



**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?**

You are able to 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 website ([www.standard.com/retirement](http://www.standard.com/retirement)) or via INFOLINE (800.858.5420).

**PrePre-Mixed Portfolios** You may choose to have your money professionally managed by enrolling in the PortfolioPlus service available through Retirement Plan Advisors. Please review the additional information provided at the end of this form for more information.

**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%.

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

- |  |   |   |
|--|---|---|
| <input type="text"/> % Standard Stable Asset A     | <input type="text"/> % Western Asset Core Bond IS   | <input type="text"/> % PIMCO Income Instl           |
| <input type="text"/> % Vanguard Target Retire Incm | <input type="text"/> % Vanguard Target Retire 2020  | <input type="text"/> % Vanguard Target Retire 2025  |
| <input type="text"/> % Vanguard Target Retire 2030 | <input type="text"/> % Vanguard Target Retire 2035  | <input type="text"/> % Vanguard Target Retire 2040  |
| <input type="text"/> % Vanguard Target Retire 2045 | <input type="text"/> % Vanguard Target Retire 2050  | <input type="text"/> % Vanguard Target Retire 2055  |
| <input type="text"/> % Vanguard Target Retire 2060 | <input type="text"/> % Vanguard Target Retire 2065  | <input type="text"/> % Vanguard Balanced Index Adm  |
| <input type="text"/> % Vanguard Equity Income Adm  | <input type="text"/> % Fidelity 500 Index           | <input type="text"/> % JPMorgan US Equity R6        |
| <input type="text"/> % T.Rowe Price Growth Stock I | <input type="text"/> % Harbor Capital Apprec Ret    | <input type="text"/> % Fidelity Mid Cap Index       |
| <input type="text"/> % Carillon Scout Mid Cap R6   | <input type="text"/> % Fuller&Thaler Bhvrl SmCpEqR6 | <input type="text"/> % Fidelity Small Cap Index     |
| <input type="text"/> % Fidelity Global ex US Index | <input type="text"/> % MFS Intl Diversification R6  | <input type="text"/> % Goldman Sachs IntSmCp Ins R6 |
| <input type="text"/> % Invesco Developing Mkts R6  |   |   |

**100% Total**

**AUTOMATIC REBALANCER**

With changes in the financial markets, your investment allocation can also change. Automatic Rebalancer is required when you select advisor-managed portfolios and is designed to adjust investments quarterly to stay in line with your original asset allocation. Your advisor may also rebalance your account as needed. If you want, you can change the rebalance frequency by making the selection below. Automatic Rebalancer will remain off if you do not make a selection when choosing independent investments.

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 \_\_\_\_\_

## 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 in the plan; or 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

# PORTFOLIOPLUS

## The Managed Account Advantage for Public Sector Employees

**PortfolioPlus is a professional money management service** specifically designed for public sector retirement plans. Through our tactical approach to asset allocation and investment due diligence, we strive to increase return while managing risk.

Most retirement savings plans offer many investment options – frequently 30 or 40 choices. Individual investors are given a list of options and told to make important investment decisions by themselves. And investors are left to wonder: What’s a good investment? How many choices do I need? When should I make changes to my portfolio? Should I be in or out of the market?

At Retirement Plan Advisors, the answer to these questions is *PortfolioPlus*.

### **WHY PORTFOLIOPLUS?**

With *PortfolioPlus*, you delegate the ongoing responsibility of managing your retirement account to RPA’s investment professionals. You no longer need to research individual investments, monitor the markets or decide what changes to make to your account. We do it for you.

### **HOW DOES IT WORK?**

RPA’s advisors work with you to determine your investor profile. Based on an assessment of your personal situation including your investment experience, risk tolerance, time horizon and investment objectives, we develop an initial asset allocation including specific fund recommendations. Then our investment team takes over.

RPA’s investment professionals monitor changing market conditions and trends. We also review the investment options in your plan on an ongoing basis, ensuring you are in the right funds at the right times. When appropriate, we adjust your portfolio’s asset allocation and underlying holdings to reduce risk, increase return or both.

### **CAN I LOSE MONEY?**

Yes. By definition, market-based investments fluctuate with changing markets. While your *PortfolioPlus* account may lose value in the short term, RPA’s risk management strategies are designed to limit those losses to reasonable levels.

### **HOW MUCH DOES IT COST?**

Fees are plan specific and fully disclosed during the enrollment process. Charges include an asset management fee of 1.00% and an annual account maintenance fee of \$15. Fees are billed quarterly and deducted automatically from your account.

Questions? Contact your RPA Service Center toll free at 877.284.6837.

**RETIREMENT PLAN ADVISORS**

**[www.retirementplanadvisors.com](http://www.retirementplanadvisors.com)**

**105 West Adams Street, Suite 2175 | Chicago, IL 60603 | 312.701.1100**

Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC Investment Advisory Services offered through Retirement Plan Advisors, LLC, a Federally Registered Investment Advisor Cambridge Investment Research, Inc. and Retirement Plan Advisors, LLC, are not affiliated

# THE RPA SERVICE MODEL

## The Future is Better Than You Think

We believe a great retirement plan provides services which allow participants to access their plan in the way most comfortable for them. Our decades of public sector experience have taught us that investors generally fall into three categories: Do It Myself, Help Me Do It, and Do It For Me. Our service model addresses the needs of all three types of investors.



### DO IT MYSELF

RPA provides the Do-It-Yourselfer with the tools needed to build a portfolio and manage their investments.

- Investment menus covering a broad range of asset classes
- Investment performance reports
- Fund fact sheets
- Online planning tools
- 24/7 toll free number and Internet access

Of course, they still have access to their RPA financial advisor just in case they have questions!



### HELP ME DO IT

For those participants who want or need help, we provide:

- On-site service visits, including group and individual meetings
- Individual retirement counseling
- Investment recommendations

In this model, while we offer help and advice, the participant ultimately makes the decisions and is responsible for the ongoing monitoring and trading of their investments.



### DO IT FOR ME

More and more participants are asking, “Can you just do this for me?”, and the answer is YES! Retirement Plan Advisors’ Portfolio*Plus* program is an optional, fee-based managed account service specifically designed for public sector retirement plans. Participants delegate the ongoing responsibility of managing their retirement account to RPA’s investment professionals. With Portfolio*Plus*, RPA:

- Identifies your risk tolerance
- Recommends a portfolio
- Selects your investment options
- Provides ongoing active account management to respond to market opportunities while managing portfolio risk

## RETIREMENT PLAN ADVISORS

[www.retirementplanadvisors.com](http://www.retirementplanadvisors.com)

RPA specializes in public sector Deferred Compensation and Defined Contribution retirement plans. Our unique focus on employers of all sizes provides you the same high-quality retirement plans and advice found on Wall Street. We proudly serve more than 600 plans with 50,000 participants and \$3.5 billion in plan assets. You don’t need more work. You need RPA.

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