

# Stable Asset Fund I



## Investment Objective

The Stable Asset Fund I is designed to provide plan participants with a guaranteed return of principal, along with competitive crediting rates and 100% liquidity.

## Features

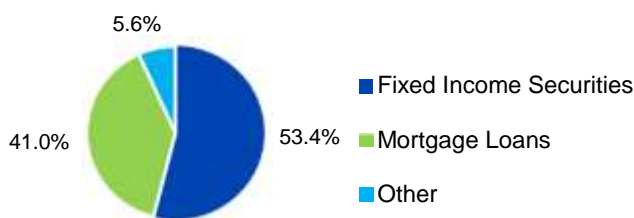
- The guaranteed crediting rate is declared in advance and is reset quarterly. The declared crediting rate will never be below 1%.
- Preservation of capital plus competitive intermediate-term returns.
- Principal and interest are guaranteed by Standard Insurance Company.<sup>1</sup>
- Daily liquidity for participant contributions, transfers and withdrawals.
- Quality portfolio of publicly traded bonds, plus small commercial mortgage loans within Standard Insurance Company's general account.

## Investor Profile

- Investors seeking income and safety of principal.
- Investors seeking a fixed income investment to balance the risks of a diversified portfolio.

## General Account Allocation

As of 9/30/2025



## Historical Net Crediting Rates

	1Q2025	2Q2025	3Q2025	4Q2025	Expense
<b>Stable Asset Fund I</b>	2.90%	2.90%	2.90%	2.95%	0.25%
<b>3-Year CMT Bond Index*</b>	3.89%	3.68%	3.61%	3.55%	N/A

\* 3-Year Constant Maturity Treasury Bond Index (source: FRED)

For information purposes only. Not intended as investment advice.

Not Available in New York. Please confirm with your advisor that the product is available for your plan type in your state.

<sup>1</sup> The Stable Asset Fund I is a group annuity product issued by Standard Insurance Company. Amounts contributed and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of Standard Insurance Company. The Stable Asset Fund I is neither a mutual fund nor a bank product and is not insured by the FDIC or any other federal governmental agency. Standard Insurance Company periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. The Stable Asset Fund I may not be available in all states. Information on the Stable Asset Fund I may be obtained by contacting your Standard Insurance Company representative.

<sup>2</sup> The code shown is an internal identifier only and not a ticker symbol.

<sup>3</sup> The expense charge reflects the costs of administration for the product.

Withdrawals due to Employer actions may be subject to a market value adjustment.

The Standard is the marketing name for StanCorp Financial Group, Inc. and Standard Insurance Company. Both are Oregon corporations.

## Guaranteed Rate

Effective January 1, 2026, through March 31, 2026, the guaranteed annualized crediting rate is:

**2.90% net**

## Fund Overview

### Fund Facts

Fund Category:	Stable Value
Cusip:	854132503
Code: <sup>2</sup>	XSAF1
Inception Date:	April 1, 2011
General Account Assets:	\$30.69 billion
Portfolio Quality:	A (S&P)
Expense Charge: <sup>3</sup>	0.25%

## Standard Insurance Company Financial Strength Ratings as of December 2025

**A+** (Strong) by Standard & Poor's  
5th of 20 rankings

**A1** (Good) by Moody's  
5th of 21 rankings

**A** (Excellent) by A.M. Best<sup>4</sup>  
3rd of 13 rankings

<sup>4</sup>Rating includes The Standard Life Insurance Company of New York