Time to Enroll

Take Action Today!

Quick-Enroll Option*

Once you create an online account, use the retirement readiness tool to choose how much to save. Click **Save Changes** when you're ready to submit. That's it!

* 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. Getting started is easy.

Create an Online Account

- Visit 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**.

Enroll in the Plan

On the website, you may choose a quick enroll option by using the retirement readiness tool (see example at left).

Or, to choose investments and beneficiaries when you enroll, start by clicking **My Plan**, **Enroll in My Plan**. We'll walk you through a short step-by-step process.

Unsure how much to contribute? Start with at least 8, 10 or 12 percent of your pay to reach your goals.

If you have questions, please call us at 800.858.5420.

Highlights of Your Retirement Plan

Brinton Business Ventures, Inc., AE of The Standard PEP

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?

An employee becomes a participant in our plan on the first entry date after satisfying the following requirements:

- 18 years of age or older
- 12 months of service
- 1,000 hours of service during the 12-month period beginning on your date of hire or any plan year beginning after your date of hire

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	90 percent of compensation, $23,000 in 2024 (additional $7,500 if age 50 or older) or maximum allowed by law, whichever is less

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. You may contribute additional amounts, but they will not be matched.

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.