



Investing Made Easy

TargetRisk™ Portfolios



Build a Retirement Portfolio in Minutes

Introduction

When making your investment selections, it is important to understand that all investments have risk, which is the chance of some type of loss in value. As an investor, your job is to take the appropriate amount of risk for your personal circumstances.

A good way to help manage risk is to diversify your investment mix by spreading your investment dollars across different types of investments.* 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 your investment strategy for your entire retirement savings was as easy as answering four questions? The investing risk profile quiz on the next page, can make that a reality.

Three Simple Steps to Building Your Profile

- 1 Complete the investing risk profile quiz.
- 2 Based on your score from the quiz, identify the corresponding TargetRisk portfolio.
- 3 Choose one of the ready-made TargetRisk portfolios or create your own investment mix.

* A diversified portfolio can still lose money during severe market downturns and it may yield lower returns during sharp market upswings compared to a concentrated portfolio.

Step One: Take the Investor Profile Quiz

After each question, circle the letter that best describes you. Then add up the points and match the total with the risk-based profile on the next page. Please note that this profiling tool is only a guide. For advice specific to your situation, you will want to consider other factors, such as your retirement savings, tax considerations and investing time frame. You should contact a financial advisor and/or a tax advisor for personalized advice.

The number of years until my expected retirement date is...	Points
a. 20+	16
b. 16-20	12
c. 11-15	8
d. 6-10	4
e. 0-5	0
Score: ____	
In pursuit of higher long-term returns, I am comfortable with annual returns that vary...	Points
a. Greatly	4
b. Significantly	3
c. Moderately	2
d. Somewhat	1
e. Very little	0
Score: ____	
My concern over the long-term effect of inflation (rising cost of living) on my retirement account is...	Points
a. Very high	4
b. Somewhat high	3
c. Somewhat low	2
d. Very low	1
Score: ____	
When it comes to short-term losses, my level of concern is...	Points
a. Very low	4
b. Low	3
c. Moderate	2
d. High	1
e. Very high	0
Score: ____	

Total Score: ____

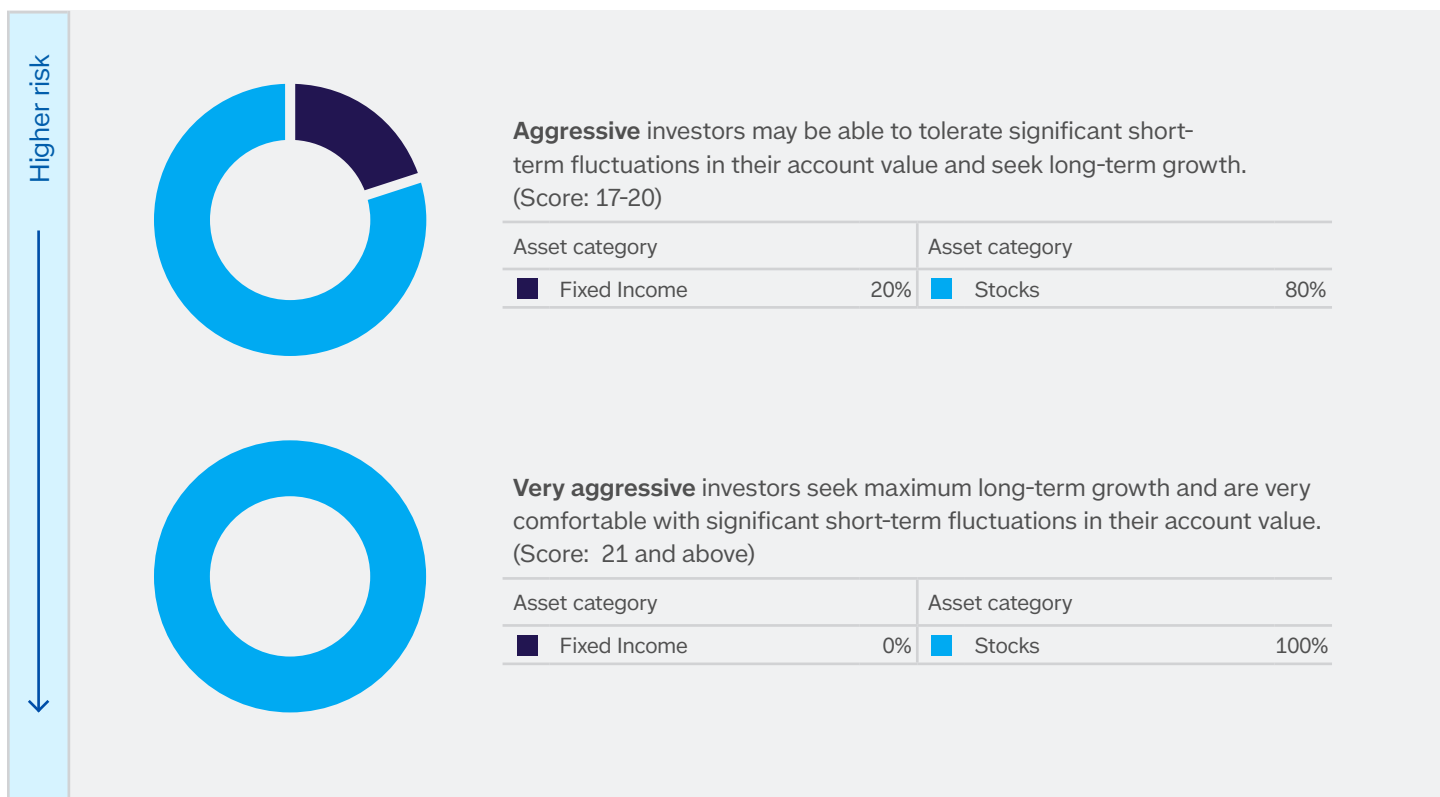
Step Two: Select A TargetRisk™ Portfolio

Your asset allocation is an important part of your investing strategy. Your total score is based on your quiz answers and suggests a mix of investments for your portfolio. If you feel that the allocation within the portfolio matching your profile is not in line with how you would like to invest, or if you need more information, you may want to contact a financial advisor.

TargetRisk Portfolios – a risk-based “invest with help” approach

Five investment allocation portfolios based solely on risk tolerance and investment objectives are offered. They include a mix of investments available in your plan. You can view the specific investments in each portfolio on Personal Savings Center. Log in at standard.com/retirement for more details.





TargetRisk is a set of diversified asset allocation models designed and managed by StanCorp Investment Advisers, Inc., for retirement plan clients of Standard Retirement Services, Inc. It is not a fund or an actual account. Built from the retirement plan's available line up of funds, participants may choose from a set of investment models designed for individuals with different risk tolerances. TargetRisk portfolios are not based on the financial situation or investment need of any specific investor, and the model portfolios are not intended to be, and should not be construed as, investment advice or a recommendation of any specific security or product. You should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. Small-company (small cap) investing involves specific risks not necessarily encountered in large-company investing, such as increased volatility. Funds that invest in bonds are subject to certain risks, including interest-rate risk, credit risk and inflation risk. As interest rates rise, the prices of bonds fall. International investing involves certain risks, such as currency fluctuations, economic instability and political developments. These risks may be accentuated in emerging markets.

Your plan may be funded by a mutual fund trust, collective trust or a group annuity contract. All are suitable for long-term investing, including saving for retirement. While annuities generally provide tax-deferred treatment of earnings, the group annuity contract does not provide any additional tax-deferred treatment beyond the treatment provided by your retirement plan.

For additional information regarding Target Risk Portfolios or StanCorp Investment Advisers, please refer to the Form ADV or call us at 800.858.5420.

Step Three: Turn Guidance Into Action

Once you decide which portfolio is right for you, log in to your account at standard.com/retirement. You'll be able to choose your investment options online.

We're Here to Help

If you have questions about your account or need help, you can reach us at 800.858.5420 weekdays from 8 a.m. to 8 p.m. Eastern (5 a.m. to 5 p.m. Pacific).

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

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