

FOR IMMEDIATE RELEASE

Contact: John Myers
Manager, Corporate Communications
(630)-824-5637
John_Myers@fdlic.com

**Standard & Poor's Affirms Ratings of Fort Dearborn Life Insurance Company®
and Fort Dearborn Life Insurance Company® of New York**

(CHICAGO) – September 16, 2008 – The financial strength ratings of both Fort Dearborn Life Insurance Company (FDL) and its subsidiary, Fort Dearborn Life Insurance Company of New York (FDLNY), were recently affirmed as A+ (Strong) by Standard & Poor's Rating Services.

“We are proud of our strong ratings from Standard & Poor's,” said Anthony F. Trani, president and CEO of the two companies. “This affirmation reflects our enhanced presence in the group benefits marketplace, as well as our strong capitalization and earnings profile.”

With nearly 40 years experience, 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 and has \$2.2 billion in assets and \$153 billion of life insurance in force. Rated A+ (Superior) by A.M. Best Company, affirmed November 1, 2007,¹ the company is licensed in 49 states (excluding New York), the District of Columbia and both the U.S. and British Virgin Islands. FDL is a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company.

In New York, insurance coverage is underwritten by FDLNY, which commenced operations in February of 2008 and is rated A+ (Strong) by Standard & Poor's in its most recent report and A (Excellent) by A.M. Best Company. FDLNY's home office is in Pittsford, New York.

###

¹ A.M. Best Company rates the overall financial condition of a company using a scale of A++ (Superior) to F (In Liquidation).