



Mainspring Managed and Your Retirement Plan Account

Mainspring Managed is a managed account service offered in your retirement plan that includes a customized saving strategy and an investment plan. The service may increase your savings rate over time to help you reach your retirement goals. You are always in control of your account. Here is important information about the savings strategy and your options.

Automatic Savings Increases

Mainspring Managed evaluates your savings rate each quarter. It determines if you need to save more to be on track to replace your income in retirement. You and your employer provide information the service uses to determine whether any changes are necessary.

When you are saving enough to help meet your retirement income goals, the service will not recommend savings rate changes. Your savings rate will stay the same and The Standard will not contact you about it.

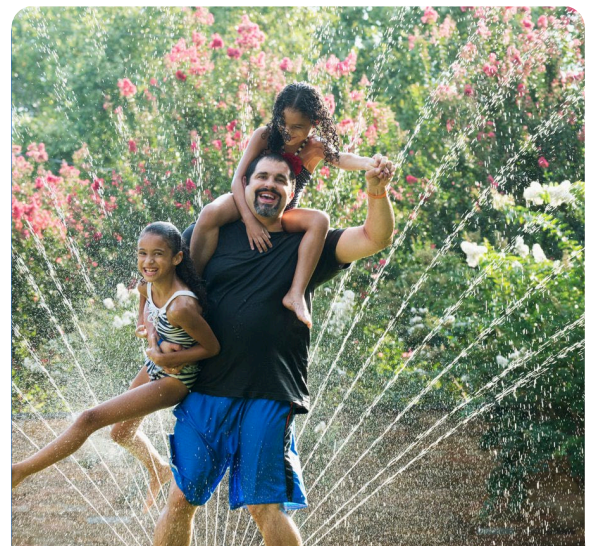
You will receive a letter from The Standard each year in October if the service recommends that you save more. Your customized recommendation may be to increase your savings rate by 1% or 2%. Your recommended increase amount will show online in Personal Savings Center between Oct. 1 and Dec. 10. It is also on your quarterly statement.

You must take action if you want to opt out of recommended savings rate increases.

Your Options for Savings Increases

Option 1: Do Nothing.

To accept a savings rate increase, do nothing. The recommended increase of 1% or 2% will start the following year in January.



Access Your Account to Make Changes

Online: standard.com/retirement

Phone: 800.858.5420 weekdays
8 a.m. to 8 p.m. Eastern/
5 a.m. to 5 p.m. Pacific

More Options for Your Savings Rate

Option 2: Contribute a different amount.

You can pick a different savings rate. Log in to your account. Go to **My Account**, then **Contributions**. Change your contribution rate to your preferred amount. Be sure to save your changes to confirm your contribution rate. Your contribution rate will change shortly after your request.

Option 3: Opt out of the increase.

It's easy to keep your savings rate the same. Log in to your account between Oct. 1 and Dec. 10. Go to the **Mainspring Managed** page to opt out of the annual increase.

You will stay in the Mainspring Managed service even if you opt out of the annual increase. You will receive annual savings rate reminder letters in future years, if recommended.

Important Dates for Savings Increases

October: You will receive a letter each year in October if Mainspring Managed recommends increasing your savings rate in January.

Oct. 1 – Dec. 10: You may pick your own savings rate or opt out of an increase each year. Log in to your account between Oct. 1 and Dec. 10 to opt out of a recommended savings increase. Remember, you can always update your savings rate any time – even if you miss the deadline.

January: Mainspring Managed recommended savings increases start in January.

Leaving the Mainspring Managed service

You can opt out of the Mainspring Managed including automatic increase, rebalancing and investment strategy.

Log in to your account at standard.com/retirement. Go to the **Mainspring Managed** page to opt out of Mainspring Managed. When you opt out you agree to choose your own contribution rate and investments. You will no longer receive recommendations about an annual increase. Your quarterly statement will no longer include a personalized saving and investment plan. You will be able to re-enroll in Mainspring Managed if you decide to in the future.

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

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