

ABC SAMPLE COMPANY, INC.
 123 MAIN STREET
 ANYTOWN, ST 12345



Your Retirement Account Statement

ABC COMPANY, INC SAMPLE
 SAMPLE NAV PLAN
 Plan Number: 123456

January 1, 2018 - March 31, 2018

SAMPLE PARTICIPANT
 12345 MAIN ST.
 PITTSBURGH, PA 15276

Your Account Summary

Beginning Balance as of 1/1/18	\$45,148.63
Money In	
Contributions	\$0.00
Money Out	
Distributions	\$0.00
Deduction/Credits	\$(6.00)
Gain/Loss	\$2,181.48
Total Ending Balance as of 3/31/18	\$47,324.11
Vested Balance*	\$47,324.11

* Your vested balance is ownership of your employer contributions; employee contributions are always 100 percent vested. For more details, see Page 2.

Your Current Asset Allocation



3.53% Cash Equivalent	\$1,672.13
24.56% Small/Mid Cap	\$11,622.80
22.35% International Stock	\$10,578.09
49.56% Other	\$23,451.09

Your Personal Rate of Return:

This Quarter	4.82%
Year to Date	12.19%

Keep your retirement account in line with your goals.

Changing financial conditions can cause your investments to diverge from your long-term goals. Before you know it, the percentage invested in each investment may not look anything like your original choice.

Save time and stay on track by keeping your portfolio in balance. Simply log in to your account at www.standard.com/login and turn on Automatic Rebalancer.

You can even pick how frequently you'd like to rebalance: quarterly, semiannually or annually.



Your Account Activity By Contribution Source

Contribution Source	Balance on 1/1/18	Contributions	Gain/Loss	Transfers	Distributions	Deductions/ Credits	Balance on 3/31/18	Vested Balance	Vested Percent
Employee Deferral	35,218.32	0.00	1,701.68	0.00	0.00	(4.68)	36,915.32	36,915.32	100%
Employer Match	9,930.31	0.00	479.80	0.00	0.00	(1.32)	10,408.79	10,408.79	100%
Total	\$45,148.63	0.00	2,181.48	0.00	0.00	(6.00)	\$47,324.11	\$47,324.11	

The Standard monitors frequent trading activity and enforces applicable trading restrictions, which may include assessment of redemption fees imposed by the underlying funds. If a redemption fee was assessed against one or more transactions, the total amount of the fees is shown along with any other deductions or credits for the period. For more information, contact a participant services representative at 800.858.5420.

Your Account Activity By Investment

Investment	Balance on 1/1/18	Contributions	Gain/Loss	Transfers	Distributions	Deductions/ Credits	Balance on 3/31/18
Vanguard Federal Mny Mkt Inv	1,673.10	0.00	(0.75)	0.00	0.00	(0.22)	1,672.13
Oakmark Equity & Income I	22,368.88	0.00	1,085.18	0.00	0.00	(2.97)	23,451.09
T.Rowe Price Mid-Cap Value	10,858.87	0.00	765.37	0.00	0.00	(1.44)	11,622.80
Dodge & Cox Intl Stk	10,247.78	0.00	331.68	0.00	0.00	(1.37)	10,578.09
Total	\$45,148.63	0.00	2,181.48	0.00	0.00	(6.00)	\$47,324.11

Investment	Share Value on 1/1/18	Shares on 1/1/18	Share Value on 3/31/18	Shares on 3/31/18
Vanguard Federal Mny Mkt Inv	1.00	1,673.10	1.00	1,672.13
Oakmark Equity & Income I	30.20	740.69	30.42	770.91
T.Rowe Price Mid-Cap Value	28.93	375.35	29.06	399.96
Dodge & Cox Intl Stk	38.21	268.20	38.10	277.64

Your Plan's Investment Performance

Investment Option	Future Contributions	Total Return			Annualized Return			Inception Date	Ticker Symbol
		Quarter	YTD	1 Year	3 Year	5 Year	10 Year		
Cash Equivalent									
✓ Vanguard Federal Mny Mkt Inv	25%	0.08%	0.30%	0.30%	0.12%	0.08%	0.83%	07/13/81	VMFXX
Bond									
Vanguard Sh Term Inv Gr Adm		(0.82)%	2.82%	2.82%	1.94%	2.29%	3.34%	02/12/01	VFSUX
Metropolitan West TotRe Bd I		(2.54)%	2.57%	2.57%	2.92%	4.09%	5.91%	03/31/00	MWTIX
Large Cap Stock									
Dodge & Cox Stock		10.71%	21.28%	21.28%	8.55%	17.01%	5.93%	01/04/65	DODGX
Fidelity 500 Idx Inv		3.80%	11.87%	11.87%	8.78%	14.57%	6.88%	02/17/88	FUSEX
American Funds Growth Fd R4		1.59%	8.44%	8.44%	7.66%	15.02%	6.93%	05/28/02	RGAEX
Small/Mid Cap Stock									
✓ T.Rowe Price Mid-Cap Value		7.18%	24.32%	24.32%	9.92%	15.88%	8.38%	06/28/96	TRMCX
JPMorgan Mid Cap Growth R5		(0.85)%	0.33%	0.33%	4.70%	13.70%	7.80%	11/01/11	JMGFX
DFA US Small Cap I		11.47%	23.53%	23.53%	7.66%	16.00%	8.44%	03/19/92	DFSTX
Janus Triton I		1.00%	10.59%	10.59%	7.09%	14.36%	11.07%	11/28/05	JSMGX
International Stock									
✓ Dodge & Cox Intl Stk	25%	3.36%	8.26%	8.26%	(1.34)%	7.98%	2.11%	05/01/01	DODFX
Other									
✓ Oakmark Equity & Income I	50%	4.98%	10.97%	10.97%	4.22%	8.93%	6.64%	11/01/95	OAKBX
Vanguard Balanced Index Adm		1.14%	8.77%	8.77%	6.34%	9.62%	6.40%	11/13/00	VBIAX

✓ Checkmark indicates you currently have assets in this investment option.

For Sample Purposes Only

Benchmark Comparisons

To help you better understand the performance of the investment options in your retirement account, we have included benchmark comparisons from five respected indexes.

Index	Total Return			Annualized Return		Description
	Quarter	YTD	1 Year	3 Year	5 Year	
3 Month Treasury Bill	0.41%	0.41%	1.23%	0.59%	0.37%	3 Month US Treasury Bill Yield
Standard & Poor's 500 Index	(0.76)%	(0.76)%	13.99%	10.78%	13.31%	Large Cap Index: 500 companies in major industries
Barclays Capital Aggregate Bond Index	(1.46)%	(1.46)%	1.20%	1.20%	1.82%	Broad Investment Grade Bond Market Index
Russell 2000 Index	(0.08)%	(0.08)%	11.79%	8.39%	11.47%	Small Cap Index: smallest 2000 co.'s of Russell 3000
Morgan Stanley Europe/Asia/Far East	(1.53)%	(1.53)%	14.80%	5.55%	6.50%	Foreign Index: non-U.S. firms Europe Asia & Far East

Information about the performance of these indices is provided as a benchmark against which you may compare the performance of the plan's investment options. This information is provided for comparison purposes only; indices are not investment options.

Performance quoted is past performance and is no guarantee of future results. Current performance may be higher or lower. Investment performance includes capital appreciation, if any, plus reinvested dividends and capital gains. The investment return and principal value will fluctuate and your shares, when redeemed, may be worth more or less than the original investment. The information shown is as of the last business day of the quarter.

Notes on Performance: Investors should carefully assess the risks associated with an investment in a fund. International investing involves certain risks, such as currency fluctuation, economic instability and political development. These risks may be accentuated in emerging markets. Small company investing involves specific risks not necessarily encountered in large company investing, such as increased volatility. Funds investing in bonds are subject to certain risk including interest-rate risk, credit risk and inflation risk. As interest rates rise, the prices of bonds fall. The investor should be aware of the possible higher level of volatility and increased risk of default in high-yield bonds. Funds may focus on certain sectors, which may involve a greater degree of risk than other funds which provide broader diversification.

Fees and Charges

The plan incurs operational expenses (e.g., recordkeeping, accounting, consulting and legal services) that may be paid by your employer, paid by revenue sharing received from fund companies, deducted from participant accounts or any combination of these sources. The amount deducted from your account this quarter for operational expenses was:

Administrative Fees:

Recordkeeping, accounting, consulting and legal \$59.56

Fees, based on their application, will be reflected under Your Account Activity sections by contribution source and investment in the deduction/credit or gain/loss columns. These amounts include non-fee related activity and may not equal the total amount shown under the administration fee.

Certain services for your plan account are subject to transaction fees. During the past quarter the following transaction fees were deducted from your account:

None

Important Notices

Please review your statement carefully. You must notify The Standard within 15 days of receipt of this statement if, during the period covered by this statement, an error occurred. You may give notice by contacting a participant service representative at 800.858.5420. 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 its liability is otherwise limited by regulation or agreement.

Your investment return is a comprehensive calculation of the assets' performance which reflects the earnings on all your plan investments with The Standard during the specified period. The calculation uses a weighted cash flow formula based on daily data that takes into account the size and timing of deposits and/or withdrawals during the specified period. Examples of cash flows include contributions/distributions, rollovers and transfers. If the underlying assets in your account decline in value, your investment return may be negative.

The investment return calculation will be affected by any significant cash flows into or out of your account such as when you first enter the plan or if you roll over a lump sum from a prior account. During a period of significant cash flow, the calculation may indicate an exaggerated investment return.

Since there are a variety of ways to calculate rate of return, formulas used by different financial institutions may yield different results. Investment decisions should not be made on investment returns alone.

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Important Notices (continued)

To help achieve long-term retirement security, you should carefully consider the benefits of a well-balanced and diversified investment portfolio, including your assets held outside the Plan. By spreading your assets among different types of investments, you can help achieve a favorable rate of return while minimizing your risk of loss. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. While diversification isn't a guarantee against loss, it's an effective strategy to help manage risk. It's also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings goals are being met. For more sources of information on individual investing and diversification, you may visit the Department of Labor's Web site at <http://www.dol.gov/ebsa/investing.html>.

Your Employer makes contributions to this Plan pursuant to a method known as "permitted disparity." This means your Plan is integrated with Social Security, and contribution rates will be higher for participants whose salaries are greater than the integration level.

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.

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