



Notice of Member Adoption of Proposed Agreement of Merger

April 4, 2005

To the Members of Lafayette Life MIHC, Inc.:

We are pleased to report that the members of Lafayette Life MIHC, Inc. ("LLMIHC"), at a special meeting of members held earlier today, adopted the proposed Agreement of Merger between LLMIHC and Western & Southern Mutual Holding Company ("WSMHC") and approved the proposed merger of LLMIHC with and into WSMHC, with WSMHC being the surviving company.

In connection with that merger, The Lafayette Life Insurance Company ("Lafayette Life") will become a subsidiary of Western & Southern Financial Group, Inc., a Fortune 500 company. For more information about the merger, please review the Member Information Statement that we previously mailed you dated March 3, 2005. You can also call our Merger Information Center at 1-800-498-5780 if you have questions.

Your rights under your policies and annuities with Lafayette Life will not change as a result of this merger. When the merger becomes effective, your member's interest in LLMIHC as of that time will automatically convert to a voting member's interest in WSMHC. You do not need to do anything for your member's interest to be converted.

The Board of Directors of LLMIHC thanks you for your support. We anticipate that the remaining approvals necessary to complete the merger will be timely obtained and anticipate that the merger will be completed as early as next month. We look forward to continuing to serve you, as members of WSMHC and as policyholders of Lafayette Life, after completion of this milestone event in the life of our company.

A handwritten signature in black ink that reads "Deborah J. Vargo".

Deborah J. Vargo
Secretary
Lafayette Life MIHC, Inc.

A handwritten signature in black ink that reads "Robert J. Gibbons".

Robert J. Gibbons
Chairman of the Board, President and Chief
Executive Officer
Lafayette Life MIHC, Inc.