

Standard Insurance Company Stable Asset Fund II



Investment Objective

The Stable Asset Fund is designed to provide plan participants with a guaranteed return of principal, along with competitive crediting rates and 100 percent liquidity.

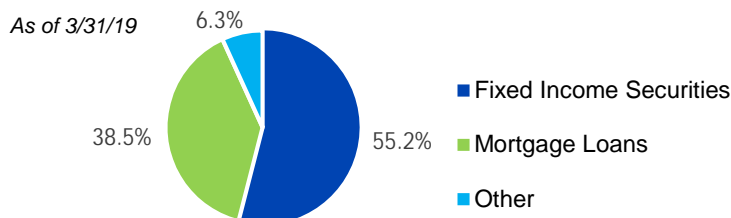
Features

- The guaranteed crediting rate is declared in advance and is reset quarterly. The declared crediting rate will never be below 1 percent.
- Preservation of capital plus competitive intermediate-term returns.
- Principal and interest are guaranteed by Standard Insurance Company.¹
- Daily liquidity for your 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 Allocation¹



Historical Net Crediting Rates

	3Q2018	4Q2018	1Q2019	2Q2019	Expense
The Standard Stable Asset Fund II	2.65%	2.65%	2.70%	2.70%	0.10%
3-Year CMT Bond Index*	2.88%	2.46%	2.21%	1.71%	N/A

* 3-Year Constant Maturity Treasury Bond Index

¹ Standard Stable Asset 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. Standard Stable Asset 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. Standard Stable Asset Fund may not be available in all states. Information on Standard Stable Asset Fund 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. Third-party administrative services are provided by Standard Retirement Services, Inc. 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.

Guaranteed Rate

Effective July 1, 2019 through Sept. 30, 2019, the guaranteed annualized crediting rate is:

2.70% net

Fund Overview

Fund Facts

Fund Category:	Stable Value
Cusip:	853527265
Inception Date:	April 1, 2011
General Account Assets:	\$16.82 billion
Portfolio Quality:	A (S&P)
Expense Ratio:	0.10%

Standard Insurance Company Financial Strength Ratings as of June 2019

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 rankings

**Rating includes The Standard Life Insurance Company of New York