



Standard Insurance Company 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

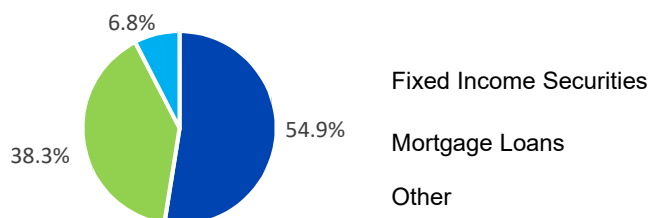
- The guaranteed crediting rate¹ is declared in advance and is reset quarterly. The net crediting rate will never be below 1 percent.
- Competitive intermediate-term returns.
- Crediting rate guaranteed by Standard Insurance Company.²
- Daily liquidity for your withdrawals.
- Quality portfolio of publicly 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 Allocation²

As of 3/31/2021



Your custodian does not act as an investment advisor for the IRA SAF.

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

² IRA SAF 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. IRA SAF 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. IRA SAF may not be available in all states. Information on IRA SAF may be obtained by contacting your Standard Insurance Company representative. Please contact your custodian for information on how to reach Standard Insurance Company.

³ The expense charge reflects the costs of administration for the product.

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.

Guaranteed Rate

Effective July 1, 2021 through Sept. 30, 2021, the guaranteed annualized crediting rate is:

1.00%

Fund Overview

Fund Category:	Stable Value
Inception Date:	April 1, 2011
General Account Assets ² :	\$19.93 billion
Portfolio Quality:	A- (S&P)
Expense Charge ³ :	0.10%

Standard Insurance Company Financial Strength Ratings as of June 2021

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**
3rd of 13 rankings

**Rating includes The Standard Life Insurance Company of New York