

Get Real With Your Retirement

Making the Most of Your Workplace Retirement Plan

Aegis Senior Communities, LLC 401(k) Plan



Aegis Living



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

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 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

| | | 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 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)
- 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.

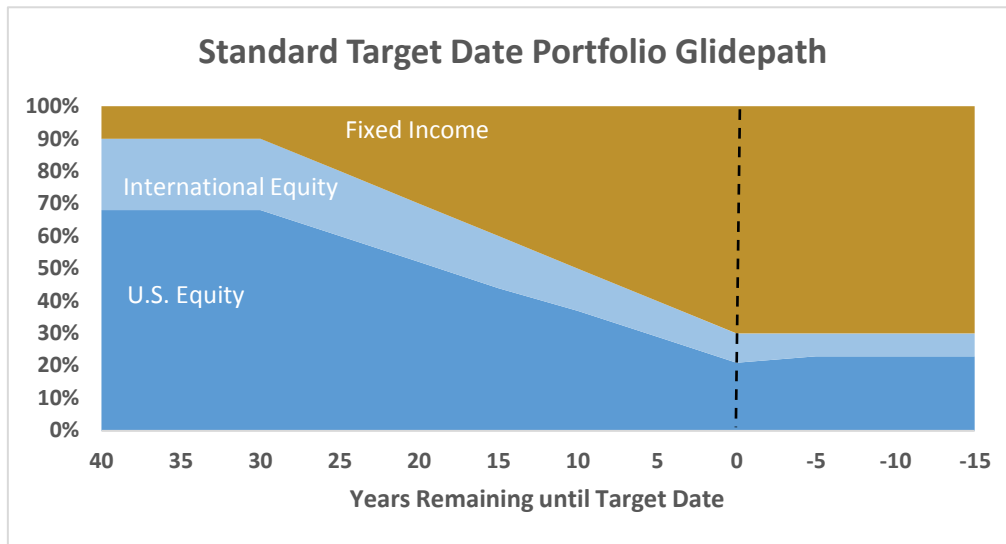
Independent may be a good choice if you:

- 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

Standard Target Date Portfolios

To the extent that your plan uses custom Target Date Portfolios designed by The Standard, they are managed to the approximate year an investor in the portfolio would plan to retire and stop making new investments in the portfolio. Each portfolio has a “to” allocation, meaning that the portfolio will reach its most conservative target allocation by the end of the year of the target retirement date when investors will generally begin to withdraw assets after that date.

Each portfolio follows the glidepath below. While the default target date is your assumed retirement date, you can choose a different target date based on other factors such as risk tolerance, amount of current savings or overall retirement plan needs. Note that the Target Date Portfolios are not guaranteed investments and you could lose money by investing in them. Also note that the following glidepath is subject to change.



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.

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 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 Standard Stable Asset Fund as an investment option.

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.

Privacy Notice



The privacy of your personal information is important to us. To help you understand how we protect the information we receive about you, this notice describes our current privacy policy and practices.

We want you to know that:

- We do not sell or rent the information we have about you to anyone;
- We do not share your information with outside companies for the purpose of selling their products or services to you; and
- We do not offer a right to opt out since we only share information about you with others as permitted or required by law.

Information We May Collect and From Whom

We collect your personal information to offer you insurance and financial products and services. The type of information we collect and the extent to which it is used depends on the products and services we provide to you. For example, we may obtain information such as:

- Your name, mailing and e-mail address(es), date of birth, telephone number, Social Security number, employment, education, occupation, assets and income from applications and other forms from you, your employer and others;
- Your policy coverage, claims, premiums and payment history from your dealings with us;
- Your financial and medical history from other insurance companies, insurance support organizations or consumer reporting agencies, if you apply for insurance or benefits;
- Your medical history and records from medical providers or facilities, with your authorization, if you apply for insurance or benefits; and
- Your use of the services offered on our Web sites from online information collection devices.

We may request an insurance support organization to collect information that we

need about you. If we do, they will submit a report to us. They may keep a copy of the report and share its contents with others. They will do this only as permitted or required by law.

Information We May Disclose

We may share the types of information described above with others. These disclosures are only made as authorized by you or as permitted or required by law. For example, disclosures such as:

- To others that perform business services or functions on our behalf or to serve you;
- To employers and their representatives, to reinsurers, to other insurance companies, and to insurance support organizations for purposes related to insurance you may have or apply for;
- To others that may have a joint marketing agreement with us, unless state law restricts such use;
- To insurance departments or other federal, state or local legal authorities in connection with the regulation of our business or to comply with laws and regulations;
- To law enforcement agencies to help prevent fraud or illegal activities;
- To authorized persons to respond to a subpoena, warrant or other court order;
- To others for purposes of complying with auditing and reporting requirements; and
- To our affiliates who may provide insurance or financial products and services to you.

When information about you is disclosed to others, we expect them to protect your information. We expect them to use the information only for the limited purpose for which it was shared.

Your Rights

We want to make sure that we have accurate information about you. In general, you have the right to review your personal information that we have. If you believe that any of the information about you is not accurate, you may inform us in writing of

any changes you believe should be made. We will review your request and respond to it accordingly.

Confidentiality and Security

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We safeguard your information through written privacy policies and physical, electronic and procedural protections.

Further Information

We will advise you of our privacy policy at least once a year. We may change our privacy policy at any time. As long as you remain a customer, we will inform you of any changes. If your relationship with us ends, we will continue to limit disclosures of your information in accordance with our stated privacy policy.

The notice applies to:

StanCorp Financial Group, Inc.
Standard Insurance Company
StanCorp Investment Advisers, Inc.
Standard Retirement Services, Inc.
The Standard Life Insurance
Company of New York
StanCorp Mortgage Investors, LLC
StanCorp Real Estate, LLC
Standard Management, Inc.
StanCorp Equities, Inc.

Please direct inquiries to:

Privacy Notice (P12B)
PO Box 711
Portland, OR 97207-0711

To get more information about StanCorp Financial Group, Inc. and its subsidiaries and/or view this notice online, visit www.stancorpfinc.com.

Highlights of Your Retirement Plan

Aegis Senior Communities, 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 requirement:

- 18 years of age or older

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 \$19,500 in 2020 (additional \$6,500 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

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 1 | 0% |
| 1 | 20% |
| 2 | 40% |
| 3 | 60% |
| 4 | 80% |
| 5 or more | 100% |

We may also make a profit sharing contribution. When a contribution is made, it will be allocated to the accounts of all eligible employees as a uniform percentage of their pay plus the amount of their pay in excess of the Social Security taxable wage base.

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 1 | 0% |
| 1 | 20% |
| 2 | 40% |
| 3 | 60% |
| 4 | 80% |
| 5 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
Aegis Senior Communities, LLC 401(k) Plan
As of April 18, 2020

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, 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. 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) | 0.80% assessed on total plan assets, allocated pro rata among participant accounts |

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

| | |
|-------------------------------------------------|------------------------------|
| Eligible participants for 3(16) notice delivery | See delegated services below |
|-------------------------------------------------|------------------------------|

Delegated Administrative Fiduciary Services

Fiduciary Plan Administration

| Fee Name | Fee Amount |
|------------------------------------------------------|-------------------|
| Fiduciary Compliance, MAP or Enrollment Notification | Included |

Fiduciary Notice Delivery

| Fee Name | Fee Amount |
|---------------------------------------|-------------------|
| Fiduciary Participant Notice Delivery | Included |

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 | \$100.00 per event |
| Paper Distributions upon Death/ Disability/ Retirement | \$100.00 per event |

| Fee Name | Fee Amount |
|------------------------------------------------------------|--------------------|
| Paper Loan | \$150.00 per event |
| Paperless Distribution | \$75.00 per event |
| Paperless Distributions upon Death/ Disability/ Retirement | \$75.00 per event |
| Paperless Loan | \$125.00 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 03/31/20 | | | | Benchmark | | | Mutual Fund Expenses | Total Operating Expenses | *Shareholder Type Fees |
| | 1yr. | 5yr. | 10yr. | Since Inception | 1yr. | 5yr. | 10yr. | | | |
| Bond | | | | | | | | | | |
| American Funds Bd Fd Am R6/Intermediate Bond | 9.32% | 3.58% | 4.18% | 5.21% | 8.93% | 3.36% | 3.88% | 4.22% | 0.23% | \$2.30 |
| | | | | | BarCap US Agg Bond TR USD | | | | | |
| Vanguard Tot Bd Mkt Idx Adm/Intermediate Bond | 9.06% | 3.33% | 3.84% | 4.33% | 8.93% | 3.36% | 3.88% | 4.45% | 0.05% | \$0.50 |
| | | | | | BarCap US Agg Bond TR USD | | | | | |

| VARIABLE RETURN INVESTMENTS | | | | | | | | | | | |
|----------------------------------------------------|---------------------------------------------------------------|--------|--------|--------------------|-----------|--------|--------|----------------------------|--------------------------------|-----------|------------------------|
| Name/ Type of Option | Average Annualized Total Return provided as of 03/31/20 | | | | Benchmark | | | Mutual Fund Expenses | Total Operating Expenses | | *Shareholder Type Fees |
| | 1yr. | 5yr. | 10yr. | Since Inception | 1yr. | 5yr. | 10yr. | | Since Inception | As a % | |
| Large Cap | | | | | | | | | | | |
| American Funds Inv Co Am R6/Large Cap Blend | -9.24% | 5.15% | 9.04% | 11.04% | -8.03% | 6.22% | 10.39% | 12.68% | 0.27% | 0.27% | \$2.70 |
| JPMorgan Equity Inc R6/Large Cap Value | -13.27% | 4.13% | 9.78% | 9.07% | -17.17% | 1.90% | 7.67% | 7.88% | 0.49% | 0.49% | \$4.90 |
| Schwab Total Stock Mkt Idx/Large Cap Blend | -9.31% | 5.67% | 10.10% | 5.68% | -8.03% | 6.22% | 10.39% | 5.59% | 0.03% | 0.03% | \$0.30 |
| Vanguard 500 Index Adm/Large Cap Blend | -7.01% | 6.69% | 10.49% | 5.45% | -8.03% | 6.22% | 10.39% | 5.58% | 0.04% | 0.04% | \$0.40 |
| American Funds Growth Fd R6/Large Cap Growth | -4.10% | 8.39% | 11.02% | 12.95% | 0.91% | 10.36% | 12.97% | 15.01% | 0.31% | 0.31% | \$3.10 |
| Small/Mid Cap | | | | | | | | | | | |
| Nuveen Mid Cap Value I/Mid Cap Value | -23.71% | -0.44% | 5.76% | 7.32% | -24.13% | -0.76% | 7.22% | 9.18% | 0.92% | 0.92% | \$9.20 |
| Vanguard Mid Cap Index Adm/Mid-Cap Blend | -16.65% | 2.08% | 8.86% | 8.21% | -18.31% | 1.85% | 8.77% | 8.27% | 0.05% | 0.05% | \$0.50 |
| MFS Mid Cap Growth R6/Mid Cap Growth | -2.58% | 8.94% | 12.09% | 12.63% | -9.45% | 5.61% | 10.89% | 10.44% | 0.74% | 0.74% | \$7.40 |
| MFS New Discovery Value R6/Small Cap | -23.64% | 1.32% | — | 7.18% | -29.64% | -2.42% | 4.79% | 4.09% | 0.92% | 0.92% | \$9.20 |
| Vanguard Small Cap Index Adm/Small Cap | -23.33% | 0.42% | 7.84% | 7.09% | -23.99% | -0.25% | 6.90% | 6.09% | 0.05% | 0.05% | \$0.50 |
| JPMorgan Small Cap Growth R6/Small Cap | -12.15% | 8.12% | 12.12% | 11.38% | -18.58% | 1.70% | 8.89% | 8.28% | 0.74% | 0.74% | \$7.40 |
| International Stock | | | | | | | | | | | |
| American Funds New Prospct R6/World Large Stock | -6.37% | 6.08% | 8.68% | 11.17% | -9.84% | 3.37% | 6.01% | 8.62% | 0.42% | 0.42% | \$4.20 |

| VARIABLE RETURN INVESTMENTS | | | | | | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|--------|-------|--------------------|---------------------------------------------|--------|-------|----------------------------|--------------------------------|-----------|------------------------|----------------|
| Name/ Type of Option | Average Annualized Total Return provided as of 03/31/20 | | | | 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 |
| American Funds SmCp Wrld R6/World Small/Mid Stock | -11.98% | 3.99% | 7.70% | 11.25% | -20.52% | -0.09% | 5.15% | 8.51% | 0.68% | 0.68% | \$6.80 | |
| Fidelity International Index/Foreign | -14.63% | -0.56% | 2.81% | 3.86% | -15.57% | -0.64% | 2.05% | 2.55% | 0.04% | 0.04% | \$0.35 | |
| American Funds EuroPacific R6/Foreign | -12.70% | 0.91% | 3.97% | 6.69% | -7.31% | 2.10% | 3.91% | 6.92% | 0.49% | 0.49% | \$4.90 | |
| Vanguard EmergMktStkIdx Adm/Diversified Emerging Mkts | -18.47% | -1.15% | 0.32% | 3.44% | -17.69% | -0.37% | 0.68% | 3.83% | 0.14% | 0.14% | \$1.40 | |
| Other | | | | | | | | | | | | |
| American Funds Am Bal R6/Balanced | -2.07% | 5.66% | 8.67% | 10.29% | -5.13% | 3.44% | 5.85% | 7.51% | 0.26% | 0.26% | \$2.60 | |
| Vanguard Real Estat Idx Adm/Specialty-Real Estate | -16.55% | 0.49% | 7.89% | 8.85% | Morningstar Moderate Target Risk -21.42% | -0.61% | 7.31% | 8.47% | 0.12% | 0.12% | \$1.20 | |
| *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 | Shareholder Type Fees and Restrictions |
| Standard Stable Asset D/Cash Equivalent | 1.45% | 90 Days | The rate of return on 03/31/20 was 1.45 percent. This rate is fixed for 90 days but will never fall below a guaranteed minimum rate of 1.0 percent. Most current rate of return information is available on www.standard.com/retirement . Your plan sponsor has elected to reduce the rate of return to enable The Standard to charge a lower asset based fee for providing certain plan-related services. Your rate of return may be below the guaranteed minimum rate after the reduction is taken. | 0.10% | 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 . |

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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.

Stable Asset Fund

Your plan sponsor selected the Standard Stable Asset Fund as the investment option for your Cash Equivalent asset class, and your plan sponsor elected to adjust the crediting rate of the fund to enable The Standard to charge a lower asset based fee for providing certain plan-related services. The rate of return shown above reflects the reduced crediting rate as directed by your plan sponsor, and your plan's crediting rate may be lower than the guaranteed crediting rate once the reduction has been applied.

The Standard's asset based fee pays for the financial recordkeeping, administrative and, if applicable, advisory services. A portion of the assets in your account is used to pay your proportionate share of such fee. Had your plan sponsor elected not to reduce the crediting rate in order to pay a lower asset based fee, the assets in your account allocated to this investment option would have earned a higher rate of return. However, you may have had to pay a higher fee absent such a reduction. Past interest rates are not indicative of future rates. Standard Stable Asset Fund may not be available in all states. Information on Standard Stable Asset Fund may be obtained by contacting your Standard Insurance Company representative.

If your assets are managed through Mainspring Managed, an investment advisory service offered through StanCorp Investment Advisers, Inc., a registered investment adviser affiliate of The Standard, please refer to StanCorp Investment Advisers' Form ADV, disclosure brochure for additional details. StanCorp Investment Advisers creates general asset allocation models for use when providing investment advisory services. The allocation percentages to the asset classes in each model are set and updated, as necessary, based on certain assumptions made about market conditions, the rate of return for each asset class, average internal fees and expenses of an investment option, etc. No specific investment option was considered when setting the allocation percentage of each asset class. Therefore, the allocation percentage for the cash/cash equivalent sleeve of each asset allocation model does not take into account any specific investment option that your plan sponsor may select or whether your plan sponsor instructs the issuer to reduce any crediting rate. Consequently, investment results may vary among investors using the same asset allocation model and the same investment options.

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.

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.

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.

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Aegis Senior Communities, LLC
Kim Stabler
415 118th Ave, SE
Bellevue, WA 98005

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www.standard.com/retirement

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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

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