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**MCCAMISH
SYSTEMS**

Press Release

McCamish Systems Announces Release of VPAS[®] Life Version 4.1

Atlanta, Georgia, February 23, 2005: McCamish Systems, LLC, a leading BPO service provider to the life and annuity market, is pleased to release VPAS[®] Life Version 4.1 effective immediately.

The major features of this new release include enhancements to Fixed Interest, Equity Index and Market Value Adjustment (MVA) products, as well as added support for traditional life insurance products. In addition, VPAS[®] Life v4.1 integrates Milliman's STEP[®] Solution for New Business Fulfillment, which vastly improves McCamish's straight-through processing capability. This new capability allows McCamish to rapidly implement custom business processes to each client's specifications with minimum effort. In summary, this release of VPAS[®] Life enhances the support of all equity-based products in the marketplace today, greatly expands McCamish's support of the traditional life products and extends McCamish's BPO service offering.

"We are very pleased to make this enhanced version of software available to our clients and to the industry at large," said Sam Thomas, Executive Vice President of McCamish Systems. "We strongly believe that with this release, VPAS[®] Life now provides the broadest product and market support in the industry."

McCamish Systems, L.L.C.

McCamish Systems is a premier provider of BPO services to the Life Insurance Industry and counts 7 of the top 10 insurers among its many BPO clients. McCamish Systems also provides Non-Qualified Benefit Plan Administration services to the Financial Services and Retirement Services industries. In addition to BPO services, McCamish Systems also makes its solutions available through Remote Processing and Licensing.

The VPAS[®] product family includes VPAS[®] Life and VPAS[®] Benefit Plan Administration, which are client/server based, and have relational database systems that are scalable, feature rich and flexible enough to be customized to suit unique client requirements.

~More~

VPAS[®] Life supports the administration of sophisticated variable products, and traditional life insurance products and annuities. Specialty products are also supported including private placement products and corporate- and bank-owned life insurance programs (COLI and BOLI). VPAS[®] Benefit Plan Administration provides recordkeeping capabilities for SERP, Split Dollar and other non-qualified benefit plans. All VPAS[®] products are Internet enabled, allowing clients, sponsors, brokers, agents and participants access to policy and plan information.

PMACS[®] (Producer Management and Compensation System) streamlines the administration processes related to managing insurance carrier and investment advisory firm field forces, agencies and brokers, and has been proven not only to significantly reduce operational expenses, but also to improve quality related to agent/producer/broker management services. This is accomplished through the significant automation of processes required for managing producers. PMACS[®] also provides highly flexible capabilities for managing the complex management and compensation reporting hierarchies found in retail insurance producer groups for both Life and Property Casualty Insurance.

McCamish Systems is a privately held company based in Atlanta, Georgia. For more information about McCamish Systems, please contact Barbara Grissom or Steve Talnose at 800-366-0819, Excellence@McCamish.com, or visit our web site at www.McCamish.com.

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