



FOR IMMEDIATE RELEASE

CONTACT:
Cathy O'Connell
(651) 994-5481

**DECARE INTERNATIONAL AND SECURIAN LIFE ANNOUNCE
NATIONAL PARTNERSHIP TO MARKET DENTAL INSURANCE**
Minnesota-based partnership will contribute towards jobs, economic growth

EAGAN, MINN. September 3, 2003 - DeCare International announced today a joint venture partnership with Securian Life Insurance Company, a subsidiary of Minnesota Life, to market dental insurance throughout the United States. The dental benefit products will be sold under the Securian Dental brand and targeted to small to mid-size employer groups.

“The joint venture allows us to leverage our dental benefit management expertise on a national platform,” said Michael F. Walsh, President and Chief Executive Officer of DeCare International. “We are equally enthusiastic that this growth relationship is with another established Minnesota company. The joint venture is a win-win for Minnesota as it will contribute to the local economy in terms of jobs and business growth.”

Under the terms of the agreement, DeCare will provide overall management and administrative services to support the new venture. The dental insurance products will be marketed nationwide through the Securian Financial Network of financial advisors and employee benefit providers, and a Securian Dental brokerage network.

“The DeCare product line is a logical supplement to the products we offer and fills a need for many of our customers,” said Robert L. Senkler, chairman and chief executive, Minnesota Life. “We’re pleased to add DeCare as a provider of superior products marketed through our Securian Financial Network.”

(more)

The nationwide roll out will begin in October and phased through 45 states over the next six months.

“These products are specifically designed for companies that want to provide their employees with dental insurance that is easy to understand, easy to use and easy to afford,” said Gary White, Chief Sales Officer, Securian Dental, who will be heading up the new venture. “It will be one of the few products on the market that automatically include international emergency coverage.”

Both organizations possess strong financial ratings. Securian Life is rated A+ by A.M. Best, Minnesota Life is rated AA by Standard and Poor’s and A++ by A.M. Best.

Securian Financial Group (www.securian.com) owns Securian Life and Minnesota Life (www.minnesotalife.com), one of the nation’s largest life insurers and investment managers. Minnesota Life employs 2,300 associates, primarily at its downtown St. Paul headquarters.

A global leader in oral health care management, DeCare and its subsidiaries employ 440 Minnesotans in the Twin Cities and on the Iron Range. Over the past 15 years, under Walsh’s leadership, DeCare International’s Total Managed Revenues grew to \$728 million from \$57 million in 1987. Membership during the same period increased by more than 425 percent to more than 3.2 million lives covered at the end of 2002. Through a number of business partnerships, DeCare companies currently manage the dental benefits business for WellChoice (Empire Blue Cross and Blue Shield) of New York, Wellmark (Blue Cross and Blue Shield of Iowa) and Patriot Mutual Insurance Company of Maine.

###