

FOR IMMEDIATE RELEASE

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**Fort Dearborn Life Insurance Company
Announces Upgrade to A.M. Best Rating**

Chicago, IL – July 5, 2005 – Fort Dearborn Life Insurance Company (FDL), a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, has been upgraded by A.M. Best Company to an “A+” (Superior) rating. This financial strength rating reflects Fort Dearborn Life’s strategic value to its parent company and recognizes the strength of Fort Dearborn Life’s established distribution relationships.

Larry Newsom, President and Chief Executive Officer of Fort Dearborn Life stated, “We are very proud of A.M. Best’s decision and believe that the rating upgrade will increase our leverage in the group ancillary insurance and individual annuity markets.” Newsom continues, “This rating action by A.M. Best reinforces our commitment to financial stability, operating efficiencies and our overall growth strategy for all product lines. We look forward to the effect this announcement will have in strengthening our relationships with our customers and brokers.”

With more than 35 years experience, Fort Dearborn Life is among the country's leading providers of group life insurance programs. Fort Dearborn Life markets group term life, short- and long-term disability, group dental and individual annuity programs. Fort Dearborn Life has more than \$1.5 billion in assets and \$123 billion in life insurance in-force. For more information, please visit Fort Dearborn Life at www.fdl-life.com.

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