

Get Real With Your Retirement

Making the Most of Your Workplace Retirement Plan

MKB Company, AE of Unison Pooled Employer 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

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.

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.
- 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.

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 to provide investment advisory services that may benefit 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.

Highlights of Your Retirement Plan

MKB Company, AE of Unison Pooled Employer 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?

An employee becomes a participant in our plan on the first entry date after satisfying the following requirements:

- 20 years of age or older
- 2 months of service

Entry date is the first day of any month.

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 100 percent of compensation, \$23,500 in 2025 (additional \$7,500 if age 50 or older) or maximum allowed by law, whichever is less

Automatic Enrollment Can Make Saving Easy

The following participants will automatically be enrolled in the plan with contributions of 3 percent of compensation:

- Newly eligible participants

Contributions will be deducted from your salary. If you do not want to contribute or want to contribute a different amount, you can do so on Personal Savings Center (www.standard.com/retirement).

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. The amount of the match may be adjusted each year.

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	20%
3	40%
4	60%
5	80%
6 or more	100%

We may also make a profit sharing contribution. When a contribution is made, rate groups will be established and an allocation will be made to the members of each group in proportion to their pay.

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

Years of Service	Vested Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 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 your Human Resources department.

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 5:00 a.m. - 5:00 p.m. Pacific or 8:00 a.m. - 8:00 p.m. Eastern.

Fee Disclosure
MKB Company, AE of Unison Pooled Employer Plan
As of June 18, 2025

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.

Please note that during the plan's transition to The Standard, asset based fees will reflect a higher rate than will actually apply once all assets are received from the prior provider. This is because fees are based on the amount of assets in the plan, and this information is finalized only after the transition of the plan's assets is complete.

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: Standard Insurance Company, as issuer of the group annuity contract that holds plan assets, exercises any voting or other rights associated with the 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.

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. Generally, most of The Standard's fees are reflected in the total annual operating expenses of each investment option and are shown below with each investment option in Section Two. 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)	0.55% assessed on total plan assets, allocated pro rata among participant accounts

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

Delegated Administrative Fiduciary Services

Managed Services

Fee Name	Fee Amount
Managed Account Fee	0.25%
	There is a \$30 minimum fee per quarter. This fee may be waived for small account balances.

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 an hour with a \$200.00 minimum
Loan Maintenance	\$24.00 annually
Overnight Delivery	\$30.00 per event
Paper Distribution	\$100.00 per event

Fee Name	Fee Amount
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	\$100.00 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 and The Standard's fees that are reflected in the investment's Total Annual Operating Expenses. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Where applicable, amounts shown in the column for The Standard's Asset Based fee include a credit for payments that fund companies pay to The Standard. 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 03/31/25				Benchmark			Mutual Fund Expenses	The Standard's Asset Based Fee ¹	Total Operating Expenses	*Shareholder Type Fees	
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.					
Bond												
PIMCO Income Instl/Multisector Bond	7.41%	5.23%	4.41%	6.80%	5.24%	0.32%	1.83%	3.31%	0.83%	0.67%	1.500 0%	\$15.00
American Funds Bond Fd Amer R6/Intermediate Bond	5.18%	0.45%	2.00%	3.69%	4.88%	-0.40%	1.46%	2.75%	0.24%	0.67%	0.910 0%	\$9.10

VARIABLE RETURN INVESTMENTS												
Name/ Type of Option	Average Annualized Total Return provided as of 03/31/25				Benchmark			Mutual Fund Expenses	The Standard' s Asset Based Fee ¹	Total Operating Expenses	*Shareholder Type Fees	
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.					Since Inception
Large Cap												
JPMorgan US Value R6/Large Cap Value	8.23%	17.92%	10.27%	10.91%	7.18%	16.15%	8.79%	9.37%	0.44%	0.67%	1.110 0%	\$11.10
Fidelity 500 Index/Large Cap Blend	8.24%	18.58%	12.49%	12.92%	8.25%	18.59%	12.50%	12.77%	0.02%	0.67%	0.685 0%	\$6.85
American Century Ultra R6/Large Cap Growth	3.90%	19.16%	15.01%	15.51%	7.76%	20.09%	15.12%	15.60%	0.54%	0.67%	1.210 0%	\$12.10
Small/Mid Cap												
Allspring Special MidCap Val A/Mid Cap Value	0.26%	17.04%	8.21%	8.67%	2.27%	16.70%	7.62%	7.82%	1.12%	0.17%	1.290 0%	\$12.90
Fidelity Adv Small Cap Val I/Small Cap	-3.15%	18.97%	8.10%	9.93%	-3.12%	15.31%	6.07%	6.92%	1.01%	0.42%	1.430 0%	\$14.30
Fidelity Mid Cap Index/Mid Cap Blend	2.55%	16.27%	8.82%	11.76%	3.23%	16.89%	9.53%	12.36%	0.03%	0.67%	0.695 0%	\$6.95
JPMorgan Mid Cap Growth R6/Mid Cap Growth	-5.64%	12.84%	9.99%	12.85%	3.57%	14.86%	10.14%	12.59%	0.65%	0.67%	1.320 0%	\$13.20
Fidelity Small Cap Index/Small Cap	-3.88%	13.38%	6.44%	9.79%	-1.50%	15.16%	6.81%	10.14%	0.03%	0.67%	0.695 0%	\$6.95
American Cent SmCap Grwth R6/Small Cap	-1.21%	13.65%	9.51%	10.39%	-4.86%	10.78%	6.14%	7.49%	0.79%	0.67%	1.460 0%	\$14.60

VARIABLE RETURN INVESTMENTS											
Name/ Type of Option	Average Annualized Total Return provided as of 03/31/25				Benchmark			Mutual Fund Expenses	The Standard' s Asset Based Fee ¹	Total Operating Expenses	*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.				
International Stock											
ClearBridge Intl Growth IS/Foreign	4.38%	9.93%	6.83%	6.58%	1.15%	8.11%	5.06%	4.93%	0.67%	1.370 0%	\$13.70
BlackRock Emerging Markets K/Diversified Emerging Mkts	-2.19%	5.54%	3.81%	0.69%	8.09%	7.94%	3.71%	0.53%	0.67%	1.490 0%	\$14.90
Fidelity International Index/ Foreign ²	5.83%	12.21%	5.63%	6.87%	6.09%	10.92%	4.98%	5.56%	0.67%	0.704 7%	\$7.02
Other											
American Funds Amer Balanced R6/Balanced	8.35%	11.14%	8.36%	10.55%	5.95%	8.80%	6.09%	7.91%	0.67%	0.920 0%	\$9.20
T Rowe Price Ret BI 2005 CIT A/Target-Date 2000-2010	6.05%	7.42%	—	6.43%	6.07%	6.24%	4.72%	5.81%	0.67%	0.880 0%	\$8.80
T Rowe Price Ret BI 2010 CIT A/Target-Date 2000-2010	6.08%	8.03%	—	6.88%	6.07%	6.24%	4.72%	5.81%	0.67%	0.880 0%	\$8.80
T Rowe Price Ret BI 2015 CIT A/Target-Date 2015	5.98%	8.65%	—	7.30%	5.91%	6.31%	4.86%	5.92%	0.67%	0.880 0%	\$8.80
T Rowe Price Ret BI 2020 CIT A/Target-Date 2020	6.02%	9.41%	—	7.84%	5.79%	6.68%	5.12%	6.18%	0.67%	0.880 0%	\$8.80
T Rowe Price Ret BI 2025 CIT A/Target-Date 2025	6.04%	10.50%	—	8.57%	5.71%	7.41%	5.52%	6.63%	0.67%	0.880 0%	\$8.80
T Rowe Price Ret BI 2030 CIT A/Target-Date 2030	5.96%	11.65%	—	9.37%	5.71%	8.65%	6.08%	7.33%	0.67%	0.880 0%	\$8.80

VARIABLE RETURN INVESTMENTS												
Name/ Type of Option	Average Annualized Total Return provided as of 03/31/25				Benchmark			Mutual Fund Expenses	The Standard' s Asset Based Fee¹	Total Operating Expenses	*Shareholder Type Fees	
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.					Since Inception
Other												
T Rowe Price Ret BI 2035 CIT A/Target-Date 2035	5.92%	12.85%	—	10.22%	5.80%	10.32%	6.75%	8.24%	0.21%	0.67%	0.880 0%	\$8.80
T Rowe Price Ret BI 2040 CIT A/Target-Date 2040	6.10%	13.90%	—	10.95%	5.94%	11.91%	7.33%	9.12%	0.21%	0.67%	0.880 0%	\$8.80
T Rowe Price Ret BI 2045 CIT A/Target-Date 2045	6.14%	14.66%	—	11.45%	6.06%	12.94%	7.67%	9.68%	0.21%	0.67%	0.880 0%	\$8.80
T Rowe Price Ret BI 2050 CIT A/Target-Date 2050	6.18%	14.75%	—	11.52%	6.10%	13.34%	7.77%	9.88%	0.21%	0.67%	0.880 0%	\$8.80
T Rowe Price Ret BI 2055 CIT A/Target-Date 2055	6.17%	14.77%	—	11.53%	6.08%	13.37%	7.73%	9.86%	0.21%	0.67%	0.880 0%	\$8.80
T Rowe Price Ret BI 2060 CIT A/Target-Date 2060	6.14%	14.78%	—	11.54%	6.03%	13.32%	7.66%	9.78%	0.21%	0.67%	0.880 0%	\$8.80
T Rowe Price Ret BI 2065 CIT A/Target-Date 2065+	6.09%	—	—	6.64%	6.03%	13.32%	7.66%	5.22%	0.21%	0.67%	0.880 0%	\$8.80
Neuberger Berman Real Est R6/Specialty-Real Estate	10.60%	8.38%	6.07%	6.97%	9.34%	9.73%	5.02%	6.28%	0.75%	0.67%	1.420 0%	\$14.20

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.

The Standards Asset Fee includes fees for consulting and an annual recordkeeping fee of .25%. Any concessions, such as revenue sharing payments from mutual funds, will be deducted from the recordkeeping fee.

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	Mutual Fund Expenses	The Standard's Asset Based Fee	Shareholder Type Fees and Restrictions
Standard Stable Asset D/Cash Equivalent	2.20%	90 Days	The rate of return on 03/31/25 was 2.2 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 www.standard.com/retirement . Your plan sponsor has elected to reduce the rate of return to enable The Standard to charge a lower asset based fee for providing certain plan-related services. Your rate of return may be below the guaranteed minimum rate after the reduction is taken.	—	0.67%	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 .

The Standards Asset Fee includes fees for consulting and an annual recordkeeping fee of .25%. Any concessions, such as revenue sharing payments from mutual funds, will be deducted from the recordkeeping fee.

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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.

Stable Asset Fund

Your plan sponsor selected the Standard Stable Asset Fund as the investment option for your Cash Equivalent asset class, and your plan sponsor elected to adjust the crediting rate of the fund to enable The Standard to charge a lower asset based fee for providing certain plan-related services. The rate of return shown above reflects the reduced crediting rate as directed by your plan sponsor, and your plan's crediting rate may be lower than the guaranteed crediting rate once the reduction has been applied.

The Standard's asset based fee pays for the financial recordkeeping and administrative services. A portion of the assets in your account is used to pay your proportionate share of such fee. Had your plan sponsor elected not to reduce the crediting rate in order to pay a lower asset based fee, the assets in your account allocated to this investment option would have earned a higher rate of return. However, you may have had to pay a higher fee absent such a reduction. Past interest rates are not indicative of future rates. Standard Stable Asset Fund may not be available in all states. Information on Standard Stable Asset Fund may be obtained by contacting your Standard Insurance Company representative.

This section furnishes additional information about the fees and expenses associated with each of the investment options made available to the plan through Standard's Group Annuity Contract. Importantly, this information also includes additional disclosures of the compensation paid to us based on the plan's investment option holdings in the form of:

Other Administrative Fees – paid by the investment options themselves, or their representatives, in connection with the services we provide to the plan.

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/our-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.

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 (In Millions):	
From \$0.00 and greater	0.42%

² We pass all revenue sharing back to the end investor by reducing the total operating expense for the option in direct relation to revenue sharing, including in some instances foreign tax credits, we receive.

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.

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.

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.

MKB Stormwater Innovation
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www.standard.com/retirement

800.858.5420
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