TheStandard®

Investing Form

St. Croix Central School Dist. 403(b) Savings Plan

#806945

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)	E-mail Address	Phone

WHERE DO YOU WANT TO INVEST YOUR SAVINGS?

The Standard can help you manage your investments when you select a Guided Portfolio. You may also 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 Web site (**www.standard.com/retirement**) or via INFOLINE (**800.858.5420**).

Complete only one subsection, not both.

Guided Portfolios Choose ONE of the Guided Portfolios below by checking the appropriate box. The allocation for each of these portfolios can be found on the reverse side of this form.

☐ Conservative	☐ Moderately Conservative	☐ Moderate
☐ Moderately Aggressive	☐ Aggressive	

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%.

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

____% Goldman Sachs FS Prime Ob Inv	____% Harbor Bond Instl	____% T.Rowe Price Retire Balanced
____% T.Rowe Price Retire 2010	____% T.Rowe Price Retire 2020	____% T.Rowe Price Retire 2030
____% T.Rowe Price Retire 2040	____% Fidelity Balanced	____% American Beacon Lg Cp Va Ins
____% JPMorgan US Equity R6	____% Vanguard 500 Index Adm	____% T.Rowe Price Blue Chip Gr-T
____% Artisan Mid Cap Value Inv	____% Vanguard Mid Cap Index Adm	____% Victory Munder MC Core Gr Y
____% DFA U.S. Targeted Value I	____% DFA U.S. Small Cap I	____% American Funds Cap Wd G/I R4
____% American Funds EuroPacifc R4	____% Prudential High Yield Z	
		100% Total

AUTOMATIC REBALANCER

Check a box below to select the Automatic Rebalancer service for your Plan account. If you select this service, your account assets will be rebalanced to match your investment directives at the time of rebalancing. Automatic Rebalancer will remain off if you do not make a selection below.

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, I 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.

Participant Signature ____ Date __________________________

GUIDED PORTFOLIO DESCRIPTION

	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
Cash Equivalent	**30%**	**20%**	**10%**	**0%**	**0%**
Goldman Sachs FS Prime Ob Inv	30%	20%	10%	0%	0%
Bonds	**50%**	**40%**	**30%**	**20%**	**0%**
Harbor Bond Instl	50%	40%	30%	20%	0%
Large Cap Stocks	**13%**	**26%**	**39%**	**52%**	**65%**
JPMorgan US Equity R6	7%	13%	19%	26%	33%
T.Rowe Price Blue Chip Gr-T	3%	7%	10%	13%	16%
American Beacon Lg Cp Va Ins	3%	6%	10%	13%	16%
Small/Mid Cap Stocks	**4%**	**8%**	**12%**	**16%**	**20%**
Victory Munder MC Core Gr Y	1%	2%	3%	4%	5%
Artisan Mid Cap Value Inv	1%	2%	3%	4%	5%
DFA U.S. Targeted Value I	2%	4%	6%	8%	10%
International Stocks	**3%**	**6%**	**9%**	**12%**	**15%**
American Funds EuroPacifc R4	3%	6%	9%	12%	15%

NEXT STEPS

Your employer will forward the completed form to The Standard. Upon receipt, The Standard will process it within two business days. This form will override any changes previously made using INFOLINE or Personal Savings Center.

For information about redemption fees that may apply to certain funds signified by “2” on the reverse side, please contact The Standard at 800.858.5420.

To make changes to your account after you have signed up, please use our Web site at www.standard.com/retirement or call INFOLINE 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 if an error occurred, 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 e-mailing **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.