



VALMARK ADVISERS, INC.

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TOPS™ FUNDS ADDED TO THE NEW YORK LIFE COLI PRODUCTS

AKRON, OH – DECEMBER 16, 2011 – ValMark Advisers, Inc., a leading investment adviser, announces the addition of the TOPS™ Variable Insurance Funds to the New York Life Corporate Owned Life Insurance (COLI) products.

TOPS™, or The Optimized Portfolio System, is a goal-based asset allocation program using primarily Exchange Traded Funds (ETFs) as investment vehicles. The TOPS™ Program launched in 2002, with the Variable Insurance Funds being released in 2011, and are currently offered by four major insurance company platforms. New York Life will be offering both the traditional TOPS risk based funds and the TOPS Protected ETF Portfolios, with built in dynamic risk management provided by Milliman, Inc. ValMark Advisers, Inc. manages a total of eight Variable Insurance Funds. Total assets under management in the TOPS™ program is currently over \$1 Billion.

ValMark Advisers' Chief Investment Officer, Michael McClary commented, "We are excited to offer the TOPS™ funds through New York Life's platform. The TOPS™ funds are a great choice for investments inside of COLI products and we feel they can help clients get more out of their coverage."

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