



Standard Insurance Company Stable Value Investment Comparison

Standard stable value products offer a proven conservative investment approach along with a full guarantee of principal and interest offered through Standard Insurance Company. The Standard has strong, favorable financial strength ratings (S&P A+, Moody's A1) and has been making good on its promises and guarantees for more than 100 years. These stable value options are attractive solutions for participants seeking **safety, liquidity and yield**. As of January 1, 2026.

To learn more about these attractive stable value solutions, please email SAFQuestions@standard.com

| Product Name | Guaranteed Rate Stable Value Fund | Stable Asset Fund | Capital Preservation Income Fund | Guaranteed Fixed Interest Fund |
|---|--|---|--|--|
| Fund Structure | Insurance Company General Account Group Annuity Contract | Insurance Company General Account Group Annuity Contract | Insurance Company General Account Group Annuity Contract | Insurance Company General Account Group Annuity Contract |
| Plan Availability¹ | 401(k), 401(a), 403(b), 409A, 457(b), 457(f), defined benefit | 401(k), 401(a), 403(b), 409A, 457(b), 457(f), defined benefit | 401(k), 401(a) & 457(b) Gov't. Plans | 401(k), 401(a), 403(b), 409A, 457(b), 457(f), defined benefit |
| Guaranteed Net Rate <i>Multiple Share Classes Available</i> | 2.75% Net | 3.15% Net | 3.60% Net | 3.90% Net |
| Expense Charge² | 0 bps | 0 bps | 0 bps | 0 bps |
| Interest Rate Floor | 1% Minimum Interest Rate Floor | 1% Minimum Interest Rate Floor | 1% Minimum Interest Rate Floor | 1% Minimum Interest Rate Floor |
| Participant Transfers and Withdrawals | Daily Liquidity — Guaranteed to be paid at book value (principal and accumulated interest) | Daily Liquidity — Guaranteed to be paid at book value (principal and accumulated interest) | Daily Liquidity — Guaranteed to be paid at book value (principal and accumulated interest) | Daily Liquidity — Guaranteed to be paid at book value (principal and accumulated interest) |
| Plan-Level Contract Discontinuance Provisions | Full book value (principal and accumulated interest) payment after a 12-month period | Immediate payment at the lesser of book value (principal and accumulated interest) or market value lump sum (market value lump sum would never result in a payout less than principal plus interest accumulated at the 1% minimum interest-rate guarantee) ³ or elect to receive six book value installment payments over a five-year period | Immediate payment at the lesser of book value (principal and accumulated interest) or market value lump sum (market value lump sum would never result in a payout less than principal) or elect to receive six book value installment payments over a five-year period | Six book value (principal and accumulated interest) installment payments over a five-year period |
| Portable to New Record Keeper? | Yes - Portable to approved platforms | Yes - Portable to approved platforms | Yes - Portable to approved platforms | Yes - Portable to approved platforms |

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For Informational Purposes Only. Not Advice. Not A Solicitation To Purchase Any Product.

¹Not Available in New York. Please confirm with your advisor that the product is available for your plan type in your state.

²The Expense Charge reflects the costs of administration for the product.

³Market value lump sum for ERISA contracts would never result in a payout less than principal plus interest accumulated at the 1.00% minimum interest rate guarantee. The guaranteed minimum may be higher for non-ERISA contracts. An MVA may apply.

The Standard | standard.com | 1100 SW Sixth Avenue Portland OR 97204

The funds shown here are group annuity products 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. Funds shown are neither mutual funds nor bank products and are 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. Funds may not be available in all states. Information on the funds 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.