



A.M. Best Revises Starmount Life Insurance Company's Outlook to Positive

BATON ROUGE, La. – February 13, 2014 – Rating agency A.M. Best Co. revised its outlook of Starmount Life Insurance Company to positive and affirmed the financial strength rating of B++ (Good) and issuer credit rating of “bbb+.”

In a statement, A.M. Best attributed the revised outlook to Starmount Life's favorable long-term operating performance, conservative investment philosophy and sound risk-adjusted capitalization. Starmount has reported profitable results in its core group dental and vision insurance plans and is implementing a strategy to increase its individual insurance business segment.

“We continue making diligent strides forward in an extremely competitive environment, providing exceptional value through financial security, innovative products and services. We are pleased with A.M. Best's revised outlook for our company,” said Hans Sternberg, Chairman and CEO of Starmount Life. “This positive outlook reflects our proven track record of delivering profitable growth.” Erich Sternberg, President, adds, “Our ability to provide thoughtful solutions that delight our customers, partners and associates, is driving record revenue growth, emergence in new markets, and rapid expansion of our customer base, which now exceeds 750,000 covered lives. We are confident that our ratings will continue to improve as we execute our long term plans.”

Starmount Life is a privately owned and operated life and health insurance carrier admitted in 49 states as well as DC. Its sister company, AlwaysCare Benefits, Inc., is a Third Party Administrator and an employee benefits provider of supplemental group plans including dental, vision, critical illness, accident, life, short and long term disability, and limited benefit medical coverage.

A.M. Best's revised outlook and financial strength and credit rating affirmations are the latest of many accomplishments for Starmount and AlwaysCare. Highlights of the companies' growth over the past year include:

- Securing 98% overall dental and vision member satisfaction in a 2013 Member Survey
- Starmount Life's launch of four new individual dental insurance plans on its new individual dental plan website, DentalForAll.com
- Recognized as a leading job creator by Inc. magazine

About Starmount Life Insurance Company:

Starmount Life Insurance Company and its sister company, AlwaysCare Benefits, Inc., are both privately owned businesses. Known for reliable service and customer satisfaction, Starmount Life designs and underwrites innovative individual insurance products, while AlwaysCare offers and administers individual and group ancillary benefits. For more information, please visit www.StarmountLife.com or www.AlwaysCareBenefits.com.

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