



# The Standard's Stable Asset Fund I

## Comparing its Historical Crediting Rates to Treasury Bonds

From January 1, 2026, through March 31, 2026, the guaranteed annual effective crediting rate is 2.90%.

The Standard's Stable Asset Fund uses a portfolio rate structure in which a single interest-crediting rate is applied to all fund assets regardless of when contributions are made. Standard Insurance Company benchmarks the fund's crediting rates relative to the Treasury indices presented here in a process similar to that used by banks and other insurance companies for their products.

The historical interest crediting rates shown below are only one component in determining the interest-crediting rate for the guaranteed period. The rate is set on an annual effective basis, declared shortly (usually one week) before each quarter and guaranteed not to change during that calendar quarter.

| Historical Interest Crediting Rates For The Standard's Stable Asset Fund |      |      |      |      |      |      |      |      |      |      |      |      |
|--|------|------|------|------|------|------|------|------|------|------|------|------|
|  | 2021 |      |      |      | 2022 |      |      |      | 2023 |      |      |      |
|  | Q1   | Q2   | Q3   | Q4   | Q1   | Q2   | Q3   | Q4   | Q1   | Q2   | Q3   | Q4   |
| The Standard's Stable Asset Fund   | 2.00 | 1.95 | 1.95 | 1.95 | 1.90 | 1.90 | 2.00 | 2.10 | 2.40 | 2.50 | 2.60 | 2.70 |
| 3-Year Constant Maturity Treasury Bond                                   | 0.35 | 0.46 | 0.53 | 0.97 | 2.45 | 2.99 | 4.25 | 4.22 | 3.81 | 4.49 | 4.80 | 4.01 |
| 5-Year Constant Maturity Treasury Bond                                   | 0.92 | 0.87 | 0.98 | 1.26 | 2.42 | 3.01 | 4.06 | 3.99 | 3.60 | 4.13 | 4.60 | 3.84 |
|  | 2024 |      |      |      | 2025 |      |      |      | 2026 |      |      |      |
|  | Q1   | Q2   | Q3   | Q4   | Q1   | Q2   | Q3   | Q4   | Q1   | Q2   | Q3   | Q4   |
| The Standard's Stable Asset Fund   | 2.75 | 2.75 | 2.85 | 2.85 | 2.90 | 2.90 | 2.90 | 2.95 | 2.90 |      |      |      |
| 3-Year Constant Maturity Treasury Bond                                   | 4.40 | 4.52 | 3.58 | 4.27 | 3.89 | 3.68 | 3.61 | 3.55 |      |      |      |      |
| 5-Year Constant Maturity Treasury Bond                                   | 4.21 | 4.33 | 3.58 | 4.38 | 3.96 | 3.79 | 3.74 | 3.73 |      |      |      |      |

Constant Maturity Treasury Bond Index (source: FRED)

The Standard has offered different variations of the Stable Asset Fund for the past 80 years. The current Stable Asset Fund was launched in April 2011.

Continued on reverse

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Your plan's credited interest rate may be lower than shown above once any applicable reductions are applied. The foregoing information is provided for general purposes only and is not intended to be a replacement, supplement or summary of the contract that governs the Standard Stable Asset Fund. Please refer to the fund's governing document(s) for details

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