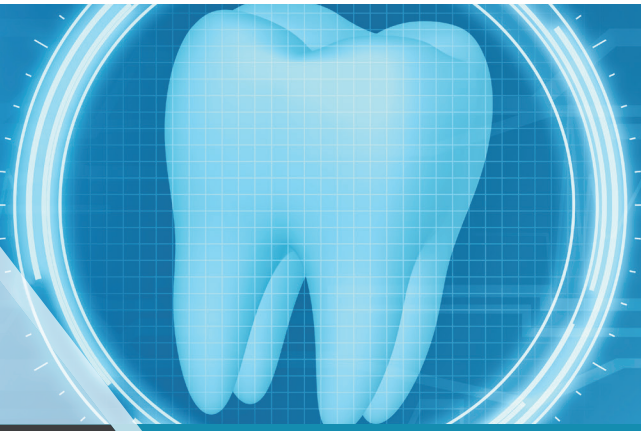


GROUND BREAKING DENTAL PROGRAM FOR AAAA MEMBERS



DENTAL INSURANCE TRUST IN CT ADMINISTERED THROUGH DELTA DENTAL CT

BCI offers a Delta Dental CT program administered through the AAAA's (American Association of Advertising Agencies). The AAAA's is a current BCI, LLC client and consists of 700 members located throughout the US. Groups wishing to roll into this program prior to launch can be evaluated at the case level.

BCI manages the Group Insurance Trust for Life/Vlife/STD/LTD/DBL/PFL/TDB and Delta Dental insurance on behalf of the AAAA's. They have a full suite of products ranging from Retirement/401K, Medical Captive, Life/Disability, Workers Compensation, and a strong lobbying arm in DC. Members pay an annual fee to be part of the program and gain access to the services they provide to similar advertising agencies throughout the country.



L&S Risk Management is the consulting firm who will be managing the Dental Group Insurance Trust in CT in partnership with Delta Dental CT. The program has two components that can be used to generate new revenue and is available for you to sell in all 50 states, provided your client understands they will be part of the AAAA's Group Insurance Dental Trust established in CT.

Delta Dental CT can set up each new client as a subgroup of the AAAA's and bill them directly. All groups will be written under the Trust and renew collectively with the Trust.

SUMMARY OF THE GROUP INSURANCE TRUST DENTAL OFFERING:

Delta Dental CT has agreed to match current plan designs of existing or prospect clients' dental coverage for fully insured PPO business up to 500 (enrolled) lives and discount the current pricing by 10% without reviewing experience provided the dental insurance has been with the incumbent for 3-years plus.



Delta Dental of Connecticut

