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**MCCAMISH  
SYSTEMS**

# Press Release

## **McCamish Systems, RGA and Future System Advisors form Marketing Alliance**

**Atlanta, Georgia, November 17, 2005:** McCamish Systems announced today that it has formed a marketing alliance with RGA Reinsurance Company and Future System Advisors, LLC (FSA) to offer life insurance companies a turn-key package, including a new life product (Life Model) designed by RGA under license from FSA, and a unique web-enabled planning system designed by Future System Advisors, both of which are patent pending. The unique planning strategy with its new methodology for financial, estate and life insurance planning led directly to the development of this life insurance product model—the first new type of life insurance invented since universal life in 1978. McCamish Systems is to provide the policy administration services from its Atlanta operations center on the VPAS<sup>®</sup> Life application.

This package, which is called The Future System<sup>®</sup>, is designed specifically for financial planners and represents a true paradigm shift in the comprehensive financial planning marketplace where very little differentiation currently exists. To the life insurers, this presents an opportunity to enter a vast, virtually untapped market on a turn-key basis with a minimum of internal resources. All three companies believe that the Future System<sup>®</sup> platform can not only change the way financial and estate planning is performed but also how life insurance is developed and used.

“The Future System<sup>®</sup> is an integrated framework that makes coordinated, holistic planning decisions easier and simpler to manage and coordinate to a person’s lifestyle. There is nothing else like it in the marketplace,” said Jack Desemar of FSA.

“For life insurance companies, the Future System<sup>®</sup> and its Life Model represent an unprecedented opportunity, not just to greatly increase life premium sales but to regain the confidence and trust of both consumers and financial advisors,” said Ben Wolzenski, a consultant with RGA.

“We are delighted to be a part of this alliance which adds value to the industry and all of its constituents through the delivery of innovative product and selling strategies,” said Gordon Beckham, President and CEO of McCamish Systems.

Though the Alliance anticipates a portfolio of a minimum of five life insurance companies, it has decided to implement no more than two companies simultaneously. The first generation of products is expected to hit the market in the summer of 2006.

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## **About Future System Advisors, L.L.C.**

The Future System Advisors, LLC, based in Baton Rouge, is a financial planning system and product concept development firm consisting of a diverse group of legal, accounting, investment, and insurance professionals. Since 1993, the group has developed and used a unique set of financial and estate liquidity planning strategies and has co-developed new actuarial theories for the first new form of life insurance in 27 years. After years of use and market research, FSA is taking to the manufacturing side of the insurance industry its proprietary life insurance model and concepts, and taking to financial planners the methodology of their planning strategies.

For more information about Future System Advisors, LLC, please contact Jack Desemar at 225-769-9009, or visit the web site at [www.fsadvisors.com](http://www.fsadvisors.com).

## **About RGA Reinsurance Company**

RGA Reinsurance Company is a wholly owned subsidiary of Reinsurance Group of America, Incorporated (NYSE: RGA). RGA, Inc., through its subsidiaries, is among the largest global providers of life reinsurance. In addition to its U.S. and Canadian operations, RGA, Inc. has subsidiary companies or offices in Australia, Barbados, China, Hong Kong, India, Ireland, Japan, Mexico, South Africa, South Korea, Spain, Taiwan, and the United Kingdom. Worldwide, the company has approximately \$1.7 trillion of life reinsurance in force, and assets of \$15.4 billion. For more information, please visit [www.rgare.com](http://www.rgare.com).

## **About McCamish Systems, L.L.C.**

McCamish Systems is a premier provider of BPO services to the Life Insurance Industry and counts seven of the top ten 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 its BPO services, McCamish Systems makes its solutions available through remote processing and in license form.

The VPAS<sup>®</sup> product family includes VPAS<sup>®</sup> Life and VPAS<sup>®</sup> Benefit Plan Administration as client/server based, relational database systems that are scaleable, feature rich and flexible enough to be customized to suit unique client requirements.

The VPAS<sup>®</sup> Life application supports administration of sophisticated variable products as well as 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). The VPAS<sup>®</sup> Benefit Plan Administration system provides recordkeeping capabilities for SERP, Split Dollar and other non-qualified benefit plans. All VPAS<sup>®</sup> products are Internet enabled, allowing clients, sponsors, brokers, agents and participants access to policy and plan information.

The PMACS<sup>®</sup> (Producer Management and Compensation System) application 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. The PMACS<sup>®</sup> application 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.

Deferral+<sup>®</sup> and Advisorfolio<sup>™</sup> are web-based sales support platforms that accelerate the design, sale, implementation and communication of executive benefit programs.

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](mailto:Excellence@McCamish.com), or visit our web site at [www.McCamish.com](http://www.McCamish.com).

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