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Fort Dearborn Life Insurance Company Introduces Beneficiary Resource Services

(CHICAGO) – February 6, 2006 – Fort Dearborn Life Insurance Company has introduced Beneficiary Resource Services, an innovative program for new employer group life customers that combines grief, legal and financial counseling for insured individuals and their beneficiaries at no additional cost. The program became effective Feb. 1, 2006.

“Fort Dearborn Life recognizes the special needs of people who are coping with a personal loss and dealing with numerous issues as a direct result of that loss,” said Leah Bytheway, vice president of claims and group administration at Fort Dearborn Life. “This new program enables us to further support beneficiaries by providing them with valuable assistance in grief counseling, as well as financial and legal assistance.”

Beneficiary Resource Services provides unlimited telephone access to grief counselors, legal advisors and financial counselors, and it also offers five face-to-face working sessions, or equivalent professional time. All five sessions may be used with one grief counselor or legal advisor, or they may be split between the two in geographically accessible locations. The program also includes referral and support services through its comprehensive directory of qualified professionals, as well as follow-up calls when deemed necessary.

Beneficiary Resource Services is provided by Bensinger, DuPont & Associates (BDA), one of the most successful and experienced groups in the counseling arena today with more than 20 years of experience.

Fort Dearborn Life Insurance Company is a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company. 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 \$1.6 billion in assets and \$123 billion in life insurance in-force. Fort Dearborn Life is rated “A+” (Superior) by the A.M. Best Company, effective June 20, 2005 and is rated “A” (Strong) by Standard and Poor’s for financial strength in its most recent report.

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