

GWN Fixed Interest Option - XGFFW

The **Guaranteed Fixed Interest Fund** is designed to provide plan participants with a guaranteed return of principal, along with competitive crediting rates and full liquidity. The investment is currently managed by The Standard utilizing their stable value solution for qualified account types only. The fund's conservative, risk-controlled approach and full guarantee of principal and interest is backed by the claims-paying ability of Standard Insurance Company and is an attractive solution for retirement plan participants seeking **safety, liquidity and yield**.

Guaranteed Rate

Effective October 1, 2025 through December 31, 2025, the guaranteed annualized interest rate is:

3.20% net

The GWN Fixed Interest Account offers the following benefits:

- **Guaranteed Rate** — The interest rate is announced in advance and locked in for the calendar quarter.
- **Minimum Interest Rate** — The interest rate is guaranteed never to be less than 1 percent. This is guaranteed for the life of the contract.
- **Safety** — All principal and accumulated interest are fully guaranteed to participants by Standard Insurance Company.
- **Liquidity** — Participant withdrawals and transfers are permitted daily at book value, regardless of market conditions.
- **Conservative Investment Approach** — The guaranteed rate is supported by a portfolio of high-quality, publicly traded bonds plus commercial mortgages within Standard Insurance Company's general account.

Fund Overview Fund Facts

Fund Category: Stable Value Fund

Ticker: XGFFW

Cusip: 853528156

HISTORICAL NET CREDITING RATES:

	1Q2025	2Q2025	3Q2025	4Q2025
GWN Fixed Interest Option	3.10%	3.10%	3.15%	3.20%

Guaranteed Fixed Interest 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. Guaranteed Fixed Interest 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. Guaranteed Fixed Interest Fund may not be available in all states. Information on Guaranteed Fixed Interest 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.