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Ternian® to offer LifeLock® in the Employee Benefits Marketplace

Phoenix, Arizona - November 15, 2011 - Ternian Insurance Group LLC, a Phoenix-based voluntary benefits provider, will begin distributing the LifeLock identity theft protection program as a payroll-deducted benefit in the employer group marketplace at a special discounted group rate. Until now, LifeLock, the nation's leading identity theft protection program since 2005, has been primarily made available as a consumer product for individuals to purchase directly.

According to LifeLock, an identity is stolen every four seconds with more than 8.1 million victims in 2010. With LifeLock, employers can protect their employees from becoming victimized by one of the fastest growing crimes in the United States. Employers can choose to pay for all or part of their employees' cost or they can offer the LifeLock program on a completely voluntary basis.

Ternian believes that identity theft protection will quickly become the number one, fastest growing, most-asked-for new employee benefit.

According to Ben Rozum, president of Ternian, "We are constantly searching for valuable new products and services to bring to the employee benefits marketplace. LifeLock is a trusted name that offers a relevant and meaningful service. I know that brokers will feel confident recommending it to employers and their employees."

Ternian will market the LifeLock program through its base of employee benefits brokers on a national basis, and will partner with DirectWeb

Administrative Services LLC, to administer the benefit plans through the ease of a payroll deducted platform.

With its broad portfolio of voluntary insurance products and services, Ternian promotes voluntary benefit offerings as a great way for employee benefits brokers to diversify and help replace lost income due to commission reductions resulting from the challenges of health care reform. For more information on LifeLock offered by Ternian, contact your insurance broker or please visit: idtheft.ternian.com.

About Ternian

Ternian Insurance Group LLC, based in Phoenix, Arizona, is an independent insurance broker serving the employee-benefits brokerage and consultant community on a national basis. Ternian specializes in the product development and distribution channel management of voluntary, niche insurance programs and services.

Ternian is contracted to represent various insurance companies as an independent, national distributor. The founders have a 20-year history of helping thousands of employers and millions of uninsured workers obtain quality, affordable coverage. Ternian remains committed to that cause in the voluntary marketplace.

To learn more, visit www.ternian.com.

About DirectWeb

DirectWeb Administrative Services provides web-based end-to-end solutions for consumer engagement and enrollment, client and member services, and back-office processes. Using a cutting-edge proprietary system that combines multiple functions and incorporates the highest security standards in the industry, DirectWeb streamlines the administrative process and provides a superior consumer experience. With over 200 years of combined experience in operations, project management, and web-based technology, the staff at DirectWeb Administrative Services has the expertise to design the right solution for the unique enrollment, member service and back-office needs of any company. To learn more, visit www.dwebadmin.com.

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