

For more information on The Standard's TargetRisk™ Portfolios, go to standard.com/retirement.

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The Standard®

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