

# Get Real With Your Retirement

Making the Most of Your Workplace Retirement Plan

**Diocese of Sacramento 403(b) Plan**





## Time To Dream

What does retirement mean to you? What will it take to get you there? Taking steps now to plan for the future you want is essential — even if retirement is a ways off, even when you're juggling other financial priorities.

Your employer's retirement plan offers one of the best and easiest ways to save. To take advantage of this important benefit, simply follow the instructions below to start online. If you need help, this guide contains more information.

## Getting Real About Retirement Goals

The first step is to get real about your retirement goals. Consider the following questions:

- Where will you be?
- What will you be doing?
- Will you continue to work doing something you love?
- How much money will you need to cover your day-to-day expenses, including healthcare?

## Planning Transforms Dreams Into Reality

As you put together your own savings and investment plan, keep the following in mind:

- Your retirement goals (your answers from above)
- The importance of starting now, no matter what your age
- How the plan you set in motion today can help you reach your retirement goal

### Getting Started Online

Create an account by visiting  
[www.standard.com/retirement](http://www.standard.com/retirement)

Click **Enroll in My Plan** and then **Create an Account**. Watch for a verification email.

Login and continue to **My Retirement Account**.

Questions? Call 800.858.5420.

# 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 2021 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 \$63. The \$9 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 <sup>1</sup>										
Gross Weekly Salary										
	\$400	\$500	\$600	\$700	\$800	\$900	\$1000	\$1500	\$2000	
Contribution Percentage	4%	16 14	20 19	24 20	28 24	32 29	36 31	40 33	60 47	80 61
	5%	20 18	25 22	30 26	35 31	40 35	45 40	50 40	75 58	100 76
	6%	24 22	30 27	36 31	42 36	48 43	54 47	60 47	90 70	120 91
	7%	28 24	35 32	42 37	49 43	56 49	63 54	70 57	105 82	140 106
	8%	32 28	40 35	48 41	56 49	64 57	72 63	80 65	120 94	160 122
	9%	36 32	45 40	54 47	63 56	72 63	81 70	90 73	135 105	180 137
	10%	40 36	50 45	60 53	70 63	80 71	90 79	100 83	150 117	200 154
	11%	44 38	55 48	66 57	77 68	88 78	99 86	110 91	165 129	220 167
	12%	48 42	60 53	72 63	84 75	96 84	108 94	120 99	180 140	240 184

<sup>1</sup> 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](http://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

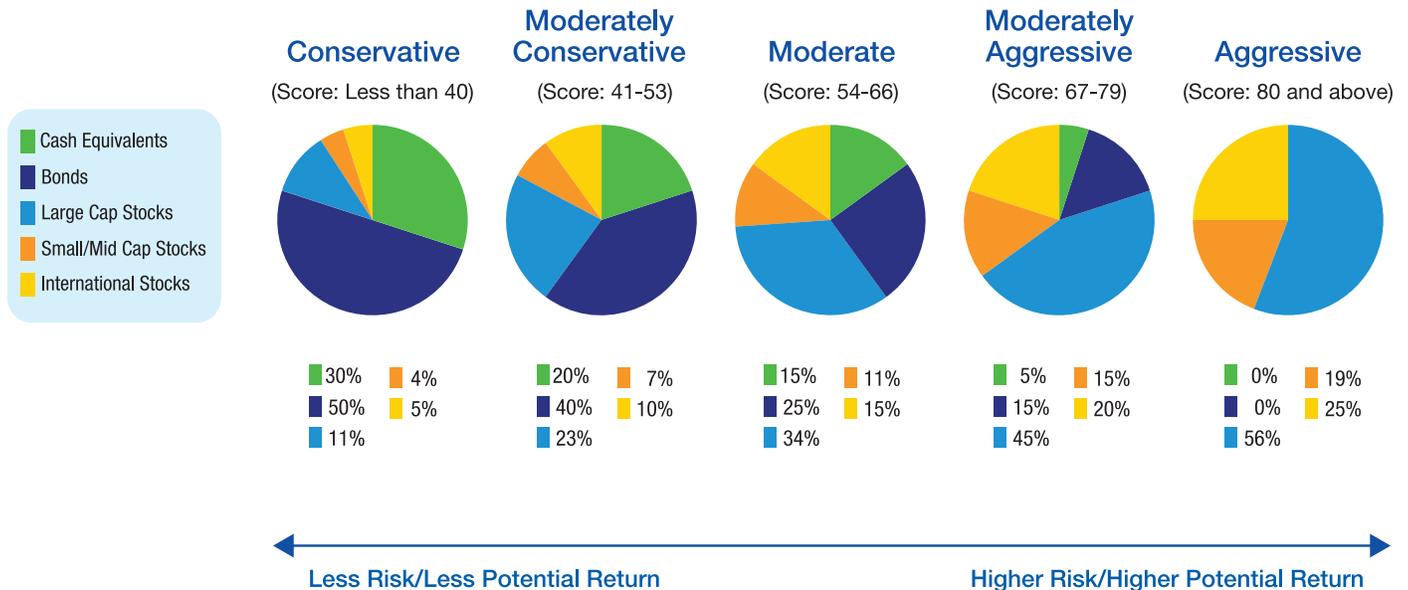
- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>1. When do you expect to tap into your retirement account?</b></p> <p><b>Points</b></p> <p>a. Less than five years <b>0</b></p> <p>b. Between five and 10 years <b>20</b></p> <p>c. Between 10 and 15 years <b>30</b></p> <p>d. More than 15 years <b>40</b></p> <p><b>Score:</b> _____</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <p><b>4. How much risk are you willing to take in order to potentially increase your investment return?</b></p> <p><b>Points</b></p> <p>a. I am willing to take a lot of risk with all of my retirement account. <b>15</b></p> <p>b. I am willing to take a lot of risk with some of my retirement account. <b>12</b></p> <p>c. I am willing to take a little risk with all of my retirement account. <b>8</b></p> <p>d. I am willing to take a little risk with some of my retirement account. <b>4</b></p> <p>e. I am unwilling to take on more risk. <b>0</b></p> <p><b>Score:</b> _____</p> |
| <p><b>2. What do you expect to happen to your pay (salary) in the next five years?</b></p> <p><b>Points</b></p> <p>a. I expect my pay to increase much faster than inflation (due to promotions, new job, etc.). <b>12</b></p> <p>b. I expect my pay to increase slightly faster than inflation. <b>10</b></p> <p>c. I expect my pay to just keep up with inflation. <b>5</b></p> <p>d. I expect my pay to decrease (due to retirement, part-time work, depressed industry, etc.). <b>0</b></p> <p><b>Score:</b> _____</p>                                                                                                                                                                                                                                     | <p><b>5. If the stock market went down 15 percent, what would you do?</b></p> <p><b>Points</b></p> <p>a. Sell all of my stock funds immediately and put the money in something more stable. <b>0</b></p> <p>b. Transfer some of my stock funds into less aggressive investments. <b>2</b></p> <p>c. Do nothing and wait for it to come back. <b>4</b></p> <p>d. Buy more: increase my stock investments while prices are low. <b>8</b></p> <p><b>Score:</b> _____</p>                                                                                                                           |
| <p><b>3. How do you feel about investing for retirement?</b></p> <p><b>Points</b></p> <p>a. I am seeking maximum stability, even if returns are low. <b>0</b></p> <p>b. I can tolerate a small amount of fluctuation in my investment account, and I am seeking consistent returns. <b>4</b></p> <p>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. <b>8</b></p> <p>d. I am willing to assume a relatively high level of volatility for potentially greater returns. <b>12</b></p> <p>e. I am seeking maximum long-term growth, even if it means wide swings in my account value. <b>15</b></p> <p><b>Score:</b> _____</p> | <p><b>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?</b></p> <p><b>Points</b></p> <p>a. Sell all of my stock funds immediately and put the money in something more stable. <b>0</b></p> <p>b. Transfer some of my stock funds into less aggressive investments. <b>3</b></p> <p>c. Do nothing and wait for it to come back. <b>6</b></p> <p>d. Buy more: Increase my holdings in stock funds while prices are low. <b>10</b></p> <p><b>Score:</b> _____</p>                                        |

**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.

### Guided Portfolios



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.

## We'll Rebalance For You

The Standard can rebalance your portfolio to ensure it stays in line with your original wishes. On Personal Savings Center ([standard.com/retirement](http://standard.com/retirement)), you can indicate how frequently you'd like your portfolio rebalanced: quarterly, semiannually or annually.

## Time to Enroll

Take Action Today!

### Quick-Enroll Option\*

Once you create an online account, use the retirement readiness tool to choose how much to save. Click **Save Changes** when you're ready to submit. That's it!



\* The retirement readiness tool may not be available to some plans. You may be asked to add some information before the tool can show results. By using this option to enroll, you will be invested in your plan's default investments. You can change your investments at any time under the My Account, My Investments menu.

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 [standard.com/retirement](https://standard.com/retirement).
- Click **Enroll in My Plan** and then **Create an Account**. Watch for a verification email that will request your response.
- Log in and click **Go to My Account**.

### Enroll in the Plan

On the website, you may choose a quick enroll option by using the retirement readiness tool (see example at left).

Or, to choose investments and beneficiaries when you enroll, start by clicking **My Plan, Enroll in My 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.



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 0% of your compensation. The most you can save during 2026 is \$24,500 (\$32,500 if you are age 50 or older, and \$35,750 if you are age 60-63). Other plan or legal limits may apply.

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.

**Roth Savings (Check One)**

Enter the after-tax amount you wish to contribute to your Roth retirement savings account. The smallest amount you can contribute is 0% of your compensation. The most you can save during 2026 (including any pre-tax contributions) is \$24,500(\$32,500 if you are age 50 or older, and \$35,750 if you are age 60-63). Other plan or legal limits may also apply.

\_\_\_\_\_ %                       \$ \_\_\_\_\_ per paycheck

I elect not to make Roth contributions at this time. I understand I can change my election 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](http://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)	Email Address	Phone

**HOW DO YOU WANT TO INVEST YOUR CONTRIBUTIONS?**

The Standard can help you manage your investments when you select a Guided Portfolio. You may create your own portfolio by completing the Independent section below. If you do not make a selection, your contributions will be invested in the plan's default fund(s).

You may change your investment instructions at any time by logging into [www.standard.com/retirement](http://www.standard.com/retirement) or calling 800.858.5420. **Complete only one subsection, not both.**

**Option 1: 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.

<input type="checkbox"/> Conservative	<input type="checkbox"/> Moderately Conservative	<input type="checkbox"/> Moderate
<input type="checkbox"/> Moderately Aggressive	<input type="checkbox"/> Aggressive	

**Option 2: Independent** — Select your own combination of investments by entering whole percentages below. Please be sure that your selections total 100 percent. The minimum for any investment is 1 percent.

1. Signifies a scheduled fund termination that will occur in the next 120 days. 2. Redemption fee may apply to short-term investments. 3. A transfer restriction applies to the investment. This restriction may affect your ability to move money between certain investments.

___ % Standard Stable Asset A	___ % Vanguard Tot Bd Mkt Idx Adm	___ % Dodge & Cox Income X
___ % American Funds Amer Balancd R6	___ % American Funds 2020 Tgt Ret R6	___ % American Funds 2025 Tgt Ret R6
___ % American Funds 2030 Tgt Ret R6	___ % American Funds 2035 Tgt Ret R6	___ % American Funds 2040 Tgt Ret R6
___ % American Funds 2045 Tgt Ret R6	___ % American Funds 2050 Tgt Ret R6	___ % American Funds 2055 Tgt Ret R6
___ % American Funds 2060 Tgt Ret R6	___ % American Funds 2065 Tgt Ret R6	___ % Vanguard Windsor II Adm
___ % Calvert US LgCpCoreRsp IdxR6	___ % Vanguard 500 Index Adm	___ % MFS Growth R6
___ % Vanguard Mid Cap Val Idx Adm	___ % Vanguard Mid Cap Index Adm	___ % Vanguard MidCapGrwth Idx Adm
___ % Vanguard Sm Cap Val Idx Adm	___ % Vanguard Small Cap Index Adm	___ % Vanguard Sm Cap Grth Idx Adm
___ % Vanguard Tot Int Stk Idx Adm	___ % American Funds EUPAC R6	___ % American Funds New World R6
<b>100% Total</b>		

**AUTOMATIC REBALANCER**

Check a box below to select the Automatic Rebalancer service for your 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, 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 \_\_\_\_\_

**FOR BOOKKEEPERS ONLY**

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

Fax: 218-725-9161

Email: [contributions@superiorusa.com](mailto:contributions@superiorusa.com)

Location Code \_\_\_\_\_

Participant Name \_\_\_\_\_

For questions, Please call 877-529-2477 x33

## GUIDED PORTFOLIO DESCRIPTIONS

	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
<b>Cash Equivalent</b>	<b>30%</b>	<b>20%</b>	<b>15%</b>	<b>5%</b>	<b>0%</b>
Standard Stable Asset A	30%	20%	15%	5%	0%
<b>Bonds</b>	<b>50%</b>	<b>40%</b>	<b>25%</b>	<b>15%</b>	<b>0%</b>
Dodge & Cox Income X	50%	40%	25%	15%	0%
<b>Large-Cap Stocks</b>	<b>11%</b>	<b>23%</b>	<b>34%</b>	<b>45%</b>	<b>56%</b>
Vanguard 500 Index Adm	5%	11%	16%	23%	28%
MFS Growth R6	3%	6%	9%	11%	14%
Vanguard Windsor II Adm	3%	6%	9%	11%	14%
<b>Small-/Mid-Cap Stocks</b>	<b>4%</b>	<b>7%</b>	<b>11%</b>	<b>15%</b>	<b>19%</b>
Vanguard MidCapGrwth Idx Adm	1%	2%	3%	4%	5%
Vanguard Mid Cap Val Idx Adm	1%	2%	3%	4%	5%
Vanguard Sm Cap Grth Idx Adm	2%	3%	5%	7%	9%
<b>International Stocks</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>25%</b>
American Funds EUPAC R6	5%	10%	15%	20%	25%

## NEXT STEPS

Your employer will forward the completed form to The Standard. This form will override any changes previously made using The Standard's automated phone system or online via Personal Savings Center.

The Standard will deem invalid any Investing Form that is completed incorrectly. Invalid forms include, but are not limited to, those containing: investment elections that do not total 100 percent, fractional investment election percentages, conflicting or contradictory elections, the selection of old investment options no longer available in the plan, illegible, incomplete or unsigned forms. If an Investing Form is deemed to be invalid, any contributions received will be invested in the plan's default fund. The Standard will notify by letter any participant whose investment elections have been defaulted with instructions on how they can make changes to their investments.

For information about redemption fees that may apply to certain funds signified by the second footnote, please contact The Standard at 800.858.5420.

Visit [www.standard.com/retirement](http://www.standard.com/retirement) to access Personal Savings Center to manage your account or call a customer service representative 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 of any errors 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](mailto: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 Investment 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, 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 0.10 percent expense associated with the investment expenses of the product. Additionally, certain employees of StanCorp Equities, a broker-dealer affiliate of SIA, receive additional compensation when the Standard Stable Asset Fund is included in the plan. Such employees do not individually provide investment advice regarding the Standard Stable Asset Fund. Compensation 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.

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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 PrimaryBeneficiaries 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.

_____	<b>X</b>	_____	_____
Name of Spouse ( <i>please print</i> )	Signature of Plan Administrator or Notary Public	Date	
<b>X</b>	_____	_____	_____
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.

<b>X</b>	_____	_____	_____
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**



**Step One:**

Participant Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ - \_\_\_\_ - \_\_\_\_\_

Name of Former Retirement Plan Provider: \_\_\_\_\_  
(Hint: Who do you receive your statement from?)

Former Employer Retirement Plan Name: \_\_\_\_\_

**Step Two:**

- Contact your prior retirement plan provider to initiate your rollover distribution to The Standard.  
The check from your prior retirement plan provider must be made payable to the custodian listed below. If the check is payable to you, please endorse as: Payable to (custodian listed below)

Mail the check to the following address:

**Regular Mailing Address**

Reliance Trust Company  
FBO: (Participant's Name)  
Custodian Account No. 0155817414  
Mail Stop 579  
PO Box 5396  
Carol Stream, IL 60197-5396

**Overnight Mailing Address**

Reliance Trust Company  
FBO: (Participant's Name)  
Custodian Account No. 0155817414  
Box 5396 Mail Stop 579  
270 Remington Blvd Ste B  
Bolingbrook, IL 60440

- Request a copy of your most recent retirement plan statement.
- For Roth Contributions, please confirm the following with your prior retirement plan provider to ensure taxation on future Roth distributions is accurate:

Date of First Roth Contribution:	
Total Roth Contributions	\$
Total Earnings on Roth Contributions	\$
Approximate Check Total (sum of above)	\$

Note: Roth IRAs cannot be rolled into this plan.

**Step Three:**

**Sign and Date**

I hereby certify to the best of my knowledge that the rollover contribution made to this plan is eligible for rollover. This includes, but is not limited to certifying the distribution did not come from a beneficiary account, was not a required minimum distribution and was not one of a series of periodic payments. If the distribution was not one of a series of periodic payments, and if an indirect rollover, then the distribution was received not more than sixty days before the date of the rollover. Distributions eligible for rollover into this plan will be determined by my Plan Administrator and may include: distributions from a 401(a), 401(k), 403(b), governmental 457(b) plans, an IRA, a Roth 401(k), or a Roth 403(b) plan. If my distribution includes after-tax amounts, I understand that those amounts can only be rolled over if my plan accepts such contributions and if I provide information related to the cost basis of those amounts. I understand that if this rollover is accepted, it will be directed to investments based on my contribution directives in place at the time the rollover is received by The Standard. If I do not have directives in place, the rollover will be placed into the plan's default investment option. For more information on eligible rollover distributions please see IRS website (<https://www.irs.gov/retirement-plans/>).

PARTICIPANT SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

---

## Step Four:

Submit this application for rollover form and a copy of your most recent statement from your prior provider to The Standard. Choose one of three options below:

**Email to:** [Rolloverforms@standard.com](mailto:Rolloverforms@standard.com)

**Fax to:** 971-321-7998

**Mail to:**  
Standard Retirement Services, Inc.  
1100 SW 6<sup>th</sup> Avenue  
Portland OR 97204-1020

### PLEASE NOTE:

- If the distribution check was made payable to you, the rollover funds and a check for any taxes withheld from your eligible distribution, must be received by The Standard within 60 days of the date on the distribution check. Please send a cashier's check not exceeding the gross distribution amount using the mailing instructions under step two.
- Certain types of distributions are not eligible for rollover, including: required minimum distributions, non-taxable payments (after-tax contributions) from IRAs, Roth IRAs, periodic payments for your life or for a period of 10 years or more and hardship withdrawals.
- A rollover check that is received at The Standard will be returned if a completed Application for Rollover is not received within 30 business days.

*If you need assistance completing this form or have questions, please call a customer service representative at 800.858.5420.*



# The Standard<sup>®</sup>

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 <i>Please liquidate the annuity contract or custodial account identified above and transfer the assets to:</i>	
<b>Reliance Trust Company</b> <b>Mail Stop 579</b> <b>PO Box 5396</b> <b>Carol Stream IL 60197-5396</b>	
Account Number: _____	
For Benefit Of (my name): _____	
Contract Number: _____	
<p>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.</p>	
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.

\_\_\_\_\_  
Print Name of Sponsor

\_\_\_\_\_  
Authorized Signature:

\_\_\_\_\_  
Print Name:

\_\_\_\_\_  
Title:

\_\_\_\_\_  
Email Address:

### The Standard

\_\_\_\_\_  
Signature:

\_\_\_\_\_  
Print Name:

\_\_\_\_\_  
Title:



## 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 80 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.

### 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.**

### 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.

## 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  
Mail Stop 579  
PO Box 5396  
Carol Stream IL 60197-5396  
**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 \$24,500 in 2026 (additional catch-up contributions can be made if you are 50 years old or older) or maximum allowed by law, whichever is less

### How Will My Money Be Invested?

You can choose how your contributions are invested among the plan's available investment options. Find information about all your investment options on Personal Savings Center. Log in at [standard.com/retirement](https://standard.com/retirement). If you do not choose an investment option, contributions will be invested in your plan's default investment.

### Your Employer's Contributions Can Help You Save More

We may 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.

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
Less than 3	0%
3	20%
4	40%
5	60%
6	80%
7 or more	100%

Refer to your Summary Plan Description for additional requirements.

## 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 ([standard.com/retirement](https://standard.com/retirement)).

## Questions?

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

To enroll in your plan, create an account at [standard.com/retirement](https://standard.com/retirement) and use Personal Savings Center.

To contact a Customer Service Representative at The Standard, e-mail [savings@standard.com](mailto:savings@standard.com) anytime or call 800.858.5420 between 5:00 a.m. - 5:00 p.m. Pacific or 8:00 a.m. - 8:00 p.m. Eastern.

**Fee Disclosure**  
**Diocese of Sacramento 403(b) Plan**  
As of February 4, 2026

**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](http://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.

**Designated Investment Manager:** StanCorp Investment Advisers, Inc. is a designated investment manager with respect to assets held on The Standard's recordkeeping platform.

## Plan Administrative, Investment Advisory and Individual Plan Fees

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 including the total amount of assets in your plan. 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)	0.32% assessed on total plan assets, allocated pro rata among participant accounts <sup>4</sup>

The Plan's Administrative fees vary based on the total amount of assets in the Plan. The Fee Amount shown reflects the rate charged as of the date of this notice.

Please refer to the end of this document for more details.

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
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

**Fee Name****Fee Amount**

Loan Reamortization

\$150 per event

Non-sufficient Funds

\$20 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](http://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 12/31/25				Benchmark			Fund Expense <sup>1</sup>	Revenue Sharing Credit <sup>2</sup>	Standard's Asset- Based Fee <sup>3,4</sup>	Total Operating Expenses		*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.				Since Inception	As a %	
<b>Bond</b>													
Vanguard Tot Bd Mkt Idx Adm/Intermediate Bond	7.15%	-0.42%	1.98%	3.38%	7.12%	-0.43%	1.96%	3.47%	0.04%	—	0.32%	0.36%	\$3.60
					Morningstar US Core Bd TR USD								
Dodge & Cox Income X/Intermediate Bond	8.45%	1.12%	3.39%	4.37%	7.19%	-0.18%	2.22%	3.35%	0.33%	—	0.32%	0.65%	\$6.50
					Morningstar US Core Plus Bd TR USD								

**VARIABLE RETURN INVESTMENTS**

Name/ Type of Option	Average Annualized Total Return provided as of 12/31/25				Benchmark			Fund Expense <sup>1</sup>	Revenue Sharing Credit <sup>2</sup>	Standard's Asset- Based Fee <sup>3,4</sup>	Total Operating Expenses		*Shareholder Type Fees	
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.				Since Inception	As a %		Per \$1,000
<b>Large Cap</b>														
Vanguard Windsor II Adm/Large Cap Value	18.69%	12.99%	12.70%	8.67%	18.83%	13.38%	12.50%	7.85%	0.23%	—	0.32%	0.55%	\$5.50	
Calvert US LgCpCoreRsp IdxR6/Large Cap Blend	15.94%	12.55%	14.57%	14.54%	17.71%	13.71%	14.66%	14.54%	0.19%	—	0.32%	0.51%	\$5.10	
Fidelity 500 Index/Large Cap Blend	17.86%	14.41%	14.81%	13.82%	17.71%	13.71%	14.66%	13.69%	0.02%	—	0.32%	0.34%	\$3.35	
MFS Growth R6/Large Cap Growth	12.41%	11.48%	15.73%	16.08%	16.67%	13.44%	16.49%	17.67%	0.49%	—	0.32%	0.81%	\$8.10	
<b>Small/Mid Cap</b>														
Vanguard Mid Cap Val Idx Adm/Mid Cap Value	12.05%	10.71%	9.94%	12.01%	13.39%	11.45%	10.79%	11.60%	0.07%	—	0.32%	0.39%	\$3.90	
Vanguard Mid Cap Index Adm/Mid-Cap Blend	11.67%	8.60%	10.91%	10.13%	10.12%	8.91%	11.54%	10.30%	0.05%	—	0.32%	0.37%	\$3.70	
Vanguard MidCapGrwth Idx Adm/Mid Cap Growth	10.69%	6.35%	11.63%	12.46%	6.78%	6.07%	11.88%	13.32%	0.07%	—	0.32%	0.39%	\$3.90	
Vanguard Sm Cap Val Idx Adm/Small Cap	9.09%	10.56%	10.15%	11.86%	10.48%	10.32%	9.50%	10.43%	0.07%	—	0.32%	0.39%	\$3.90	
Vanguard Small Cap Index Adm/Small Cap	8.83%	7.34%	10.43%	9.21%	11.86%	6.94%	9.67%	8.93%	0.05%	—	0.32%	0.37%	\$3.70	

## VARIABLE RETURN INVESTMENTS

Name/ Type of Option	Average Annualized Total Return provided as of 12/31/25				Benchmark			Fund Expense <sup>1</sup>	Revenue Sharing Credit <sup>2</sup>	Standard's Asset- Based Fee <sup>3,4</sup>	Total Operating Expenses		*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.				Since Inception	As a %	
Vanguard Sm Cap Grth Idx Adm/Small Cap	8.44%	3.03%	10.25%	11.51%	13.12%	4.22%	9.92%	11.31%	—	0.32%	0.39%	\$3.90	
<b>International Stock</b>													
Vanguard Tot Int Stk Idx Adm/Foreign	32.18%	7.93%	8.51%	6.50%	31.87%	8.05%	8.54%	6.36%	—	0.32%	0.41%	\$4.10	
American Funds EUPAC R6/Foreign	29.18%	4.59%	8.46%	8.83%	24.58%	3.97%	7.61%	8.30%	—	0.32%	0.79%	\$7.90	
American Funds New World R6/Diversified Emerging Mkts	28.60%	5.62%	9.92%	9.39%	31.62%	4.54%	8.77%	7.15%	—	0.32%	0.89%	\$8.90	
<b>Other</b>													
American Funds Amer Balancd R6/Balanced	18.85%	9.92%	10.14%	11.21%	15.95%	5.95%	7.83%	8.39%	—	0.32%	0.57%	\$5.70	
American Funds 2020 Tgt Ret R6/Target-Date 2020	14.26%	6.24%	7.40%	8.71%	12.93%	4.16%	6.65%	7.87%	—	0.32%	0.62%	\$6.20	
American Funds 2025 Tgt Ret R6/Target-Date 2025	14.52%	6.39%	8.12%	9.61%	13.72%	4.56%	7.19%	8.57%	—	0.32%	0.63%	\$6.30	
American Funds 2030 Tgt Ret R6/Target-Date 2030	15.72%	7.28%	9.16%	10.49%	14.79%	5.35%	7.93%	9.32%	—	0.32%	0.65%	\$6.50	
American Funds 2035 Tgt Ret R6/Target-Date 2035	17.17%	8.36%	10.38%	11.27%	16.27%	6.57%	8.83%	10.03%	—	0.32%	0.66%	\$6.60	
American Funds 2040 Tgt Ret R6/Target-Date 2040	19.50%	9.54%	11.25%	11.33%	18.00%	7.89%	9.67%	9.98%	—	0.32%	0.68%	\$6.80	

**VARIABLE RETURN INVESTMENTS**

Name/ Type of Option	Average Annualized Total Return provided as of 12/31/25				Benchmark			Fund Expense <sup>1</sup>	Revenue Sharing Credit <sup>2</sup>	Standard's Asset- Based Fee <sup>3,4</sup>	Total Operating Expenses		*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.				Since Inception	As a %	
American Funds 2045 Tgt Ret R6/Target-Date 2045	20.42%	9.82%	11.51%	12.00%	19.54%	8.85%	10.22%	10.89%	—	0.32%	0.69%	\$6.90	
American Funds 2050 Tgt Ret R6/Target-Date 2050	20.43%	9.82%	11.58%	12.04%	20.52%	9.30%	10.45%	10.99%	—	0.32%	0.69%	\$6.90	
American Funds 2055 Tgt Ret R6/Target-Date 2055	20.74%	9.85%	11.59%	11.17%	20.96%	9.36%	10.48%	9.92%	—	0.32%	0.70%	\$7.00	
American Funds 2060 Tgt Ret R6/Target-Date 2060	20.77%	9.84%	11.58%	10.55%	21.15%	9.31%	10.43%	9.09%	—	0.32%	0.71%	\$7.10	
American Funds 2065 Tgt Ret R6/Target-Date 2065+	20.73%	9.85%	—	16.00%	21.15%	9.31%	10.43%	15.52%	—	0.32%	0.71%	\$7.10	
American Funds 2070 Tgt Ret R6/Target-Date 2065+	20.81%	—	—	18.46%	21.15%	9.31%	10.43%	17.95%	—	0.32%	0.71%	\$7.10	

Values are rounded to the nearest ten thousandth.

\*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					
Name/ Type of Option	Return	Term	Other	Fund Expense	Shareholder Type Fees and Restrictions
Standard Stable Asset A/Cash Equivalent	3.15%	90 Days	The rate of return on 12/31/25 was 3.15 percent. This rate is fixed for 90 days but will never fall below a guaranteed minimum rate of 1.0 percent. Most current rate of return information is available on <a href="http://www.standard.com/retirement">www.standard.com/retirement</a> .	—	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 <a href="http://www.standard.com/retirement">www.standard.com/retirement</a> .

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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 <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/default-files/ebsa/about-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. 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](http://www.standard.com/retirement).

<sup>1</sup> Mutual Funds charge certain fees and expenses for each Fund. This column reflects the current fees and expenses charged for the Fund.

<sup>2</sup> Revenue sharing, a form of indirect compensation, consists of 12b-1, Sub-TA and other revenue such as Finder's fees. The Standard passes this revenue on directly to the plan as an offset of certain fees dollar-for-dollar. The finder's fees compensate the intermediary for generating large purchases. Finder's fees are front-end fees paid in specific circumstances and do not always apply. Details on finder's fees are contained in the fund prospectus. Finder's fees are typically paid weekly or biweekly.

12b-1 fees compensate intermediaries for distribution and investor servicing provided before and after the purchase of fund shares. For some share classes, 12b-1 fees are a substitute for the investor paying a front-end sales charge. SEC regulations require intermediaries to be registered broker/dealers to receive 12b-1 payments. Details on 12b-1 fees are contained in the fund prospectus. 12b-1 fees are typically paid monthly or quarterly.

Sub-TA fees compensate intermediaries for performing shareholder record maintenance activities for plans on behalf of the fund. These activities include providing participant-level accounting of transactions and fund positions. Sub-TA fees are paid under negotiated agreements between the fund company and intermediary. Sub-TA fees are typically paid monthly or quarterly.

<sup>3</sup> The Standard's Asset Base Fee reflects the rates based on the average daily balance for the previous quarter. If Plan assets have increased or decreased since the date and time this was last run, the actual rate may differ from what appears in the column.

<sup>4</sup> As noted above, your Administrative fees vary based on the total amount of assets in the Plan. Following are the table(s) of applicable asset-based rates:

**Plan Administration**

<b>Asset Balance Range</b>	<b>Standard's Asset-Based Fee</b>
From \$0.00 to \$20,000,000.00	0.54%
From \$20,000,000 to \$35,000,000.00	0.52%
From \$35,000,000 to \$50,000,000.00	0.40%
From \$50,000,000 to \$65,000,000.00	0.35%
From \$65,000,000 to \$80,000,000.00	0.32%
From \$80,000,000 to \$100,000,000.00	0.29%
From \$100,000,000 and greater	0.24%

Please visit Personal Savings Center at [www.standard.com/retirement](http://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.



Plan sponsors and 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.

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