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SECURIAN DENTAL LAUNCHES IN CALIFORNIA

*Introduces first-of-its kind tiered dental plan in addition to
traditional dental benefit offerings*

EAGAN, Minn. (Feb. 14, 2006) – Securian Dental, one of the fastest growing dental benefit plans in the United States, announced today its expansion into the California marketplace with the introduction of Informed Patient Options, a first-of-its kind tiered dental program for self-insured (ASO) groups. Securian also offers a variety of easy-to-understand and competitively priced traditional indemnity and PPO dental benefit offerings on a risk or self-insured basis.

According to the National Association of Dental Plans, more than one-third of Californians do not have dental insurance. “We pride ourselves on having the ability to be responsive to customer and marketplace needs,” said Gary White, chief sales officer of Securian Dental. “Securian Dental has a broad array of innovative products to meet each market’s demands. We are especially pleased to provide employer groups with some of the most competitive ASO or self-insured rates on dental plans in California.”

“Brokers have the flexibility to get a quote in two minutes from our online quoting system and enroll online, or they can do everything by phone or fax,” White added. “Our competitive advantage is due to our ability to respond to a group’s needs effectively.

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Brokers and groups of all sizes are supported through an experienced service team and an award-winning, interactive Web site. *SecurianDental.com* allows brokers to develop a rate proposal in two minutes or less utilizing the rate calculator.”

Securian Dental’s traditional indemnity and PPO products are offered on a self-insured (ASO) or risk basis and target small to large size companies. The products can be selected on a company-sponsored or voluntary basis. While Securian Dental’s indemnity plans give employees the freedom to see any dentist nationwide, the PPO plans are supported through the DenteMax dentist network, which offer more than 60,000 credentialed access points nationwide. A minimum of two employees is required to participate in a Securian Dental plan. Each plan design has varying calendar year maximums and covered services to meet employees’ specific needs. Orthodontic coverage is available for most plans.

Informed Patient Options is the industry’s first analytically based dental benefit platform that ranks and tiers the vast majority of dentists in the United States. Informed Patient Options is based on research that shows a dentist’s approach to care, rather than his/her fees, is by far the largest factor in dental costs. By identifying dentists by their practice patterns and then migrating employees to top tier dentists, the program offers guaranteed cost savings over time.

“Informed Patient Options puts the power of information and consumer choice to work in reducing employers’ dental claim costs on an immediate and sustainable basis,” continued White. “Consumers are rewarded through the long-term cost savings that they personally derive from the higher ranked dentists’ approach to care – and they’re also rewarded through stronger coverage in their dental benefit plan design.”

Securian Dental’s Informed Patient Options plan is offered on an ASO/self-insured basis and will soon be filed as a pooled product targeting small to midsize California groups.

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About Securian Dental Plans

Securian Dental is available nationwide and has recently been introduced in California. Securian Dental is underwritten by Securian Life Insurance Company and administered by DeCare Dental Health International LLC. In California, Securian Dental is underwritten by Securian Life Insurance Company, offered through DeCare Dental Insurance Services, LLC and administered by DDHI Administrators LLC.

With a 35-year track record of proven success, the DeCare Dental family of companies is a leading dental benefits management group that oversees almost \$1 billion in managed revenues, serving 3.9 million individuals in more than 14,900 employer groups including Fortune 500 corporations, small businesses, non-profits and government entities in the United States and overseas. Through its affiliates and partners, it is active in all major markets across the United States and has also expanded its operations into Europe. As a company focused on global leadership in oral health care management, DeCare Dental sets the standard for innovation, quality, service and results. For more information on Securian Dental Plans, visit www.securiandental.com or call (toll-free) 866-222-6507.

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