

InsMark and Life Products Solutions Enter Strategic Alliance

For Immediate Release

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InsMark, a leader in providing *supplemental* life insurance illustrations, and Life Products Solutions Group (“LPS”), which specializes in *basic* life insurance illustrations, have announced a strategic alliance in which LPS has acquired the rights to install all (or any part) of InsMark’s entire product line in tandem with the basic life insurance illustration packages offered by LPS. *All new customers of InsMark and LPS now have access to InsMark’s innovative marketing products for no increase in the competitive fees charged by LPS.*

InsMark continues to offer its product line in its traditional way for those life insurance companies that either code their basic illustrations systems in-house or choose to license them from a vendor other than LPS.

Note to the 100+ life insurance companies that currently link with InsMark: *If you code with LPS, you can reduce your InsMark costs.*

Bob Ritter, CEO of InsMark, says, “For some time we have considered developing basic illustration capacity for our client companies. Our relationship with LPS allows us to provide this service immediately without compromising the time and effort we spend on development and enhancement of our marketing illustrations. This alliance offers our customers the best of both worlds coupled with a very quick developmental cycle.”

[Click here](#) to review InsMark’s Product Line.

Beverly Price, President of LPS says, “With InsMark at the other end of our information pipeline, we can create cost efficient, ingenious, data linking the way no other vendor can. Providing InsMark’s impressive array of illustration systems within the fee structure of our basic illustration package allows us to better serve our clients and provides them with distinct advantages in reaching the marketplace quickly, efficiently, and competitively.”

Comprehensive quotes regarding the new integrated InsMark-LPS service are available from either InsMark or LPS. For InsMark, please contact David Grant, Sr. Vice President - Sales at dag@insmark.com or 925-543-0513. For LPS, please contact Beverly Price, President, at beverlyp@lpsgroup.com or 305-668-8780 (ext. 102).

Specific details of each company can be reviewed at their respective websites: www.insmark.com and www.lpsgroup.com.

About InsMark

Background

InsMark was established by Robert B. Ritter, Jr., in 1983 to provide illustration software and related marketing services for the insurance and financial services industry. InsMark provides its customer base with marketing strategies derived from his extensive experience in the personal and business insurance markets.

Prior to the formation of InsMark, Bob Ritter had been an agent and general agent with Mass Mutual Life Insurance Company followed by several years as an independent broker. Until the development of InsMark, he was a consistent qualifier for the insurance industry's most exclusive marketing groups -- the MDRT's Top of the Table and the International Forum.

Product Technology

InsMark's product line utilizes a unique approach to illustrating all forms of cash value life insurance. Illustration design requires the coordination of three disciplines: actuarial, legal and creative presentation, and no system is good at mastering all three. InsMark deals solely with creative presentations -- leaving actuarial considerations to the carrier. To do this, InsMark developed its proprietary specifications (Button File) that each licensed insurance company uses to "link" data from its basic illustration systems.

With this approach, the field producer can present InsMark illustrations as "top page" concept proposals or, as the MDRT has calls them, "diet" proposals. Mathematical and legal compliance is covered by requiring that the insurance company's illustrations must accompany the InsMark presentation. To this end, InsMark was the driving force behind the NAIC's acceptance of "supplemental illustrations" as a special presentation category.

Although client companies often request customization of InsMark output for compliance purposes, separating the creative presentation from the actuarial number crunching gives InsMark -- and its customers -- a distinct advantage in software development. Typically, such development requires an extensive commitment of time and dollars due to the actuarial demands of the project. This leaves little time or resources to develop the artistic portion of the presentation. InsMark's linking technology allows its research and development staff to concentrate on the artistic aspects of the presentation. Proving that this technique works, InsMark is the only illustration system consistently asked for by name by insurance producers in the field.

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About Life Products Solutions Group

Background

Life Products Solutions Group is an experienced group of professionals dedicated to providing software and consulting services to the insurance and financial service industry. Principals and team members have extensive experience in this industry, ranging from over 27 years to a minimum of 8 years. We partner with our clients to fulfill the demanding requirements of today's sophisticated financial services marketplace. We emphasize providing products and services that are uniquely designed to cost effectively deliver comprehensive solutions. The end results are state of the art systems that are expertly documented and can be maintained by your staff or the team at Life Products Solutions Group.

Our goal is to provide expert quality services at a reasonable cost. We are able to do this because we have an extensive resource pool of highly trained life insurance industry specialists who are able to perform the job quickly and efficiently. In our environment we utilize technology to minimize the overhead of the day-to-day operations. We are dedicated to the professional and personal advancement of the individuals in our group and not bound by conventional corporate operating procedures. The work we do and the jobs we perform are done with quality, integrity and an overwhelming emphasis on service.

Product Technology

The products and services provided by Life Products Solutions Group are based upon the skills that have been gained through our extensive years in the life insurance and software industries.

We have developed systems using our "Intelligent Quote Architecture" for the life insurance industry. These systems have been deployed on the desktop, web and client-server environments. The IQ-A contains subsystems for the life insurance industry that can be used in any open system. Furthermore, the source code for all components is provided to the client. This allows the client to further enhance or maintain the systems with their in-house staff, with external support, or both. Similar to the Open Source initiatives that are driving innovation across the software industry, this policy provides our clients with maximum flexibility, while allowing LPS to further enhance and market the software.

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