

**FOR IMMEDIATE RELEASE**

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**Fort Dearborn Life Appoints James A. Wiseman, Vice President and Chief Actuary**

(CHICAGO) – March 6, 2006 – Fort Dearborn Life Insurance Company, a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, today announced the appointment of James A. Wiseman to vice president and chief actuary.

“We know that the high, attainable goals we have set for ourselves require a disciplined organizational structure centered on meeting our business needs,” said Larry Newsom, president and chief executive officer of Fort Dearborn Life Insurance Company. “In his integral role as part of our growth strategy, Jim will provide the leadership and vision necessary to enhance the performance of Fort Dearborn Life.”

As chief actuary, Wiseman will be responsible for the actuarial functions for all lines of business of the life and subsidiary operations division of Health Care Service Corporation. This role encompasses all pricing, valuation and risk assessment strategies, including reinsurance oversight for Fort Dearborn Life Insurance Company and Colorado Bankers Life Insurance Company.

Wiseman has more than 13 years of experience in the insurance industry. He was most recently principal for Enhanced Asset Resources, specializing in insurance company investment arrangements and was vice president and consulting actuary for Actuarial Strategies, Inc. Previously, Wiseman served as vice president and actuary for Fidelity & Guarantee Life and associate actuary for New York Life.

Wiseman received a doctorate in mathematics from Boston University. He is a member of the American Academy of Actuaries and a fellow of the Society of Actuaries.

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, group dental and individual annuity programs. Fort Dearborn Life has more than \$1.6 billion in assets and \$125 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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