StanCorp Investment Advisers

Helping you achieve the financial security you need to confidently pursue your dreams

The Standard®
Positively different.

Take control of your financial future today. It's the key to achieving your goals.

StanCorp Investment Advisers, Inc. has been helping people live their dreams for decades. We manage money for people like you and we are the investment adviser for retirement plan clients of Standard Insurance Company, our sister company. We also manage The Standard's fixed income security portfolio. We manage billions of dollars that represent the financial future for hundreds of thousands of people.

Call StanCorp Investment Advisers today.

When you think about your future, what do you see?

Your children…all college graduates?

A cozy vacation cabin at the water's edge?

A return to school or a second career?

Or, a comfortable retirement?

Whatever your life goals, planning is the key to achieving them.

trust [noun] reliance on integrity, strength, ability, surety; confidence

Let’s get personal

Choosing a financial adviser is an intensely personal decision. After all, this is who you trust to help secure your future so you can achieve your goals and live your dreams. It’s not just about financial planning and investment skills. It’s about commitment to your success. It’s about personalized service that focuses solely on you. It’s about creating trust and long-term relationships. And, it’s about putting proven expertise to work for you.

We manage money for people like you. We’ve been helping people live their dreams for decades. We are the investment adviser for retirement plan clients of Standard Insurance Company, our sister company. We also manage The Standard’s fixed income security portfolio. We manage billions of dollars that represent the financial future for hundreds of thousands of people. We can do the same for you.

It truly is all about you

Our investment philosophy and strategies are based on meeting your long-term goals. This means developing a financial plan and then creating a portfolio of investments that meet your needs and risk tolerance. These are not off-the-shelf portfolios, but are uniquely constructed investment portfolios designed to provide the highest probability of reaching your goals. Our rigorous fund selection and monitoring process ensures that every investment offered to you adheres to the appropriate investment style and performance criteria, so your portfolio remains properly diversified and risk is managed according to your risk tolerance.


expertise
[noun] expert skill or knowledge; know-how

Our approach to your success

You'll develop a long-term relationship with a team of professionals who know you, understand your situation and are ready to help you set and achieve your financial goals. The team, led by an experienced investment counselor, will:

1. Develop a financial plan tailored to your life and financial goals based on an analysis of your current financial condition as well as qualitative information such as your values, hopes, fears, preferences and non-financial goals.

2. Create a portfolio designed and tested to meet your needs and risk tolerance. Our expectations on your behalf are high. We look at four main criteria for mutual fund investments.

   Expenses: Funds must be no-load or have expense ratios at or below average.
   Diversification: Funds must be large enough for adequate diversification and should have at least $35 million in assets under management across share classes.
   Performance: Funds must be in the top third of their category for the last three and five years and in the top half for the past 12 months.
   Return: Funds' risk-adjusted return must be better than average.

   We look equally hard at fund managers. They, too, must be top performers.

3. Select and then monitor investments for your portfolio using a rigorous and objective process. This thorough and unbiased approach has earned numerous top rankings for fund management[1] for The Standard. In addition to continuing to meet our initial expectations regarding expenses, diversification, performance and return, we also monitor these factors.

   Risk and fund manager value: The Sharpe ratio is expected to remain above the median for the three- and five-year periods.
   Fund composition: Equity funds are expected to remain fully invested. If cash levels rise too high, we investigate why.
   Fund style: Fund styles are expected to remain true to the category for which they were chosen.
   Fund management change: A promotion within the fund management team is unlikely to trigger action, but if an autonomous manager is replaced, we would place the fund on our watch list for careful scrutiny.

4. Continuously manage your portfolio to ensure it continues to meet the strategy we build together. We are committed to communicating with candor.

[1]For the year 2005, independent industry observer *401kExchange* ranked The Standard as the number two Fund Manager among retirement plan providers serving plans in the $1 million to $10 million asset category. The Standard is currently ranked as the #1 Fund Manager in this same market category based on composite survey results from September, 1999 (inception of the survey) through December, 2005.

wisdom [noun] knowledge of what is true or right

We serve only you

We are compensated solely by client fees. We receive no commissions from the investments we offer you and have no financial incentive to recommend one investment over another. The result is complete objectivity and a focus only on your financial goals.

You get an unbiased financial plan and investment portfolio created for your unique situation and objectives.

Client fees that make sense

Our greatest incentive is for your investments to do well. We charge fees for investment management services quarterly, as a percentage of assets under management. The following summarizes the basic fee structure:

Assets under management	Fee: % of assets under management
Up to $1 million	1.00%
$1 million to $5 million	.50%
$5 million and up	.25%

Fees paid to StanCorp Investment Advisers are in addition to mutual fund expenses.

vision

[noun] the act or power of anticipating that which may come to be

Why StanCorp Investment Advisers?

A history of proven performance
Objectivity
Personal service
Rigorous methodology
Fees that make sense
Committed communication
Deep resources you can count on

Take the next step

Contact us today and let's get started building your financial future.

Call: 800.378.5742 or 971.321.8844
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