

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY

NOTICE OF PRIVACY POLICY AND INFORMATION PRACTICES

Standard Life and Accident Insurance Company is committed to providing insurance products and services designed to meet your needs. We are equally committed to respecting your privacy and protecting the information about you that we may receive. We have prepared this notice to advise you what information we collect, how we use it and how we protect it.

What Information We Collect

As an essential part of our business, we obtain certain personal information about you in order to provide a financial product or service to you. Some of the information we receive comes directly from you on applications or other forms, and may include information you provide during visits to our Web site. We may also receive information from physicians, testing laboratories and other health providers, and from consumer reporting agencies. The types of information we receive may include addresses, social security numbers, family information, current and past medical history and financial information, including information about transactions with other financial institutions.

What Information We Disclose

We do not disclose nonpublic personal information about our current or former customers to any non-affiliated entity, except as permitted by law. Examples of the disclosures which we are permitted by law to make include: disclosures necessary to service or administer an insurance product that you requested or authorized; disclosures made with your consent or at your direction; disclosures made to your legal representative; disclosures made in response to a subpoena or an inquiry from an insurance or other regulatory authority; disclosures made to comply with federal, state or local laws and to protect against fraud.

Our Privacy Protection Procedures

We protect information about you from unauthorized access. Our employees and agents receive training regarding our privacy policies, and access to information about you is restricted to those individuals that need such information in order to provide products and services to you. Examples of activities requiring access to personal information include: underwriting; claims processing; reinsurance and policyholder service. Finally, we employ secure technologies in order to safeguard transmission of information about you through our web sites, and we have established and maintain procedures to comply with all state and federal laws and regulations regarding the security of personal information.

Your Right to Review Information About You

You have the right to review the recorded personal information about you contained in our files and to obtain a copy of such information. You also have the right to request that we correct, amend or delete any such information if it is in error or you do not wish us to maintain such information, provided that it is not necessary for us to maintain such information in order to properly service or administer insurance products or services requested or authorized by you. Upon your request to the address listed below, we will provide you with a complete statement of our Information Practices and Privacy Policy and the procedures by which you may review, obtain copies of, and/or request the correction of personal information about you contained in our files. If you have questions about this notice or personal information contained in our files, please contact us at: Privacy Compliance, P.O. Box 1896, Galveston, Texas 77553-9902. Please include your policy or contract number and the name of the company that issued your policy in any correspondence.