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James P. Stelling, JD, Vice President, Compliance
HEALTH COMPLIANCE

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November 1, 2010

Nevada Department of Insurance
1818 East College Parkway, Suite 103
Carson City, NV 89706

Re: Patient Protection and Affordable Care Act

Dear Sir/Madame:

Please accept this notice that Standard Life and Accident Insurance Company ("SLAICO"), has temporarily suspended marketing of all health insurance in the Individual Market as we continue to work on developing products that comply with the Patient Protection and Affordable Care Act. SLAICO, will continue to offer coverage as required for any eligible individual(s) under HIPAA, State Conversion, Contractual Conversion Provisions or any other applicable laws or regulations.

If you have any questions, please feel free to contact me at the above address or at 281-538-4843. Thank you for your assistance.

Sincerely,

A handwritten signature in black ink that reads "James P. Stelling". The signature is written in a cursive style with a large, sweeping flourish at the end.

James P. Stelling, JD
Vice President, Compliance