Standard Secure Income Fund

Investment Objective

The Standard Secure Income Fund is designed to preserve principal and provide a reasonable rate of return while maintaining liquidity.

Features

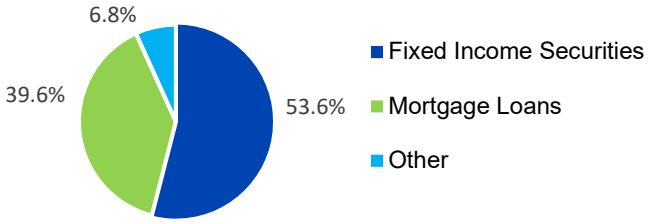
- Crediting rate guaranteed by Standard Insurance Company[1]
- Guaranteed crediting rates declared in advance and reset quarterly.
- Competitive intermediate-term returns.
- Daily liquidity for withdrawals.
- Quality portfolio of publicly traded bonds, plus small commercial mortgage loans within Standard Insurance Company's general account.
- Withdrawals cannot be transferred into a competing fund [2] without first being invested in a non-competing Fund for 90 business/calendar days.

Investor Profile

- Investors seeking income and safety of principal.
- Investors seeking a fixed income investment to balance the risks of a diversified portfolio.

General Account Allocation

As of 6/30/2026



Guaranteed Crediting Rate

Effective Oct. 1, 2026, through Dec. 30, 2026, the guaranteed annualized net crediting rate is:

2.70%[3]

Fund Overview

Fund Category:	Stable Value
Cusip:	853528792
Code:[4]	XSIF1
Inception Date:	October 1, 2022
General Account Assets:	$31.90 billion
Portfolio Quality:	A (S&P)
Expense Charge:[5]	0.00%

Standard Insurance Company Financial Strength Ratings as of September 2026

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[6]
3rd of 13 rankings

[6] Rating includes The Standard Life Insurance Company of New York

Historical Net Crediting Rates

	4Q2025	1Q2026	2Q2026	3Q2026	Expense
Standard Secure Income Fund	2.70%	2.65%	2.65%	2.70%	0.00%
3-Year CMT Bond Index*	3.55%	3.81%	4.15%	5.00%	N/A

* -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.

[1] The Standard Secure Income 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.

[2] A Competing Fund means any investment option made available by Inspira Financial that is a fund that seeks to maintain a stable value per unit or to maintain preservation of principal (e.g., stable value fund, money market fund, cash equivalent fund, or bond fund with a duration of 3 years or less); provided that an investment option shall only be considered a Competing Fund if such investment option appears on the Morningstar Investment Select List prepared for Inspira Financial, as such list may be updated from time to time, or otherwise agreed in writing by The Standard and Inspira Financial. For more information, including a list of Competing Funds, please contact The Standard.

[3] The Guaranteed Rate is stated as an annual crediting rate and does not include compensation paid to Inspira Financial for administrative compensation which will not exceed 1.25%. This does not include other Inspira Financial account fees. For more information consult your Fee Schedule or contact a Inspira Financial Client Service Representative.

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

[4] The code shown is an internal identifier only and not a ticker symbol.

[5] 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.