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THE MIRAMAR GROUP ANNOUNCES THE RELEASE OF UNITED SECURITY LIFE NEW H.S.A PRODUCT “ADVANTAGE CARE”

Palatine, IL, November 9, 2004 - The Miramar Group has been marketing USL Major Medical Programs for 12 years now!

H.S.A.’s have a potential market of 40 million clients and we make it easy to capitalize on this huge opportunity.

Advantage Care H.S.A. qualified plan offers four deductible options for individuals and families:

Individual: \$1500, \$2500, \$3750 and \$5000

Family: \$2500, \$5000, \$7500 and \$10,000

In addition to the above choices Advantage Care Plan also offers:

- **Preventative care up to \$125 per year per insured (subject to deductible)**
- **Dental Care Benefit - No waiting period, No deductible.**
- **Optional Full Maternity Benefit as any other illness.**

About The Miramar Group: Founded in 1997, The Miramar Group is an insurance brokerage agency focusing on health and life insurance. Headquartered in Palatine, Ill., it has 12,000 agents in 48 states across the country. The Miramar Group is a member of the Better Business Bureau, Brokers Health Insurance Network and National Association of Health Underwriters.