Press Release

Torrid Technologies Releases Latest Version of Retirement Planning Software

Sales Tool Vital for Long Term Care Insurance Sales

Atlanta, GA (May 18th, 2004) --Torrid Technologies, Inc. has released version 6 of its Retirement Savings Planner 2004 – Professional Edition software which focuses on quick, simple and visual retirement planning. Financial advisors, brokers, agents, and planners use the software as a visual sales tool to educate clients about their retirement situation, build trust with new clients and make it easier to win their business. The latest release can illustrate how a long term care claim can devastate an otherwise solid retirement savings plan. Users can then show how the cost of the long term care insurance will not adversely affect the client's retirement standard of living.

Bob Coady, Sr. a financial advisor at Wealthmark Financial in Santa Ana, CA says that, "A picture is worth a thousand words. With the new Cash Infusion and Special Expense options, I was able to clearly show a client that his otherwise perfect retirement plan will be destroyed by an uninsured 3-Year Long-term care claim. I used $60,000 as the current annual cost, and inflated it at 8% which I believe is the current LTC inflation rate. I also was able to clearly demonstrate that a $6,000 annual LTC premium would have no impact on the client's lifestyle. He got the picture."

Timothy Turner, inside counsel and financial planning expert for Torrid, noted, "Our latest Retirement Savings Planner 2004 software has once again raised the standard for ease-of-use. The ability to take into account special expenses like long term care costs or 72t payments and instantly see how it affects the retirement picture has been invaluable to our users. Our software continues to be laser focused on allowing advisors to create visual retirement plan pictures quickly and simply." According to Turner, "Using our software in front of clients, advisors are able to facilitate not only retirement education but actual sales. Being able to show a client a visual representation of their retirement picture before and after a special expense is accounted for is so powerful when used in a sales context with a client. Advisors are typically using our software to gain new clients for wealth management, sell insurance products like long term care and annuities, win rollover business, and to education retirement plan participants in 401(k) and 403(b) plans."

Torrid created the software in 1995 and since then has continued to enhance the program without making it too complex. The latest 2004 edition adds the ability to add an unlimited number of "special expenses" that might affect the client's retirement picture. This feature allows you to model life events like the long term care costs, funding a college education, buying a 2nd home or RV, taking a big vacation, buying an annuity, or any other expense that goes beyond normal living expenses.

About Torrid Technologies

Torrid Technologies is a privately held firm that specializes in interactive, private-labeled financial planning software. In addition to the Retirement Savings Planner software, Torrid Technologies' WebCalcs® software provides more than 40 financial planning applications that extends Torrid's "keep it simple" approach to the Internet. WebCalcs® software is used by leading financial institutions such as MFS, The MONY Group, SAFECO, Sentry Insurance, Pacific Life, and Zurich-Scudder Investor services. For more information visit Torrid Technologies' Website: www.torrid-tech.com

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