



Standard Insurance Company

APEX Series - Stable Value Investment Rates**

Our APEX Series provides access to our existing stable value portfolio, while offering return characteristics of current market rates. 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 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**. *Effective January 1, 2025, through June 30, 2025.*

For more information, contact SAFQuestions@standard.com.

Product Name	APEX Capital Preservation Income Fund	APEX Guaranteed Fixed Interest Fund
Fund Structure	Insurance Company General Account Group Annuity Contract	Insurance Company General Account Group Annuity Contract
Plan Availability*	401(k), 401(a) & 457(b) gov't plans	401(k), 401(a), 403(b), 409A, 457(b), 457(f), defined benefit, cash balance
Guaranteed Net Rate** <i>Multiple Share Classes Available</i>	4.45% Net	4.70% Net
Expense Charge***	0 bps	0 bps
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)
Plan-Level Contract Discontinuance Provisions	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

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For Advisor Use Only. Not to be used with the public.

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

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

**The initial APEX Rate will be guaranteed for all new deposits within the six-month period that the rate is active. Subsequent declared rates will be calculated as a combination of APEX rates since inception and the current portfolio rate, and guaranteed for each semi-annual period, with it becoming the portfolio rate after 5 years. Rates for the APEX Series are declared on January 1 and July 1 of each year.

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

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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.