



News Release

Media Contacts:

Donna Ledbetter
(817) 255-5405

Donna.Ledbetter@InsphereInsuranceSolutions.com

Jessica Anderson, Hill & Knowlton
(678) 687-9784

Jessica.Anderson@hillandknowlton.com

Alexandra Ames, Hill & Knowlton
(415) 652-8142

Alexandra.Ames@hillandknowlton.com

INSPIHERE INSURANCE SOLUTIONSSM ANNOUNCES LONG-TERM CARE PARTNERSHIP WITH JOHN HANCOCK

*Insphere Insurance Solutions Enhances Portfolio
with Life Insurance Products from Minnesota Life*

DALLAS/FORT WORTH – September 14, 2009 – Insphere Insurance SolutionsSM (<http://www.insphereis.com>) today announced that it has completed a marketing agreement with John Hancock (<http://www.johnhancock.com>) to sell selected long-term care insurance products.

"We have made remarkable progress since announcing the formation of Insphere Insurance Solutions in early July," said Phillip J. Hildebrand, president and chief executive officer. "This marketing agreement with Hancock, plus discussions with other leading carriers, are validating our view that there is an important role to be played by an independent, dedicated career agent distribution company targeting small business and the middle-income market."

John Hancock ranked as number one in the long-term care insurance market with a 23.2 percent market share, according to a year-end 2008 report from the industry trade group LIMRA International. It was their second year as market leader with \$177.8 million in LTC premiums for the past year.

"We believe the long-term care insurance market holds tremendous potential for Insphere Insurance Solutions and we are excited about representing the market leader for these products," said Hildebrand. "This market will continue to expand as the senior population grows and as baby boomers experience the value of long-term care insurance protection."

Long-term care insurance typically involves a fixed-benefit provision for either institutional or in-home care for a person who no longer has the ability to operate independently for the basic functions of life. Care can be provided in a nursing or assisted-living facility, or many opt for a full or part-time helper in the home.

Insphere Insurance Solutions also announced that it has completed a marketing agreement with Minnesota Life Insurance Company (<http://www.minnesotalife.com>) for selected life insurance products. "The addition of Minnesota Life to our portfolio provides additional options for consumers interested in life insurance products," said Hildebrand. "With the

economy today, consumers are demanding certain features in life insurance products, and we believe Minnesota Life has one of the best whole life products currently available.”

Insphere Insurance Solutions previously completed a marketing agreement with ING, a leading global banking and insurance company, to distribute the company’s term life and universal life insurance products, and is in discussions with a number of other leading carriers to distribute other insurance products.

Insphere Insurance Solutions also announced that it had expanded its capabilities in the Utah, Nevada and Arizona markets by successfully recruiting approximately 100 established life agents and contracted with a number of experienced field managers from a company that elected to leave the distribution business.

Insphere Insurance Solutions is an authorized agency in 49 states and the District of Columbia and expects to be the largest independent career agent insurance distribution group in America, with a force of 3,000 agents when the company commences full services in 2010. Insphere Insurance Solutions is backed by a group of private equity investors, including affiliates of The Blackstone Group, Goldman Sachs Capital Partners and Credit Suisse.

Hildebrand noted that the company plans to grow geographically and into additional communities across the country, and will be actively recruiting experienced and new insurance field managers and agents, with an objective to double the number of agents over the next few years.

"Because of our size and scale, we expect to be able to offer significant infrastructure and support for field managers and agents, including a unique total compensation structure expected to include an equity component. We also expect to offer best-in-class technology capabilities for lead generation, training, compliance and marketing," added Hildebrand.

Insphere Insurance Solutions agents will be the experts in servicing small business and middle-market customers, and they will represent some of the insurance industry’s leading carriers.

#

About Insphere Insurance Solutionssm

Insphere Insurance Solutionssm is unique as a specialist in small business and middle-income market life, health, long-term care and retirement insurance. When the company commences full services in 2010, it is expected to be the largest independent career agency distribution group, with a sales force of approximately 3,000 agents nationwide. For more information about Insphere Insurance Solutions, visit www.insphereis.com.

CAUTIONARY STATEMENT FOR PURPOSES OF THE "SAFE HARBOR" PROVISIONS OF THE PRIVATE SECURITIES LITIGATION REFORM ACT OF 1995

This new release includes forward-looking statements relating to the development of Insphere Insurance Solutions ("Insphere") that are subject to certain risks, uncertainties and assumptions. Actual results may vary materially. Forward-looking statements speak only as of the date they are made, and we do not undertake any obligation to update them

to reflect changes that occur after that date. Factors that could cause actual results to differ materially include, but are not limited to, Insphere's ability to obtain applicable licenses, Insphere's ability to enter into and maintain satisfactory relationships with insurance carriers and agents and the implementation of various information technology and administrative systems, platforms and processes necessary to successfully run the new business. Like any new business, the progress and success of Insphere entails substantial uncertainty.