

# Get Real With Your Retirement

Making the Most of Your Workplace Retirement Plan

**Georgia Banking Company Section 401(k) PS 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](http://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.

# Pre-Tax Savings

Your contributions will be deducted on a pre-tax basis — before taxes are withheld — which will reduce your income taxes and reduce the out-of-pocket cost of contributing to the plan. In addition, certain people may qualify for tax credits that will further reduce the out-of-pocket cost of saving.

The table below can help you estimate how much money will come out of your paycheck before taxes compared to the amount you are actually contributing to your retirement account.

The figures are based on the 2021 federal tax rate: single filer, one exemption, no state tax. Your actual dollar amounts may vary.

1. Find your approximate weekly gross pay across the top.
2. Find the percentage you intend to contribute along the left edge.
3. The top (**black**) number shows your contribution amount, and the bottom (**blue**) number shows the amount by which your paycheck is actually reduced. The difference represents your tax withholding savings.

The highlighted areas of the chart illustrate the saving scenario for someone making \$800 a week and contributing 9 percent to her retirement account. She contributed \$72, but her paycheck was only reduced by \$63. The \$9 difference represents her tax withholding savings.



**Anne, age 60; Roger, age 64**

- Married for 41 years
- Three grandchildren
- Dream of traveling with their son to Europe
- Saving all they can now, trying to choose a retirement date

		Gross Weekly Salary								
		\$400	\$500	\$600	\$700	\$800	\$900	\$1000	\$1500	\$2000
Contribution Percentage	4%	16 14	20 19	24 20	28 24	32 29	36 31	40 33	60 47	80 61
	5%	20 18	25 22	30 26	35 31	40 35	45 40	50 40	75 58	100 76
	6%	24 22	30 27	36 31	42 36	48 43	54 47	60 47	90 70	120 91
	7%	28 24	35 32	42 37	49 43	56 49	63 54	70 57	105 82	140 106
	8%	32 28	40 35	48 41	56 49	64 57	72 63	80 65	120 94	160 122
	9%	36 32	45 40	54 47	63 56	72 63	81 70	90 73	135 105	180 137
	10%	40 36	50 45	60 53	70 63	80 71	90 79	100 83	150 117	200 154
	11%	44 38	55 48	66 57	77 68	88 78	99 86	110 91	165 129	220 167
	12%	48 42	60 53	72 63	84 75	96 84	108 94	120 99	180 140	240 184

When you have been automatically enrolled at a contribution percentage determined by your employer, you can change the amount by visiting [Personal Savings Center at www.standard.com/](http://www.standard.com/PersonalSavingsCenter) retirement or by calling **800.858.5420**.

<sup>1</sup> Amounts saved in the plan are taxable upon withdrawal.

**Enroll now!** [www.standard.com/retirement](http://www.standard.com/retirement), 800.858.5420

## Pick Your Approach

With any luck, the talk about tax savings has motivated you to take action about your retirement. As you begin to plan, the two most important decisions you will face are:

- How much do I need to save?
- How will I invest it?

Few of us feel adequately prepared by our education or life experience to make these important decisions. The good news is that your plan is working with The Standard to offer options that will simplify the process of making these decisions.

Simply choose one of the two approaches — Guided or Independent — to receive the amount of assistance you need to make these important decisions and move closer to reaching your retirement goals.

### Guided may be a good choice if you:

- Prefer to evaluate your situation annually using available tools
- Want to set and manage your savings rate
- Want to use pre-mixed investment portfolios to manage your own investments
- Need a little help managing your investments
- Want your account to be automatically rebalanced

### Guided: Guide Me Through The Process

Guided takes the mystery out of fund selection for your retirement plan account. You will have all the information and tools you need to navigate the entire decision-making process. By following a simple, step-by-step process, you will be able to answer the question “How should I invest my money?”

#### With Guided, we:

- Provide tools to help you reach your retirement income goals
  - a calculator to determine whether you are on track to reach your retirement goals
  - a calculator to determine how much to save
  - a quiz (on the following page or online at [www.standard.com/retirement](http://www.standard.com/retirement))
- Offer pre-mixed investment portfolios that provide a diversified investment portfolio for your tolerance for risk and timeline until retirement
- Offer automatic rebalancing of your portfolio

Your quiz score is an important piece to the Guided process. The score will help identify which pre-mixed portfolio will provide you with a diversified investment strategy that is appropriate for your circumstances. You can then set investment directives and transfer assets to be consistent with the chosen portfolio. The quiz takes about 10 minutes and should be taken annually; if results change, you will have the opportunity to adjust investment portfolios in line with your new score.



## Independent: I'll Do It All Myself

If you prefer doing your own research when it comes to your retirement planning, Independent is for you. You can maintain personal control over your retirement account using the quality investment options in your plan. You can still rely on The Standard for educational and online planning tools that help you navigate the investing landscape.

You will have all the same benefits of Guided, but with a difference. Rather than select one of the pre-mixed portfolios, you will have access to a diversified selection of investment options to help you implement your own unique investment strategy.

## Ready To Sign Up Now?

Regardless of which approach you take — Guided or Independent — the “Time to Enroll” section has all the instructions you need to sign up.

## Independent may be a good choice if you:

- Prefer to evaluate your situation annually using available tools
- Want to set and manage your savings rate
- Prefer to do your own investment research
- Want to rebalance your portfolio yourself as needed
- Want to increase your savings rate yourself as needed

## Welcome to Your Retirement Plan

While your employer starts you at a set contribution rate, you might want to increase what you save to 8, 10 or 12 percent to reach your savings goals.

To make a change, use the retirement readiness tool\* and click **Save Changes** when you're ready to submit.



\* 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. To help you get started, your employer will automatically enroll you in the plan. That means you will begin contributing to your account through payroll deduction.

Additional information is available in this booklet. If you wish to view your account online, just follow the steps below.

### Create an Online Account

- Visit [standard.com/retirement](https://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**.

From the **Overview** page you can:

- Change investments
- Manage your account settings
- Update your beneficiary
- Roll over funds from a former employer's plan
- View online statements
- Access planning tools

If you have questions, please call us at 800.858.5420.

# Highlights of Your Retirement Plan

## Georgia Banking Company Section 401(k) PS 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?

All employees are eligible to participate in the plan on the first entry date.

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 \$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 5 percent of compensation:

- Newly eligible participants
- Existing participants who are not contributing to the plan and have not made an election

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](http://www.standard.com/retirement)).

Participants who are automatically enrolled in the plan will also be enrolled in the plan's automatic contribution increase program. Contributions for employees in this program will be updated annually based on the plan's automatic contribution increase schedule:

Year	Contribution Rate
1	5%
2	5%
3	6%
4	7%
5	8%
6	9%
7	10%

Your employer will be directed to implement increases each year on January 1. Employees can choose to opt out of automatic contribution increases at any time on Personal Savings Center ([www.standard.com/retirement](http://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

Contributions under the plan are based on your pay or "compensation". Please see your Summary Plan Description for an explanation of the term "compensation" under the plan.

### Safe Harbor Contribution

To help you reach your retirement goals, we will match your contributions up to 3 percent of your pay with \$1 for each dollar you contribute. In addition, we will match your contributions of more than 3 percent and up to 5 percent of your pay with \$0.50 for each dollar you contribute.

Matching contributions are 100 percent vested at all times.

While we do not intend to do so, we may suspend or reduce our safe harbor contribution mid-year. If we do, you will receive a supplemental notice explaining the reduction or suspension of the safe harbor contribution at least 30 days before the change is effective, and we will contribute any safe harbor contribution you have earned up to the effective date of the change.

### Additional Employer Contributions

In addition, 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 1	0%
1	25%
2	50%
3	75%
4 or more	100%

We may also make an employer 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 employer contribution according to this schedule:

Years of Service	Vested Percentage
Less than 1	0%
1	25%
2	50%
3	75%
4 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](http://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](http://www.standard.com/retirement) and use Personal Savings Center.

To contact a Customer Service Representative at The Standard, e-mail [savings@standard.com](mailto:savings@standard.com) anytime or call 800.858.5420 between 8:00 a.m. and 5:00 p.m. in your time zone.



**Fee Disclosure**  
**Georgia Banking Company Section 401(k) PS Plan**  
As of January 1, 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.

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](http://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.

**Investment Specific Transfer Limitations:** Transfer restrictions may exist for transfers out of ML Guaranteed Return Account to any competing investment option. Currently this plan has no competing investment options.

## 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 monthly basis)	0.20% assessed on total plan assets, allocated pro rata among participant accounts

In the event that a participant terminates employment but still has assets in the plan, the following fees will be deducted from his or her account on a quarterly basis.

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

Fee Name	Fee Amount
Eligible Participants with a Balance	Annual fee of allocated to participant accounts on a per capita basis

### 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 minimum
Overnight Delivery	\$30.00 per event
Paper Distribution	\$60.00 per event
Paper Distributions upon Death/ Disability/ Retirement	\$60.00 per event
Paper Loan	\$250.00 per event

<b>Fee Name</b>	<b>Fee Amount</b>
Paperless Distribution	\$60.00 per event
Paperless Distributions upon Death/ Disability/ Retirement	\$60.00 per event
Paperless Loan	\$150.00 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](http://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 09/30/24				Benchmark			Mutual Fund Expenses	The Standard's Asset Based Fee <sup>1</sup>	Total Operating Expenses	*Shareholder Type Fees	
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.					Since Inception
<b>Bond</b>												
DFA Infl.-Protected Sec Port I/Inflation-Protected Bond	10.15%	2.63%	2.59%	3.75%	9.79%	2.62%	2.54%	3.64%	0.11%	0.25%	0.360 0%	\$3.60
Dodge & Cox Income I/Intermediate Bond	13.53%	2.12%	2.91%	6.04%	12.08%	0.70%	2.15%	—	0.41%	0.17%	0.580 0%	\$5.80
					BarCap US Treasury US TIPS TR USD							
					BarCap US Universal TR USD							

**VARIABLE RETURN INVESTMENTS**

Name/ Type of Option	Average Annualized Total Return provided as of 09/30/24				Benchmark			Mutual Fund Expenses	The Standard' s Asset Based Fee <sup>1</sup>	Total Operating Expenses		*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.			Since Inception	As a %	
<b>Large Cap</b>												
Dodge & Cox Stock Investor/Large Cap Value	27.71%	14.52%	11.26%	11.27%	27.76%	10.69%	9.23%	—	0.51%	0.15%	0.660 0%	\$6.60
Vanguard 500 Index Admiral/Large Cap Blend	36.29%	15.93%	13.34%	8.27%	35.68%	15.64%	13.10%	8.37%	0.04%	0.25%	0.290 0%	\$2.90
JPMorgan Large Cap Growth/Large Cap Growth <sup>3,4</sup>	45.13%	21.35%	17.91%	17.78%	42.19%	19.74%	16.52%	—	0.32%	0.25%	0.573 4%	\$5.70
<b>Small/Mid Cap</b>												
American Century Mid Cp Val R6/Mid Cap Value	23.75%	9.66%	9.33%	9.90%	29.01%	10.33%	8.93%	9.57%	0.63%	0.25%	0.880 0%	\$8.80
Eaton Vance Atlanta SMID-Cap A/Mid-Cap Blend	29.63%	11.12%	12.94%	12.06%	29.33%	11.30%	10.19%	10.28%	1.14%	-0.25%	0.890 0%	\$8.90
Vanguard Mid Cap Index Admiral/Mid-Cap Blend	28.79%	11.22%	10.21%	10.15%	29.33%	11.30%	10.19%	10.30%	0.05%	0.25%	0.300 0%	\$3.00
Janus Henderson Small Cap Val/Small Cap <sup>3,4</sup>	24.99%	6.58%	8.00%	9.50%	25.88%	9.29%	8.22%	—	0.63%	0.25%	0.886 8%	\$8.81
Vanguard Small-Cap Idx Adm/Small Cap	27.43%	10.66%	9.64%	9.25%	26.76%	9.39%	8.78%	8.12%	0.05%	0.25%	0.300 0%	\$3.00
Vanguard Explorer Adm/Small Cap	25.67%	11.35%	10.97%	9.69%	27.66%	8.82%	8.95%	8.46%	0.34%	0.25%	0.590 0%	\$5.90

VARIABLE RETURN INVESTMENTS												
Name/ Type of Option	Average Annualized Total Return provided as of 09/30/24				Benchmark			Mutual Fund Expenses	The Standard' s Asset Based Fee <sup>1</sup>	Total Operating Expenses	*Shareholder Type Fees	
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.					Since Inception
<b>International Stock</b>												
Vanguard Tot Intl Stk Idx Adm/Foreign <sup>2</sup>	24.88%	7.74%	5.42%	5.56%	25.35%	7.59%	5.22%	5.41%	0.12%	0.25%	0.368 4%	\$3.54
American Funds EuroPac Grow R6/Foreign <sup>2</sup>	24.71%	7.52%	6.26%	8.29%	26.75%	7.09%	5.97%	7.97%	0.47%	0.25%	0.718 0%	\$7.00
Amer Funds New World Fund R6/Diversified Emerging Mkts <sup>2</sup>	24.64%	8.37%	6.92%	8.88%	26.05%	5.75%	4.02%	6.32%	0.57%	0.25%	0.818 6%	\$8.06
<b>Other</b>												
Vanguard LifeStrategy Cons Gro/Moderately Conservative Alloc <sup>2</sup>	18.82%	5.06%	5.24%	6.57%	18.53%	5.20%	5.10%	—	0.12%	0.25%	0.369 6%	\$3.66
Vanguard LifeStrategy Mod Gro/Balanced <sup>2</sup>	22.82%	7.45%	6.84%	7.54%	22.04%	7.07%	6.49%	—	0.13%	0.25%	0.379 5%	\$3.75
Vanguard LifeStrategy Growth/Moderately Aggressive Alloc <sup>2</sup>	26.88%	9.82%	8.37%	8.27%	25.51%	9.04%	7.91%	—	0.14%	0.25%	0.389 4%	\$3.84
American Funds 2010 Tgt Ret R6/Target-Date 2000-2010	18.61%	6.16%	5.60%	7.54%	17.51%	5.27%	5.02%	6.79%	0.29%	0.25%	0.540 0%	\$5.40
American Funds 2015 Tgt Ret R6/Target-Date 2015	19.37%	6.55%	5.94%	8.01%	18.46%	5.28%	5.22%	7.24%	0.30%	0.25%	0.550 0%	\$5.50
American Funds 2020 Tgt Ret R6/Target-Date 2020 <sup>2</sup>	20.50%	6.98%	6.39%	8.64%	19.61%	5.51%	5.54%	7.83%	0.31%	0.25%	0.559 9%	\$5.59

VARIABLE RETURN INVESTMENTS												
Name/ Type of Option	Average Annualized Total Return provided as of 09/30/24				Benchmark			Mutual Fund Expenses	The Standard' s Asset Based Fee <sup>1</sup>	Total Operating Expenses	*Shareholder Type Fees	
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.					Since Inception
<b>Other</b>												
American Funds 2025 Tgt Ret R6/Target-Date 2025 <sup>2</sup>	21.39%	7.81%	7.07%	9.60%	20.94%	5.96%	6.00%	8.55%	0.32%	0.25%	0.569 8%	\$5.68
American Funds 2030 Tgt Ret R6/Target-Date 2030 <sup>2</sup>	23.58%	8.87%	8.01%	10.45%	22.56%	6.74%	6.62%	9.30%	0.33%	0.25%	0.579 8%	\$5.78
American Funds 2035 Tgt Ret R6/Target-Date 2035 <sup>2</sup>	26.15%	10.39%	9.06%	11.18%	24.54%	7.83%	7.33%	9.97%	0.35%	0.25%	0.599 8%	\$5.98
American Funds 2040 Tgt Ret R6/Target-Date 2040 <sup>2</sup>	28.87%	11.41%	9.67%	11.07%	26.49%	8.91%	7.94%	9.79%	0.37%	0.25%	0.619 7%	\$6.17
American Funds 2045 Tgt Ret R6/Target-Date 2045 <sup>2</sup>	29.73%	11.66%	9.86%	11.75%	27.90%	9.63%	8.29%	10.67%	0.37%	0.25%	0.619 7%	\$6.17
American Funds 2050 Tgt Ret R6/Target-Date 2050 <sup>2</sup>	30.07%	11.71%	9.91%	11.79%	28.55%	9.92%	8.39%	10.72%	0.38%	0.25%	0.629 7%	\$6.27
American Funds 2055 Tgt Ret R6/Target-Date 2055 <sup>2</sup>	30.36%	11.67%	9.89%	10.82%	28.66%	9.93%	8.36%	9.53%	0.38%	0.25%	0.629 7%	\$6.27
American Funds 2060 Tgt Ret R6/Target-Date 2060 <sup>2</sup>	30.49%	11.65%	—	9.91%	28.62%	9.87%	8.28%	8.39%	0.39%	0.25%	0.639 7%	\$6.37
American Funds 2065 Tgt Ret R6/Target-Date 2065 <sup>1+2</sup>	30.43%	—	—	16.15%	28.62%	9.87%	8.28%	15.77%	0.39%	0.25%	0.639 8%	\$6.38

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.

VARIABLE RETURN INVESTMENTS										
Name/ Type of Option	Average Annualized Total Return provided as of 09/30/24			Benchmark			Mutual Fund Expenses	The Standard's Asset Based Fee <sup>1</sup>	Total Operating Expenses	*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.				

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
ML Guaranteed Return Account/Cash Equivalent	0.52%	90 Days	The rate of return does not change during the stated term.	—	—	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 <a href="http://www.standard.com/retirement">www.standard.com/retirement</a> .

© 2024 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

© 2024 Dow Jones & Company, Inc.

Copyright Morgan Stanley Capital International, Inc. 2024 All Rights Reserved. Unpublished. PROPRIETARY TO MORGAN STANLEY CAPITAL INTERNATIONAL, INC.

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.

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-ebbsa/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](http://www.standard.com/retirement).

<sup>1</sup>As 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 0.00%

<sup>2</sup> 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.

<sup>3</sup> This separate account is a managed account advised by Securian Asset Management, Inc. (previously known as Advantus Capital Management, Inc.), a Securian Financial Group, Inc. subsidiary.

<sup>4</sup> This separate account is a managed account advised by Securian Asset Management, Inc. (previously known as Advantus Capital Management, Inc.), a Securian Financial Group, Inc. subsidiary. Securian Asset Management, Inc. has, in turn, hired a sub-advisor to advise the separate account.

Please visit Personal Savings Center at [www.standard.com/retirement](http://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.

Georgia Banking Company  
1776 Peachtree Street NW Suite 300  
At  
Atlanta, GA 30309



[www.standard.com/retirement](http://www.standard.com/retirement)

800.858.5420  
between 5 a.m. and 5 p.m. Pacific,  
8 a.m. and 8 p.m. Eastern

Standard Retirement Services, Inc.  
1100 SW Sixth Avenue  
Portland, OR 97204  
800.858.5420

[www.standard.com/retirement](http://www.standard.com/retirement)

068557 (01/08/2025)