

For Immediate Release

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April 4, 2003

Achieve Split Dollar Advantages with New MTL PatLife™ Plans

Oak Brook, Illinois... In the wake of proposed legislation reducing the advantages of split-dollar insurance plans, MTL Insurance Company announces the development of an innovative, easy to implement solution to the split-dollar dilemma – MTL Insurance Company's PatLife™ life insurance plans, available April 15, for sale in 46 states.

Utilizing a patented delivery model and unique two-policy product design, MTL Insurance Company's PatLife™ plans are not split-dollar arrangements. PatLife™ plans promise to deliver results superior to the highly scrutinized split-dollar arrangements by eliminating the need for complicated split-dollar agreements, executive loans and complex accounting procedures.

MTL Insurance Company's PatLife™ provides corporations and executives a simplified means to accomplish a range of specific financial objectives including executive compensation, charitable giving, business buy-sell, estate planning, retirement planning and any other planning situation requiring a split-dollar type solution. Because MTL PatLife™ is easy to understand and implement, insurance producers and consumers can expect to conclude transactions quickly and efficiently.

MTL has contracted with InsMark, Inc., the software producer in San Ramon, CA to publish the customized supplemental sales illustrations system for PatLife™. Bob Ritter, Chairman and CEO of InsMark, one of the insurance industry's foremost experts on split dollar life insurance, recently stated, "InsMark is pleased to be a part of this innovative sales concept as it is truly one of the first new life insurance products to come out in many years. The delivery system is simple and is easily understood by both the consumer and life insurance agent."

Unprecedented in the insurance industry, MTL PatLife™ is the first life insurance product to be delivered under the Patented Life Method and System (U.S. Patent 5,752,236). The patent assures excellent infringement protection for a variety of marketing applications.

For more information on MTL PatLife™ contact:
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