

# IRA Stable Asset Fund

## Investment Objective

The IRA Stable Asset Fund is designed to preserve principal and provide a reasonable rate of return while maintaining liquidity.

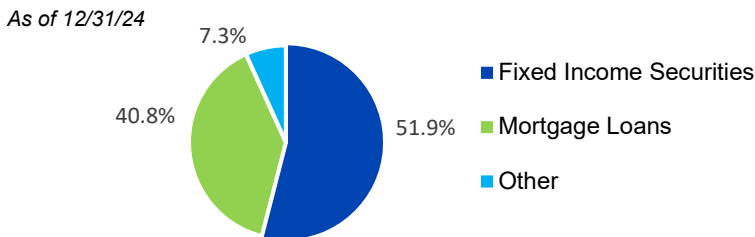
## Features

- The guaranteed crediting rate is declared in advance and is reset quarterly. The net crediting rate will never be below 1%.
- Competitive intermediate-term returns.
- Crediting rate guaranteed by Standard Insurance Company.<sup>2</sup>
- Daily liquidity for your 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 access to a diversified fixed income portfolio.

## General Account Allocation



## Historical Net Crediting Rates

	2Q2024	3Q2024	4Q2024	1Q2025	Expense
IRA Stable Asset Fund	1.75%	1.85%	1.85%	1.90%	0.00%
3-Year CMT Bond Index*	4.52%	3.58%	4.27%	3.89%	N/A

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

**For informational 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.**

Your custodian does not act as an investment advisor for the IRA Stable Asset Fund.

<sup>1</sup> The Guaranteed Rate is stated as an annual effective interest crediting rate and is net of Inspira Financial services and administrative compensation which will not exceed 1.25%. This does not include other Inspira Financial account fees. For more information consult your Automatic Rollover IRA Fee Schedule or contact a Inspira Financial Client Service Representative.

<sup>2</sup> The IRA 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.

The IRA 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. The IRA Stable Asset Fund may not be available in all states. Information on the IRA Stable Asset Fund may be obtained by contacting your Standard Insurance Company representative.

<sup>3</sup> The code shown is an internal identifier only and not a ticker symbol.

<sup>4</sup> The expense charge reflects the costs of administration for the product.

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



## Guaranteed Crediting Rate

Effective April 1, 2025, through June 30, 2025, the guaranteed annualized net crediting rate is:

**1.90%<sup>1</sup>**

## Fund Overview

Fund Category:	Stable Value
Cusip:	853527331
Code: <sup>3</sup>	XSAF7
Inception Date:	April 1, 2021
General Account Assets:	\$28.84 billion
Portfolio Quality:	A (S&P)
Expense Charge: <sup>4</sup>	0.00%

## Standard Insurance Company Financial Strength Ratings as of March 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>5</sup>  
3rd of 13 rankings

<sup>5</sup> Rating includes The Standard Life Insurance Company of New York