

Get Real With Your Retirement

A Guide To Enrolling In Your Retirement Plan

Veros Credit, LLC 401(k) Plan





To get started now, enroll:

Online (www.standard.com/retirement)

By phone (800.858.5420)

With the forms in this booklet

Time To Dream

If you're living the American Dream — or simply living in America — it's a given that you have competing financial priorities. Maybe you're saving for a new home, season tickets or a European vacation. Perhaps you're losing sleep wondering how you're going to cover your child's college tuition and your aging parents' care at the same time. Or maybe you're too busy worrying about the garden-variety expenses of everyday living.

Any time more than one issue is competing for your attention, there's typically a loser; in the battle of financial goals, it's often retirement. Losing this battle could mean less financial resources to rely on during what may be three — or more — decades in retirement.

Consider this booklet to be one resource to help you reach your retirement goal. Its purpose is to motivate you to develop a clear vision of what your retirement will be, as well as a savings and investment plan that will fit into your life right now.

What Can You Do To Prepare For Your Life After Working?

You can get real about your retirement needs, hopes and dreams. To get you started down this path, here are a few questions to inspire you.

- Where will you be?
- What will you be doing?
- Will you continue to work doing something you love?
- How much savings will you need?

Your answers will define your retirement.

As you think about how and where you'll be spending your life after work, it makes sense to pause and think about retirement as a whole. What does this word mean to you?

It likely means something different to you than it does to your friend, co-worker, neighbor or brother. But while you all have different visions, you just might agree that before any of your retirement dreams can become reality, planning and saving must come first.

Planning Transforms Dreams Into Reality

As you make your way through the booklet, keep the following things foremost in mind:

- Your retirement dreams (your answers from above)
- How starting to save early can help, but just starting is most important
- The plan you set in motion today can help you reach your retirement goal

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 2013 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 \$60. The \$12 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

Tax Savings Calculator For Pre-tax Contributions ¹										
		Gross Weekly Salary								
		\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,500	\$2,000
Contribution Percentage	4%	16 13	20 17	24 19	28 23	32 26	36 26	40 30	60 45	80 58
	5%	20 17	25 20	30 25	35 29	40 34	45 32	50 37	75 56	100 72
	6%	24 19	30 25	36 30	42 34	48 40	54 39	60 45	90 68	120 86
	7%	28 23	35 29	42 34	49 41	56 47	63 45	70 52	105 79	140 101
	8%	32 26	40 34	48 40	56 47	64 53	72 52	80 60	120 90	160 115
	9%	36 30	45 37	54 45	63 52	72 60	81 58	90 67	135 101	180 130
	10%	40 34	50 42	60 51	70 59	80 68	90 67	100 75	150 113	200 144
	11%	44 36	55 46	66 55	77 65	88 74	99 75	110 82	165 124	220 159
	12%	48 40	60 51	72 60	84 70	96 81	108 82	120 90	180 135	240 174

¹ Amounts saved in the plan are taxable upon withdrawal.

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 these three different approaches — Managed, Guided or Independent — to receive the amount of assistance you need to make these important decisions and move closer to reaching your retirement goals.

Managed may be a good choice if you:

- Need help to regularly and realistically evaluate your situation
- Need professional advice to determine how much to save and how to manage your investments
- Want automatic adjustments to your savings rate and investment mix over time or as life events occur
- Want to improve the accuracy of your plan by providing additional financial information about you and your spouse/partner

Managed: Do It All For Me

Managed takes away the headache of overseeing your retirement account. If you choose Managed, The Standard will manage both sides of the equation: your savings rate and investment allocation. You will receive professional retirement and investment planning services designed to help you identify your future retirement income needs and develop a real plan to meet your goals.

With Managed, we:

- Get to know you and your retirement income goals
- Tailor a comprehensive Savings Plan Strategy to help you reach your goals
- Create a personalized Investment Plan Strategy based on your individual needs (risk tolerance, retirement date, and other considerations)
- Help you get started
- Invest and professionally manage your portfolio through StanCorp Investment Advisers, Inc., a registered investment advisor
- Keep you on track through automatic adjustments to your savings rate, investment mix and rebalancing of your portfolio
- Help plan for the transition into retirement

We'll use the information you provide to help you determine your current status and estimate your needs for tomorrow. If your circumstances change or if you have questions, you can always call one of our professional investment advisor representatives between 5 a.m. and 5 p.m. Pacific Standard Time (8 a.m. and 8 p.m. Eastern Standard Time).

Your investment portfolio will be professionally managed, automatically rebalanced according to your investment directives, and assessed on an ongoing basis.

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)
- 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 — Managed, Guided or Independent — the “Time to Enroll” section has all the instructions you need to sign up.

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

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

Find Your Investment Style

Take the quiz to determine which pre-mixed portfolio is appropriate for you. After each question, circle the letter that best describes you. Then add up the points and match the total with the investor profile on the next page. Please note that this profiling tool is only a guide; for advice specific to your situation, you will want to consider other factors, such as your retirement savings, tax considerations and investing time frame. You should contact your investment professional or tax advisor for personalized advice.

Investor Profile Quiz

1. When do you expect to tap into your retirement account?

- | | |
|-------------------------------------|-----------|
| a. Less than five years | 0 |
| b. Between five and 10 years | 20 |
| c. Between 10 and 15 years | 30 |
| d. More than 15 years | 40 |

Score: _____

2. What do you expect to happen to your pay (salary) in the next five years?

- | | |
|--|-----------|
| a. I expect my pay to increase much faster than inflation (due to promotions, new job, etc.). | 12 |
| b. I expect my pay to increase slightly faster than inflation. | 10 |
| c. I expect my pay to just keep up with inflation. | 5 |
| d. I expect my pay to decrease (due to retirement, part-time work, depressed industry, etc.). | 0 |

Score: _____

3. How do you feel about investing for retirement?

- | | |
|--|-----------|
| a. I am seeking maximum stability, even if returns are low. | 0 |
| b. I can tolerate a small amount of fluctuation in my investment account, and I am seeking consistent returns. | 4 |
| c. I am middle-of-the-road, prefer both growth potential and consistency of returns and can tolerate a fair amount of market movement in exchange for attractive long-term returns. | 8 |
| d. I am willing to assume a relatively high level of volatility for potentially greater returns. | 12 |
| e. I am seeking maximum long-term growth, even if it means wide swings in my account value. | 15 |

Score: _____

4. How much risk are you willing to take in order to potentially increase your investment return?

- | | |
|--|-----------|
| a. I am willing to take a lot of risk with all of my retirement account. | 15 |
| b. I am willing to take a lot of risk with some of my retirement account. | 12 |
| c. I am willing to take a little risk with all of my retirement account. | 8 |
| d. I am willing to take a little risk with some of my retirement account. | 4 |
| e. I am unwilling to take on more risk. | 0 |

Score: _____

5. If the stock market went down 15 percent, what would you do?

- | | |
|--|----------|
| a. Sell all of my stock funds immediately and put the money in something more stable. | 0 |
| b. Transfer some of my stock funds into less aggressive investments. | 2 |
| c. Do nothing and wait for it to come back. | 4 |
| d. Buy more: increase my stock investments while prices are low. | 8 |

Score: _____

6. If you received several statements in a row with negative returns and realized that your account had lost 20 percent, what would you do?

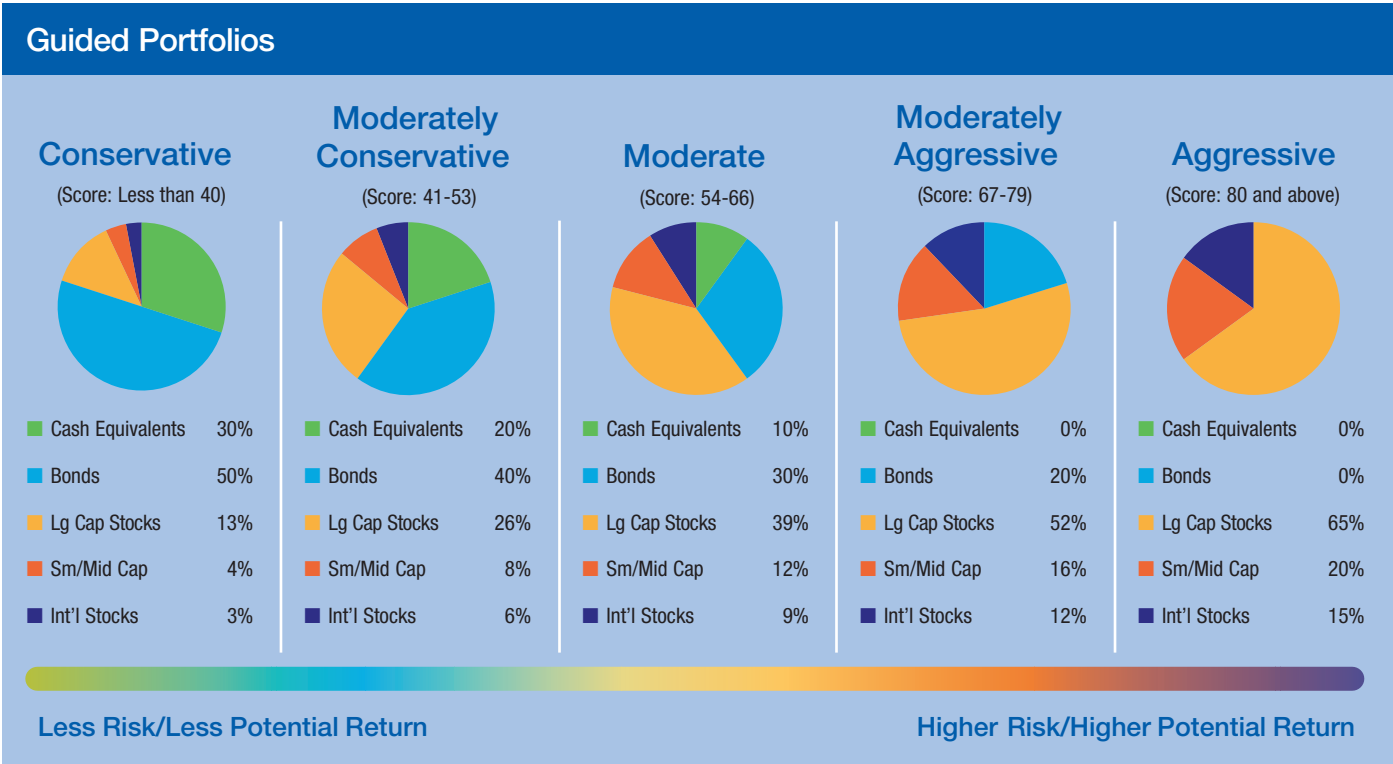
- | | |
|--|-----------|
| a. Sell all of my stock funds immediately and put the money in something more stable. | 0 |
| b. Transfer some of my stock funds into less aggressive investments. | 3 |
| c. Do nothing and wait for it to come back. | 6 |
| d. Buy more: Increase my holdings in stock funds while prices are low. | 10 |

Score: _____

Enter your total score: _____

Use Your Quiz Results To Select A Portfolio

Your asset allocation is an important part of your investing strategy. The following pre-mixed portfolios show how you may want to diversify your investments. Match your score from the Investor Profile Quiz to help determine which portfolio is appropriate for you. If you need more information, you may wish to contact a personal financial advisor.



You should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. Small-company (small cap) investing involves specific risks not necessarily encountered in large-company investing, such as increased volatility. Funds that invest in bonds are subject to certain risks, including interest-rate risk, credit risk and inflation risk. As interest rates rise, the prices of bonds fall. International investing involves certain risks, such as currency fluctuations, economic instability and political developments. These risks may be accentuated in emerging markets.

Your plan may be funded by a mutual fund trust or a group annuity contract. Both are suitable for long-term investing, including saving for retirement. While annuities generally provide tax-deferred treatment of earnings, the group annuity contract does not provide any additional tax-deferred treatment beyond the treatment provided by your retirement plan.

We'll Rebalance For You

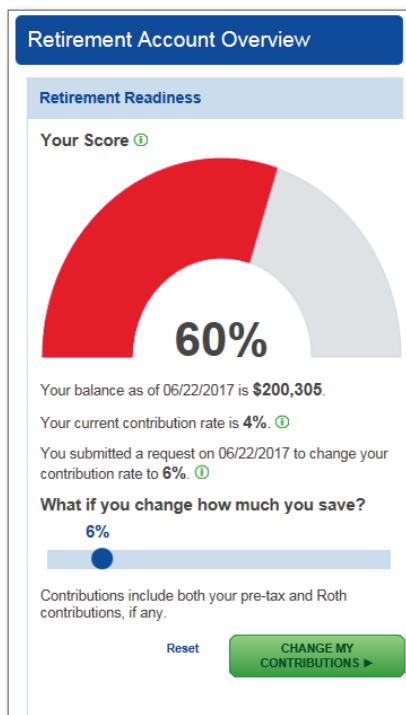
The Standard can rebalance your portfolio to ensure it stays in line with your original wishes. On the Investing Form, you can indicate how frequently you'd like your portfolio rebalanced: quarterly, semiannually or annually.

Time to Enroll

Take Action Today!

Quick-Enroll Option*

Once you create an online account, use the retirement readiness tool to choose a contribution rate. Move the blue slider, click the green **Change my Contribution** button and submit. That's it!



* The retirement readiness tool may not be available to some plans. You may be asked to input some additional information before the tool can provide results. By using this option to enroll, you will be invested in your plan's default investments.

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 www.standard.com/retirement.
- Click **Enroll in Your Plan** and then **Create an Account**. Please watch for a verification email that will request your response.
- Log in and click **Continue to My Retirement Account**.



Enroll in the plan:

On the website, choose the **Quick-Enroll** option at left. Or, to choose investments and add beneficiaries when you enroll, start by clicking **Enroll in the Plan**. We'll walk you through a short step-by-step process.

Sign up for professional account management:

If you would like personalized assistance, consider **Mainspring Managed**. We will create, monitor and manage a savings and investment plan for you.

To enroll in this service, choose the Mainspring Managed option during the step-by-step enrollment process. If you've already enrolled in your plan, you can add Mainspring Managed. Just look for it on the **My Retirement Account** page and select **Enroll**.

If you have questions, please call us at 800.858.5420.

Retirement Plans Advisory Service Center

1100 SW Sixth Avenue
Portland, OR 97204
Phone: 800.858.5420



This insert provides information about the Advisory Service Center licensed individuals who provide services for your account. They are supervised by Kaarina Bourquin, Director who reviews their work through office interactions, call reviews and observations. Kaarina can be reached at 800.858.5420. This information is a supplement to the StanCorp Investment Advisers brochure you should have received. Please contact the Advisory Service Center at 800.858.5420, if you did not receive the brochure or if you have any questions about its contents.

Chris Campbell

Educational Background and Business Experience

- Year of birth: 1965
- Education: Bachelor's degree in French from the University of Oregon
- Employment: Joined The Standard in Oct. 2010 as a Participant Services Representative and became an Advisory Services Representative in May 2013; previously employed at The Vanguard Group.
- Disciplinary information: None

Business Activities

- Investment Adviser affiliations: Investment Advisory Representative, StanCorp Investment Advisers, Inc.
- Broker/dealer affiliations: Registered representative, StanCorp Equities, Inc.
- Other business activities: None

Doug Corra

Educational Background and Business Experience

- Year of birth: 1964
- Education: Bachelor's degree in Management from Indiana University
- Employment: Joined The Standard as an Advisory Services Representative in February 2017; previously employed at Edward Jones, PNC Bank, Merrill Lynch, and Fidelity Investments.
- Disciplinary information: None

Business Activities

- Investment Adviser affiliations: Investment Advisory Representative, StanCorp Investment Advisers, Inc.
- Broker/dealer affiliations: Registered representative, StanCorp Equities, Inc.
- Other business activities: None
- Professional designations: Chartered Retirement Planning Counselor

Jose Cortez

Educational Background and Business Experience

- Year of birth: 1993
- Education: Bachelor's degree in Finance from Washington State University
- Employment: Joined The Standard as a Participant Services Representative in June 2015 and became an Advisory Services Representative in Nov. 2016; previously employed at Hoshi's Studio, LLC.
- Disciplinary information: None

Business Activities

- Investment Adviser affiliations: None
- Broker/dealer affiliations: Registered representative, StanCorp Equities, Inc.
- Other business activities: None

Anthony Garcia

Educational Background and Business Experience

- Year of birth: 1988
- Education: Bachelor's degree in International Studies from the University of Oregon
- Employment: Joined The Standard as a Participant Services Representative in Nov. 2014 and became an Advisory Services Representative in March 2015; previously employed at JP Morgan Securities, LLC.
- Disciplinary information: None

Business Activities

- Investment Adviser affiliations: Investment Advisory Representative, StanCorp Investment Advisers, Inc.
- Broker/dealer affiliations: Registered representative, StanCorp Equities, Inc.
- Other business activities: None

Continued on back

Steve Him

Educational Background and Business Experience

- Year of birth: 1985
- Education: Bachelor's degree in Psychology from Portland State University
- Employment: Joined The Standard as a Participant Services Representative in Oct. 2015 and became an Advisory Services Rep in April 2016; previously employed at JP Morgan Securities, LLC
- Disciplinary information: None

Business Activities

- Investment Adviser affiliations: None
- Broker/dealer affiliations: Registered representative, StanCorp Equities, Inc.
- Other business activities: None

Marina Leathers

Educational Background and Business Experience

- Year of birth: 1962
- Education: Business administration studies at Portland Community College; law and philosophy studies at Universidad Santo Tomas de Aquinas
- Employment: Joined The Standard as a Participant Services Representative in May 2014; previously employed at Transamerica, Financial Advisers, Inc. and World Group Securities, Inc.
- Disciplinary information: None

Business Activities

- Investment Adviser affiliations: None
- Broker/dealer affiliations: Registered representative, StanCorp Equities, Inc.
- Other business activities: None

Erik Prest

Educational Background and Business Experience

- Year of birth: 1983
- Education: Bachelor's degree in Business Management from the Northern Kentucky University
- Employment: Joined The Standard as an Advisory Services Representative in Oct. 2016; previously employed at Transamerica Retirement Services, Diversified Investors Securities, Inc., and Fidelity Investments.
- Disciplinary information: None

Business Activities

- Investment Adviser affiliations: None
- Broker/dealer affiliations: Registered representative, StanCorp Equities, Inc.
- Other business activities: None

Leslie Rule

Educational Background and Business Experience

- Year of birth: 1955
- Education: Master's degree in American History from Wright State University
- Employment: Joined The Standard as a Participant Services Representative in Jan. 2017; previously employed at Humana Insurance and Transamerica.
- Disciplinary information: None

Business Activities

- Investment Adviser affiliations: None
- Broker/dealer affiliations: Registered representative, StanCorp Equities, Inc.
- Other business activities: None

Sandra Sechrist

Educational Background and Business Experience

- Year of birth: 1966
- Education: Bachelor's Degree in Business Administration from Miami University, Oxford, Ohio
- Employment: Joined The Standard as an Advisory Services Representative in February 2017 and became an Advisory Services Representative in April 2017; previously employed at Transamerica.
- Disciplinary information: None

Business Activities

- Investment Adviser affiliations: None
- Broker/dealer affiliations: Registered representative, StanCorp Equities, Inc.
- Other business activities: None

Tony Williams

Educational Background and Business Experience

- Year of birth: 1964
- Education: Bachelor's degrees in Finance and Marketing from Portland State University
- Employment: Joined The Standard as an Advisory Services Representative in June 2015; previously employed at Scottrade.
- Disciplinary information: None

Business Activities

- Investment Adviser affiliations: Investment Advisory Representative, StanCorp Investment Advisers, Inc.
- Broker/dealer affiliations: Registered representative, StanCorp Equities, Inc.
- Other business activities: None

Plan Fiduciary Advisor Disclosure StanCorp Advisers, Inc. and the Standard Stable Asset Fund

This document contains important information about StanCorp Investment Advisers, Inc. (SIA) and how they are compensated for the investment advice provided in connection with your Plan. You should carefully consider this information in your evaluation of that advice and the investment alternatives offered in the plan.

SIA will provide investment advisory services to be used by the plan for which this notice is provided. SIA will be providing these services as a fiduciary under the Employee Retirement Income Security Act. SIA, therefore, must act prudently and with only the plan's and the plan's participants' interest in mind when providing recommendations on the investments to be offered.

Compensation of the Fiduciary Advisor and Related Parties

SIA is compensated for the advice it provides as part of a bundled service arrangement with Standard Retirement Services, Inc., an affiliate of SIA that provides recordkeeping and administrative services to the plan. SIA receives a flat fee from Standard Retirement Services to provide investment advisory services that may benefit Standard Retirement Services, Inc., retirement plan clients. SIA is not compensated on the basis of investment(s) offered by the plan, or those selected by participants.

Two affiliates of SIA may provide services to the plan for which they will be compensated. These affiliates and services are: (1) Standard Retirement Services, Inc., for recordkeeping, administrative and compliance services; and (2) Standard Insurance Company, if the plan includes the Standard Stable Asset Fund as an investment option, for financial services provided as the issuer of the Standard Stable Asset Fund.

Standard Insurance Company is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. Included in the return is a 0.18 percent expense associated with the investment expenses of the product. Additionally, employees of StanCorp Equities, a broker-dealer affiliate of SIA, receive additional compensation when the Standard Stable Asset Fund is included in the plan as a result of recommendations of SIA. Such employees, who are registered representatives of SIA, do not individually provide investment advice regarding the Standard Stable Asset Fund. This information should be reviewed carefully before an investment decision is made.

Consider Impact of Compensation on Advice

The compensation that Standard Insurance Company and representatives of StanCorp Equities, Inc. receive on account of Mainspring Managed assets invested in the Standard Stable Asset Fund may be a significant source of revenue for them. The impact of any such fees and compensation should be carefully considered in any evaluation of the Mainspring Managed Service. In this regard, you may withdraw from the Mainspring Managed advisory program and arrange for the provision of advice by another adviser that has no material affiliation with and receives no compensation in connection with the investment funds or products offered under the plan. However, this type of advice is not available through your plan. You would need to independently contract for advisory services for your retirement plan account with an adviser who is unaffiliated with SIA and its affiliates.

Investment Returns

While understanding investment-related fees and expenses is important in making informed investment decisions, it is also important to consider additional information about investment options, such as performance, investment strategies and risks. Specific information related to the past performance and historical rates of return of the investment options available under the plan has been provided in the proposal materials, in the participant enrollment booklet, and is available on-line in the Personal Savings Center at <http://retirement.standard.com>.

For options with returns that vary over time, past performance does not guarantee how an investment in the option will perform in the future; an investment in these options could lose money.

Use of Personal Information

Our Privacy Notice is attached to this disclosure. It describes the personal information that we will collect, describes how it will be used and how we will protect it. A link to the privacy notice is posted on each page of our website.

Should you have any questions about StanCorp Investment Advisers or the information contained in this disclosure, you may contact the Vice President and Managing Director of StanCorp Investment Advisers, Inc., at 1100 SW Sixth Avenue, Portland, Oregon, 97204, or call #800.262.7111.

Highlights of Your Retirement Plan

Veros Credit, LLC 401(k) 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?

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

- 18 years of age or older
- 2 months of service

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 \$18,500 in 2018 (additional \$6,000 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 plan's default enrolls you in the Mainspring Managed service. Mainspring Managed is an account management service that offers guidance on how much to save, provides access to a call center staffed with licensed securities professionals, manages your investments and your account in alignment with assumed retirement goals and delivers statements that show your progress toward these goals.

Your Employer's Contributions Can Help You Save More

To help you reach your retirement goals, 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 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

We may also make a profit sharing 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.

Your Employer's Contributions Can Help You Save More (continued)

You will become vested in - which means you will earn ownership of - the profit sharing contribution according to this schedule:

Years of Service	Vested Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 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).

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 and use Personal Savings Center.

To contact a Customer Service Representative at The Standard, e-mail 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
Veros Credit, LLC 401(k) Plan
As of January 26, 2018

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. 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: The trustee will exercise any voting or other rights associated with ownership of 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.

Plan Administrative and Individual Expenses

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 including the total amount of assets in your plan. 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.

Additionally, mutual fund companies may make revenue-sharing payments to The Standard for providing recordkeeping services. Any such payments received by The Standard are generally credited to your account based on your individual investments. The amount of revenue-sharing payments differs among the mutual funds.

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 quarterly basis)	0.50% assessed on total plan assets, allocated pro rata among participant accounts plus
The Plan's Administrative fees vary based on the total amount of assets in the Plan. The Fee Amount shown reflects the rate charged as of the date of this notice.	0.37% assessed on total plan assets, allocated pro rata among participant accounts ¹

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	\$75.00 per event
Paper Distributions upon Death/ Disability/ Retirement	\$75.00 per event
Paper Loan	\$125.00 per event
Paperless Distribution	\$50.00 per event
Paperless Distributions upon Death/ Disability/ Retirement	\$50.00 per event
Paperless Loan	\$100.00 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. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. 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 to The Standard for providing recordkeeping services. Such payments received by The Standard are generally credited to your account based on your individual investments. 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 to log into your account 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 12/31/17				Benchmark			Mutual Fund Expenses	Total Operating Expenses	*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.			
Bond										
Pioneer Bond Y/Intermediate Bond	4.39%	3.17%	5.22%	5.61%	3.54%	2.10%	4.01%	4.49%	0.58%	\$5.80
					BarCap US Agg Bond TR USD					
Prudential High Yield Q/High Yield Bond	7.70%	5.98%	7.53%	7.27%	7.48%	5.80%	7.89%	7.20%	0.41%	\$4.10
					ML US HY Master II TR USD					

VARIABLE RETURN INVESTMENTS										
Name/ Type of Option	Average Annualized Total Return provided as of 12/31/17				Benchmark			Mutual Fund Expenses	Total Operating Expenses	*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	As a %	Per \$1,000
Large Cap										
MFS Value R6/Large Cap Value	17.86%	15.07%	7.85%	8.42%	13.66%	14.04%	7.10%	7.16%	0.49%	\$4.90
Invesco Equ Wght S&P 500 Y/Large Cap Blend	18.56%	15.40%	9.67%	9.22%	21.69%	15.71%	8.59%	7.52%	0.28%	\$2.80
Putnam Dynamic AA Conserv Y/Tactical Allocation	10.04%	6.68%	5.61%	6.52%	18.89%	10.04%	6.28%	—	0.79%	\$7.90
TIAA-CREF Inst Lg Cp Gr Inst/Large Cap Growth	34.51%	17.76%	9.26%	9.83%	30.21%	17.33%	10.00%	10.01%	0.43%	\$4.30
Small/Mid Cap										
Wells Fargo Spec MdCp Val Ins/Mid Cap Value	11.16%	15.43%	10.52%	10.06%	13.34%	14.68%	9.10%	9.47%	0.87%	\$8.70
Vanguard Mid Cap Index Adm/Mid-Cap Blend	19.25%	15.01%	8.92%	10.25%	18.52%	14.96%	9.11%	10.46%	0.06%	\$0.60
MassMutual Select MidCapGr I/Mid Cap Growth	24.66%	16.66%	10.31%	14.46%	25.27%	15.30%	9.10%	13.70%	0.73%	\$7.30
DFA US Targeted Value I/Small Cap	9.59%	14.05%	9.28%	11.85%	7.84%	13.01%	8.17%	10.23%	0.37%	\$3.70
Vanguard Small Cap Index Adm/Small Cap	16.24%	14.44%	9.68%	9.41%	14.65%	14.12%	8.71%	8.52%	0.06%	\$0.60
Carillon Eagle SC Growth R6/Small Cap	23.40%	14.07%	9.65%	13.50%	22.17%	15.21%	9.19%	14.64%	0.67%	\$6.70
International Stock										
American Funds New Prspct R6/World Large Stock	29.30%	12.96%	7.18%	14.16%	23.87%	10.71%	4.49%	12.01%	0.45%	\$4.50
Lazard International Equity R6/Foreign	22.85%	6.72%	2.87%	4.51%	27.19%	6.80%	1.84%	7.10%	0.80%	\$8.00

VARIABLE RETURN INVESTMENTS										
Name/ Type of Option	Average Annualized Total Return provided as of 12/31/17				Benchmark			Mutual Fund Expenses	Total Operating Expenses	*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.			
American Funds New World R6/Diversified Emerging Mkts	33.06%	6.95%	3.41%	10.65%	37.28%	4.35%	1.68%	9.23%	0.64%	\$6.40
MSCI EM NR USD										
Other										
Putnam Dynamic AA Growth Y/Allocation--70% to 85% Equity	20.08%	12.15%	6.92%	8.62%	18.89%	10.04%	6.28%	—	0.86%	\$8.60
					Morningstar Moderately Aggr Target Risk					
Putnam Dynamic AA Balanced Y/Balanced	15.44%	10.19%	6.79%	7.89%	14.66%	7.95%	5.81%	—	0.75%	\$7.50
					Morningstar Moderate Target Risk					
Principal Real Estate Sec I/Specialty-Real Estate	9.03%	10.64%	8.66%	11.97%	4.33%	9.13%	7.28%	10.68%	0.88%	\$8.80
					S&P United States REIT TR USD					
*This table shows the fees elected by the fund. You may not be charged this full amount depending on individual circumstances.										

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 Stable Asset A/Cash Equivalent	2.40%	90 Days	The rate of return on 12/31/17 was 2.4%. This rate is fixed for 90 days, but will never fall below a guaranteed minimum rate of 1.0%. Most current rate of return information is available on www.standard.com/retirement .	0.18%
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 www.standard.com/retirement .				

© 2017 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.

© 2017 Dow Jones & Company, Inc.

Copyright Morgan Stanley Capital International, Inc. 2017 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 http://www.dol.gov/ebsa/publications/401k_employee.html. 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.

¹As 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 :

From \$.00 to \$2,000,000.00	1.20%
From \$2,000,000.01 to \$3,000,000.00	0.80%
From \$3,000,000.01 to \$4,000,000.00	0.63%
From \$4,000,000.01 to \$9,999,999,999.99	0.37%

Please visit Personal Savings Center at 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.

Notes

[illegible]

Notes

00001001000001

Employers and plan 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.



**Retirement Account
Information and
Management Tools**

Veros Credit LLC
Melody Vazquez
2333 N Broadway Ste 400
Santa Ana, CA 92706

00001001_E_000001_ABC123



PHONE

800.858.5420

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

WEBSITE

www.standard.com/retirement

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

www.standard.com/retirement

811909 (02/01/2018)