

For Release 9:30 a.m., September 14, 2005:

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**MCCAMISH
SYSTEMS**

Press Release

McCamish Systems Benchmarks Life and Annuity BPO Services Against LOMA Survey

Atlanta, Georgia, September 14, 2005: McCamish Systems announced today the results of a service performance benchmark of its life and annuity business process outsourcing (BPO) services. In the benchmark, McCamish compared its service levels to the industry averages provided by LOMA, an international association dedicated to the advancement of insurance company operations, as found in LOMA's 2004 Individual Life Insurance Turnaround Times Survey and LOMA's 2004 Individual Annuity Turnaround Times Survey. Not only did McCamish service levels exceed LOMA's industry averages, they exceeded them by an astonishing margin.

In performing the benchmark, McCamish aligned its service categories with those from the LOMA surveys and then compared its performance against the LOMA standards using aggregate McCamish data from April, May and June of 2005. For example, with respect to the LOMA survey on life insurance administration, McCamish processed premium payments in less than a day, while the industry average was slightly over one day. McCamish disbursements were processed in less than one day, while the industry average was in excess of five days. Of the ten life service categories compared, McCamish's actual performance was, on average, five times higher than industry standards.

With respect to the LOMA annuity survey, McCamish performance again exceeded industry averages. For example, Address Changes, Assignments, Beneficiary Changes, Simple Correspondence, Ownership Changes and Billing Changes were, on average, four times faster than industry averages. Surrender processing was 50% faster.

McCamish Systems' BPO operations serve more than fifteen of the largest financial institutions in the United States providing outsourced servicing of life insurance, annuities, producer management and non-qualified retirement plans. McCamish continues to transform the industry's view of outsourcing by delivering unparalleled service excellence and by simply doing what it promises to do.

Mike Betts, Senior Vice President and Chief Operations Officer said, "We believe our BPO service offering to be the best in the industry. Our focus on delivering superior service for very complex products comes from the dedication of all McCamish associates, our commitment to develop their skills, our desire to be viewed as an extension of our customers and our commitment to investing

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in the necessary infrastructure. Comparing our results to the survey validates what we strive for every day and the quality of service that we offer.”

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 BPO services, McCamish Systems also makes its solutions available through remote processing and in license form.

The VPAS[®] product family includes VPAS[®] Life and VPAS[®] 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[®] 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[®] Benefit Plan Administration system 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.

The PMACS[®] (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[®] 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+[®] and Advisorfolio[™] 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 Talnase at 800-366-0819, Excellence@McCamish.com, or visit our web site at www.McCamish.com.

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