

To: Participants in the Hoss's 401K Plan

Subject: The Standard to remove American Century Real Est Inv from its lineup of investment options for retirement plans

The Standard closely monitors the investment funds available to its retirement plan sponsors to ensure only competitive funds are offered. As a result of this review, The Standard has decided to remove American Century Real Est Inv during the week of 01/19/2010. Any assets remaining in the fund on that date will automatically be transferred to the following replacement fund:

First American RealEstat Sec Y

How will this closure affect me?

On the date shown above, assets invested in American Century Real Est Inv will automatically be transferred to the replacement fund named above. In addition, all participant directives to invest future contributions in American Century Real Est Inv will automatically be changed to direct contributions to the replacement fund.

Do I need to take action?

You are not required to take any action. However, if you want to make changes to your account, you can:

- Change your investment directives to ensure that future contributions are invested in the investment option of your choice.
- Transfer any balance in this fund to the investment option of your choice.

These changes can be made using either:

1. INFOLINE at 800.858.5420, or
2. Personal Savings Center Web site at **<http://retirement.standard.com>**.