



November 4, 2009

Dear Policyholder,

As you know, the Marion County Circuit Court placed Standard Life Insurance Company of Indiana under an order of Rehabilitation on December 18, 2008. The order included a moratorium on withdrawals, surrenders and transfers of funds.

In concert with the ending of the initial moratorium, a petition was filed with the Marion Circuit Court explaining the need for an extension of the moratorium for an additional period of time. This period would allow time for market conditions to further stabilize.

In the mean-time, the Rehabilitator will continue to review cases for hardship distributions. Those with extreme financial needs are encouraged to complete the required forms and submit a notarized statement outlining their specific needs. The information related to application for hardship distribution can be found on this website.

In addition to hardship distributions, Standard Life will continue to honor requests for Required Minimum Distributions from qualified plans and continue the distribution of monthly interest as earned where available. Other benefits that will continue without interruption include, but are not limited to, periodic payments on annuities in payout status and, interest credits consistent with past practices will continue to be credited each month.

If you have any questions, please contact Standard Life Insurance Company of Indiana by writing or calling us at (800) 767-7749.

Sincerely yours,

Randolph Lamberjack
Special Deputy Rehabilitator