

FOR IMMEDIATE RELEASE

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FORT DEARBORN LIFE LAUNCHES ITS INDEX FORTIFIER SERIESSM

CHICAGO, IL, September 6, 2005 — Fort Dearborn Life Insurance Company, a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, today announced the launch of its Index Fortifier SeriesSM.

This new line of five fixed index annuity products provide interest credits linked to the performance of the S&P 500[®] Index, and the account does not decline if the S&P 500[®] Index declines. The products offer surrender schedules ranging from 7 to 14 years and one product includes a first year additional interest rate. Sales of all approved products will begin on October 3, 2005.

“Over long periods of time, the S&P 500[®] Index has historically outperformed fixed interest rate alternatives,” said Linda K. Wagner, Vice President, Annuity & Retirement Products of Fort Dearborn Life. “This gives our customers the potential to earn more interest than they would with many fixed interest rate annuities. Fort Dearborn Life’s strong financial ratings also provide customers with the peace-of-mind, knowing that their money is with a trustworthy and solid annuity provider.”

The Index Fortifier SeriesSM annuities offer contract holders the choice of three annual reset index crediting options, a fixed crediting option, and a competitive Guaranteed Surrender Value with flexible withdrawal features. Like traditional fixed annuities, the Index Fortifier SeriesSM annuities are tax-deferred which results in greater compounding of interest. The series includes a 100% nursing home and terminal illness waiver benefit for most states.

“The launch of the Index Fortifier SeriesSM annuities marks a new direction for our company and for our valued sales partners,” Ms. Wagner continued. “The product

features make it a great alternative for customers; and with competitive commissions and no chargebacks, this annuity series is an exciting sales opportunity for our agents.”

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 nationally. 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 their most recent report.

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