



For Immediate Release

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NEW FRONTIER ADVISORS TARGETS VARIABLE ANNUITY MARKET

- Firm to offer investment advisory services using its patented approach to deliver better risk management, diversification -

BOSTON, (November 7, 2006) – New Frontier Advisors (NFA), LLC, an institutional investment advisory and research firm specializing in the development and application of leading-edge asset management products, will provide investment advisory services to the variable annuity (VA) market using its patented portfolio optimization technologies, it was announced today.

NFA provides custom portfolio optimization and investment advisory services to many of the world's largest investment management and consulting organizations. The firm's approach utilizes an optimization process based on its patented Resampled Efficiency Frontier™ technology, which represents a significant advance over traditional mean-variance (MV) portfolio optimization techniques.

“With the mix of asset classes and the need for long-term time horizons, variable annuity products are an ideal application for NFA's suite of technologies and our overlay services,” said Richard O. Michaud, president and chief investment officer. “We believe our approach offers significant performance and risk management advantages compared to the products that have historically been available in this market.”

NFA's investment advisory services incorporates the firm's full suite of patented processes, including enhanced capital market assumptions, its patented Resampled Efficiency™ technology which optimizes each portfolio, and the firm's patented rebalancing rules to enhance long term returns and maintain consistently risk managed portfolios.

NFA's services can be utilized to determine the most effective mix of investment offerings and to define the optimal allocations for each portfolio in a given series. In addition, NFA's unique technology will provide clear and efficient rebalancing recommendations in order to maximize the risk managed performance of each portfolio overtime, creating a more consistent and sustainable series for both investors and VA providers.

About New Frontier Advisors, LLC

New Frontier Advisors (www.newfrontieradvisors.com) specializes in developing and applying leading edge investment technology in the financial sector. The firm offers financial institutions and their technology partners innovative solutions for delivering asset allocation and portfolio optimization investment strategies in a variety of computer platforms. In 1999, New Frontier received the first-ever patent for a broad-spectrum mathematical-statistical process for effectively enhancing the investment performance of optimized portfolios and for optimal portfolio rebalancing.

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