

FOR IMMEDIATE RELEASE

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**Fort Dearborn Life Insurance Company
Introduced Its FOCUS on Small Business Portfolio**

(Chicago) – June 1, 2005 – Fort Dearborn Life Insurance Company (FDL), a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, introduces an innovative approach to fill the needs of small businesses. The FOCUS on Small Business portfolio provides small businesses with a broad range of group benefits that are affordable, easy to implement and simple to maintain.

FOCUS on Small Business is a portfolio of group life, short- and long-term disability insurance plans designed specifically for business with two to nine employees. These standardized programs historically have been the most popular programs for group life and disability benefits in the small business market. The employer works with their broker to make a few simple choices concerning maximum coverage amounts and elimination / benefit periods to implement a flexible program on an employer-paid or voluntary basis.

Fort Dearborn Life has also made the program quick and simple for their brokers. Through the utilization of FDL's Web-based quoting system, QuoteWeb, brokers can generate quotes, customize employer participation agreements and dramatically reduce the amount of paperwork involved in the sales process. The overall result is a more effective process from time of quote to policy implementation.

Brad Gary, Vice President and Chief Marketing Officer of Fort Dearborn Life Group Benefits Operations stated, "Our research found that small business owners want to provide benefit offerings that mirror larger companies but are often consumed with running their own business." Gary continued, "FOCUS on Small Business will help these employers offer benefits that are easy to purchase and implement. QuoteWeb will make it easy for benefit brokers to quote and sell business, and will create a minimal amount of paperwork and strain on everyone's budget and time."

With more than 35 years experience in group benefits, 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 is rated "A" (Excellent) by the A.M. Best Company for financial strength, operating performance and market profile and is rated "A" (Strong) by Standard and Poor's for financial strength in their most recent reports.

For more information, please visit Fort Dearborn Life at www.fdl-life.com or contact us at 1-800-331-0512.

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