

Exhibit A - Life-ADD Prop Rates

Vendor Name

Proposed Fully Insured Life Rates

	Aetna	Aetna - Best & Final	Metropolitan Life - Best & Final	Minnesota Life - Best & Final	Colonial Life & Accident
	<b>Aetna Renewal - No rate change</b>		<b>No rate change</b>		
	Proposed Life / AD&D Rates per \$1,000 of coverage	Proposed Life / AD&D Rates per \$1,000 of coverage	Proposed Life / AD&D Rates per \$1,000 of coverage	Proposed Life / AD&D Rates per \$1,000 of coverage	Proposed Life / AD&D Rates per \$1,000 of coverage
Life Monthly Rate	\$0.104	\$0.090	\$0.095	\$0.086	\$0.102
AD&D Monthly Rate	\$0.020	\$0.020	\$0.036	\$0.020	\$0.02
Estimated Life Volume	\$52,793,750	\$52,793,750	\$52,793,750	\$52,793,750	\$52,793,750
Estimated AD&D Volume	\$52,793,750	\$52,793,750	\$52,793,750	\$52,793,750	\$52,793,750
Monthly Premiums	\$6,546.43	\$5,807.00	\$6,915.98	\$5,596.14	\$6,440.84
Annual Premiums	\$78,557.10	\$69,684.00	\$82,991.78	\$67,153.71	\$77,290.05
\$ vs. current/renewal annual	\$0.00	-\$8,873.10	\$13,307.78	-\$2,530.29	\$7,606.05
% vs. current	0.00%	-11.30%	19.10%	-3.63%	10.92%
Rate Guarantee	2 years	4 years	2 years	5 years	3 years

Assumptions

Employer Contribution	100%	100%	100%	100%	100%
	100%	100%	100%	100%	Greater of 10 lives or 100%. For 946 eligible lives, the minimum participation is 946 enrolled employees. This participation requirement must be maintained to keep the plan in force.
Participation Requirements					
Rate Guarantee	24 months	48 months	24 months	60 Months	3 Years
Commissions	Net	Net	Net	Net	Net
Other					Please see full plan description

SCORING ( 1 = worst; 5 = best)					
Account Management/Local Support (Scale 1-5) - 20%		3	4	4	3
Benefit Administrative Platform (Scale 1-5) - 20%		4	3	4	3
Experience (Scale 1-5) - 10%		3	3	5	4
Communication Support (Scale 1-5) 10%		3	3	4	4
Cost: Fees and Expenses (Scale 1-5) 20%		4	3	5	2
Premiums ( Scale 1-5) 20%		4	3	5	2
Maximum Weight 100%		3.6	3.2	4.5	2.8