



Hans J. Sternberg
Chairman of the Board

Starmount Life Insurance Announces Expanded Online Agent and Client Services

Starmount Life's Ratings Upgraded by A.M. Best

Baton Rouge, LA, January 9, 2006 – The A.M. Best Co. recently upgraded Starmount's financial strength rating to B++ (Very Good) citing "... consistent organic earnings growth, improved level of business diversification and improved capitalization."

Starmount's Chairman, Hans Sternberg, said "Needless to say, we are very pleased. Not many insurance companies are getting upgrades these days. This positive news reflects the growth and stability of our business."

According to Erich Sternberg, President, "Our partnership with National Guardian Life* [rated A- (Excellent)] has been very important. Looking to the near future, innovations in online agent and customer services for our AlwaysCare branded line of AlwaysDental and AlwaysVision benefits offerings will also push our growth."

AlwaysCare's new website (www.AlwaysCareBenefits.com) is now making client and agent services more user friendly. Group Administrators can now manage their benefit programs online and employees can track claims, change addresses, even ask for new cards on the new password protected, HIPAA-compliant, site. In addition, the site gives agents quick and easy access to the important forms they need to manage their AlwaysCare business.

Starmount continues to build upon the progress the company has made in becoming a leader in the dental and vision market place. The strength of its products and partnerships remain huge assets for both consumers and agents.

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

Founded in 1983, Starmount Life and its affiliate, AlwaysCare Benefits, Inc. are family-run businesses, owned and operated by the Sternberg family. Until 1992, the family owned Maison Blanche, then this country's largest family-owned department store, employing 8,000. For over 200 years, in retailing and now in insurance, the Sternbergs have been in the business of reliable service and customer satisfaction. Starmount offers innovative insurance products—like extra accidental death coverage and living benefits—and is a leading provider of dental and vision benefits (marketed nationally as AlwaysDentalSM and AlwaysVisionSM) to employer groups. For more information, please visit www.StarmountLife.com or call 1-888-729-5433.

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

