



MYSTIC CAPITAL ADVISORS GROUP, LLC

**Crosby Benefit Systems Expands Group Insurance Opportunities
Through Partnership With Thorbahn Associates**

BOSTON, MA--(Marketwire - January 15, 2008) - Crosby Benefit Systems (www.crosbybenefits.com), a leading provider of health and welfare outsourcing and insurance brokerage services, announced today that its Insurance Division has been acquired by Thorbahn Associates. "This transaction will allow us to accelerate the expansion of our insurance business with a proven partner while, at the same time, continuing to focus our attention on benefits outsourcing and recordkeeping services," said Harvey Crosby, President and Founder of Crosby Benefit Systems. "We have looked long and hard for the right partner, and I believe we have found that partner in Thorbahn."

Mystic Capital Advisors Group, LLC provided transaction advisory services to Crosby Benefit Systems.

"Our partnership with Crosby Benefit Systems brings to Thorbahn a wealth of proven benefit solutions that will let us deliver greatly expanded value and services to our clients," said John Thorbahn, CEO and Founder of Thorbahn.

Harvey Crosby and his Newton-based team will continue to service all the current insurance clients of Crosby Benefit Systems.

Crosby added more than 25 new clients in 2007 and anticipates more growth in 2008.

About Crosby

Crosby Benefit Systems, Inc. is a leading insurance brokerage and recordkeeping firm providing clients with a wide spectrum of Employee Benefits Solutions and Third Party Administrative Services. Founded in 1976 by Harvey Crosby, Crosby Benefit Systems has grown to become a leader in benefits outsourcing and consulting, servicing over 150 clients across numerous industries. Crosby's clients include major hospitals, corporations, and universities. Some clients include Boston Medical Center, Anna Jaques Hospital, AURUM, LLC, Erland Construction, and Bentley College.

The Newton, Massachusetts-based company combines simple, scalable solutions with personal service and innovative technology. Solutions include Online Enrollment and Eligibility, FSA/HSA/HRAs, COBRA, Tuition Reimbursement, Commuter/Parking and Retiree Billing. Crosby has built its reputation by designing custom solutions to complex problems. More information is available at www.crosbybenefits.com

About Thorbahn

Headquartered in Quincy, Massachusetts (just south of Boston), Thorbahn was founded in 1972 and has established a reputation as one of New England's leading providers of employee benefit program analysis and strategic planning. Structured to support the HR needs of a wide range of organizations -- from small businesses to respected institutions of higher learning like Babson College and Brandeis University, and from retailers like office-supply leader WB Mason to regional operations of multinational corporations, Thorbahn's understanding of today's complex benefits marketplace combines with its financial, technical and strategic expertise to meet the needs of even the most sophisticated employers. Visit www.thorbahn.com.

For more information on Mystic Capital, please contact Kevin P. Donoghue at 212-251-0972 or visit www.mysticcapital.com.

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