

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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Employers and plan participants should carefully consider the investment objectives, risks, charges, and expenses of the investment options offered under the retirement plan before investing. The prospectuses for the individual mutual funds in the group annuity contain this and other important information. Prospectuses may be obtained by calling 877.805.1127. Please read the prospectus carefully before investing. Investments are subject to market risk and fluctuate in value. Diversification does not ensure a profit or protect against a loss in a declining market.

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