



The Standard's Stable Asset Fund II

Comparing Its Historical Crediting Rates to Treasury Bonds

From January 1, 2026, through March 31, 2026, the guaranteed annual effective crediting rate is 3.15%.

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	2.25	2.20	2.20	2.20	2.15	2.15	2.25	2.35	2.65	2.75	2.85	2.95
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	3.00	3.00	3.10	3.10	3.15	3.15	3.15	3.20	3.15			
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

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

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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