

FOR IMMEDIATE RELEASE

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**Fort Dearborn Life Insurance Company Named SBAM's
Exclusive Provider of Ancillary Group Benefits**

Chicago, IL – August 1, 2005 – Fort Dearborn Life Insurance Company (FDL), a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, has been named by the Small Business Association of Michigan (SBAM) as its exclusive provider of ancillary group benefits. This relationship will provide SBAM members with comprehensive and affordable group life and disability products designed specifically for small businesses.

“We are very proud and excited about this new relationship with SBAM,” said Brad Gary, vice president and chief marketing officer of Fort Dearborn Life. “We look forward to the opportunity to strengthen our relationships with all SBAM members and offer an enhanced line of ancillary benefits designed to meet the needs of each small business owner and their employees.”

With more than 35 years of 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. Fort Dearborn Life has more than \$1.3 billion in assets and \$123 billion in life insurance in-force. Fort Dearborn Life is rated “A+” (Superior) by the A.M. Best Company and is rated “A” (Strong) by Standard and Poor's.

Founded in 1967, the Small Business Association of Michigan is a statewide trade association organized exclusively to address the concerns of small business in the state of Michigan. SBAM provides leadership in the promotion of free enterprise and other common interests of small businesses. SBAM's primary mission is to assist its members in eliminating the barriers to their success by offering legislative, governmental, economic and educational support to its members.

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