

Investing Made Easy

Build A Retirement Portfolio In Minutes



Standard Retirement Services, Inc.





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When making your investment selections, it is important to understand that all investments have risk, which is the chance of some type of loss in value. Your job, as an investor, is to take the appropriate amount of risk for your personal circumstances.

A good way to manage risk is to diversify your investment mix by spreading your investment dollars across the right types of investments.¹ Because every investor is different, The Standard provides you with three ways to make your investment selections:²

Do It Yourself

Create your own mix of investments by skipping directly to the investing form in your enrollment booklet and/or online to make your investment choices.

Get Some Assistance

If you would like some investment guidance, but then want to create your own investment mix, complete steps one and two below before completing your investing form.

Choose A Ready-Made Fund Mix

To simplify the investment selection process, The Standard has designed asset allocation portfolios utilizing our broad market diversification philosophy, which provides you with a diversification strategy using multiple investment categories and fund managers.² Simply follow the three steps below and choose one of the portfolios The Standard has designed.

Three Simple Steps To Building Your Profile

1	Complete the investor profile quiz.
2	Based on your score from the investor profile quiz, identify the corresponding guided portfolio.
3	Choose one of the ready-made guided portfolios or create your own investment mix on the investing form.

¹ Diversification does not ensure against loss.

² Funds available through The Standard's group variable annuity contract are suitable for long-term investing and retirement savings.

Step One: Investor Profile Quiz

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 and/or tax advisor for personalized advice.

When do you expect to tap into your retirement account?		Points
a.	Less than 5 years	0
b.	Between 5 and 10 years	20
c.	Between 10 and 15 years	30
d.	More than 15 years	40

Score: _____

What do you expect to happen to your pay (salary) in the next five years?		Points
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: _____

How do you feel about investing for retirement?		Points
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 and prefer both growth potential and consistency of returns. I can tolerate a fair amount of market movement in exchange for more 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: _____

How willing are you to increase your investment return?		Points
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: _____

If the stock market went down 15 percent, what would you do?		Points
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: _____

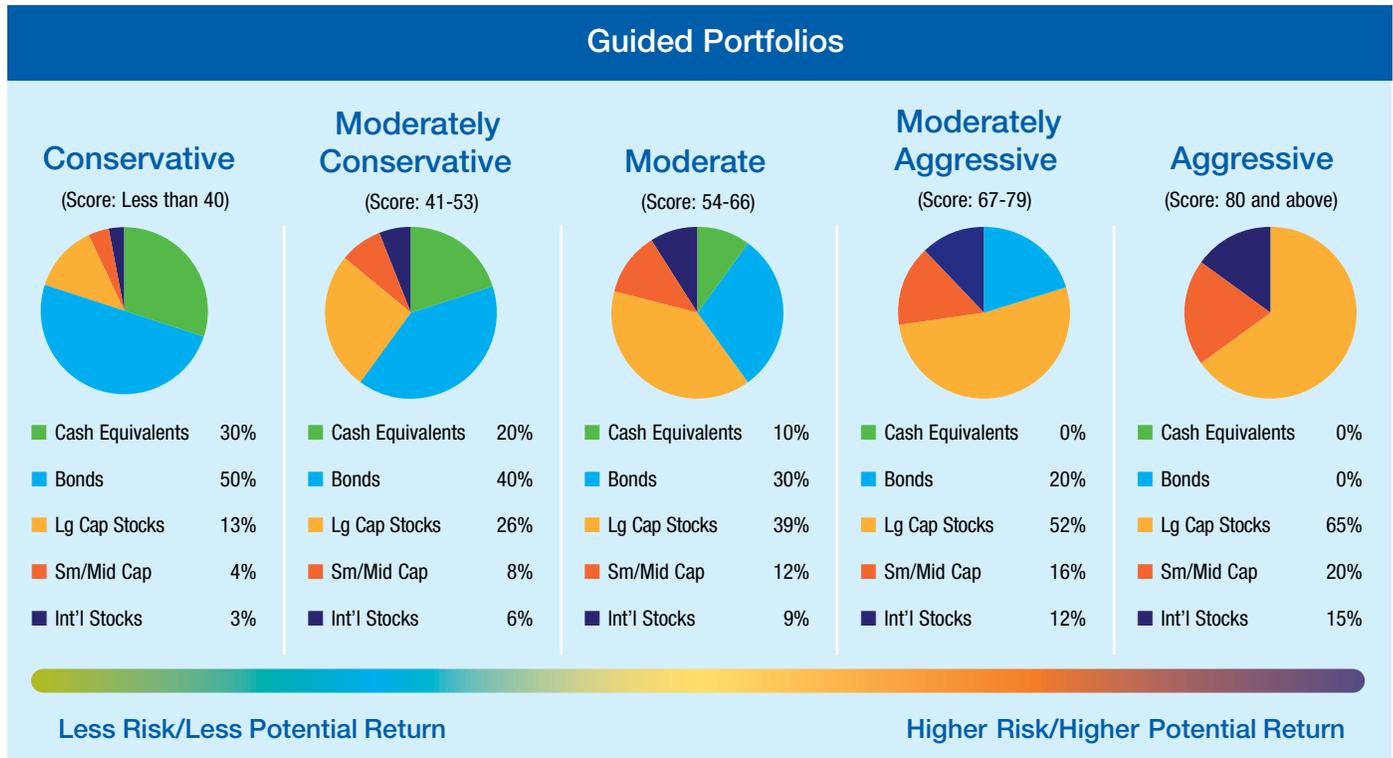
If you received several statements in a row with negative returns and realized that your account had lost 20 percent, what would you do?		Points
a.	Sell all of my stock funds immediately and put the money in something more stable.	0
b.	Transfer some of my stock funds into less aggressive investments.	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: _____

Total Score: _____

Step Two: Select A Guided 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. Circle the pie that matches your profile. If you feel 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. 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. Small-company (small cap) investing involves specific risks not necessarily encountered in large-company investing, such as increased volatility. International investing involves certain risks, such as currency fluctuations, economic instability and political developments. These risks may be accentuated in emerging markets.

Step Three: Turn Guidance Into Action

Once you identify which allocation is right for you, let The Standard know how you want to invest by marking the corresponding portfolio on the investing form and returning it to your employer. You can also select your portfolio online through the Personal Savings Center, which is accessible 24 hours a day at www.standard.com/retirement.



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