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Fort Dearborn Life Launches New Fixed Annuity Product

(CHICAGO) – May 24, 2006 – Fort Dearborn Life Insurance Company, a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, today announced the introduction of its Platinum FortifierSM annuity product.

“The Platinum Fortifier represents the value we place in providing consumer-oriented features and pricing,” said Linda K. Wagner, vice president, retirement products at Fort Dearborn Life. “The new product expands our already competitive annuity product line and reaffirms our commitment to making it easy for our valued partners to do business with us.”

The Platinum FortifierSM is a single premium fixed annuity with a current 3 percent minimum guarantee interest rate. Set over a seven-year surrender charge schedule, the product offers an optional return of premium benefit that is elected at the time of the sale.

Other features include first-year bonus rates as high as 3 percent, issuance up to age 90, immediate monthly interest or 10 percent free withdrawal in the first policy year, an attractive account value death benefit, and a 100 percent waiver on nursing home and terminal illness.

Fort Dearborn Life Insurance Company is a subsidiary of Health Care Service Corporation, a Mutual Legal Reserve Company. With more than 35 years experience, the company is among the country’s leading providers of group life insurance programs as it markets group term life, short- and long-term disability, group dental and individual annuity programs. Fort Dearborn Life has \$1.7 billion in assets and \$125 billion in life insurance in-force. The company is rated “A+” (Superior) by A.M. Best Company, effective June 20, 2005, and “A” (Strong) by Standard and Poor’s for financial strength in its most recent report.

For more information about Fort Dearborn Life's Platinum FortifierSM, please call (800) 282-6363.

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