

Get Real With Your Retirement

A Guide To Enrolling In Your Retirement Plan

Diocese of Sacramento 403(b) Plan





To get started now, enroll:

Online (www.standard.com/retirement)

By phone (800.858.5420)

With the forms in this booklet

Time To Dream

If you're living the American Dream — or simply living in America — it's a given that you have competing financial priorities. Maybe you're saving for a new home, season tickets or a European vacation. Perhaps you're losing sleep wondering how you're going to cover your child's college tuition and your aging parents' care at the same time. Or maybe you're too busy worrying about the garden-variety expenses of everyday living.

Any time more than one issue is competing for your attention, there's typically a loser; in the battle of financial goals, it's often retirement. Losing this battle could mean less financial resources to rely on during what may be three — or more — decades in retirement.

Consider this booklet to be one resource to help you reach your retirement goal. Its purpose is to motivate you to develop a clear vision of what your retirement will be, as well as a savings and investment plan that will fit into your life right now.

What Can You Do To Prepare For Your Life After Working?

You can get real about your retirement needs, hopes and dreams. To get you started down this path, here are a few questions to inspire you.

- Where will you be?
- What will you be doing?
- Will you continue to work doing something you love?
- How much savings will you need?

Your answers will define your retirement.

As you think about how and where you'll be spending your life after work, it makes sense to pause and think about retirement as a whole. What does this word mean to you?

It likely means something different to you than it does to your friend, co-worker, neighbor or brother. But while you all have different visions, you just might agree that before any of your retirement dreams can become reality, planning and saving must come first.

Planning Transforms Dreams Into Reality

As you make your way through the booklet, keep the following things foremost in mind:

- Your retirement dreams (your answers from above)
- How starting to save early can help, but just starting is most important
- The plan you set in motion today can help you reach your retirement goal

Pre-Tax Savings

Your contributions will be deducted on a pre-tax basis — before taxes are withheld — which will reduce your income taxes and reduce the out-of-pocket cost of contributing to the plan. In addition, certain people may qualify for tax credits that will further reduce the out-of-pocket cost of saving.

The table below can help you estimate how much money will come out of your paycheck before taxes compared to the amount you are actually contributing to your retirement account.

The figures are based on the 2013 federal tax rate: single filer, one exemption, no state tax. Your actual dollar amounts may vary.

1. Find your approximate weekly gross pay across the top.
2. Find the percentage you intend to contribute along the left edge.
3. The top (**black**) number shows your contribution amount, and the bottom (**blue**) number shows the amount by which your paycheck is actually reduced. The difference represents your tax withholding savings.

The highlighted areas of the chart illustrate the saving scenario for someone making \$800 a week and contributing 9 percent to her retirement account. She contributed \$72, but her paycheck was only reduced by \$60. The \$12 difference represents her tax withholding savings.



Anne, age 60; Roger, age 64

- Married for 41 years
- Three grandchildren
- Dream of traveling with their son to Europe
- Saving all they can now, trying to choose a retirement date

Tax Savings Calculator For Pre-tax Contributions ¹										
		Gross Weekly Salary								
		\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,500	\$2,000
Contribution Percentage	4%	16 13	20 17	24 19	28 23	32 26	36 26	40 30	60 45	80 58
	5%	20 17	25 20	30 25	35 29	40 34	45 32	50 37	75 56	100 72
	6%	24 19	30 25	36 30	42 34	48 40	54 39	60 45	90 68	120 86
	7%	28 23	35 29	42 34	49 41	56 47	63 45	70 52	105 79	140 101
	8%	32 26	40 34	48 40	56 47	64 53	72 52	80 60	120 90	160 115
	9%	36 30	45 37	54 45	63 52	72 60	81 58	90 67	135 101	180 130
	10%	40 34	50 42	60 51	70 59	80 68	90 67	100 75	150 113	200 144
	11%	44 36	55 46	66 55	77 65	88 74	99 75	110 82	165 124	220 159
	12%	48 40	60 51	72 60	84 70	96 81	108 82	120 90	180 135	240 174

¹ Amounts saved in the plan are taxable upon withdrawal.

Pick Your Approach

With any luck, the talk about tax savings has motivated you to take action about your retirement. As you begin to plan, the two most important decisions you will face are:

- How much do I need to save?
- How will I invest it?

Few of us feel adequately prepared by our education or life experience to make these important decisions. The good news is that your plan is working with The Standard to offer options that will simplify the process of making these decisions.

Simply choose one of the two approaches — Guided or Independent — to receive the amount of assistance you need to make these important decisions and move closer to reaching your retirement goals.

Guided may be a good choice if you:

- Prefer to evaluate your situation annually using available tools
- Want to set and manage your savings rate
- Want to use pre-mixed investment portfolios to manage your own investments
- Need a little help managing your investments
- Want your account to be automatically rebalanced

Guided: Guide Me Through The Process

Guided takes the mystery out of fund selection for your retirement plan account. You will have all the information and tools you need to navigate the entire decision-making process. By following a simple, step-by-step process, you will be able to answer the question “How should I invest my money?”

With Guided, we:

- Provide tools to help you reach your retirement income goals
 - a calculator to determine whether you are on track to reach your retirement goals
 - a calculator to determine how much to save
 - a quiz (on the following page or online at www.standard.com/retirement)
- Offer pre-mixed investment portfolios that provide a diversified investment portfolio for your tolerance for risk and timeline until retirement
- Offer automatic rebalancing of your portfolio

Your quiz score is an important piece to the Guided process. The score will help identify which pre-mixed portfolio will provide you with a diversified investment strategy that is appropriate for your circumstances. You can then set investment directives and transfer assets to be consistent with the chosen portfolio. The quiz takes about 10 minutes and should be taken annually; if results change, you will have the opportunity to adjust investment portfolios in line with your new score.



Independent: I'll Do It All Myself

If you prefer doing your own research when it comes to your retirement planning, Independent is for you. You can maintain personal control over your retirement account using the quality investment options in your plan. You can still rely on The Standard for educational and online planning tools that help you navigate the investing landscape.

You will have all the same benefits of Guided, but with a difference. Rather than select one of the pre-mixed portfolios, you will have access to a diversified selection of investment options to help you implement your own unique investment strategy.

Ready To Sign Up Now?

Regardless of which approach you take — Guided or Independent — the “Time to Enroll” section has all the instructions you need to sign up.

Independent may be a good choice if you:

- Prefer to evaluate your situation annually using available tools
- Want to set and manage your savings rate
- Prefer to do your own investment research
- Want to rebalance your portfolio yourself as needed
- Want to increase your savings rate yourself as needed

Find Your Investment Style

Take the quiz to determine which pre-mixed portfolio is appropriate for you. After each question, circle the letter that best describes you. Then add up the points and match the total with the investor 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 your investment professional or tax advisor for personalized advice.

Investor Profile Quiz

1. When do you expect to tap into your retirement account?

- | | |
|------------------------------|----|
| a. Less than five years | 0 |
| b. Between five and 10 years | 20 |
| c. Between 10 and 15 years | 30 |
| d. More than 15 years | 40 |

Score: _____

2. What do you expect to happen to your pay (salary) in the next five years?

- | | |
|---|----|
| a. I expect my pay to increase much faster than inflation (due to promotions, new job, etc.). | 12 |
| b. I expect my pay to increase slightly faster than inflation. | 10 |
| c. I expect my pay to just keep up with inflation. | 5 |
| d. I expect my pay to decrease (due to retirement, part-time work, depressed industry, etc.). | 0 |

Score: _____

3. How do you feel about investing for retirement?

- | | |
|---|----|
| a. I am seeking maximum stability, even if returns are low. | 0 |
| b. I can tolerate a small amount of fluctuation in my investment account, and I am seeking consistent returns. | 4 |
| c. I am middle-of-the-road, prefer both growth potential and consistency of returns and can tolerate a fair amount of market movement in exchange for attractive long-term returns. | 8 |
| d. I am willing to assume a relatively high level of volatility for potentially greater returns. | 12 |
| e. I am seeking maximum long-term growth, even if it means wide swings in my account value. | 15 |

Score: _____

4. How much risk are you willing to take in order to potentially increase your investment return?

- | | |
|---|----|
| a. I am willing to take a lot of risk with all of my retirement account. | 15 |
| b. I am willing to take a lot of risk with some of my retirement account. | 12 |
| c. I am willing to take a little risk with all of my retirement account. | 8 |
| d. I am willing to take a little risk with some of my retirement account. | 4 |
| e. I am unwilling to take on more risk. | 0 |

Score: _____

5. If the stock market went down 15 percent, what would you do?

- | | |
|---|---|
| a. Sell all of my stock funds immediately and put the money in something more stable. | 0 |
| b. Transfer some of my stock funds into less aggressive investments. | 2 |
| c. Do nothing and wait for it to come back. | 4 |
| d. Buy more: increase my stock investments while prices are low. | 8 |

Score: _____

6. If you received several statements in a row with negative returns and realized that your account had lost 20 percent, what would you do?

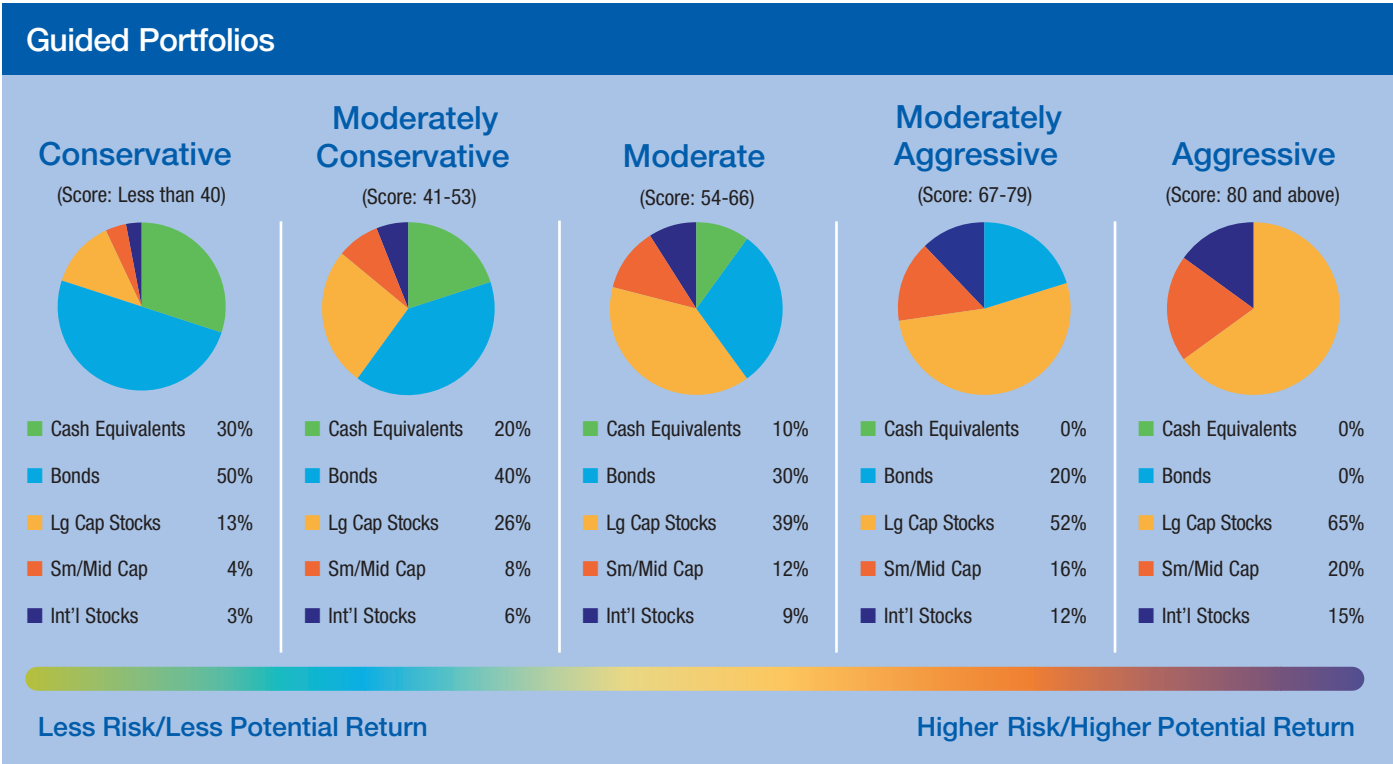
- | | |
|---|----|
| a. Sell all of my stock funds immediately and put the money in something more stable. | 0 |
| b. Transfer some of my stock funds into less aggressive investments. | 3 |
| c. Do nothing and wait for it to come back. | 6 |
| d. Buy more: Increase my holdings in stock funds while prices are low. | 10 |

Score: _____

Enter your total score: _____

Use Your Quiz Results To Select A Portfolio

Your asset allocation is an important part of your investing strategy. The following pre-mixed portfolios show how you may want to diversify your investments. Match your score from the Investor Profile Quiz to help determine which portfolio is appropriate for you. If you need more information, you may wish to contact a personal financial advisor.

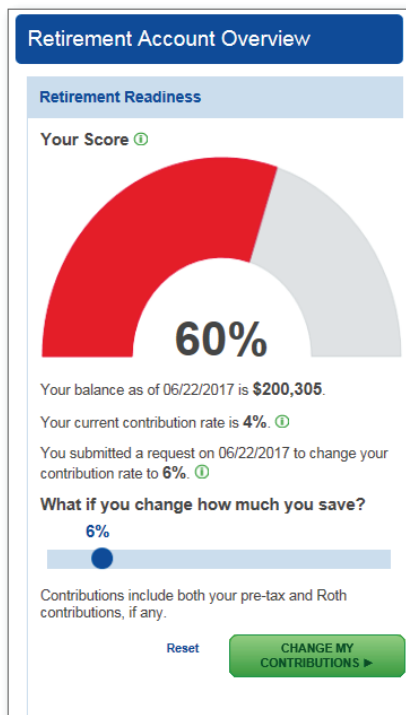


Time to Enroll

Take Action Today!

Quick-Enroll Option*

Once you create an online account, use the retirement readiness tool to choose a contribution rate. Move the blue slider, click the green **Change my Contribution** button and submit. That's it!



* The retirement readiness tool may not be available to some plans. You may be asked to input some additional information before the tool can provide results. By using this option to enroll, you will be invested in your plan's default investments.

Your employer's retirement plan offers one of the best ways to save for your future. Getting started is easy.

Create an online account:

- Visit www.standard.com/retirement.
- Click **Enroll in Your Plan** and then **Create an Account**. Please watch for a verification email that will request your response.
- Log in and click **Continue to My Retirement Account**.



Enroll in the plan:

On the website, choose the **Quick-Enroll** option on the left. Or, to choose investments and add beneficiaries when you enroll, start by clicking **Enroll in the Plan**. We'll walk you through a short step-by-step process.

Unsure how much to contribute? Start with at least 8, 10 or 12 percent of your pay to reach your goals.

If you have questions, please call us at 800.858.5420.



TheStandard®

Savings Form

Diocese of Sacramento 403(b) Plan
#807165

Sign up now! Simply complete the information below to begin saving in your retirement plan. *Return the completed form to Your Bookkeeper.*

YOUR INFORMATION

Social Security Number	Last Name	First Name	
Mailing Address	City	State	ZIP
Date of Birth (mm/dd/yy)	Date of Hire (mm/dd/yy)	Email Address	Phone

HOW MUCH DO YOU WANT TO SAVE?

Pre-Tax Savings (Check One)

The smallest amount you can contribute is 1% of your compensation. The most you can save during 2018 is \$18,500 (\$24,500 if you are age 50 or older). Other plan or legal limits may also apply. If you wish to opt out from being automatically enrolled, note 0 as your contribution amount.

I elect to contribute as pre-tax contributions:

☐ _____ % ☐ \$_____ per paycheck

☐ No pre-tax amounts at this time. I elect to opt out of pre-tax contributions and understand I can enroll at a later time.

AUTHORIZATION

I authorize my employer and the plan administrator to deduct from my earnings the amounts determined by the designation above and to forward such amounts to the plan. I also direct my employer and the plan administrator to implement any other instructions I have provided on this form. I have read the Disclosure Statement on this form and, by signing here, agree to be bound by its terms. The employer, trustees and any others concerned with the administration of the plan are entitled to rely on these instructions; each shall be fully protected in taking or omitting any action under any provisions of the plan in reliance on this information.

Signature _____

Date _____

NEXT STEPS

Please return the completed form to your human resources department. When you submit this completed form, your employer will make your contribution request at the first opportunity allowed under the plan, assuming that you are eligible to participate.

This form will override any changes previously made using The Standard's automated phone system or online via Personal Savings Center.

To make changes to your contribution amount after you have enrolled, please complete a new Savings Form, available from your human resources department.

Visit www.standard.com/retirement to access Personal Savings Center to manage your account or you can call a customer service representative at 800.858.5420.

To select how you want your money to be invested, please use the Investing Form.

DISCLOSURE STATEMENT

You must notify The Standard within 15 days of receipt of your quarterly account statement if an error occurred, or if you requested and confirmed an investment transfer or directive change that was not completed during the period covered by the statement. You may give notice by contacting a customer service representative at **800.858.5420** or by emailing **savings@standard.com**. Unless you give such notice, The Standard will not be liable for any resulting loss to your account. In any case, The Standard will not be liable if circumstances beyond its control prevent the transactions, or if its liability is otherwise limited by regulation or agreement.

The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc. and StanCorp Investment Advisers, Inc. are subsidiaries of StanCorp Financial Group, Inc. and all are Oregon corporations

**YOUR INFORMATION**

Social Security Number	Last Name	First Name	
Mailing Address	City	State	Zip
Date of Birth (mm/dd/yy)	Date of Hire (mm/dd/yy)	E-mail Address	Phone

WHERE DO YOU WANT TO INVEST YOUR SAVINGS? Pre-Mixed Portfolio OR Independent?

The Standard can help you manage your investments when you select a Guided Portfolio. You may also create your own portfolio by completing the Independent section below. If you do not indicate where to invest your savings, your assets will be placed in the plan's default fund(s). The decisions you make regarding your investments will stay in effect until you modify them via The Standard's Web site (www.standard.com/retirement) or via INFOLINE (800.858.5420).

Complete only one subsection, not both.

Guided Portfolios Choose ONE of the Guided Portfolios below by checking the appropriate box.
The allocation for each of these portfolios can be found on the reverse side of this form.

☐ Conservative☐ Moderately Conservative☐ Moderate☐ Moderately Aggressive☐ Aggressive

Independent Select your own investments by entering whole percentages below. Be sure that your selections total 100% and that the minimum in any one investment is 1%.

¹Signifies a scheduled fund termination that will occur in the next 120 days. ²Redemption fee may apply to short-term investments.

____ % The Standard Stable Asset A	____ % PIMCO Total Return Instl	____ % Vanguard Tot Bd Mkt Idx Adm
____ % American Funds Trgt 2020 R6	____ % American Funds Trgt 2025 R6	____ % American Funds Trgt 2030 R6
____ % American Funds Trgt 2035 R6	____ % American Funds Trgt 2040 R6	____ % American Funds Trgt 2045 R6
____ % American Funds Trgt 2050 R6	____ % American Funds Trgt 2055 R6	____ % American Funds Trgt 2060 R6
____ % American Funds Am Bal R6	____ % Vanguard Windsor II Adm	____ % Vanguard 500 Index Adm
____ % Calvert US LgCpCr Resp Idx I	____ % MFS Growth R6	____ % TIAA-CREF Mid Cp Val I
____ % Vanguard Mid Cap Index Adm	____ % Victory Munder MC Core Gr R6	____ % DFA US Targeted Value I
____ % Vanguard Small Cap Index Adm	____ % Vanguard Sm Cap Grth Idx Adm	____ % American Funds EuroPacifc R6

100% Total

AUTOMATIC REBALANCER

Check a box below to select the Automatic Rebalancer service for your Plan account. If you select this service, your account assets will be rebalanced to match your investment directives at the time of rebalancing. Automatic Rebalancer will remain off if you do not make a selection below.

How often would you like your account rebalanced? ☐ Quarterly ☐ Semiannually ☐ Annually

AUTHORIZATION

I authorize my employer and the plan administrator to invest my savings as outlined on this form. I also direct my employer and the plan administrator to implement any other instructions I have provided on this form. I have read the Disclosure Statement on this form and, by signing here, I agree to be bound by its terms. The employer, trustees and any others concerned with the administration of the Plan are entitled to rely on these instructions; each shall be fully protected in taking or omitting any action under any provisions of the Plan in reliance on this information.

Participant Signature _____

Date _____

FOR BOOKKEEPERS ONLY

Please fax or email a copy of this form to SuperiorUSA Benefits

Fax: 218-725-9161

Email: contributions@superiorusa.com

Location Code _____

Participant Name _____

For questions, Please call 877-529-2477 x33

GUIDED PORTFOLIO DESCRIPTION

	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
Cash Equivalent	30%	20%	10%	0%	0%
The Standard Stable Asset A	30%	20%	10%	0%	0%
Bonds	50%	40%	30%	20%	0%
PIMCO Total Return Instl	50%	40%	30%	20%	0%
Large Cap Stocks	13%	26%	39%	52%	65%
Vanguard 500 Index Adm	7%	13%	19%	26%	33%
MFS Growth R6	3%	7%	10%	13%	16%
Vanguard Windsor II Adm	3%	6%	10%	13%	16%
Small/Mid Cap Stocks	4%	8%	12%	16%	20%
Victory Munder MC Core Gr R6	1%	2%	3%	4%	5%
TIAA-CREF Mid Cp Val I	1%	2%	3%	4%	5%
Vanguard Sm Cap Grth Idx Adm	2%	4%	6%	8%	10%
International Stocks	3%	6%	9%	12%	15%
American Funds EuroPacifc R6	3%	6%	9%	12%	15%

NEXT STEPS

Your employer will forward the completed form to The Standard. Upon receipt, The Standard will process it within two business days. This form will override any changes previously made using INFOLINE or Personal Savings Center.

For information about redemption fees that may apply to certain funds signified by "2" on the reverse side, please contact The Standard at 800.858.5420.

To make changes to your account after you have signed up, please use our Web site at www.standard.com/retirement or call INFOLINE at 800.858.5420.

To select the amount you wish to save, please use the Savings Form.

DISCLOSURE STATEMENT

You must notify The Standard within 15 days of receipt of your quarterly account statement if an error occurred, or if you requested and confirmed an investment transfer or directive change that was not completed during the period covered by the statement. You may give notice by contacting a customer service representative at **800.858.5420** or by e-mailing **savings@standard.com**. Unless you give such notice, The Standard will not be liable for any resulting loss to your account. In any case, The Standard will not be liable if circumstances beyond its control prevent the transaction, or if its liability is otherwise limited by regulation or agreement.

The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc. and StanCorp Investment Advisers, Inc. are subsidiaries of StanCorp Financial Group, Inc. and all are Oregon corporations.

Plan Fiduciary Advisor Disclosure StanCorp Advisers, Inc. and the Standard Stable Asset Fund

This document contains important information about StanCorp Investment Advisers, Inc. (SIA) and how they are compensated for the investment advice provided in connection with your Plan. You should carefully consider this information in your evaluation of that advice and the investment alternatives offered in the plan.

SIA will provide investment advisory services to be used by the plan for which this notice is provided. SIA will be providing these services as a fiduciary under the Employee Retirement Income Security Act. SIA, therefore, must act prudently and with only the plan's and the plan's participants' interest in mind when providing recommendations on the investments to be offered.

Compensation of the Fiduciary Advisor and Related Parties

SIA is compensated for the advice it provides as part of a bundled service arrangement with Standard Retirement Services, Inc., an affiliate of SIA that provides recordkeeping and administrative services to the plan. SIA receives a flat fee from Standard Retirement Services to provide investment advisory services that may benefit Standard Retirement Services, Inc., retirement plan clients. SIA is not compensated on the basis of investment(s) offered by the plan, or those selected by participants.

Two affiliates of SIA may provide services to the plan for which they will be compensated. These affiliates and services are: (1) Standard Retirement Services, Inc., for recordkeeping, administrative and compliance services; and (2) Standard Insurance Company, if the plan includes the Standard Stable Asset Fund as an investment option, for financial services provided as the issuer of the Standard Stable Asset Fund.

Standard Insurance Company is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. Included in the return is a 0.18 percent expense associated with the investment expenses of the product. Additionally, employees of StanCorp Equities, a broker-dealer affiliate of SIA, receive additional compensation when the Standard Stable Asset Fund is included in the plan as a result of recommendations of SIA. Such employees, who are registered representatives of SIA, do not individually provide investment advice regarding the Standard Stable Asset Fund. This information should be reviewed carefully before an investment decision is made.

Consider Impact of Compensation on Advice

The compensation that Standard Insurance Company and representatives of StanCorp Equities, Inc., receive on account of assets invested in the Standard Stable Asset Fund may be a significant source of revenue for them. The impact of any such fees and compensation should be carefully considered in any evaluation of the Standard Stable Asset Fund as an investment option.

Investment Returns

While understanding investment-related fees and expenses is important in making informed investment decisions, it is also important to consider additional information about investment options, such as performance, investment strategies and risks. Specific information related to the past performance and historical rates of return of the investment options available under the plan has been provided in the proposal materials, in the participant enrollment booklet, and is available on-line in the Personal Savings Center at <http://retirement.standard.com>.

For options with returns that vary over time, past performance does not guarantee how an investment in the option will perform in the future; an investment in these options could lose money.

Use of Personal Information

Our Privacy Notice is attached to this disclosure. It describes the personal information that we will collect, describes how it will be used and how we will protect it. A link to the privacy notice is posted on each page of our website.

Should you have any questions about StanCorp Investment Advisers or the information contained in this disclosure, you may contact the Vice President and Managing Director of StanCorp Investment Advisers, Inc., at 1100 SW Sixth Avenue, Portland, Oregon, 97204, or call #800.262.7111.

Privacy Notice



The privacy of your personal information is important to us. To help you understand how we protect the information we receive about you, this notice describes our current privacy policy and practices.

We want you to know that:

- We do not sell or rent the information we have about you to anyone;
- We do not share your information with outside companies for the purpose of selling their products or services to you; and
- We do not offer a right to opt out since we only share information about you with others as permitted or required by law.

Information We May Collect and From Whom

We collect your personal information to offer you insurance and financial products and services. The type of information we collect and the extent to which it is used depends on the products and services we provide to you. For example, we may obtain information such as:

- Your name, mailing and e-mail address(es), date of birth, telephone number, Social Security number, employment, education, occupation, assets and income from applications and other forms from you, your employer and others;
- Your policy coverage, claims, premiums and payment history from your dealings with us;
- Your financial and medical history from other insurance companies, insurance support organizations or consumer reporting agencies, if you apply for insurance or benefits;
- Your medical history and records from medical providers or facilities, with your authorization, if you apply for insurance or benefits; and
- Your use of the services offered on our Web sites from online information collection devices.

We may request an insurance support organization to collect information that we

need about you. If we do, they will submit a report to us. They may keep a copy of the report and share its contents with others. They will do this only as permitted or required by law.

Information We May Disclose

We may share the types of information described above with others. These disclosures are only made as authorized by you or as permitted or required by law. For example, disclosures such as:

- To others that perform business services or functions on our behalf or to serve you;
- To employers and their representatives, to reinsurers, to other insurance companies, and to insurance support organizations for purposes related to insurance you may have or apply for;
- To others that may have a joint marketing agreement with us, unless state law restricts such use;
- To insurance departments or other federal, state or local legal authorities in connection with the regulation of our business or to comply with laws and regulations;
- To law enforcement agencies to help prevent fraud or illegal activities;
- To authorized persons to respond to a subpoena, warrant or other court order;
- To others for purposes of complying with auditing and reporting requirements; and
- To our affiliates who may provide insurance or financial products and services to you.

When information about you is disclosed to others, we expect them to protect your information. We expect them to use the information only for the limited purpose for which it was shared.

Your Rights

We want to make sure that we have accurate information about you. In general, you have the right to review your personal information that we have. If you believe that any of the information about you is not accurate, you may inform us in writing of

any changes you believe should be made. We will review your request and respond to it accordingly.

Confidentiality and Security

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We safeguard your information through written privacy policies and physical, electronic and procedural protections.

Further Information

We will advise you of our privacy policy at least once a year. We may change our privacy policy at any time. As long as you remain a customer, we will inform you of any changes. If your relationship with us ends, we will continue to limit disclosures of your information in accordance with our stated privacy policy.

The notice applies to:

StanCorp Financial Group, Inc.
Standard Insurance Company
StanCorp Investment Advisers, Inc.
Standard Retirement Services, Inc.
The Standard Life Insurance
Company of New York
StanCorp Mortgage Investors, LLC
StanCorp Real Estate, LLC
Standard Management, Inc.
StanCorp Equities, Inc.

Please direct inquiries to:

Privacy Notice (P12B)
PO Box 711
Portland, OR 97207-0711

To get more information
about StanCorp Financial
Group, Inc. and its subsidiaries
and/or view this notice online,
visit www.stancorpfinaancial.com.



TheStandard®

Beneficiary Designation for Death Benefits Form

Diocese of Sacramento 403(b) Plan
#807165

See reverse for instructions and explanation.

PARTICIPANT Complete this section (and Spouse section, if necessary), and submit to your employer

Name of Participant

Social Security Number

Date of Birth

I have read the explanation on the back of this form. I understand that if I am married and die before I retire, my Plan Benefits will be paid to my spouse. However, I have the right to waive payment to my spouse as sole beneficiary, provided my spouse consents to the waiver. I can revoke this waiver at any time. This designation replaces any previous designation.

100% of the benefits will be paid to the Primary Beneficiar(ies). Contingent beneficiaries receive benefits only if all Primary Beneficiaries predecease you.

I designate as my beneficiary(ies) for benefits from this plan:

% of proceeds for Primary Beneficiaries must total 100%

% of proceeds for Contingent Beneficiaries must total 100%

Name of Primary Beneficiary (please print) Social Security Number

Name of Contingent Beneficiary (please print) Social Security Number

Relationship Date of Birth % of Proceeds

Relationship Date of Birth % of Proceeds

Current Address

Current Address

Name of Primary Beneficiary (please print) Social Security Number

Name of Contingent Beneficiary (please print) Social Security Number

Relationship Date of Birth % of Proceeds

Relationship Date of Birth % of Proceeds

Current Address

Current Address

Name of Primary Beneficiary (please print) Social Security Number

Name of Contingent Beneficiary (please print) Social Security Number

Relationship Date of Birth % of Proceeds

Relationship Date of Birth % of Proceeds

Current Address

Current Address

I am ☐ married ☐ unmarried

If I am married and have designated someone other than my spouse as my beneficiary, this designation will be effective only if my spouse consents to it by signing in the spouse section below.

X

Participant Signature

Date

Please complete additional information on the other side

SPOUSE

SPOUSE Complete this section if the participant designated a non-spouse beneficiary above. Your signature must be witnessed by a Plan Representative or Notary Public.

I have read the explanation below. I understand that my consent is irrevocable unless my spouse revokes that election.

I consent to the beneficiary designation made by the participant. I understand that if the participant dies prior to retirement, any benefits under the Plan will be paid to the designated beneficiary.

_____	X _____	_____
Name of Spouse (please print)	Signature of Plan Administrator or Notary Public	Date
X _____	_____	_____
Spouse Signature	Date	Title

PLAN REPRESENTATIVE Complete this section if there is no Spouse signature

I, _____, state that it has been established to my satisfaction that spousal consent to this election cannot be obtained because there is no spouse, the spouse cannot be located, or other circumstances make obtaining such spousal consent impossible.

X _____	_____	_____
Plan Representative Signature	Title	Date

INSTRUCTIONS

- Participant must complete the "Participant" Section, and if necessary, have his or her spouse complete the "Spouse" Section.
- The participant should then return the form to the employer who will complete the "Plan Representative" Section, if applicable, and keep the completed form on file for future reference.

EXPLANATION OF DEATH BENEFIT

MARRIED PARTICIPANTS

If you die before you retire, your retirement plan provides that any plan benefits to which you are entitled will be paid to your surviving spouse. Your surviving spouse is the spouse to whom you were married throughout the one-year period ending on your date of death.

However, if your spouse consents in writing, you may designate a beneficiary other than your spouse to receive the benefits. Your spouse's consent must be witnessed by the Plan Administrator or the Plan Administrator's representative or by a Notary Public.

You may not change your beneficiary designation without your spouse's written consent.

You may revoke your election at any time. To make a new election, you must again obtain your spouse's written consent.

UNMARRIED PARTICIPANTS

You may designate a beneficiary to receive any benefits to which you are entitled if you die before you retire.

If you marry after completing this form, your beneficiary designation election may no longer be valid and your spouse may be entitled to the benefits described above for married participants.

IF YOUR MARITAL STATUS CHANGES OR IF YOU HAVE ANY QUESTIONS ABOUT THIS EXPLANATION, PLEASE CONTACT THE PLAN ADMINISTRATOR.

Please keep a copy of this form for your records



The Standard[®]

Standard Retirement Services, Inc.
1100 SW Sixth Avenue Portland OR 97204-1020
971.321.7998 Fax

Application for 403(b) Transfer

To transfer assets from another Internal Revenue Code section 403(b) account to an account with The Standard, first contact your current provider to initiate the transfer. Then complete this form to notify The Standard that you are transferring assets. Fax this completed form to 971.321.7998.

May we contact your prior provider to assist with the transfer process? ☐ Yes ☐ No

PARTICIPANT INFORMATION

Participant Name	Social Security No.	Date of Birth
Mailing Address	City	State Zip Phone No.

CURRENT PROVIDER INFORMATION

Current 403(b) Provider Name	Contract or Account No.
Current 403(b) Provider Address	

AMOUNT AND SOURCE OF FUNDS

Estimated employee pre-tax deferral source transfer amount:	_____
Estimated employer contribution source transfer amount:	_____
Estimated Roth after-tax employee deferral source amount:	_____
TOTAL estimated transfer amount:	_____

SPECIAL INSTRUCTIONS TO CURRENT PROVIDER *Please liquidate the annuity contract or custodial account identified above and transfer the assets to:*

Reliance Trust Company Attn: The Standard Team 1100 Abernathy Road Building 500, Suite 400 Atlanta GA 30328 Account Number: _____ For Benefit Of (my name): _____ Contract Number: Diocese of Sacramento 403(b) Plan, #807165 I understand that this transfer is intended to qualify as a contract exchange or transfer under applicable regulations, and will not constitute actual or constructive receipt for federal income tax purposes. I understand these assets will be treated as pre-tax or Roth contributions and earnings as identified above and will be invested according to my investment directives currently on file with The Standard or, if I do not have investment directives on file, in a default fund identified by a plan fiduciary. I acknowledge the information provided above is true and complete.	
Participant Signature	Date

The Plan Sponsor has adopted or will adopt a written 403(b) Plan ("Plan"), which will include The Standard as an approved Provider to receive exchanges/transfers. It is the Sponsor's intent that the written plan will meet the requirements of section 403(b) of the Internal Revenue Code ("Code") and the regulations thereunder. The Standard will make available investment options meeting the requirements of section 403(b) of the Code to Plan participants.

The Standard will accept the transferred funds for the benefit of this Plan participant and apply the restrictions of Code section 403(b) as applicable.

Roman Catholic Bishop of Sacramento, a Corporation Sole

Print Name of Sponsor _____
Authorized Signature: *Myron J. Cotta*
Print Name: **Most Rev. Myron J. Cotta**
Title: **Vicar General**
Email Address: **bishopcotta@scd.org**

The Standard

Signature: *Denise Briggs*
Print Name: **Denise Briggs**
Title: **Account Manager**

403(b) Transfers

What Is A Transfer?

A transfer is moving your 403(b) accounts from a prior provider to The Standard.

Why Choose The Standard?

The Standard has more than 75 years of experience providing security and peace of mind. Transferring your 403(b) to The Standard gives you:

- Easy access to your account by phone and online.
- Skilled customer service representatives who can provide personal assistance.
- A diversified portfolio of quality investment options.
- A single, easy-to-read statement where you can easily review your retirement investments. This allows you to track progress toward your goals and simplifies your recordkeeping.

Why Choose The Standard?

When transferring 403(b) money to The Standard from another retirement plan provider, be sure to ask your old provider the following questions and record their answers below:

Q: What paperwork is required to transfer my account balance to The Standard?

A: _____

Q: Will you accept The Standard's 403(b) transfer form, which names The Standard as an approved provider under the plan?

A: _____

Q: Once you receive the necessary paperwork for the transfer, when will my account balance move to The Standard?

A: _____

Q: How will I be notified when this transfer is complete?

A: _____

Q: What charges will apply to my transfer?

A: _____

Note: The Standard's 403(b) transfer form must be completed before the transferred money can be credited to your new account.

A Smart Move For Your Retirement Money

Saving for retirement – these three words can put a lot of people to sleep, but the decisions involved are among the most important you'll ever make.

At times throughout your career, you might have to decide whether to move your retirement plan account. You might be dissatisfied with your current investment options, or you could just want to consolidate your retirement accounts with a single provider for the sake of simplicity. A 403(b) transfer is one option available to you.

403(b) Transfers

Checklist

Action Items

- ☐ Contact your prior provider. Ask the questions above and complete and send the necessary forms. Usually, they will have a process you must follow. They also may impose a charge for transferring your account.
- ☐ Obtain a copy of your most current statement from your prior provider and verify the balance.
- ☐ Review and choose your investment options from the funds offered by The Standard. Our Investor Profile quiz can help you create a personalized investment plan. (You may wish to select your investment options before transferring your money; otherwise, your funds will be transferred to the plan's default fund.)
- ☐ Ensure that the transfer check is mailed to The Standard as follows:
Reliance Trust Company FBO [Your Name; Plan Name]
Attn: The Standard Team
1100 Abernathy Rd.
Building 500, Suite 400
Atlanta, GA 30328
Note: Reliance Trust Company serves as custodian for transferred 403(b) accounts.
- ☐ Send a copy of The Standard's 403(b) transfer form to your previous 403(b) provider along with copies of any other forms your prior provider may require.
- ☐ Keep this and copies of **all** paperwork for your records.

Highlights of Your Retirement Plan

Diocese of Sacramento 403(b) Plan

This highlights document is not intended to describe every aspect of your retirement plan. For more complete information, please refer to your Summary Plan Description. If there is a conflict between this document and the plan, the plan's provisions will prevail.

When Can I Start Saving?

All employees are eligible to participate in the plan on the first entry date.

Entry date is immediate after service requirements, if any, are met.

Your Contributions

Participants may contribute to the plan on a pre-tax basis.

Your plan also offers a Roth feature, which allows you to contribute to your retirement account on an after-tax basis. Your contributions will be deducted from your paycheck after-tax and earnings on Roth contributions will be tax-free upon withdrawal (if certain conditions are satisfied).

These contributions, known as "elective deferrals," must fall within the following range:

Minimum	0 percent of compensation
Maximum	\$18,500 in 2018 (additional \$6,000 if age 50 or older), or maximum allowed by law, whichever is less.

Employer Contributions

We will make an employer non-elective contribution. When a contribution is made, we will contribute 6 percent of your pay to the plan on your behalf.

To be eligible for the employer contribution, you must:

- have 12 months of service
- complete 1,000 hours of service during the 12-month period beginning on your date of hire or any plan year beginning after your date of hire.

Entry dates for the employer contribution are monthly after service requirements, if any, are met. Check your Summary Plan Description or contact your employer for specific entry dates.

You will become vested in – which means you will earn ownership of – the employer non-elective contribution according to this schedule:

Years of Service	Vested Percentage
0-2	0%
3	20%
4	40%
5	60%
6	80%
7 or more	100%

How Will My Money Be Invested?

You can choose how your contributions are invested among the plan's available investment options. If you do nothing, they will be invested in your plan's default investment.

Rolling Over Retirement Accounts

Combining assets from several accounts is easier than ever before. Plans may now accept rollovers from:

- 401(k) and other qualified retirement plans
- governmental deferred compensation (457) plans
- tax-sheltered annuities (TSAs) and IRAs

Follow the instructions on the Application for Rollover form available on Personal Savings Center (www.standard.com/retirement).

Questions?

If you have questions about the plan, please contact Your Bookkeeper.

To enroll in your plan, create an account at www.standard.com/retirement and use Personal Savings Center.

To contact a Customer Service Representative at The Standard, e-mail savings@standard.com anytime or call 800.858.5420 between 8:00 a.m. and 5:00 p.m. in your time zone.

Fee Disclosure
Diocese of Sacramento 403(b) Plan
As of July 21, 2018

About This Information

Retirement plan sponsors are required by the Department of Labor to disclose the fees related to your plan. This document provides the required information.

Section One contains information covering your participation in the plan and plan-level fees that may be charged to your account. Section Two contains comparative fee and performance information for each investment option provided in your plan. If you have any questions about this information, you can either call 800.858.5420 to speak to a customer representative or talk to your plan administrator.

Section One - Participation and Plan-Level Fees

General Plan Information

Investment Instructions: To direct or make changes to how your account will be invested among the plan's designated investment options. If your plan offers the service, you can enroll or make changes to your directives online at www.standard.com/retirement. You may direct the investment of all funds held in your plan account.

Limitations on Instructions: You may give investment instructions on any day the New York Stock Exchange is open for business. Certain restrictions on trading may apply depending on the investment option. Many investment options, such as mutual funds, impose restrictions on frequent trading. The plan is not intended to facilitate frequent trades among investment options or provide "day trading" opportunities. Short-term trading adversely affects the plan's operations and increases the expenses of both the plan and the investment options. The Standard's agreements with our mutual fund alliance partners require us to adhere to trading rules mutually-agreed upon by Standard and the fund company. Section Two below provides more information on these restrictions.

The Standard's Frequent Trading Restriction Procedures: In reviewing for frequent trading, Standard performs a weekly review of participant-directed transactions in order to identify participants who have more than one round-trip during a 90-day period (a "frequent trader"). If a participant has been identified as a frequent trader, a warning letter is sent to the participant. If frequent trading activity continues, the participant's ability to trade via the participant website and the interactive voice response system will be suspended for 90 days. During this period, the participant will be required to submit written requests to trade. Each request will be evaluated, and executed only if it complies with frequent trading rules. After 90 days, the participant's privileges are reinstated. If the participant has a subsequent violation, their trading privileges will be suspended indefinitely and they will be required to submit written requests to trade.

Certain mutual fund companies require us to follow different parameters. For specific details please call your customer representative at 800.858.5420 or your plan administrator.

Voting and Other Rights: The trustee will exercise any voting or other rights associated with ownership of investments held in your plan account.

Designated Investment Options: The plan provides designated investment options into which you can direct the investment of your account. The chart shown in Section Two of this notice lists the options and provides various information about them.

Plan Administrative and Individual Expenses

There are certain fees and expenses associated with your plan, such as recordkeeping, compliance, consulting and accounting. Unless the plan sponsor, which is typically your employer, elects to pay some or all of those expenses, they will be paid from the plan assets, which will affect your account balance. The cost for these services fluctuates each year based on a variety of factors. These fees may be reduced by amounts paid by mutual fund companies to The Standard. The Standard passes these amounts back to the plan to reduce or offset fees. The fees shown in the Plan Administrative Fees Table are fees that are not part of the total annual operating expenses.

Other services may be provided periodically to the plan as necessary for consulting, compliance and custodial services. To the extent these expenses are not charged against forfeitures or paid by the employer, or reimbursed by a third party, the plan may charge these expenses against participant accounts.

Annual Plan Administrative Fees

Fee Name	Fee Amount
Plan Administrative Fees (including applicable recordkeeping, accounting, compliance and consulting services. The fees reflect an annual amount deduction proportionally on a quarterly basis)	0.57% assessed on total plan assets, allocated pro rata among participant accounts
Eligible Participants with a Balance	Annual fee of \$20.00 allocated to participant accounts on a per capita basis

Individual Fees

The plan may also impose specific charges against individual participant accounts for certain transactions. These charges may arise based on your use of a feature available under the plan (such as taking a distribution or for processing a qualified domestic relations order in case of a divorce).

Additionally, buying or selling some investments may result in charges to your individual account, such as redemption fees. The Section Two charts below provide information on these investment charges.

Fee Name	Fee Amount
Qualified Domestic Relations Order	\$300.00 minimum
Overnight Delivery	\$30.00 per event
Paper Distribution	\$75.00 per event
Paper Distributions upon Death/ Disability/ Retirement	\$75.00 per event
Paper Loan	\$125.00 per event
Paperless Distribution	\$75.00 per event
Paperless Distributions upon Death/ Disability/ Retirement	\$75.00 per event
Paperless Loan	\$125.00 per event

Section Two—Comparative Fee and Performance Information

This section illustrates the performance of investment options and shows how these options have performed over time. Including all funds in comparative tables allows you to compare them with appropriate benchmarks for the same time periods. If you would like additional information about the investment options, you can go to the website below. You may also call a customer service representative at 800.858.5420 for a free paper copy of the information available on the website.

The tables below show, for the Variable Return Investments, the Total Annual Operating Expenses of each option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. For Fixed Return Investments, the tables focus on the performance of the investment option. The tables also show shareholder-type fees, which are in addition to the Total Annual Operating Expenses. You may not be charged some of these shareholder-type fees, depending on the fund companies' policies with respect to qualified plans and your individual circumstances. In addition, mutual fund companies may make revenue-sharing payments in the form of asset based fees, which are collected for the benefit of your plan. These revenue-sharing payments may be applied to reduce the fees and expenses associated with your plan (whether the plan sponsor is billed for the services, or the amount is deducted from plan assets) and/or plan pricing, which includes The Standard's fees. Any revenue-sharing payments may also be allocated among participants. The amount of revenue-sharing payments differs among the mutual funds. Information about an option's principal risks and revenue-sharing as well as other important information is available in Personal Savings Center by visiting www.standard.com/retirement and selecting performance from the top menu bar.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return while minimizing your overall risk of losing money.

Variable Return Investments

This Variable Return Investment Table focuses on the performance and costs of investment options that do not have a fixed or stated rate of return. The table below shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about the principal risks of each option is available on the website.

VARIABLE RETURN INVESTMENTS										
Name/ Type of Option	Average Annualized Total Return provided as of 06/30/18				Benchmark			Mutual Fund Expenses	Total Operating Expenses	*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.			
Bond										
PIMCO Total Return Instl/Intermediate Bond	-0.12%	2.49%	4.85%	7.14%	-0.40%	2.27%	3.72%	6.20%	0.46%	\$4.60
					BarCap US Agg Bond TR USD					
Vanguard Tot Bd Mkt Idx Adm/Intermediate Bond	-0.53%	2.20%	3.66%	3.97%	-0.40%	2.27%	3.72%	4.11%	0.05%	\$0.50
					BarCap US Agg Bond TR USD					

VARIABLE RETURN INVESTMENTS										
Name/ Type of Option	Average Annualized Total Return provided as of 06/30/18				Benchmark			Mutual Fund Expenses	Total Operating Expenses	*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	As a %	Per \$1,000
Large Cap										
Vanguard Windsor II Adm/Large Cap Value	7.60%	10.08%	8.75%	6.81%	6.77%	10.34%	8.49%	6.82%	0.26%	\$2.60
Calvert US LgCpCr Resp Idx I/Large Cap Blend	12.92%	13.28%	10.59%	4.47%	14.54%	13.37%	10.20%	5.81%	0.19%	\$1.90
Vanguard 500 Index Adm/Large Cap Blend	14.34%	13.38%	10.16%	6.10%	14.54%	13.37%	10.20%	6.33%	0.04%	\$0.40
MFS Growth R6/Large Cap Growth	25.47%	16.71%	11.14%	17.23%	22.51%	16.36%	11.83%	16.94%	0.60%	\$6.00
Small/Mid Cap										
Vanguard Mid Cap Val Idx Adm/Mid Cap Value	9.46%	12.20%	10.97%	15.42%	7.60%	11.27%	10.06%	14.88%	0.07%	\$0.70
Vanguard Mid Cap Index Adm/Mid-Cap Blend	12.09%	12.30%	10.09%	10.10%	12.33%	12.22%	10.23%	10.29%	0.05%	\$0.50
Vanguard MidCapGrwth Idx Adm/Mid Cap Growth	15.05%	12.36%	9.02%	14.10%	18.52%	13.37%	10.45%	15.19%	0.07%	\$0.70
Vanguard Sm Cap Val Idx Adm/Small Cap	12.53%	12.40%	11.23%	15.87%	13.10%	11.18%	9.88%	14.81%	0.07%	\$0.70
Vanguard Small Cap Index Adm/Small Cap	16.48%	12.40%	11.27%	9.50%	17.57%	12.46%	10.60%	8.72%	0.05%	\$0.50
Vanguard Sm Cap Grth Idx Adm/Small Cap	21.41%	12.37%	11.06%	15.41%	21.86%	13.65%	11.24%	16.19%	0.07%	\$0.70
International Stock										
American Funds EuroPacific R6/Foreign	9.35%	8.34%	4.82%	9.86%	9.90%	7.18%	3.01%	9.39%	0.49%	\$4.90
Other										
American Funds Trgt 2020 R6/Target-Date 2020	6.28%	7.60%	6.33%	10.00%	6.54%	6.51%	5.99%	9.30%	0.35%	\$3.50

VARIABLE RETURN INVESTMENTS											
Name/ Type of Option	Average Annualized Total Return provided as of 06/30/18				Benchmark			Mutual Fund Expenses	Total Operating Expenses		*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.		As a %	Per \$1,000	
American Funds Trgt 2025 R6/Target-Date 2025	8.08%	8.75%	7.16%	11.22%	7.45%	7.33%	6.35%	0.37%	0.37%	\$3.70	
American Funds Trgt 2030 R6/Target-Date 2030	10.03%	9.86%	7.86%	12.10%	8.64%	8.20%	6.75%	0.39%	0.39%	\$3.90	
American Funds Trgt 2035 R6/Target-Date 2035	11.94%	10.61%	8.18%	12.53%	9.81%	8.91%	7.09%	0.40%	0.40%	\$4.00	
American Funds Trgt 2040 R6/Target-Date 2040	12.67%	10.91%	8.37%	11.81%	10.62%	9.30%	7.27%	0.41%	0.41%	\$4.10	
American Funds Trgt 2045 R6/Target-Date 2045	13.01%	11.06%	8.43%	12.83%	10.96%	9.39%	7.28%	0.41%	0.41%	\$4.10	
American Funds Trgt 2050 R6/Target-Date 2050	13.28%	11.15%	8.45%	12.87%	11.00%	9.35%	7.22%	0.42%	0.42%	\$4.20	
American Funds Trgt 2055 R6/Target-Date 2055	13.28%	11.12%	—	11.26%	10.98%	9.27%	7.14%	0.42%	0.42%	\$4.20	
American Funds Trgt 2060 R6/Target-Date 2060+	13.26%	—	—	9.37%	10.93%	9.19%	7.10%	0.45%	0.45%	\$4.50	
American Funds Am Bal R6/Balanced	9.53%	9.66%	8.73%	12.11%	6.92%	6.92%	6.28%	0.28%	0.28%	\$2.80	
*This table shows the fees elected by the fund. You may not be charged this full amount depending on individual circumstances.											

Fixed Return Investments

This Fixed Return Investments Table focuses on the performance and costs of investment options that have a fixed or stated rate of return. It shows the annual rate of return of each option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

FIXED RETURN INVESTMENTS					Shareholder Type Fees and Restrictions
Name/ Type of Option	Return	Term	Other	Mutual Fund Expenses	
Standard Stable Asset A/Cash Equivalent	2.65%	90 Days	The rate of return on 06/30/18 was 2.65%. This rate is fixed for 90 days, but will never fall below a guaranteed minimum rate of 1.0%. Most current rate of return information is available on www.standard.com/retirement .	0.10%	Many fixed return investments include restrictions on withdrawals depending upon a variety of factors. For any applicable restrictions see the information provided on this fund by logging into Personal Savings Center from www.standard.com/retirement .

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In providing this information, The Standard makes no representation as to the completeness and accuracy of the current disclosure materials of the issuer of designated investment options or information replicated from such materials.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term cumulative effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors you should consider when making your investment decision. Consideration should also be given to whether investment decisions, combined with your other investments held outside the plan, will help you achieve your financial goals.

If you need additional information about your investment options, you may call a customer service representative at 800.858.5420. You may also find information by logging into Personal Savings Center from www.standard.com/retirement.

Please visit Personal Savings Center at www.standard.com/retirement for a glossary of investment terms relevant to the investment options under this plan.

This glossary is intended to help you better understand your options.

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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 and each available investment option 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.

The Standard is the marketing name for StanCorp Financial Group, Inc., and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc., and StanCorp Investment Advisers, Inc., are subsidiaries of StanCorp Financial Group, Inc., and all are Oregon corporations.



**Retirement Account
Information and
Management Tools**

403(b) Plan
1100 SW Sixth Avenue
Portland, OR 97204

00001001_E_000001_ABC123

PHONE

800.858.5420

between 5 a.m. and 5 p.m. Pacific time, 8 a.m and 8 p.m. Eastern

WEBSITE

www.standard.com/retirement



Standard Retirement Services, Inc.
1100 SW Sixth Avenue
Portland, OR 97204
800.858.5420

www.standard.com/retirement

807165 (09/13/2018)