



For Immediate Release

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**Realtime Solutions Group Joins LTCI Industry Leaders in Creating
The InUnison Solution**

October 15, 2007 (Woodridge, IL) – Realtime Solutions Group LLC, the pioneer in e-business solutions and straight-through-processing software for life and health insurance, has announced it is joining three Long Term Care Insurance (LTCI) industry leaders to integrate their services into a total solution for LTCI and related products—The InUnison Solution. This combined offering is designed to help life, annuity, and health insurers to introduce new long-term care, critical illness, or combo (combining these products with existing products) insurance products or upgrade their existing business processing systems.

This unique solution integrates the best-in-class services and technology of four recognized industry experts—Realtime (new business processing system), Strategic Health Management (product development consultants); LifePlans, Inc. (risk management and administration); and Atiam Technologies (administration platform).

“The genesis of this solution was the simple reality that all four companies were already working in unison on various projects, and had fully integrated their technology and services to work seamlessly together,” said Gregg Antenen, president of Realtime. “The resulting InUnison Solution offers significant benefits to carriers who are considering entering the LTC, CI and Combo insurance marketplaces, or carriers that want to make their current process more efficient and cost-effective. This is a customized, turnkey solution that can be up and running in no time,” he said.

According to Antenen, the key benefits to carriers include working with a team of professionals who are experts in innovative product development and pricing and risk management, along with the best straight-through-processing technology available and LTC administration support and software that sets the standard for responsiveness and flexibility.

Antenen notes that one of the most compelling benefits—and significant differentiators—of The InUnison Solution is how the carrier “owns” it. A typical approach is to begin the new product

program in an application service provider (ASP) environment hosted offsite for a quick and affordable start up. Then the carrier can migrate the solution in house when it gains more experience with the products and processes. Since the integrated solution already begins as independent services and systems, the move can be completed with minimal effort at a reasonable expense. There is no conversion, just transition. "No competing solution offers this kind of flexibility," said Antenen.

For more information about The InUnison Solution, call Craig Wolff at Realtime and visit the website at www.TheInUnisonSolution.com.

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About Realtime

Realtime Solutions Group is the pioneer in developing straight-through-processing technology and providing innovative deployment strategies. Realtime STP™ is its industry-leading new business software platform, which is reducing costs and creating competitive advantage for Realtime clients. The Chicago-area company has also created Realtime eBusiness™ solutions. Realtime eBusiness uses the sophisticated quote and apply technology from Realtime STP in a standalone solution. Modules include a New Business Web Portal that contains Realtime eApplication and Realtime eSignature, and an innovative Automated Application Evaluation module that automates field underwriting using online third-party data from Realtime Data Bureau with a rules-based decisioning engine. For more information about Realtime and its products and services, please visit its web site at <http://www.RealtimeSG.com>.