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PRESS RELEASE

New World Marketing Announces the Development Of Critical Mortgage™

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**. After 2 ½ years, this unique product has been moved from the developmental stage due to the successful partnership and endorsement of an International Reinsurance company. Presently, we are looking for a highly rated insurance company to finalize development and begin marketing Critical Mortgage™ to the US consumer.

Bob Cauthen, Chairman & CEO of New World Marketing, Inc. stated: "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 – their home – against the financial hardships of surviving a critical illness. 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."

"The medical profession does a great job of saving critical illness victims only to see them die financially from the uncovered expenses associated with recovery. Critical Mortgage™ will go a long way in relieving the typical family of such financial trauma by paying living benefits," Cauthen stated.

Critical Mortgage™ has taken a European success and adapted it for the American market. Critical Mortgage™ is an ideal way for the average American family to protect their financial well being from the hardships that invariably follow suffering and surviving a critical illness. For the same premiums, Critical Mortgage™ provides superior and more flexible benefits than the traditional mortgage-linked products like Mortgage Life and Mortgage Disability.

This "living benefits" mortgage-linked coverage is based on the fact that suffering and surviving a critical illness before age 65 is many times higher than dying or becoming permanently disabled. The recovering Critical Illness survivor is oftentimes faced with financial hardships since many of the associated costs are not covered by insurance. The most cited reason for personal bankruptcy is unpaid medical bills and 50% of home foreclosures are a result of illnesses and disability. Since a product of this type has never been marketed to American homeowners, the pent up demand alone augurs well for its success.

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 that the UK's marketing strategy is linking critical illness insurance to the home mortgage."

According to Cauthen: "Critical Mortgage™ was designed to affordably cover the major critical illnesses. In addition to benefit payments upon the diagnosis of a critical illness, the features can include a return of premium if no claims are made, a death benefit, and portability to a new mortgage. Critical Mortgage™ features simplified underwriting, does not require bodily fluids or attending physician statements, has reject/accept issue, and automated premium payments."

"Premiums can be incorporated into the home mortgage payment, or as a stand-alone or group product, or as a rider to other individual or group insurance. The MONTHLY or ANNUAL installment benefits are paid directly to the homeowner upon first diagnosis for a specified time period," expresses Cauthen.

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 fifty percent 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. The U.S. insurance industry has acknowledged that “living benefit” policies better answer today’s insurance needs; however, there has been little action in this arena. Critical Mortgage™ will allow companies to bridge the gap by offering Critical Mortgage™ as a stand-alone policy or rider to other individual or group or group insurance policies.

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 Marketing, Inc. partners have accumulated over 180 years professional experience in the Financial Services Industry.

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