

## Get Ready for Retirement the Easy Way



There are two types of retirement savers: the ones who take an active role – increasing contribution levels every year and monitoring investment choices frequently – and everyone else. If you prefer the set-it-and-forget-it approach, consider enrolling in Mainspring Managed. It's a service implemented and managed by StanCorp Investment Advisers, Inc., a registered investment advisor, to help you stay on track to meet your savings goals.



A good rule of thumb:  
Plan to replace  
75 percent of your  
pre-retirement income.

**If your income is \$50,000 when you retire, you'll need \$37,500 for each year of retirement – that's \$750,000 for a 20-year retirement; \$937,500 for 25 years.**

### A Savings and Investment Strategy

Retiring comfortably takes more than just setting a contribution level and picking your funds when you first sign up for your retirement plan. Depending on your individual situation, you may need to increase your savings rate or adjust your asset allocation – and do so on a regular basis.

With Mainspring Managed, we take care of that for you. We'll build you a personalized Savings and Investment Plan that takes into account more than just the year you plan to retire. It's a comprehensive look at your individual situation, including your current account balance, annual salary increases and inflation, among other factors.

From there, we'll make sure that your portfolio and savings rates are in line with your goals, and we'll review your account quarterly to help keep you on track to meet them. We can also make automatic contribution increases, if appropriate.

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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 account needs regular check-ups and adjustments to ensure that you'll have the resources to live life to its fullest in retirement. When you enroll in Mainspring Managed, we'll monitor your progress and keep you on track.

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Get Ready For Retirement The Easy Way  
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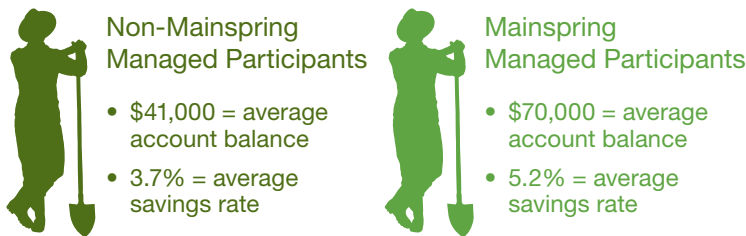
## Use Mainspring Managed to Help Grow Your Savings



Let Us Do the Work for You With Mainspring Managed, we do the heavy lifting so that you don't have to. If you have questions, contact a customer service representative at The Standard by calling 800.858.5420.

This calculation assumes 7 percent annual growth and that the participant receives a biweekly paycheck, files taxes as a married person and has only one exemption. To calculate what you could save, visit [www.standard.com/calculators/paycheck.html](http://www.standard.com/calculators/paycheck.html).

Retirement accounts don't manage themselves. If you don't have the time, interest or knowledge to perform regular check-ups, it's worth looking into a service that can help you. Participants enrolled in Mainspring Managed tend to have larger account balances and higher rates of saving than participants who are not using the service:<sup>2</sup>



<sup>1</sup> This calculation is hypothetical and for illustrative purposes only and is not intended to be a projection of future values of any product. The investment return and principal value of an investment will fluctuate and an investor's interest, when redeemed, may be worth more or less than the original investment. Past performance is no guarantee of future results. Our mutual fund trust and group annuity contract impose certain asset-based fees and administrative fees. These charges were not included; if they had been included, the tax-deferred performance would have been lower. Withdrawals prior to age 59½ may be subject to a 10 percent federal income tax penalty. This illustration assumes that retirement plan contributions are deducted from each paycheck before federal taxes. Withdrawals from the tax-deferred account will be subject to federal and possibly state income tax.

<sup>2</sup> Figures based on data from The Standard's retirement plans as of Dec. 31, 2013.

**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.**