

Standard Insurance Company Stable Asset Fund II



Fixed Return Investment Option – January 1, 2026

This Fixed Return Investment Table focuses on the performance and costs of investment options that have a fixed or stated rate of return. It shows the annual net rate of return of the Fixed Return 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	Annualized Net Return	Fixed Term	Total Annual Expense Charge ¹	Other
Standard Insurance Company Stable Asset Fund II	3.15%	1/1/2026 through 3/31/2026	0.00%	The declared crediting rate is reset quarterly and guaranteed not to change during that calendar quarter. The declared crediting rate will never fall below a guaranteed minimum interest rate of 1%.

Participant withdrawals and transfers are freely permitted on a daily basis. The Stable Asset Fund provides participant with full book value liquidity for benefit payments (death, disability, or retirement) and transfers to non-competing investment options. Withdrawals due to Employer actions may be subject to a market value adjustment.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website at <https://www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> for more information on fees and expenses. Fees and expenses are only one of the 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.

¹ The expense charge reflects the cost of administration for the product.

Standard Stable Asset Fund 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. Standard Stable Asset Fund 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. 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.

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. Standard Retirement Services, Inc., provides financial recordkeeping and plan administrative services. 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.