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PRESS RELEASE

New Critical Illness Product designed for Institutional Markets

Houston, Texas: New World Marketing, Inc. announced today the introduction of Critical Mortgage™, a one-of-a-kind Critical Illness Insurance policy that is specifically designed for homeowners. Critical Mortgage™ provides benefits if the insured suffers and survives a critical illness. Critical Mortgage™ safeguards the family's most cherished possession and the centerpiece of their life against the financial hardships of surviving a critical illness. Milliman USA has partnered with New World Marketing, Inc. to complete the actuarial model for Critical Mortgage™, which is specifically designed for institutional distribution. New World Marketing, Inc. is currently seeking an exclusive insurer relationship to manufacture Critical Mortgage™.

Robert S. Cauthen, Jr. Chairman & CEO of New World Marketing stated: "The insurance portfolio of many families is not adequate for survivors of critical illnesses like heart attacks, stroke and life threatening cancer. Life insurance is of little help if the victim of a critical illness survives – and in today's new medical age, the probability of surviving is much greater than dying. Disability insurance has an elimination period, is not universally available and benefits cease when the patient returns to work – and most working-age critical illness survivors return to work. Health plans pay covered medical expenses after co-pays and deductibles. But, many expenses associated with critical illnesses are not medical and therefore not paid by health plans. The American Cancer Society reports that two-thirds of the expenses associated with life threatening cancer are not medical. Other life threatening illnesses have similar statistics."

Cauthen said: "Critical illness insurance in the UK is predominately sold with the home mortgage and currently 1 in 15 Britons are covered. Even though the UK's population is only one-fifth that of the US, 500,000 plus critical illness policies are purchased annually compared to a few thousand in American. The difference in the two countries is the UK's marketing strategy of linking critical illness insurance to the home mortgage."

According to Cauthen: "Critical Mortgage™ was designed to affordably cover the major critical illnesses. Underwriting is simplified and does not require bodily fluids or attending physician statements. Premiums are incorporated into the home mortgage payment and installment benefits are paid directly to the homeowner upon first diagnosis. Critical Mortgage™ can be offered as part of the home mortgage or marketed by direct response to those who already own homes.

Homeowner-specific critical illness insurance is new to America and can be used as a supplement to or replacement for mortgage life and mortgage disability that have traditionally been sold in conjunction with the mortgage. Almost 50% of home foreclosures are linked to major medical problems and medical expenses are cited as the number one reason for personal bankruptcy. The need for Critical Mortgage™ is apparent since a record 71.6 million American families own homes”.

It has been estimated that the annual premiums for Critical Mortgage™ will range from a low of \$500 million to a high of \$5 billion within five years.

New World Marketing, Inc. is a consulting and strategic positioning firm located in Houston, Texas, serving the financial services industry by providing innovative product concepts and unique solutions to traditional and new-age problems. New World also offers consulting services as well as assistance in developing and acquiring distribution for financial products.

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