

Get Real With Your Retirement

Making the Most of Your Workplace Retirement Plan

Messiah University Defined Contribution Retirement 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.

Inside:

- Ways to Overcome Savings Challenges
- Savings and Investment Plan Snapshot
- Tips and Tools for Getting Started
- Information About Your Employer's Retirement Plan

Getting Started Online

Create an account by visiting
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 ¹										
Contribution Percentage	Gross Weekly Salary									
	\$400	\$500	\$600	\$700	\$800	\$900	\$1000	\$1500	\$2000	
	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

¹ Amounts saved in the plan are taxable upon withdrawal.

Pick Your Approach

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

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

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

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

Managed may be a good choice if you:

- Need help to regularly and realistically evaluate your situation
- Need professional advice to determine how much to save and how to manage your investments
- Want automatic adjustments to your savings rate and investment mix over time or as life events occur
- Want to improve the accuracy of your plan by providing additional financial information about you and your spouse/partner

Managed: Do It All For Me

Managed takes away the headache of overseeing your retirement account. If you choose Managed, The Standard will manage both sides of the equation: your savings rate and investment allocation. You will receive professional retirement and investment planning services designed to help you identify your future retirement income needs and develop a real plan to meet your goals.

With Managed, we:

- Get to know you and your retirement income goals
- Tailor a comprehensive Savings Plan Strategy to help you reach your goals
- Create a personalized Investment Plan Strategy based on your individual needs (risk tolerance, retirement date, and other considerations)
- Help you get started
- Invest and professionally manage your portfolio through StanCorp Investment Advisers, Inc., a registered investment adviser
- Keep you on track through automatic adjustments to your savings rate, investment mix and rebalancing of your portfolio
- Help plan for the transition into retirement

We'll use the information you provide to help you determine your current status and estimate your needs for tomorrow. If your circumstances change or if you have questions, you can always call one of our customer service representatives between 5 a.m. and 5 p.m. Pacific (8 a.m. and 8 p.m. Eastern).

Your investment portfolio will be professionally managed, automatically rebalanced according to your investment directives, and assessed on an ongoing basis.

Guided: Guide Me Through The Process

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

With Guided, we:

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

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 — Managed, Guided or Independent — the “Time to Enroll” section has all the instructions you need to sign up.

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
- Want automatic increases to your savings rate

Independent may be a good choice if you:

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

Find Your Investment Style

Take the quiz to determine which pre-mixed portfolio is appropriate for you. After each question, circle the letter that best describes you. Then add up the points and match the total with the investor profile on the next page. Please note that this profiling tool is only a guide; for advice specific to your situation, you will want to consider other factors, such as your retirement savings, tax considerations and investing time frame. You should contact your investment professional or tax advisor for personalized advice.

Investor Profile Quiz

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

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

Score: _____

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

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

Score: _____

3. How do you feel about investing for retirement?

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

Score: _____

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

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

Score: _____

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

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

Score: _____

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

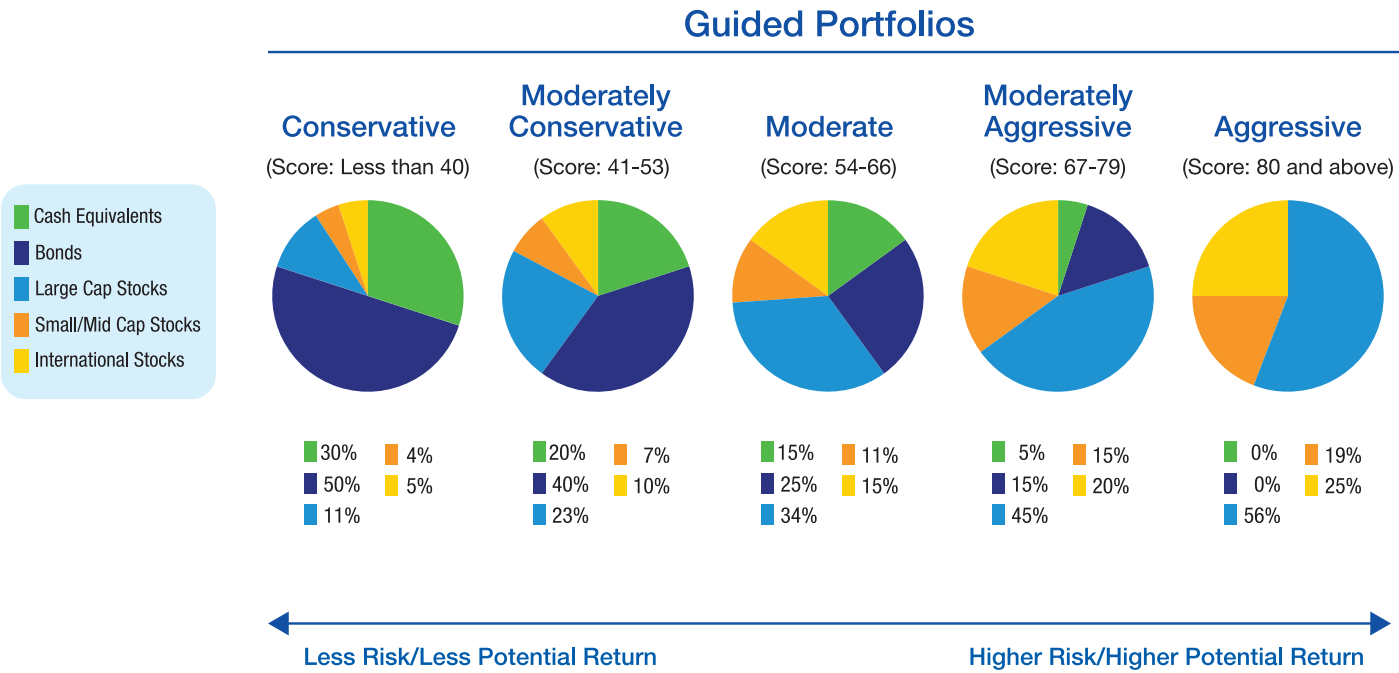
- | | |
|---|----|
| a. Sell all of my stock funds immediately and put the money in something more stable. | 0 |
| b. Transfer some of my stock funds into less aggressive investments. | 3 |
| c. Do nothing and wait for it to come back. | 6 |
| d. Buy more: Increase my holdings in stock funds while prices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

Score: _____

Enter your total score: _____

Use Your Quiz Results To Select A Portfolio

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



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), you can indicate how frequently you'd like your portfolio rebalanced: quarterly, semiannually or annually.

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.

Time to Enroll

Take Action Today!

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.
- Click **Enroll in My Plan** and then **Create an Account**. Watch for a verification email that will need 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 add beneficiaries when you enroll, start by clicking **My Plan, Enroll in My Plan**. We'll walk you through a short step-by-step process.

Sign up for Professional Account Management

Your employer has chosen to make professional account management available to you. With Mainspring Managed, you will receive an investment plan, as well as a recommendation for how much to contribute based on your age and salary.

Simply choose the Mainspring Managed option during the step-by-step enrollment process. If you've already enrolled in your plan, you can add Mainspring Managed. You can learn more and sign up by scrolling on the **Overview** page and selecting **Learn About Mainspring Managed**.

For a more customized experience, after signing up for Mainspring Managed, you can provide additional personal and financial information to fine tune your retirement planning.

If you have questions, please call us at 800.858.5420.

Highlights of Your Retirement Plan

Messiah University Defined Contribution Retirement 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 \$23,500 in 2025 (additional \$7,500 if age 50 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. If you do nothing, they will be invested in your plan's default investment.

Your Employer's Contributions Can Help You Save More

To help you reach your retirement goals, we may match your contribution to the plan. Please refer to your Summary Plan Description for the details of the matching contribution formula.

You will become vested in - which means you will earn ownership of - the matching contribution according to this schedule:

Years of Service	Vested Percentage
Less than 2	0%
2 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 (www.standard.com/retirement).

Questions?

If you have questions about the plan, please contact Don Lerew.

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

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

Fee Disclosure
Messiah University Defined Contribution Retirement Plan
As of December 3, 2024

About This Information

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

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

Section One - Participation and Plan-Level Fees

General Plan Information

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

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

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

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

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

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

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)	\$130,000.00 allocated pro rata among participant accounts plus 0.16% assessed on total plan assets, allocated pro rata among participant accounts ¹
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.

Individual Fees

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

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

Fee Name	Fee Amount
Qualified Domestic Relations Order	\$200.00 minimum
Mainspring Managed Account - Employee Paid	Up to \$10.00 per month
Overnight Delivery	\$30.00 per event
Paper Distribution	\$100.00 per event
Paper Distributions upon Death/ Disability/ Retirement	\$100.00 per event
Paper Loan	\$150.00 per event
Paperless Distribution	\$75.00 per event
Paperless Distributions upon Death/ Disability/ Retirement	\$75.00 per event
Paperless Loan	\$125.00 per event

Section Two—Comparative Fee and Performance Information

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

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

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

Variable Return Investments

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

VARIABLE RETURN INVESTMENTS										
Name/ Type of Option	Average Annualized Total Return provided as of 09/30/24				Benchmark			Mutual Fund Expenses	Total Operating Expenses	*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	As a %	Per \$1,000
Bond										
American Century InflAdjBdR6/Inflation-Protected Bond	10.04%	2.47%	2.27%	2.67%	9.79%	2.62%	2.54%	2.91%	0.2900 %	\$2.90
					BarCap US Treasury US TIPS TR USD					
Fidelity Advisor Total Bd Z/Intermediate Bond	12.74%	1.66%	2.77%	2.74%	12.08%	0.70%	2.15%	2.07%	0.3600 %	\$3.60
					BarCap US Universal TR USD					
PGIM High Yield Z/High Yield Bond	15.95%	4.47%	5.24%	6.23%	15.66%	4.55%	4.95%	6.55%	0.5100 %	\$5.10
					ML US HY Master II TR USD					

VARIABLE RETURN INVESTMENTS

Name/ Type of Option	Average Annualized Total Return provided as of 09/30/24				Benchmark			Mutual Fund Expenses	Total Operating Expenses		*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.		Since Inception	As a %	
Large Cap											
Vanguard Equity Income Adm/Large Cap Value	26.44%	11.56%	10.58%	8.81%	27.76%	10.69%	9.23%	7.86%	0.18%	0.1800 %	\$1.80
Fidelity 500 Index/Large Cap Blend	36.33%	15.96%	13.37%	13.60%	35.68%	15.64%	13.10%	13.38%	0.02%	0.0150 %	\$0.15
JPMorgan US Equity R6/Large Cap Blend	37.69%	18.02%	14.00%	14.83%	35.68%	15.64%	13.10%	14.11%	0.44%	0.4400 %	\$4.40
Vanguard FTSE Soc Idx Adm/Large Cap Blend	37.64%	16.03%	13.82%	16.35%	35.68%	15.64%	13.10%	15.85%	0.14%	0.1400 %	\$1.40
NYLI Winslow LargeCap Gro R6/Large Cap Growth	46.03%	17.97%	15.49%	16.06%	42.19%	19.74%	16.52%	16.88%	0.64%	0.6400 %	\$6.40
Small/Mid Cap											
Allspring Specd MidCp Val R6/Mid Cap Value	27.24%	11.88%	10.37%	11.36%	29.01%	10.33%	8.93%	10.01%	0.70%	0.7000 %	\$7.00
Nuveen Mid Cap Value 1 R6/Mid Cap Value	23.92%	11.36%	9.59%	9.00%	29.01%	10.33%	8.93%	8.76%	0.76%	0.7600 %	\$7.60
Vanguard Mid Cap Index Adm/Mid-Cap Blend	28.79%	11.22%	10.21%	10.15%	29.33%	11.30%	10.19%	10.30%	0.05%	0.0500 %	\$0.50
Baron Asset Instl/Mid Cap Growth	24.61%	9.40%	11.31%	13.62%	29.33%	11.48%	11.30%	14.13%	1.05%	1.0500 %	\$10.50
DFA US Targeted Value I/Small Cap	23.89%	14.03%	9.47%	11.13%	25.88%	9.29%	8.22%	9.20%	0.29%	0.2900 %	\$2.90
Vanguard Small Cap Index Adm/Small Cap	27.43%	10.66%	9.64%	9.25%	26.76%	9.39%	8.78%	8.12%	0.05%	0.0500 %	\$0.50
Vanguard Explorer Adm/Small Cap	25.67%	11.35%	10.97%	9.69%	27.66%	8.82%	8.95%	8.46%	0.34%	0.3400 %	\$3.40

VARIABLE RETURN INVESTMENTS

Name/ Type of Option	Average Annualized Total Return provided as of 09/30/24				Benchmark			Mutual Fund Expenses	Total Operating Expenses		*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	As a %	Per \$1,000	
International Stock											
American Funds New Perspctv R6/Global Large-Stock Growth	31.71%	13.85%	11.77%	13.18%	31.76%	12.19%	9.39%	12.92%	0.42%	0.4200 %	\$4.20
					MSCI AC World NR USD						
DFA International Core Eq I/Foreign	23.91%	8.90%	6.12%	5.72%	25.35%	7.59%	5.22%	5.15%	0.23%	0.2300 %	\$2.30
					MSCI AC World Ex USA NR USD						
American Funds EuroPac Grow R6/Foreign	24.71%	7.52%	6.26%	8.29%	26.75%	7.09%	5.97%	7.97%	0.47%	0.4700 %	\$4.70
					MSCI ACWI Ex USA Growth NR USD						
DFA Emerging Mkrts Core Eq I/Diversified Emerging Mkts	24.29%	8.18%	5.08%	7.28%	26.05%	5.75%	4.02%	6.50%	0.39%	0.3900 %	\$3.90
					MSCI EM NR USD						
Other											
Vanguard Wellington Adm/Balanced	24.87%	9.16%	8.69%	8.06%	22.04%	7.07%	6.49%	6.55%	0.18%	0.1800 %	\$1.80
					Morningstar Moderate Target Risk						
Cohen & Steers Instl Realty/Specialty-Real Estate	35.99%	6.56%	9.14%	11.11%	34.24%	5.49%	7.66%	10.37%	0.75%	0.7500 %	\$7.50
					S&P United States REIT TR USD						

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					Shareholder Type Fees and Restrictions
Name/ Type of Option	Return	Term	Other	Mutual Fund Expenses	
Prudential Guaranteed Inc 38/Cash Equivalent	2.80%	181 Days	The rate of return on 09/30/24 was 2.8 percent. This rate is fixed for 181 days but will never fall below a guaranteed minimum rate of 2.75 percent. Most current rate of return information is available on www.standard.com/retirement .	0.10%	Many fixed return investments include restrictions on withdrawals depending upon a variety of factors. For any applicable restrictions see the information provided on this fund by logging into Personal Savings Center from www.standard.com/retirement .

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

If your assets are managed through Mainspring Managed, an investment advisory service offered through StanCorp Investment Advisers, Inc., a registered investment adviser affiliate of The Standard, please refer to StanCorp Investment Advisers' Form ADV, disclosure brochure for additional details. StanCorp Investment Advisers creates general asset allocation models for use when providing investment advisory services. The allocation percentages to the asset classes in each model are set and updated, as necessary, based on certain assumptions made about market conditions, the rate of return for each asset class, average internal fees and expenses of an investment option, etc. No specific investment option was considered when setting the allocation percentage of each asset class. Therefore, the allocation percentage for the cash/cash equivalent sleeve of each asset allocation model does not take into account any specific investment option that your plan sponsor may select or whether your plan sponsor instructs the issuer to reduce any crediting rate. Consequently, investment results may vary among investors using the same asset allocation model and the same investment options.

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-ebbsa/default/files/ebsa/about-ebbsa/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.

¹As 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

Tiered Rate :

From \$.00 to \$50,000,000.00

0.27%

From \$50,000,000.01 to \$100,000,000.00

0.24%

Plan Administration

Tiered Rate :

From \$100,000,000.01 to \$110,000,000.00	0.19%
From \$110,000,000.01 to \$120,000,000.00	0.16%
From \$120,000,000.01 to \$130,000,000.00	0.14%
From \$130,000,000.01 to \$140,000,000.00	0.12%
From \$140,000,000.01 to \$150,000,000.00	0.11%
From \$150,000,000.01 to \$9,999,999,999.99	0.09%

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

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

Notes

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Notes

[illegible]

Notes

[illegible]

Notes

[illegible]

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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800.858.5420
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