



Clark Consulting Receives ABA's Exclusive Endorsement as Provider of Bank-Owned Life Insurance and Executive and Director Benefits Consulting

Dallas, TX, September 22, 2008—Clark Consulting today announced that it has been awarded the American Bankers Association (ABA) exclusive endorsement as a top quality provider of bank-owned life insurance (BOLI) and executive and director benefits consulting services.

The ABA's endorsement is awarded by the Corporation for American Banking (CAB), a subsidiary of the ABA, for products and services that help banks improve profitability, operate more efficiently and compete more effectively. Endorsed services are only selected by CAB following a rigorous product evaluation and vendor due-diligence process.

To earn the endorsement, companies must meet stringent quality standards, fulfill industry needs, and satisfy certain other key criteria, such as ability to meet the long term needs of financial institutions, customer service, financial soundness and management strength.

Clark Consulting has held the ABA's exclusive endorsement as a preferred provider of BOLI and executive and director benefits consulting services since 1990. However, CAB periodically conducts a new due diligence and product evaluation process in order to ensure that the ABA endorsement is held by a top service provider.

During the recently completed due-diligence process, members of CAB – along with independent consultant, Arthur Warren of Arthur Warren and Associates— extensively reviewed the products, technology, service and industry expertise of Clark Consulting and other major providers in the BOLI and executive and director benefits arena. Upon completion of this detailed due-diligence process, the committee again awarded the ABA endorsement to Clark Consulting.

Clark Consulting looks forward to the continuation of its exceptional partnership with the ABA. During this 18-year relationship, Clark Consulting has offered ABA members a comprehensive solution for executive and director benefits programs, BOLI and related administration that helps banks effectively and efficiently manage certain business risks and achieve their key objectives.

“It was an honor to present our companies' capabilities to CAB and demonstrate our superior advantages in this highly competitive marketplace,” said Kurt Laning, president of Clark Consulting. “The people at CAB take the selection process very seriously. Although we have been fortunate to hold the ABA's exclusive endorsement of BOLI and executive and director benefits since 1990, we did not take for granted the importance of the relationship and the process. We are excited to remain the partner of an even larger ABA organization in service to community banks.”

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“During our long-standing history with Clark Consulting, we have known them to be an outstanding provider of executive and director benefits and bank-owned life insurance,” said John Wolff, president of CAB. “Our members are interested in finding effective ways to manage risk and finance the ever-increasing cost of benefit programs, while balancing the needs of shareholders and the demands of regulators. We believe Clark’s expertise will not only meet—but exceed—the expectations of our member banks.”

About American Bankers Association

The American Bankers Association brings together banks of all sizes and charters into one association. ABA works to enhance the competitiveness of the nation’s banking industry and strengthen America’s economy and communities. Its members – the majority of which are banks with less than \$125 million in assets – represent over 95 percent of the industry’s \$12.7 trillion in assets and employ over two million men and women. ABA can be found on the Internet at: www.aba.com.

About Clark Consulting

With nearly 2,400 banking clients nationwide, Clark Consulting is an industry leader in helping clients achieve their key financial goals through understanding the risks and optimizing the rewards of executive benefit plans and strategic funding solutions.

Pragmatic and customized products and services offer multiple client solutions across a single platform that includes corporate- and bank-owned life insurance programs, nonqualified executive and director benefit plans, investment research and advisory services, and administrative service and support. Clark is endorsed by the American Bankers Association through its subsidiary the Corporation for American Banking and more than 20 state banking trade organizations. For more information, visit www.clarkconsulting.com .

Clark Consulting is a wholly owned subsidiary of AEGON, one of the world's largest life insurance and pension groups, and provider of investment products.

Securities offered through Clark Securities, Inc., *DBA CCFS, Inc. in Texas*, 2100 Ross Avenue, Suite 2200, Dallas, Texas 75201-7906.
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