



# Choose The Standard as your Pooled Plan Provider

**In a Pooled Employer Plan (PEP), the Pooled Plan Provider (PPP) is responsible for most of the PEP's fiduciary and administrative functions. That's why selecting an experienced and qualified PPP is essential.**

As a top five PEP provider<sup>1</sup> with more than \$3.4 billion in PEP assets under management,<sup>2</sup> The Standard has demonstrated the capabilities and strengths needed to set up and run a modern, flexible and compliant retirement plan.

As a PPP, The Standard provides recordkeeping, administration and fiduciary management of PEPs and a robust investment platform, along with high-touch customer service from long-tenured retirement plan specialists who understand both their areas of expertise and big picture plan success.

## Unmatched Experience and Expertise

The Standard specializes in the business of retirement; we have served retirement plan clients since 1932. We have the knowledge and systems to take on administrative tasks, shoulder fiduciary responsibilities and resolve any issues that may arise. We are structured to work alongside advisors and 3(38) investment advisers. We do not compete with their wealth management practices.



**THE STANDARD IS A TOP  
FIVE PEP PROVIDER<sup>1</sup>**

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**\$3.4 billion**  
in PEP assets under  
management<sup>2</sup>

<sup>1</sup> [PLANSponsor's 2024 Recordkeeping Survey](#)

<sup>2</sup> The Standard data of December 2025

The Standard can offer employers a flexible, consultative approach that meets their individual objectives, including the following:

- **Flexible plan design** that can accommodate most employers' custom features, enabling an employer to continue to have a plan that best aligns with the goals and needs of their organization
- **Outsourced 3(38) investment services** for prudent, independent advice. We offer an open architecture investment platform and do not require the use of any particular investment
- **ERISA 3(16) fiduciary services** designed to provide the highest level of administrative outsourcing, as well as compliance with complex, evolving ERISA and Department of Labor regulations

## Service Excellence

Our PEPs are supported by retirement professionals who have the specialized knowledge to handle the time-consuming administrative and fiduciary obligations of a retirement plan. Our experts across each key area have long tenure with The Standard – our relationship managers, for example, have an average of 11 years of tenure and our account managers have an average of 14 years tenure with The Standard.<sup>3</sup>

Our goal is to retain clients for life by supporting them with exceptional service and the ability to innovate to roll out new plan features and services without hiccups. Satisfaction and retention results illustrate that clients value our approach.

- 99% positive experience rating from client interactions<sup>4</sup>
- 14 Best-in-Class awards and one service commendation in the 2025 PLANSPONSOR DC Survey<sup>5</sup>

## Strength and Independence

The Standard is built on a foundation of financial strength, organizational stability and expertise. Standard Insurance



Clients stay with us.

**98%** client retention rate in 2024<sup>4</sup>

Large clients have been with The Standard for an average of 10½ years<sup>6</sup>

<sup>3</sup> Numbers represent average tenure with The Standard as of 12/31/24

<sup>4</sup> From The Standard's internal data as of 12/31/24

<sup>5</sup> [2025 PLANSPONSOR DC Survey](#)

<sup>6</sup> Clients with \$10 million+ in assets as of 12/31/24

Company has consistently received strong, favorable financial strength ratings from rating agencies through the years. As of March 31, 2024, it has earned an “A” rating from A.M. Best;<sup>7</sup> A+ rating from Standard & Poors; and A1 rating from Moody’s.

Employers can also have confidence that The Standard, as their PPP, will not have any conflicts of interest vis a vis our other lines of business. As an administratively focused PPP, The Standard outsources non-recordkeeping functions like 3(38) investment services to non-affiliated registered investment advisors. This means plan participants receive independent advice and are not required to use any particular investment.

## Liability and Accountability

As the sponsor of the PEP, the PPP takes on a great deal of fiduciary responsibility. In The Standard’s PEP structures, we offer the simplicity of one relationship, delivering seamless services.

The Standard acts in the roles of recordkeeper and ERISA 3(16) fiduciary, which helps mitigate risk for the employer by transferring administrative and fiduciary responsibilities to professionals. From eligibility monitoring and notification to delivering required documents, we manage most administrative tasks in house, except for a handful of activities, such as submitting contributions and data.

By assuming these responsibilities internally rather than outsourcing them to multiple third-party providers, we believe we provide better service and value to employers. We’re able to control service quality, costs and accountability. There’s no need for data, systems and connectivity to operate across multiple platforms, the risk of service quality breakdowns is minimized, and resource utilization is optimized.

**By choosing The Standard as its pooled plan provider, an employer can have confidence that its plan will be administered by a capable provider, its administrative duties and fiduciary risk will be minimized, and it can focus its time and resources on running its business.**

**We put our accountability in writing with a “hold-harmless” indemnification clause. We put the following language in all contracts when we act as 3(16) fiduciary:**

*“We agree to indemnify and hold you harmless from and against all claims, actions, obligations, damages, liabilities, penalties and expenses, including reasonable attorney’s fees, asserted against you to the extent such claims, actions, obligations, damages, liabilities, penalties and expenses are the direct result of our default of our responsibilities under this Agreement, provided that you notify us promptly of the commencement of such action and cooperate as reasonably necessary in any defense...”*

<sup>7</sup> Rating includes The Standard Life Insurance Company New York

## Learn More

If you're an employer, contact your financial professional or representative at The Standard to learn more.  
If you're a financial professional, contact our sales team at **844.239.3561**.

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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. Standard Retirement Services, Inc. is a subsidiary of StanCorp Financial Group, Inc., and is an Oregon corporation.

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