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FOR IMMEDIATE RELEASE

MCKAY HOCHMAN LAUNCHES CAFETERIA PLAN, DC HEALTH CARE DOCUMENTS

BUTLER, NJ, January 6, 2004 — McKay Hochman (MHCO), one of the nation's most respected names in employee benefits consulting and a subsidiary of Newkirk Products, Inc., today announced the availability of two all-new documents: a cafeteria plan document and a defined contribution (DC) health care plan document. These documents are used by TPAs and other benefit consultants to quickly establish employer plans that meet federal regulatory requirements.

“The interest in cafeteria plans has grown dramatically as both employers and employees look for ways to contain benefit costs,” noted Rich Hochman, MHCO’s president. “Our clients have been asking for a cafeteria plan document, and we listened to them.”

“Defined contribution health care plans are gaining momentum as a way both to manage health care costs and to improve employee health care programs. These so-called ‘consumer driven’ health care plans have the potential to become a significant revenue source for TPAs and benefits consultants in the near future, and our document provides ready-made access to take advantage of this opportunity,” added Hochman. “With the expected growth in the importance of consumer-driven health care plans, we plan to develop a full line of services designed to support the implementation of such plans.”

****MORE****

The documents, which sell for \$1,000 each, will initially be available only on CD-ROM.

MHCO expects to have the documents available through its Internet document-generation service, Internet DOCMAN[®], in the near future.

About McKay Hochman Company, Inc.

McKay Hochman (MHCO) is one of America's most respected and recognized consulting firms serving the employee benefits field since 1979. The firm has built its reputation as an innovator in developing unique products and technical services to help clients establish and administer IRS-approved retirement plans. In addition, MHCO created a niche as an expert prototype plan mass submitter serving financial institutions, attorneys, accountants, and consultants. MHCO is also a premier provider of live regional and online learning programs for retirement plan professionals.

For information on McKay Hochman's plan document or consulting services, call 973-492-1880 or visit www.mhco.com.

About Newkirk Products, Inc.

Newkirk and its subsidiary companies represent the leading edge of applied solutions publishing innovation. For over 30 years, Newkirk has developed creative solutions to communication issues faced by financial institutions, professional firms, and managed care organizations. For more information, visit www.newkirk.com or call 800-525-4237.

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