



STERLING HSA™

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MAJOR ACCOUNTS AWARDED AND ADVISORY BOARD MEMBERS APPOINTED FOR STERLING HSA™

OAKLAND, CA — December 20 2004 — Sterling HSA™, a leader in health savings account administration, today announced that it has been selected to provide HSA administrative services to the members of two prominent California organizations: the California Dental Association and the California Bankers Association. Other new accounts that have been awarded to Sterling will be announced early next year. Sterling expects solid growth in 2005 due to a strong sales pipeline as the year ends.

In addition, Sterling HSA announced the appointment of two new members to its Advisory Board. Joe Garrett, partner in Garrett, Watts & Company and former President and CEO of Sequoia National Bank, and Wayne Moon, Chairman of RelayHealth Corporation and former Chairman and CEO of Blue Shield of California, will provide financial and operations guidance to Sterling HSA to compliment the organization's seasoned executive team.

"We are very privileged to serve these fine organizations and look forward to a long and rewarding relationship," said Cora M. Tellez, CEO and President of Sterling HSA. "We founded Sterling to help our clients take control of their health care needs and save money for the future. We are delighted that these organizations will take advantage of these benefits as early adopters of HSAs. We are also very fortunate to compliment the strength of our management team with the deep experience and knowledge of Joe and Wayne. Their involvement as advisors will help us shape the future growth plans for Sterling HSA," Tellez added.

Based in Oakland, CA, Sterling HSA provides services to assist consumers, employers and insurance professionals establish and manage health savings accounts, or HSAs, in conjunction with a high deductible health plan. Sterling services include education and training, enrollment assistance and processing, review and payment of medical bills, reporting and data archive for tax purposes.

The relationship with the California Dental Association establishes Sterling HSA as the authorized provider of health savings account administrative services to the organization's members, working through 1201 Financial & Insurance Services, Inc.

The relationship with the California Bankers Association permits Sterling HSA to be the recommended provider of HSA services for the employees of member banks who secure high deductible health plans through California Bankers Association Insurance Services.

Commenting on the relationship with Sterling HSA, Peter DuBois, Executive Director of the California Dental Association said, "We look forward to a productive and lasting relationship with Sterling. We are confident that their approach and emphasis on service will provide tremendous value to the members of the California Dental Association now and into the future."

Sterling HSA was founded early in 2004, just shortly after HSAs were established as part of the Medicare Prescription Drug, Improvement, and Modernization Act of 2003. The company has enjoyed steady growth since its inception and serves clients in several states throughout the U.S.

HSAs work much like "medical" IRAs. They are tax-free accounts that individuals with high-deductible insurance policies can fund and use to pay for medical expenses. Because they are tax-advantaged and balances can accumulate over time, HSAs can also be used to accumulate savings. In addition, HSAs are owned by the individual account holder and are therefore portable.

For more information on health savings accounts and Sterling HSA, go to www.sterlinghsa.com.