



August 24, 2009

Hoss's 401K Participants:

You are being sent the notice on the reverse side of this letter because you have monies directed into the 401K default option --or-- because you will become newly eligible to participate in Hoss's 401K Plan effective October 1, 2009.

At the time of enrollment if you do not choose an investment directive, your money is automatically invested in the default fund selected for the 401K Plan. This notice is to inform you that the default fund for Hoss's 401K Plan has been changed to **Vanguard Balanced Index Fund**. All new money going into your account will be invested in this fund unless you specify otherwise.

To direct how you would like new contributions to be invested, please visit The Standard's Web Site at retirement.standard.com or contact the Call Center at 1-800-858-5420.

If you have any questions, please contact Don Imler at 1-800-621-0270 Ext. 3370 or Sandy Swope at Ext. 3330.

Sincerely,

A handwritten signature in black ink, appearing to read "Don Imler", with a horizontal line underneath.

Don Imler
401K Administrator



The Standard[®]
Positively different.

A notice to the participants of Hoss's Steak and Sea House Savings Retirement Plan

Over the course of a lifetime, we face many choices, some more important than others. An important choice you have today is how to direct the investment of your money in your employer-sponsored retirement plan. **If you do not choose your investments, any money you have in your account will automatically be invested in the default fund selected for the retirement plan.**

Here are some details about the plan's default process:

- If you do not direct how you would like your contributions invested, they will be invested in the Vanguard Balanced Index Fund, which has been designated as the Qualified Default Investment Alternative (QDIA). A description of the QDIA, including its investment objectives, risk and return characteristics, and any applicable fees and expenses, is available by visiting The Standard's website at retirement.standard.com (you may need to register, if you have not already done so).
- Asset-based fees are assessed by The Standard at the same rate for the QDIA as for other funds offered by the plan.
- You can direct how you would like new contributions to be invested, as well as transfer your assets from the QDIA to other investment options, without penalty. **Make certain that your directions cover 100 percent of your contributions.** If you direct less than 100 percent of your contributions, the entire amount will be invested in the QDIA. To find out more about your account and how to make investment changes, visit The Standard's website at retirement.standard.com. You may also contact our Call Center at 800.858.5420.
- More information about the investment options available in your retirement plan can be found in the Plan Overview Brochure. If you have any questions about your retirement plan, contact your plan administrator or human resources department.

If you have received this notice electronically, you can obtain a paper copy or supplemental materials described in this notice from your plan administrator or human resources department.

Standard Retirement Services, Inc.
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retirement.standard.com

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