

FOR IMMEDIATE RELEASE

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**Fort Dearborn Life Introduces the Classic Fortifier™
Flexible Premium Deferred Annuity**

(CHICAGO) – February 1, 2008 – Fort Dearborn Life Insurance Company, a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, today announced the introduction of its Classic Fortifier™, a flexible premium deferred fixed annuity.

“The Classic Fortifier fills two needs that are particularly important to consumers: liquidity and control,” said Ken DiFrancesca, vice president, retirement and individual products at Fort Dearborn Life. “This product is an important addition to our portfolio of fixed and indexed annuities. It is ideal for conservative investors who would like to consolidate their assets into one tax-deferred vehicle and still exercise the right to withdraw their funds if the interest rate drops.”

The Classic Fortifier™ is a flexible premium deferred fixed annuity that accepts deposits during the first 12 months of the contract. All deposits during the first 12 months of the contract are subject to the same five year surrender charge schedule. The product allows an annual partial surrender of up to 10 percent of the account value after the first year of the contract without incurring surrender charges. A first-year interest rate bonus is applied to all premiums received in the first 12 months.

A bailout feature ensures liquidity for the owner. If the renewal rate falls below the initial base credited rate, the owner may make a full or partial withdrawal of the account funds within 30 days after the contract anniversary—without incurring any surrender charges.

The Classic Fortifier has a minimum initial premium of \$4,000 and a 100 percent waiver on nursing home and terminal illness.

With more than 35 years experience, Fort Dearborn Life is among the country's leading providers of employee benefits. Fort Dearborn Life markets group life, short- and long-term disability, dental and individual annuity programs. Fort Dearborn Life has \$2.2 billion in assets and \$151 billion of life insurance in force. Fort Dearborn Life is rated A+ (Superior) by A.M. Best Company, affirmed November 1, 2007,¹ and is rated A+ (Strong) by Standard and Poor's for financial strength in its most recent report. Fort Dearborn Life is a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company.

For more information, please visit Fort Dearborn Life at www.fdl-life.com.

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¹ A.M. Best Company rates the overall financial condition of a company using a scale of A++ (Superior) to F (In Liquidation).