



What happens to StanCorp stock as a result of the Meiji Yasuda transaction?

Background

Shares of StanCorp Financial Group, Inc. common stock were issued when Standard Insurance Company (The Standard) changed its form of ownership from a mutual insurance company to a publicly-traded company in 1999.

Stock Ownership

Registered Shares	Other Brokerage Accounts
<p>The majority of our registered shareholders were given shares of stock when The Standard became a publicly-traded company. Policyholders who received stock, and those who purchased additional shares at the demutualization, were set up as registered shareholders.</p> <p>Computershare is our transfer agent who maintains the records of our registered shareholders. If you receive an annual dividend check in the mail from Computershare, you are a registered shareholder.</p>	<p>Shares are no longer considered registered If you moved them to another brokerage account.</p>

Stock Payout

Registered Shares	Other Brokerage Accounts
<p>If all of your registered shares are in book-entry form (electronic), you will receive a check in the mail from Computershare shortly after closing. This payment will be made automatically. You will not have to do anything. Please allow at least 7-10 business days for receipt of your check once your account has been processed. Should you have any questions regarding your payment, please call 800.546.5141.</p> <p>If any of your registered shares are in certificated form, you will not receive payment automatically. Shortly after closing, Computershare will send you a Letter of Transmittal with detailed, written instructions for exchanging your stock certificate for cash. Should you have any questions regarding how to exchange your shares, please call 800.546.5141.</p>	<p>If you moved registered shares to another broker, or separately purchased shares through a broker, your stock payout will be handled through your brokerage account.</p> <p>Upon closing, Meiji Yasuda will purchase all outstanding shares of StanCorp Financial Group, Inc. Shortly after the transaction closes, proceeds for the shares will be allocated to brokers by DTC (Cede & Co.). Contact your broker for information on how the proceeds will be distributed.</p>

Tax Reporting

Registered Shares	Other Brokerage Accounts
<p>You will need to report the cost basis of your shares when you report the sale of your shares on your 2016 taxes (filed in 2017).</p> <p>We consider the cost basis to be zero for the shares of StanCorp Financial Group, Inc (SFG) stock that were given to Standard Insurance Company policy owners on April 21, 1999 when Standard Insurance Company changed its form of ownership from a mutual insurance company to a publicly traded company. The cost basis is zero also for the additional shares you received when we had the 2 for 1 stock split on December 9, 2005.</p> <p>Please contact Shareholder Services by email at cathy.crown@standard.com if you are a registered shareholder and have additional questions about your shares. If you do not have email access, please leave a message requesting cost basis information at 800.378.8360.</p> <p>Please consult your tax advisor if you have more detailed questions.</p>	<p>You will need to report the cost basis of your shares when you report the sale of your shares on your 2016 taxes (filed in 2017). Contact your broker for information.</p> <p>Please consult your tax advisor if you have more detailed questions.</p>

Additional Questions

If you have additional questions, please contact Shareholder Services at 800.378.8360 or cathy.crown@standard.com.