



## NEWS RELEASE

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### FOR IMMEDIATE RELEASE

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### **Critical Point Group Forms Alliance with OutsourceOne**

*- Enables banks to offer enhanced level of risk products and services to consumers -*

**CHARLOTTE, N.C., August 8, 2006** – Critical Point Group (CPG), a provider of technology for the management of consumer-directed healthcare programs, voluntary insurance products and consumer services, announced it has formed an alliance with OutsourceOne (Minneapolis), a provider of Web benefit enrollment, benefit administration and reinsurance, to enable customers to offer an expanded variety of healthcare and risk services to consumers.

Through this alliance, banks and other financial institutions working with CPG and OutsourceOne provide customized packages of healthcare and risk products such as disability and life insurance. Consumers benefit because they select their own products through an easy-to-use, online platform. These products are “guaranteed issue” and there is no application process. The ability for the consumer to point, click and buy risk products and services saves time and money for service providers and vendors, which is reflected in lower consumer pricing.

“This alliance offers a creative way for consumers to supplement basic benefit programs usually provided by employers, and design their own to better meet their needs,” said Bill Mehus, founder and CEO of OutsourceOne.

“The retailization of banking services continues to transform the traditional banking model by offering a wider variety of products, such as healthcare and risk services. Banks that understand this, are able to take advantage of the powerful, revitalized marketing channel that is created by the convergence of risk and core bank checking account offerings,” said Ken Long, founder, president and CEO of CPG. “Our alliance with OutsourceOne provides a tool through which our client banks can take advantage of this trend to boost core deposit growth while earning fees from the sale of innovative risk products that the consumer views as a positive experience.”

### **About OutsourceOne**

Formed in 1988, OutsourceOne is a provider of technology for the management of consumer-directed healthcare programs, voluntary insurance products and consumer services. Using Web-based architecture and consumer self service, OutsourceOne’s BenefitReady software offers a single platform solution for benefit plan management and non-traditional benefit program delivery. See [www.outsourceone.com](http://www.outsourceone.com) to learn more.