



For Immediate Release

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**AlwaysCare Benefits, Inc. is the Endorsed Dental and Vision Carrier
for Michigan Business & Professional Association**

Warren, MI, January 16, 2007 – AlwaysCare Benefits, a Starmount Life Insurance company, has recently been awarded the contract to offer dental and vision benefits to the more than 20,000 members of the Michigan Business & Professional Association (MBPA).

“This is an opportunity about which we are proud and excited. We have made a concerted effort to develop a strong presence in Michigan and the Midwest, and this is a terrific catalyst for us,” said Erich Sternberg, President, AlwaysCare Benefits. “We look forward to a long relationship with MBPA and its membership.”

Beginning December 1, 2006, MBPA and its sister association, the Michigan Food and Beverage Association (MFBA), which includes 3,000 members, will have access to quality group dental benefits (70,000 providers nationally) and access to AlwaysCare’s group vision plans (22,000 providers nationwide). Sole proprietors will be offered a unique individual dental product as well.

“Our members have consistently told us that having the opportunity to provide dental and vision benefits for their employees is an important tool for retaining and recruiting the best staff. Additionally, our sole proprietor members appreciate having this benefit, which is difficult to obtain on their own,” said Jennifer Kluge, MBPA Chief Operating Officer. “We are pleased to partner with AlwaysCare and value their expertise in serving the small business market.”

MBPA and MFBA members will also have access to consumer-driven online technology at www.AlwaysCareBenefits.com. Features such as the Dental Health Center, Dental Cost Estimator, Vision Health Center and the ability to e-mail questions directly to dentists and eye doctors are just clicks away for AlwaysCare members.

AlwaysCare is one of the fastest growing dental and vision insurance providers in the country. For more information, visit www.AlwaysCareBenefits.com.

About Starmount Life Insurance Company and AlwaysCare Benefits, Inc.:

Starmount Life Insurance Company, named 2006 Company of the Year by the Greater Baton Rouge Business Report, and its affiliate, AlwaysCare Benefits, are privately-owned businesses. Known for reliable service and customer satisfaction, Starmount offers innovative insurance products—like individual life insurance, extra accidental death coverage and living benefits. AlwaysCare Benefits is a leading provider of group dental and vision benefits marketed nationally as AlwaysDentalSM and AlwaysVisionSM. AlwaysCare, in partnership with National Guardian Life Insurance Company* [AM Best A- (Excellent) rating, 2005], markets products in 49 states.

*National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, Guardian Life.

Based in Warren, Michigan, the MBPA is the largest business organization of small to medium-sized businesses in Michigan, representing more than 20,000 members who employ over 160,000 persons. Member businesses receive numerous benefits including free legal and financial consultations; discounted technology, automotive and office products; employee training and recruitment assistance; and competitive group insurance rates. The MBPA is a sister association to the Michigan Food & Beverage Association (MFBA).

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