

Exhibit B- Vol&Dep Life-Blended Rates

Vendor Name

Aetna - Renewal 0% rate increase	Metropolitan Life - Best & Final	Minnesota Life - Best & Final	Colonial Life & Accident
----------------------------------	----------------------------------	-------------------------------	--------------------------

No rate change with Best & Final

No rate change with Best & Final

No rate change with Best & Final

Proposed Voluntary and Dependent Blended Life/AD&D Rates

Age Band	Employee/Spouse Blended Rates Per \$1,000 of Benefit	Employee/Spouse Blended Rates Per \$1,000 of Benefit	Employee/Spouse Blended Rates Per \$1,000 of Benefit	Employee/Spouse Blended Rates Per \$1,000 of Benefit
Less than age 25	\$0.05	\$0.060	\$ 0.05	\$ 0.050
25 - 29	\$0.050	\$0.060	\$ 0.05	\$ 0.050
30 - 34	\$0.060	\$0.080	\$ 0.08	\$ 0.060
35 - 39	\$0.090	\$0.090	\$ 0.09	\$ 0.090
40 - 44	\$0.140	\$0.140	\$ 0.12	\$ 0.140
45 - 49	\$0.220	\$0.220	\$ 0.22	\$ 0.220
50 - 54	\$0.420	\$0.420	\$ 0.42	\$ 0.420
55 - 59	\$0.660	\$0.660	\$ 0.66	\$ 0.660
60 - 64	\$0.720	\$0.720	\$ 0.72	\$ 0.720
65 - 69	\$0.930	\$1.330	\$ 1.33	\$ 1.308
70 - 74	\$2.708	\$2.708	\$ 2.06	\$ 2.474
75 and over	\$7.778	\$2.708	\$ 2.38	\$ 7.647

Child Life	Per \$1,000	Per \$1,000	Per \$1,000	Per \$1,000
Per Child	\$0.093	\$0.240	\$ 0.12	\$ 0.249
Per Child Unit	\$0.093	N/A	\$10,000 Benefit - \$1.20/month \$15,000 Benefit - \$1.80/month	\$ 0.249

Voluntary AD&D	Per \$1,000	Per \$1,000	Per \$1,000	Per \$1,000
Employee	\$0.030	\$0.034	\$0.025	\$ 0.030
Spouse	\$0.030	\$0.034	\$0.035	\$ 0.030
Child	\$0.030	\$0.043	\$0.120	\$ 0.025

Optional Riders

	Additional charge per \$1,000 of coverage	Additional charge per \$1,000 of coverage	Additional charge per \$1,000 of coverage	Additional charge per \$1,000 of coverage
A.				N/A
B.				N/A
C.				N/A
D.				N/A
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	4
Premiums ( Scale 1-5) 20%	4	3	5	4
Maximum Weight 100%	3.6	3.2	4.5	3.6