



Your Retirement Account Statement

A user's guide



TheStandard®
Positively different.

Reading your retirement account statement

Your retirement account statement may be the most informative document you receive about the progress you're making toward your retirement goals. The quarterly statement provides detailed information about your account as well as the performance of all the investments your plan offers.

This guide will help you locate and understand the various types of information your quarterly statement offers.

1 Account Summary

The Account Summary section helps you understand the overall changes to your account balance. Here you can quickly read your account's:

- balance at the beginning of the quarter,
- change in value due to investment performance,
- total contributions and distributions, and
- balance at the end of the quarter.

The Account Summary also displays your portfolio's investment return, your current contribution rate and the type of portfolio you selected for your contributions (if you contribute to a pre-mixed portfolio).

Retirement Account Statement
ABC Company
401(k) Profit Sharing Plan
John Smith October 1, 2006 – December 31, 2006

1 Account Summary

Beginning Balance	\$91,388.25
Change in Value	\$8,154.25
+ Contributions	\$2,000.00
- Distributions	\$0.00
- Deductions/Credits	\$0.00
Vested Balance	\$95,449.95
Balance of The Standard Accounts	\$101,542.50
Assets Held Outside The Standard as of 12/31/06	\$5,000.00
Total Ending Balance	\$106,542.50
Your Rate of Investment Return This Period	5.42%
Your Rate of Investment Return Year to Date	12.24%

You have selected the **Asset Allocator Portfolio 5** for future contributions.
Pre-tax contribution rate: 6%

2 Newsflash

Welcome to The Standard!
The Standard is pleased to have been chosen to provide your retirement plan services. We welcome the opportunity to serve you.
Visit our Retirement Planning Center at <http://retirement.standard.com> for

- Retirement savings quizzes and calculators
- Asset allocation quizzes and calculators
- Access to Personal Savings Center

3 Investment Overview

Total Ending Balance Allocation

<input checked="" type="checkbox"/> 15.00% Cash/Stable Value Stable Asset Fund II \$15,231.38	<input checked="" type="checkbox"/> 10.00% International Dodge and Cox Intl Stock . . . \$10,154.25
<input checked="" type="checkbox"/> 40.00% Large Cap T. Rowe Price Eq Income \$10,154.25 Vanguard 500 Index \$15,231.38 T. Rowe Price Gr Stock \$15,231.38	
<input checked="" type="checkbox"/> 30.00% Mid Cap Artisan Mid Cap Value \$5,077.12 Federated Mid Cap Index . . . \$10,154.25 Rainier Sm/Mid Cap Eq Inst . \$15,231.38	
<input checked="" type="checkbox"/> 5.00% Small Cap Vanguard Small-Cap Index . . . \$5,077.13	

Contract Number 123456
Birth Date: 9/1953
Hire Date: 3/2002

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TheStandard

2 Newsflash

Timely, important messages about your employer's plan or about The Standard's retirement services appear prominently in the Newsflash section.

3 Investment Overview

The Investment Overview helps you visualize the different types of assets that currently make up your portfolio. The overview illustrates the percentage of each type of asset in your portfolio and lists the current value of the underlying investments in each category.

4 Account Activity by Contribution Source

This section helps you track the values of various types of contributions made to your account, such as your own contributions, employer contributions and rollovers.

You can find:

- the beginning and ending balance of the investments purchased by each contribution source,
- the dollar amount each source contributed to your investment portfolio during the quarter, and
- the change in value of the investments made by each contribution source due to their performance.

Some types of contributions, such as employer contributions, may not be fully vested (under your ownership) when they are made to your account. This section can help you identify the vested amount of each contribution.

5 Account Activity by Investment

Here you can view how the value of your investment options changed during the quarter.

This section displays:

- the beginning and ending balance of each investment in your account,

4 Account Activity by Contribution Source								
Contribution Source	Balance on 10/1/06	Contributions	Change in Value	Distributions	Deductions/ Credits	Balance on 12/31/06	Vested Amount	Vested Percent
Employee Pre-Tax	\$54,832.95	\$1,250.00	\$4,842.55	\$0.00	\$0.00	\$60,925.50	\$60,925.50	100%
Employer Match	18,277.65	625.00	1,405.85	0.00	0.00	20,308.50	16,246.90	80%
Employer Profit Sharing	9,138.83	125.00	890.42	0.00	0.00	10,154.25	8,123.40	80%
Rollover	9,138.82	0.00	1,015.43	0.00	0.00	10,154.25	10,154.25	100%
Total	\$91,388.25	\$2,000.00	\$8,154.26	\$0.00	\$0.00	\$101,542.50	\$95,449.95	

The Standard Investmet Tracking activity and enforces applicable trading restrictions, which may include assessment of redemption fees imposed by the underlying funds. If a redemption fee was assessed against one or more transactions, the total amount of the fee is shown along with any other deductions or credits for the period. For more information, contact a Customer Service Representative at 800.858.5420.

5 Account Activity by Investment							
Investment	Balance on 10/1/06	Contributions	Change in Value	Transfers	Distributions	Deductions/ Credits	Balance on 12/31/06
Stable Asset Fund II	\$14,370.64	\$300.00	\$560.74	\$0.00	\$0.00	\$0.00	\$15,231.38
T. Rowe Price Equity-Income	\$9,138.82	\$200.00	\$815.43	\$0.00	\$0.00	\$0.00	\$10,154.25
Vanguard 500 Index	\$13,977.06	\$300.00	\$954.32	\$0.00	\$0.00	\$0.00	\$15,231.38
T. Rowe Price Growth Stock	\$13,916.84	\$300.00	\$1,014.34	\$0.00	\$0.00	\$0.00	\$15,231.38
Artisan Mid-Cap Value	\$4,455.44	\$100.00	\$521.68	\$0.00	\$0.00	\$0.00	\$5,077.12
Federated Mid-Cap Index	\$9,269.71	\$200.00	\$684.34	\$0.00	\$0.00	\$0.00	\$10,154.25
Rainier Small/Mid Cap Eq Instl	\$13,382.84	\$300.00	\$1,548.34	\$0.00	\$0.00	\$0.00	\$15,231.38
Vanguard Small-Cap Index	\$4,222.58	\$100.00	\$754.34	\$0.00	\$0.00	\$0.00	\$5,077.12
Dodge and Cox Intl Stock	\$8,654.33	\$200.00	\$1,299.92	\$0.00	\$0.00	\$0.00	\$10,154.24
Total	\$91,388.25	\$2,000.00	\$8,154.25	\$0.00	\$0.00	\$0.00	\$101,542.50

Unit Values				
Investment	Unit Value on 10/1/06	Units on 10/1/06	Unit Value on 12/31/06	Units on 12/31/06
Stable Asset Fund II	1.05	13,102.20	1.08	14,103.13
T. Rowe Price Equity-Income	27.35	319.03	30.58	332.06
Vanguard 500 Index	64.25	208.00	68.79	221.42
T. Rowe Price Growth Stock	36.21	367.40	42.58	357.71
Artisan Mid-Cap Value	79.54	53.33	81.97	61.94
Federated Mid-Cap Index	49.46	179.06	52.58	193.12
Rainier Small/Mid Cap Eq Instl	84.78	150.62	89.87	169.48
Vanguard Small-Cap Index	24.13	166.15	28.45	178.46
Dodge and Cox Intl Stock	89.95	91.62	94.56	107.38

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- the total dollar amount of the contributions made to each investment during the quarter,
- each investment's change in value due to performance and certain fees, if applicable,
- transfer activity to and from the investments in your account,
- your retirement account distributions,
- deductions and credits, which may include administrative and other fees, and
- the unit value and the number of units of each fund in your account at the beginning and end of the quarter.

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Investment Performance

Investment Option	Future Contributions	Total Return			Annualized Return		
		Quarter	YTD	1 Year	3 Year	5 Year	10 Year
Cash/Stable Value							
>> Stable Asset Fund II	15%	0.80%	3.25%	3.25%	2.52%	2.50%	3.40%
Bonds							
Harbor Bond		0.60%	2.92%	2.92%	2.99%	4.53%	5.60%
Balanced							
Vanguard Wellington		4.99%	13.59%	13.59%	9.79%	7.85%	8.72%
Large Cap							
>> T. Rowe Price Equity-Income	10%	7.19%	18.12%	18.12%	11.68%	8.40%	9.16%
Vanguard Windsor II		6.32%	17.12%	17.12%	13.29%	9.65%	9.19%
Davis New York Venture Y		7.45%	14.29%	14.29%	11.06%	8.73%	9.95%
>> Vanguard 500 Index	15%	6.41%	14.54%	14.54%	9.24%	5.65%	7.31%
>> T. Rowe Price Growth Stock	15%	6.53%	13.07%	13.07%	9.30%	5.34%	8.27%
Vanguard Growth Index		5.60%	7.97%	7.97%	6.07%	2.39%	6.14%
Mid Cap							
>> Artisan Mid Cap Value	5%	7.60%	13.50%	13.50%	17.78%	16.26%	N/A
>> Federated Mid-Cap Index	10%	6.71%	9.11%	9.11%	11.76%	9.52%	11.94%
>> Rainier Small/Mid Cap Eq Intl	15%	8.06%	13.85%	13.85%	15.70%	12.27%	10.85%
Small Cap							
Alinvest NFI Small Cap Value		8.48%	18.06%	18.06%	16.61%	15.90%	12.78%
Penn Mutual Investments		8.40%	13.80%	13.80%	14.81%	13.64%	13.37%
>> Vanguard Small-Cap Index	5%	8.21%	14.54%	14.54%	13.09%	10.57%	8.95%
First Amer Small Cap Select Y		6.62%	18.24%	18.24%	13.41%	11.21%	11.06%
International							
>> Dodge and Cox Intl Stock	10%	11.17%	26.93%	26.93%	24.51%	19.76%	N/A
William Blair Intl Growth I		11.18%	22.18%	22.18%	20.21%	15.63%	14.06%
Other							
American Century Real Est Inv		8.90%	33.68%	33.68%	25.55%	23.31%	14.41%

>> Indicates you currently have assets in this Investment Option.

Benchmark Comparisons

Index	Total Return			Annualized Return			Description
	Quarter	YTD	1 Year	3 Year	5 Year		
3-Month T-Bill	1.29%	5.07%	5.07%	-1.27%	2.50%		3-Month U.S. Treasury Bill yield
Latham Bros. Aggregate Bond Index	1.24%	4.33%	4.33%	3.70%	5.06%		Broad investment grade bond market index
Standard & Poor's 500 Index	6.70%	15.79%	15.79%	10.44%	6.19%		Large Cap Index: 500 companies in major industries
Russell 2000 Index	18.90%	18.37%	18.37%	13.56%	11.39%		Small Cap Index: smallest 2000 co.'s of Russell 3000
Morgan Stanley Europe/Asia/Far East	10.35%	26.34%	26.34%	19.93%	14.98%		Foreign Index: non-U.S. firms Europe Asia & Far East

Information about the performance of these indices is provided as a benchmark against which you may compare the performance of the plan's investment options. This information is provided for comparison purposes only; indices are not investment options.

This data represents past performance and includes investment of dividends and capital gains. Fund performance reflects an Underlying Fund Expense and an Insurance and Financial Services Fee which prior to the contract effective date may be calculated using an expected initial expense rate and interest rate. The most up-to-date asset-based fee information is available at <http://retirement.standard.com>.

Past performance is not a guarantee of future results. Investment performance includes capital appreciation, if any, plus reinvested dividends and interest income. The investment return and principal value of an investment will fluctuate so that when units are redeemed they may be worth more or less than the original cost.

The information shown is as of the last business day of the quarter.

6 Investment Performance

Review the performance of the investments offered by your plan in the Investment Performance section. The funds in which you currently have assets are identified with a double arrow; the amount of your contributions that you elected to invest in each fund appears in the Future Contributions column.

You can view both recent and long-term performance for each fund. Recent performance includes total return data for the previous quarter, year-to-date and one year periods. The long-term data includes annualized returns for the last three, five and 10 years (if available).

The benchmark comparisons found at the end of this section help you compare your funds' performances with market indexes for similar asset classes.

7 More to Know...

You can find quick saving and investing tips in the More to Know section.

8 Important Notices

Important information about your retirement plan and provider appear in this section.

9 Contact Us

Find out how to receive account assistance from The Standard via the Web, telephone or email.

7 More to Know...

Weigh the long-term costs of spending extra

Every purchase requires a choice. Do you buy a TV that costs \$500 or \$1,000? Do you spend \$2,500 on a road trip or \$5,000 to visit Europe? Do you spend an extra \$5,000 on top-of-the-line appliances and granite counters when you remodel your kitchen?

Before you buy, consider the effect of the choices you make. The chart on the right shows how much you may have in the long run if you take the difference in the costs of the items above and invest the money in your retirement plan instead.

** This graph is hypothetical and for illustrative purposes only and is not indicative of the performance of any specific investment.*

What does it really cost?

Item	Extra Cost	Value if Invested at 8% for 30 Years
Television	\$500	\$1,075
Vacation	\$2,500	\$5,157
Kitchen Remodel	\$5,000	\$10,313

8 Important Notices

Please review your statement carefully. You must notify The Standard within 15 days of receipt of this statement if, during the period covered by this statement, an error occurred or you requested and confirmed an investment transfer or directive change that was not completed. You may give notice by contacting a Customer Service Representative at 800.858.5420. 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 the control of The Standard prevent the transfer, or if The Standard liability is otherwise limited by regulation or agreement.

Your investment return reflects the earnings on all your plan investments with The Standard. The calculation uses weighted cash flows for each quarter, taking into account the actual number of days your funds were invested. The year-to-date return is calculated using weighted cash flows for the year, using the same method as described for the quarterly return. Other formulas used by different financial institutions may yield different results.

To help achieve long-term retirement security, you should carefully consider the benefits of a well-balanced and diversified investment portfolio, including your assets held outside the Plan. By spreading your assets among different types of investments, you can help achieve a favorable rate of return while minimizing your risk of loss. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. While diversification isn't a guarantee against loss, it's an effective strategy to help manage risk. It's also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings goals are being met.

For more sources of information on individual investing and diversification, visit the Department of Labor's website at <http://www.dol.gov/ebsa/investing.html>.

Your Employer makes contributions to this Plan pursuant to a method known as "permitted disparity." This means your Plan is integrated with Social Security, and contribution rates will be higher for participants whose salaries are greater than the integration level. Your Employer provides retirement benefits under a "floor offset" arrangement. Your Employer's Defined Benefit plan is coordinated with this Plan, with the Defined Benefit plan providing a "floor" of retirement income protection.

StanCorp Equities, Inc., member FINRA/SIPC, distributes group variable annuity and group annuity contracts issued by Standard Insurance Company and may provide other brokerage services. Third party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisors, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc., and StanCorp Investment Advisors, Inc. are subsidiaries of StanCorp Financial Group, Inc. and all are Oregon corporations.

9 Contact Us

- Visit <http://retirement.standard.com> and select "Personal Savings Center" to view your account.
- Call 800.858.5420. Translation assistance available.
- Questions about the statement or your account? Simply email savings@standard.com.

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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 The Standard's Group Variable Annuity Contract and each underlying investment option in both the group variable annuity and 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.



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