Quick-Start Guide For Accessing Your Account

Managing your retirement account online from any device is easy with Personal Savings Center. You can access your account details anytime by logging in at **www.standard.com/retirement.**

Personal Savings Center offers valuable account management features that include:

- Viewing your account balance – in total, by investment option or by money source
- Transferring your current investments among available fund options
- Obtaining details of every investment option available in your plan, such as major holdings, asset class and risk characteristics
- Changing the investment mix for your future contributions or current portfolio
- Reviewing your account transaction history
- Using the Automatic Rebalancer to maintain your original asset allocation (if your plan permits)
- Choosing how much to contribute (if your plan offers online enrollment) and how you want those contributions invested
- Viewing performance for every investment in your plan and your personal rate of return over various time periods
- Accessing educational materials and interactive calculators for planning your retirement strategy

Universal Quick Links

To gain quick and easy access to the service's most commonly used functions, select the icons on the right side of every page.

- **Enroll in the Plan**
- **Change Contribution Amount**
- **Change Investments**
- **Transfer Assets**
- **Change Beneficiary**
- **Roll Funds to This Plan**
- **Request a Distribution**
- **Request a Loan**

- **FAQ**
- **Glossary**

A road map of Personal Savings Center — Here's a quick look at the options available to you in Personal Savings Center. Please note that the available options may vary depending on your specific plan.

Personal Savings Center (My Retirement Account)

Overview

View Plan & Participant Information

View a summary of your key account information.

Check your retirement readiness score and see how your score would change with an increased contribution rate.

My Investments

View Current Balance

Change Investments

Transfer Assets

Review Transaction History

Set Automatic Rebalancer

View and manage the investments in your account.

Review transaction activity, and cancel a pending transaction if you change your mind.

Turn on the Automatic Rebalancer feature for quarterly, semiannual or annual rebalancing to keep your investments aligned with your investment directions for future contributions.

Performance

Review the historical performance of your plan's investment portfolio.

You may choose to review performance over a specific time frame, such as the previous quarter, or over a custom time frame (from two years prior up to the previous business day).

Account

View Account Statement

Enroll in the Plan

Change Contribution Amount

Roll Funds to This Plan

Change Beneficiary

Request a Distribution

Request a Loan

View your account statement online.

Enroll in the plan, roll over funds into the plan and set your beneficiary elections.

You can also change your contribution amount.

Planning Tools

Retirement Planner

Use these tools and resources to learn more about preparing for retirement and to calculate various scenarios, such as your retirement income over time.

For those with a defined benefit plan, you can access the Pension Estimator tool from this menu.