Mainspring Managed Savings Form Regina Coeli Child Development Retirement Plan

Date _

The **Standard**°

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, , ,	ing up for Mainspring Managed. I understand StanCorp Investment Advisers, Inc. will develop a	ł
9	ned just for me. They will also work with me on an ongoing basis to update my plan as my	
	also understand that the monthly fee for Mainspring Managed services will be deducted directly	
from my account and that the tota	amount charged depends on my account balance. This fee is waived for 90 days following	
your initial enrollment in the servic	∍.	
Account Balance	Fee	

your initial enrollment in the service.	_				
Account Balance	Fee				
\$0.00 to \$5,000.00	\$0.00				
\$5,000.01 to \$10,000.00	\$5.00				
\$10,000.01 and up	\$10.00				
Social Security Number	Last Name	First Name			
Mailing Address	City	State	Zip		
Date of Birth (mm/dd/yy)	Date of Hire (mm/dd/yy)	Expected Retirem	ent Age (default 65)		
Phone Number	E-mail Address				
HOW MUCH DO YOU WANT TO SAVE?					
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: □ %					
MY RISK TOLERANCE					
Select <u>one</u> of the three options below regarding your risk tolerance. (If you do not complete this question, we will assume you are a middle-of-the-road investor.) StanCorp Investment Advisers is available to assist you with more detailed planning. We encourage you to complete the Mainspring Managed Supplemental Information Form located in the enrollment booklet so we can provide you with guidance that is tailored to your needs.					
 □ I am seeking maximum stability even if returns are low. □ I am a middle-of-the-road investor and prefer both growth potential and consistency of returns. □ I am seeking maximum long-term growth, even if it means wide swings in my account value. 					
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 authorize annual increases to my savings amount. 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 and Mainspring Managed Agreement in the following sections and, by signing here, I agree to be bound by their 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

DISCLOSURE STATEMENT

You must notify The Standard within 15 days of receipt of your quarterly account statement if you think an error has 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.

MAINSPRING MANAGED AGREEMENT

This Agreement is between you, a participant in a retirement plan, and StanCorp Investment Advisers, Inc. ("us" or "we"), for a specific advisory service called Mainspring Managed. Access to Mainspring Managed is provided to you by the sponsor of your retirement plan. Termination of the agreement between the plan sponsor and StanCorp Investment Advisers will end your access to the Mainspring Managed service.

While this Agreement is in effect, StanCorp Investment Advisers will:

- 1. Assist in establishing, reviewing and updating your investment goals.
- 2. Assist in selecting and monitoring the investment funds in your portfolio.
- 3. Determine, review and change the allocation of assets in your investment account through the use of an asset allocation model and periodically rebalance your account to your target allocation.
- 4. Provide telephone access to an investment advisor representative to address specific changes to your personal and financial circumstances and how they may affect your investment account.
- 5. Monitor, report and assess your investment results on no less than a guarterly basis.

You may be charged a monthly fee during the time this agreement remains in effect; please refer to the first paragraph on the front of this form for fee information.

This Agreement will remain in effect until you opt out of the Mainspring Managed service by calling our Advisory Service Center, by withdrawing your entire vested account balance from the plan or by other means that we make available to you. The Agreement will terminate if your entire account is transferred to your beneficiary or to an alternative payee pursuant to a qualified domestic relations order. In addition, you or we may terminate the Agreement at any time after providing written notice to the other party. You may revoke this Agreement within 10 days of its effective date without being charged a fee.

The Mainspring Managed service will be available to you only while the agreement between your plan sponsor and StanCorp Investment Advisers is in effect. If your employer ceases to offer the Mainspring Managed service, your participation in it will cease and this Agreement will terminate.

You acknowledge and understand that StanCorp Investment Advisers will have discretion to supervise, manage and direct the assets in your investment account and any subsequent additions to the investment account. While this Agreement is in effect, StanCorp Investment Advisers will have authority to adjust your contribution amount, and invest, reinvest, exchange and trade the assets in your investment account among the investments selected by the plan's trustees or other fiduciary, all without prior consultation with you, as we deem appropriate. You will receive notice prior to any adjustment of your contribution amount so that you may instruct StanCorp Investment Advisers or its agent not to make that change.

You understand that your savings and investment strategy will be based on the personal information you provide, data we have available about your retirement savings and assumptions about future economic results and mortality determined by StanCorp Investment Advisors. If you have assets with another provider that are included on your quarterly statement, we will assume those assets are invested in a portfolio of assets with risk and return characteristics similar to that of your managed portfolio.

Further, you acknowledge that this service is intended as a long-term investment program and that the value of your portfolio will fluctuate. We cannot guarantee the profitability of your portfolio. Past performance is no guarantee of future results.

You agree that StanCorp Investment Advisers will have no liability for any advice given to you based on inaccurate personal information provided by you or your plan sponsor to us on any information form or by telephone or electronic medium. You also agree that StanCorp Investment Advisers will not be liable for any tax which may result from a securities transaction effected or omitted under this Agreement.

We agree not to assign this Agreement within the meaning of the Investment Advisers Act of 1940 as amended without your prior written consent.

You acknowledge receipt of our Disclosure Statement, Part II of the Form ADV, as amended to date, or a separate brochure which contains the Part II information.

This Agreement constitutes the only agreement between you and StanCorp Investment Advisers with respect to the provision of Mainspring Managed services.

Please return this signed document to:

Standard Retirement Services, Inc. New Business, P9A

1100 SW Sixth Avenue Portland, Oregon 97204

PLEASE NOTE: Your initial Mainspring Managed Savings and Investment Plan may not reflect account balances held at the prior provider. After plan assets have been transferred to The Standard, you will receive a revised Savings and Investment Plan reflecting your total account balance.

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 1 StanCorp Investment Advisers, Inc. are subsidiaries of StanCorp Financial Group, Inc. and all are Oregon corporations