



Standard Insurance Company

APEX Stable Asset Fund

The Standard's APEX Stable Asset Fund 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 (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**.

Effective July 1, 2024 - Dec. 31, 2024.

Product Name	
APEX Stable Asset Fund	
Fund Structure	Insurance Company General Account Group Annuity Contract
Plan Availability*	401(k) and 403(b) plans that are considering The Standard's recordkeeping platform.
Guaranteed Net Rate <i>Multiple Share Classes Available</i>	4.45% Net
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). Withdrawals due to employer actions may be subject to a market value adjustment.
Plan-Level Contract Discontinuance Provisions ¹	Immediate payment at the lesser of book value (principal and accumulated interest) or market value lump sum would never result in a payout less than principal plus interest (accumulated at the 1% minimum interest-rate guarantee). Plans may instead elect to receive six book value installment payments over a five-year period.
Portable to New Record Keeper?	Portable after five years.

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For informational purposes only. Not advice. Not a solicitation to purchase any product.

¹Immediate payments may be subject to a market value adjustment.

*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 either be the then-current APEX rate or a combination of APEX rates since inception and the current portfolio rate, and guaranteed for each semi-annual period, with the blended credited rate becoming the portfolio rate after 5 years. Rates for the APEX Series are declared on January 1 and July 1 of each year.

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The fund shown here 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 fund shown is neither a mutual fund nor 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. 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. StanCorp Equities, Inc., Standard Insurance Company and Standard Retirement Services, Inc., are subsidiaries of StanCorp Financial Group, Inc., and all are Oregon corporations.