Savings Form St. Croix Central School Dist. 403(b) Savings Plan #806945

The Standard®

Sign up now! Simply complete the information below to begin saving in your retirement plan. *Return the completed form to: Human Resources.*

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

HOW MUCH DO YOU WANT TO SAVE?

Pre-Tax Savings (Check One)

The smallest amount you can contribute is 1% of your compensation. The most you can save during 2015 is \$18,000 (\$24,000 if you are age 50 or older). Other plan or legal limits may also apply.

I elect to contribute as pre-tax contributions:

□____%

□ No pre-tax amounts at this time. I elect to opt out of pre-tax contributions and understand I can enroll at a later time.

Roth Savings (Check One)

Enter the after-tax amount you wish to contribute to your Roth retirement savings account. The smallest amount you can contribute is 0% of your compensation. The most you can save during 2015 (including any pre-tax contributions) is \$18,000 (\$24,000 if you are age 50 or older). Other plan or legal limits may also apply.

	%

I elect not to make Roth contributions at this time. I understand I can change my election at a later time.

AUTHORIZATION

I authorize my employer and the plan administrator to deduct from my earnings the amounts determined by the percentage(s) designated above and to forward such amounts to the Plan. 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 that follows 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 the information I have provided and selection I have made.

Participant Signature _

Date _

NEXT STEPS

When you submit this completed form, your employer will implement your contribution request at the first opportunity allowed under the Plan, assuming that you are eligible to participate.

When the completed form is received by The Standard, it will be processed within two business days. This form will override any changes previously made using INFOLINE or Personal Savings Center.

To make changes to your contribution amount after you have enrolled, please complete a new Savings Form, available from Human Resources or on our Web site at <u>www.standard.com/retirement</u>. Please return the completed form to your employer. To speak to a customer service representative you may call INFOLINE at 800.858.5420.

To select how you want your money to be invested, please use the Investing 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.

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