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InsGuide Partners with PAi to Provide Payroll Services

De Pere, WI – February 27, 2006 - PAi, the De Pere-based firm specializing in full-service retirement administration and payroll processing services, has been contracted by InsGuide, Inc. to offer PAi's PLANPAYROLL™ full-service payroll solution to its small business customers.

“We're excited to be able to work with an organization like InsGuide on a service that is critical to business,” said PAi President Michael Kiley. “The partnership with InsGuide fits perfectly with our plans for continued growth in the payroll and retirement administration areas.”

Kiley says PAi was able to provide the full-service, Web-based, turnkey solution that InsGuide was looking for and that InsGuide could tailor to small business operations. He adds that InsGuide will be able to put its brand on the product, while PAi provides complete payroll processing, customer support, sales support and marketing materials for the program.

“This is a great opportunity to expand our suite of services for our clients,” said InsGuide President Matt Kowalczyk. “We found that PAi's PLANPAYROLL™ program was exactly what we were looking for, giving us the opportunity to offer a low cost solution to the pain of payroll. We didn't want to go down the path of licensing software, hiring payroll and tax professionals and processing payroll.” Kowalczyk adds that “this is a natural extension of our services and will allow us to compete with ADP and Paychex as a bundled provider.”

Kowalczyk says clients immediately saw the value in PLANPAYROLL™ and InsGuide's sales representatives have been using the payroll service as a key offering in their marketing and selling campaigns. “All small businesses need to pay their employees and when coupled with our insurance and retirement products, we can provide a single suite of services for our clients,” he said. He cites the example of an employee with a 401(k) account who will now be able to

adjust his or her deductions on-line or through a dedicated call center without having to go through the company's payroll or HR person.

About PLANPAYROLL™

PAi's PLANPAYROLL™ turnkey program allows organizations to offer a full-service payroll solution including payroll processing, tax payment and filing and reporting services to their small business customers. The program is extremely cost competitive and does not require an up-front investment or infrastructure. The program is ideal for insurance agencies, CPAs, independent payroll providers, banks, TPAs and independent sales professionals.

Some of the unique benefits of the program:

- Branding rights
- Complete pricing authority
- No territory restrictions
- No up-front investment or infrastructure costs
- Web based solution with toll free call center
- Stable and recurring revenue stream
- Immediate return on investment
- Comprehensive training and sales support

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PAi provides full-service benefits administration and payroll processing for small businesses nationwide. PAi is servicing more than 5,500 employers with \$3 billion in assets under administration and supporting more than 450,000 employees. PAi has been successfully servicing the small business industry for over 20 years by making strategic investments in people, technology and processes. PAi delivers comprehensive solutions with a small business focus and high-touch and high-tech client care – all at affordable fees. For more information, visit the PAi Web site at www.pai.com.

InsGuide is a full-service agency that was established in 1997 to provide outstanding knowledge and service in the employee benefits industry. InsGuide works with over 300 agents and agencies marketing and educating clients on group health insurance, individual health insurance, short term medical insurance, HSAs and HRAs. For more information, visit the InsGuide Web site at www.insguide.com.