

APEX IRA Guaranteed Fixed Interest Fund I



Investment Objective

The APEX Guaranteed Fixed Interest Fund Institutional is designed to provide plan participants with a guaranteed return of principal, along with competitive crediting rates and 100% liquidity.

Features

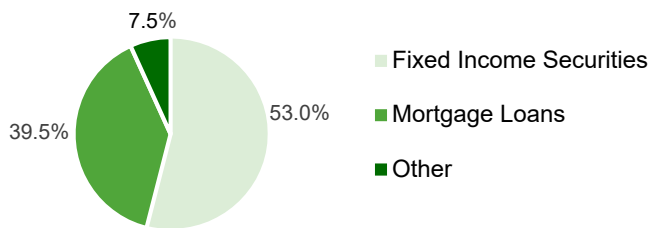
- The guaranteed annualized net APEX rate is declared in advance and is reset semiannually. The declared APEX rate and fund interest rate will never be below 1%.¹
- Preservation of capital plus competitive intermediate-term returns.
- Principal and interest are guaranteed by Standard Insurance Company.²
- Daily liquidity for participant contributions, transfers, and 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 a fixed income investment to balance the risks of a diversified portfolio.

General Account Allocation

As of 3/31/2024



Guaranteed Crediting Rate

Effective July 1, 2024, through December 31, 2024, the guaranteed annualized new deposit rate¹ is:

5.15% net

Fund Overview

Fund Facts

Fund Category:	Stable Value
Cusip:	853528859
Code: ³	AGIF1
Inception Date:	July 1, 2023
General Account Assets:	\$26.68 billion
Portfolio Quality:	A (S&P)
Expense Charge: ⁴	0.00%

Standard Insurance Company Financial Strength Ratings as of June 2024

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 rankings⁵

⁵Rating includes The Standard Life Insurance Company of New York

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 APEX Rate is an interest rate established periodically by Standard based on expected yields on currently available investments. It is a component of each Vintage Rate and the Fund Interest Rate.

The Fund Interest Rate determines daily interest credited to the contract and will be weighted by current balance per Vintage Rate associated with deposits. Each new deposit will belong to the semi-annual Vintage corresponding to the period the Deposit was made.

The Fund Interest Rate is the rate used to credit interest to the fund balance. It is made up of multiple Vintage Rates with the weight on each Vintage Rate determined by cash flow activity in the fund over time.

The Portfolio Rate is an interest rate established periodically by Standard based on expected yields on all investment backing the fund. It is also a component of each Vintage Rate and the Fund Interest Rate.

The New Deposit Rate is the rate applied to new deposits during the stated rate period and is equal to the declared APEX Rate. APEX Rates are declared on January 1 and July 1 of each year.

Each initial Vintage Rate will be equal to the APEX Rate and will be guaranteed for all new deposits during the first six-month period that the rate is active. Subsequent Vintage Rates will be a combination of APEX Rates since inception and the current Portfolio Rate and will become the Portfolio Rate after five years.

² The APEX Guaranteed Fixed Interest Fund Institutional 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 APEX Guaranteed Fixed Interest Fund Institutional 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 APEX Guaranteed Fixed Interest Fund Institutional may not be available in all states.

Withdrawals due to Employer actions may be subject to a market value adjustment.

³ The code shown is an internal identifier only and not a ticker symbol.

⁴ 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.