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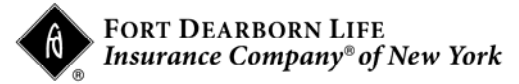
Fort Dearborn Life Insurance Company® Introduces Online Beneficiary Management Service

(CHICAGO) – **July 8, 2009** – Fort Dearborn Life Insurance Company® (Fort Dearborn Life) is now offering Online Beneficiary Management, an online service that allows employees to make their group life insurance beneficiary designations quickly and securely without completing a paper form. Online Beneficiary Management is available to groups with 500 or more employees.

“Online Beneficiary Management will streamline the beneficiary designation process for employers,” said Tony Trani, president and CEO of Fort Dearborn Life. “It will lower costs by eliminating paper and utilizing a more efficient online process. It will give employers a well-organized management system that provides clear-cut, secure records of employee beneficiary designations.”

It is important for those with life insurance to name beneficiaries of their life insurance proceeds; otherwise, their group life insurance benefits could revert to the state. Also, because family status may change due to death or divorce, it is important for those with life insurance benefits to regularly review their beneficiary designations to ensure they are current and that benefits will be distributed as desired.

Online Beneficiary Management allows employees to make their beneficiary designations through a secure online site, which is available 24 hours a day, 7 days a week. Designations are effective immediately, and updates can be made at any time. They will have an online record of their designations and can print out copies to store with their other important records.



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With 40 years of experience, Fort Dearborn Life Insurance Company (FDL) is among the country's leading providers of employee benefits. FDL markets group life, short- and long-term disability, dental and individual annuity programs. FDL has \$2.6 billion in assets and \$161 billion of life insurance in force. FDL is rated A+ (Superior) by A.M. Best Company, affirmed December 22, 2008,¹ and is rated A+ (Strong) by Standard and Poor's for financial strength in its most recent report. Insurance coverage is provided in 49 states, the District of Columbia, the U.S. Virgin Islands and British Virgin Islands. In New York, insurance is underwritten by Fort Dearborn Life Insurance Company of New York (FDLNY), a wholly owned subsidiary of Fort Dearborn Life Insurance Company. FDL is a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company. For more information, please visit 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).