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Critical Point Group Launches Income Continuation Solution

- Insures deposit accounts against temporary account holder failure -

CHARLOTTE, N.C., Nov. 06, 2006 – Critical Point Group, a provider of insured risk solutions, account valuation analysis tools and outsourced marketing technology for banks, credit unions and similar financial institutions, announced the release of its Income Continuation Solution (ICS), an income protection product that provides coverage against specific, verifiable, unforeseen events such as job loss, physical disability or death of a "breadwinner" for up to six months.

Critical Point Group's client banks use ICS as a branded product that differentiates their suite of checking account products with the typical industry account. Critical Point Group sees this product as an acquisition tool as well as way to reward customer loyalty and encourage client retention. Critical Point Group works with each bank to customize and individualize their own unique version of the product to fit their specific target market and strategic marketing objectives.

The product's price is based on individual household information and is managed through Critical Point Group's Secondary Applications Services Platform, a Web-based technology platform that provides account analysis and valuation services, and functions as an online marketplace for banks to offer a variety of risk solutions to customers.

"Our Income Continuation Solution provides an economic advantage to the retail customer, who is rewarded according to his or her value to the bank," said Ken Long, founder, president and CEO of Critical Point Group. "Now bank customers who suffer from unforeseen events have an opportunity to get back on their feet, making them more valuable as a bank customer."

The product is sold through the alliance between Critical Point Group and OutSourceOne, and is underwritten by Lloyds of London. OutsourceOne (Minneapolis) is a provider of Web-benefit enrollment, benefit administration and reinsurance enabling customers to offer an expanded variety of healthcare and risk services to consumers.

"Our alliance with CPG enhances the basic insurance benefits offered by financial institutions to their customers," said Bill Mehus, founder and CEO of OutsourceOne. "As a result, it acts as a loyalty-building tool that protects the financial health of customers and builds stronger bonds that can be leveraged into a more profitable relationship for all parties involved."