



STARMOUNT

FOR IMMEDIATE RELEASE

A.M. Best Upgrades Credit Rating, Affirms Financial Strength for Starmount Life Insurance Company

BATON ROUGE, La.—March 17, 2011 – A.M. Best Co. has upgraded Starmount Life Insurance Company’s issuer credit rating to “bbb+” from “bbb” and affirmed the financial strength rating of B++ (Good). The outlook for both ratings is stable.

Starmount is the sister company and an underwriting partner of AlwaysCare Benefits, Inc., a leading national dental, vision, critical illness, accident, life and disability benefit plan provider.

In a statement issued by A.M. Best, the upgrade reflects Starmount’s continuing growth in premium and surplus along with its ongoing diversification efforts, including the introduction of several new insurance products. The new products continue to produce favorable growth in the company’s annualized premium in addition to Starmount’s/AlwaysCare’s core dental and vision insurance products.

A.M. Best’s credit rating upgrade and financial strength affirmation are the latest of many accomplishments for Starmount and AlwaysCare. Highlights of the companies’ growth over the last year include:

- Surpassing more than half a million Members and dependents covered by AlwaysCare group benefit plans;
- Opening of new 24,500-square-foot Starmount/AlwaysCare headquarters in Baton Rouge;
- AlwaysCare’s launch of new group critical illness and accident plans;
- AlwaysCare’s launch of a new, fully insured individual dental and vision plan, with a hearing savings plan (AlwaysCare OnePlus).

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About Starmount Life and AlwaysCare Benefits, Inc.:

Starmount Life Insurance Company and AlwaysCare Benefits, Inc are sister companies, both privately owned businesses. Known for reliable service and customer satisfaction, AlwaysCare is a leading provider of individual and group ancillary benefits including dental, vision, critical illness, accident, life and disability plans in 48 states and the District of Columbia. For more information, please visit www.AlwaysCareBenefits.com or call 1-888-729-5433, opt. 5.

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