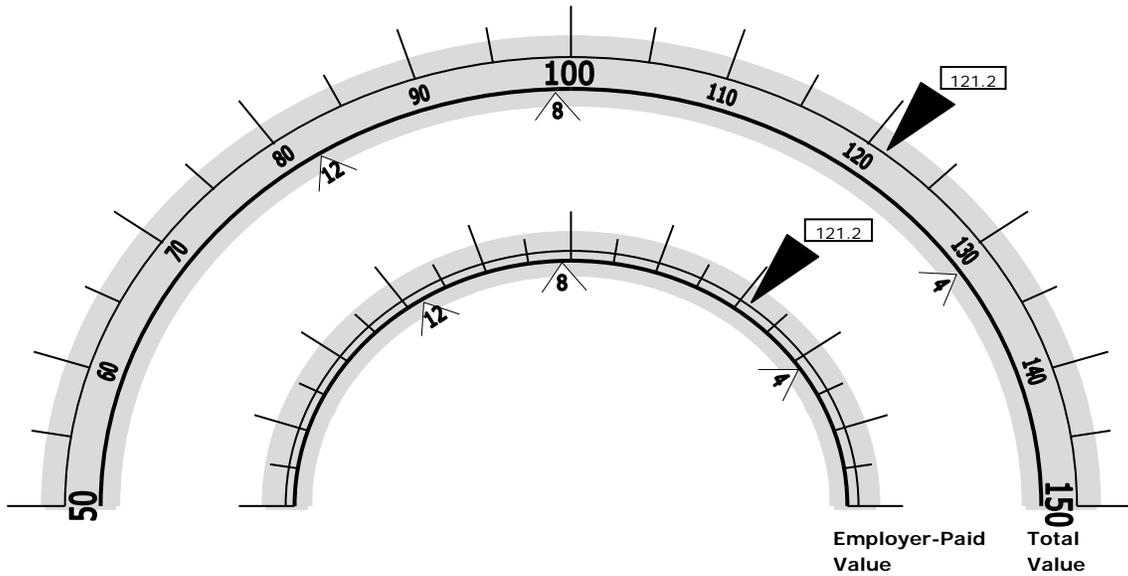


Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	131.7	129.6
4th	118.7	113.4
8th	98.3	96.1
12th	78.4	83.2
15th	67.7	67.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	97.6	104.1
Ranking	8th / 9th	5th / 6th

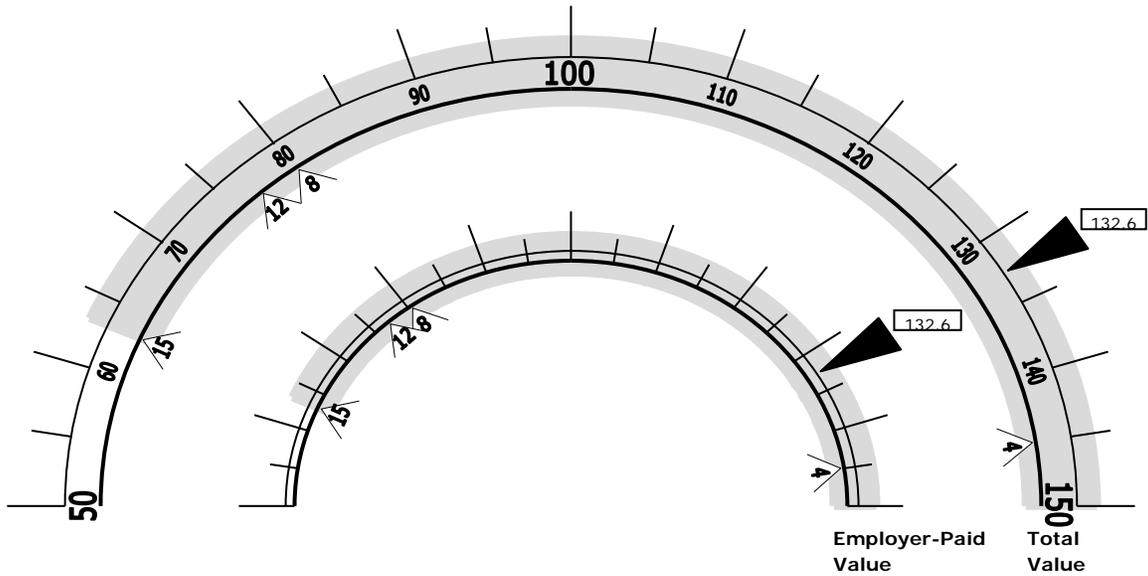
Retirement: Primary Retirement Income



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	162.7	162.7
4th	131.0	131.0
8th	99.0	99.0
12th	81.9	81.9
15th	10.1	10.1

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	121.2	121.2
Ranking	5th / 6th	5th / 6th

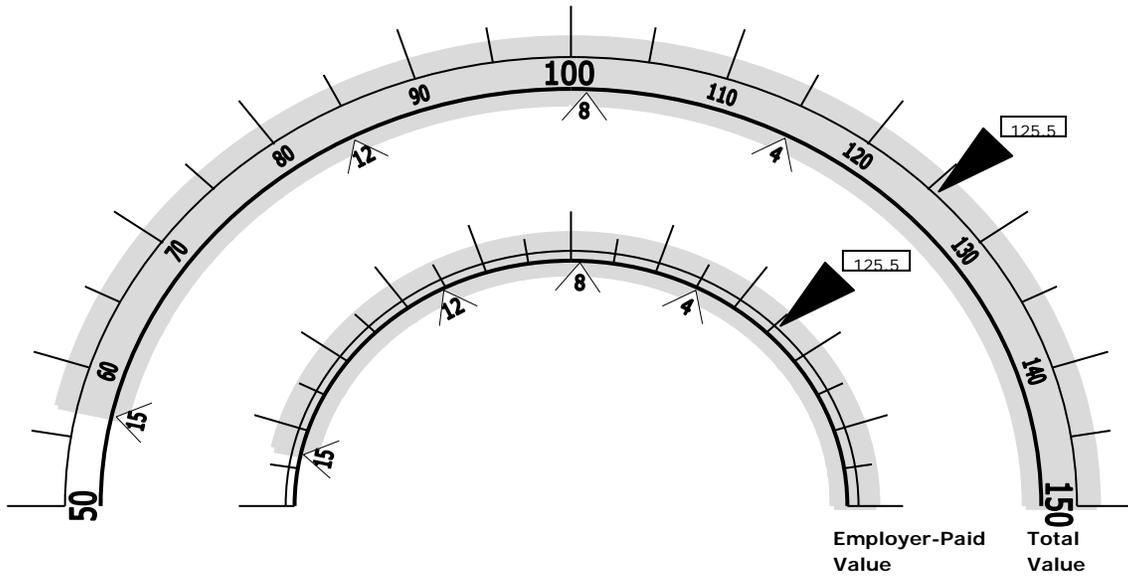
Retirement: Matched Savings



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	176.2	176.2
4th	145.2	145.2
8th	80.3	80.3
12th	77.1	77.1
15th	63.2	63.2

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	132.6	132.6
Ranking	4th / 5th	4th / 5th

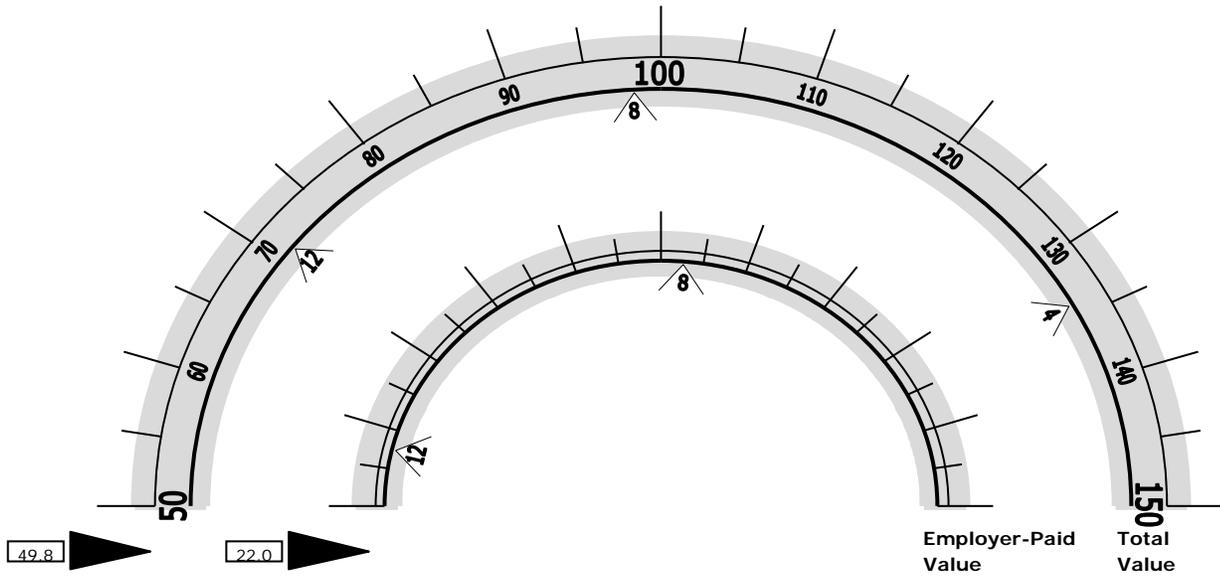
Retirement: All Retirement Income



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	160.9	160.9
4th	115.2	115.2
8th	101.0	101.0
12th	84.6	84.6
15th	56.9	56.9

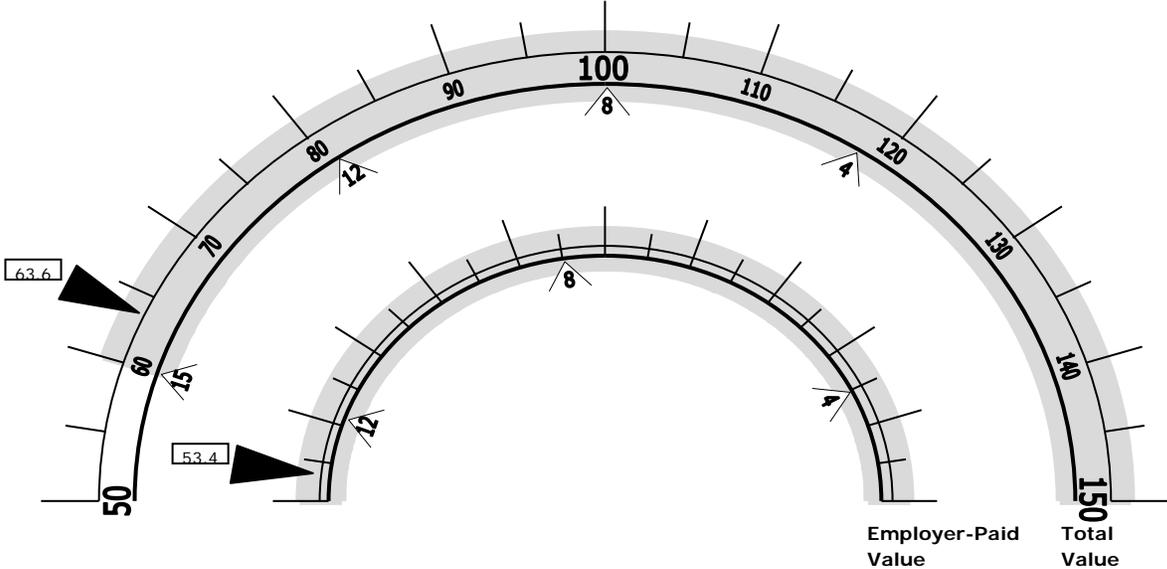
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	125.5	125.5
Ranking	2nd / 3rd	2nd / 3rd

Preretirement Death: Group Life Coverage



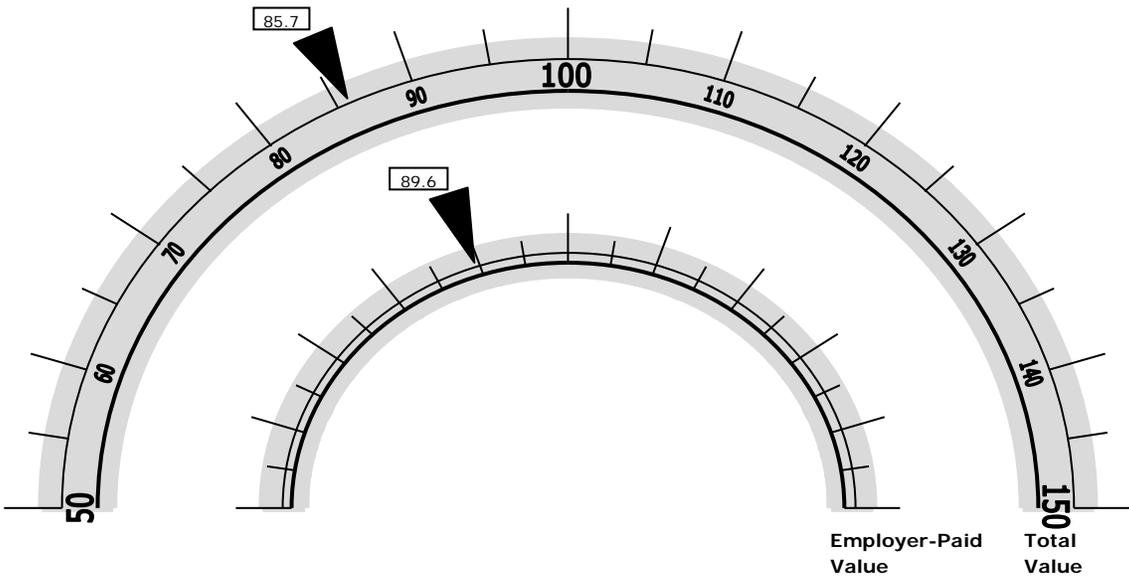
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	224.3	159.7
4th	170.4	133.9
8th	102.7	98.1
12th	57.4	71.3
15th	0.0	35.4

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	22.0	49.8
Ranking	12th / 13th	14th / 15th



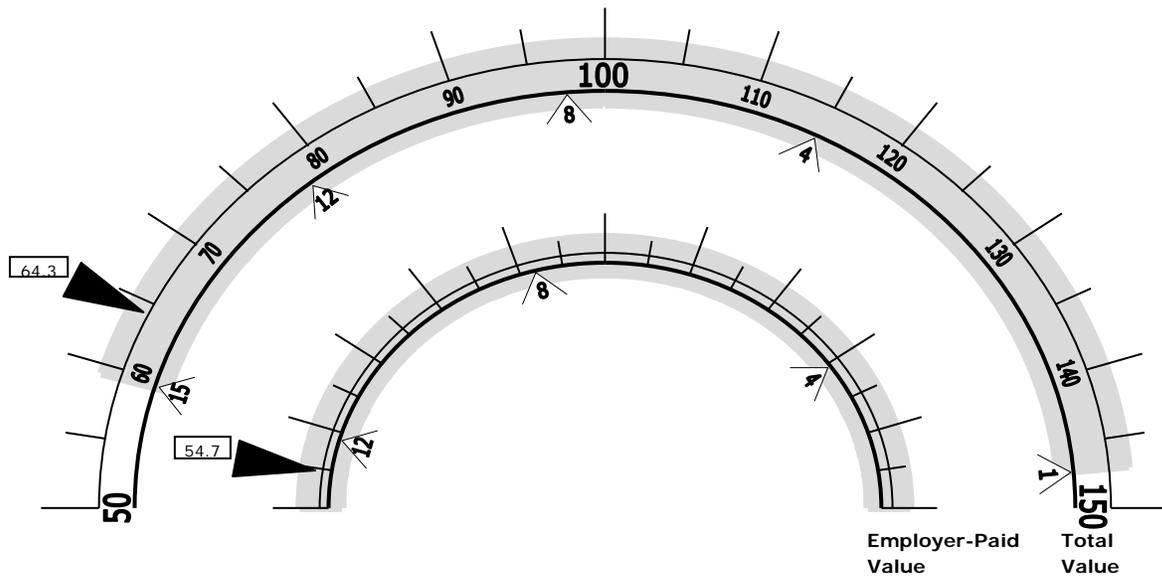
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	176.8	151.6
4th	135.2	118.2
8th	95.4	100.2
12th	61.0	80.8
15th	36.8	59.9

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	53.4	63.6
Ranking	13th / 14th	14th / 15th



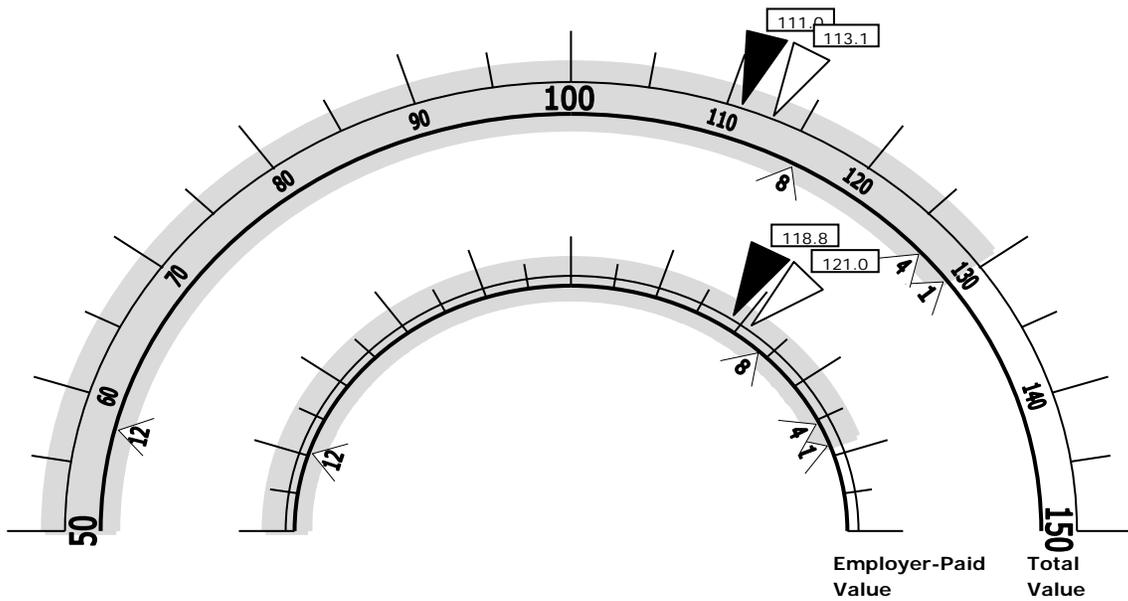
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	556.1	516.3
4th	221.8	205.9
8th	20.4	19.0
12th	0.0	0.0
15th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	89.6	85.7
Ranking	4th / 5th	4th / 5th



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	175.5	147.2
4th	130.4	114.8
8th	92.0	97.4
12th	58.8	78.5
15th	36.9	59.3

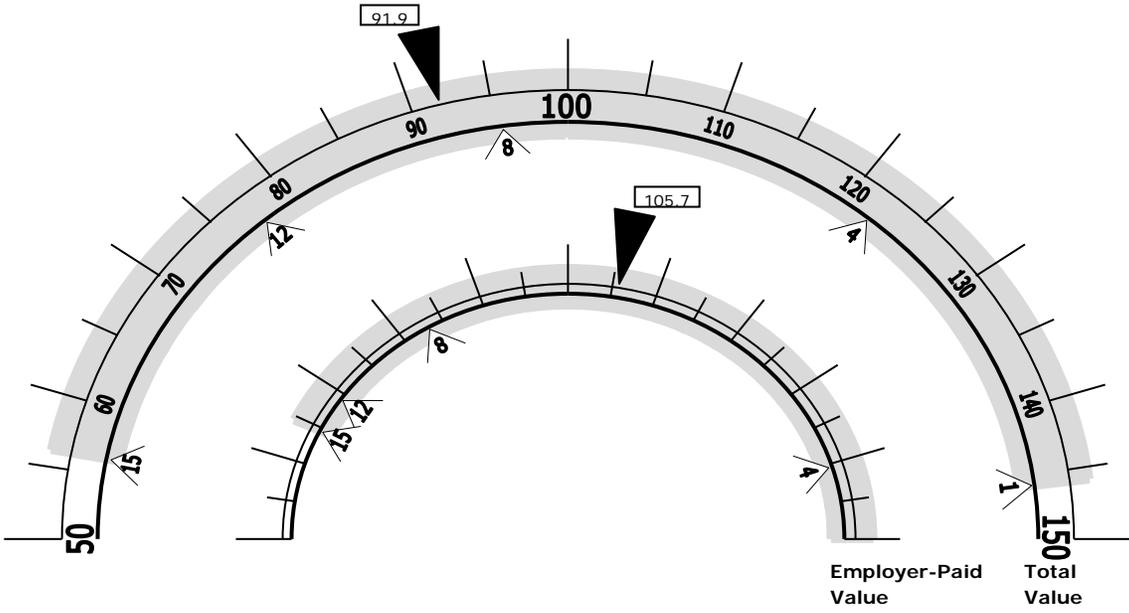
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	54.7	64.3
Ranking	13th / 14th	13th / 14th



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	138.6	129.5
4th	135.6	126.7
8th	123.8	115.7
12th	60.3	57.8
15th	3.8	31.2

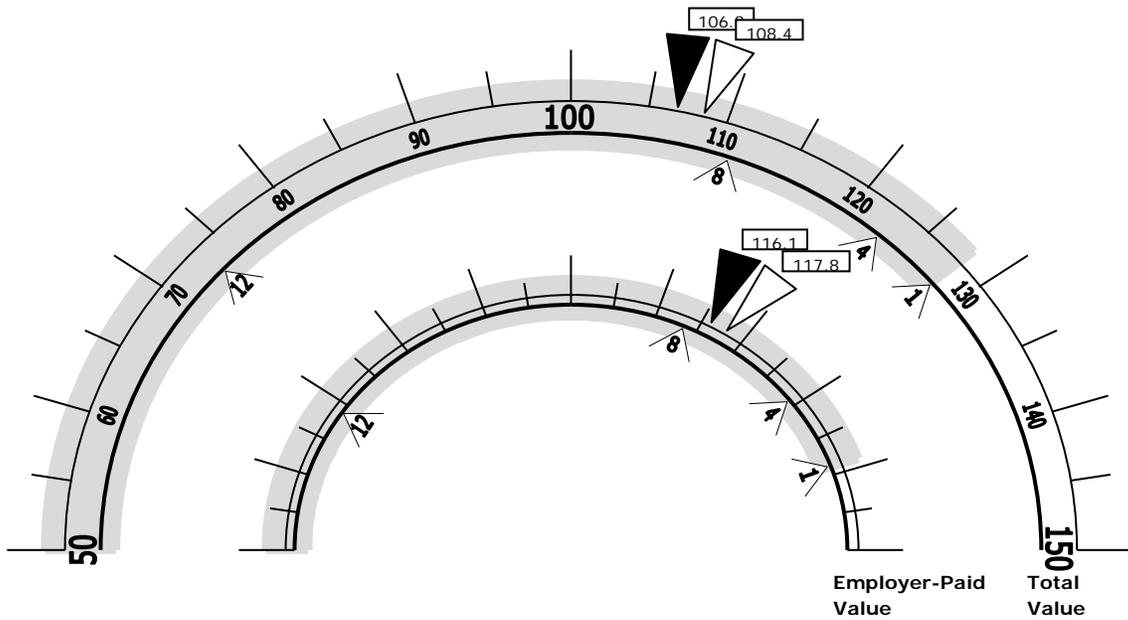
Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

 New Hires	118.8	8th / 9th	111.0	8th / 9th
 Grandfathered	121.0	8th / 9th	113.1	8th / 9th



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	167.8	145.9
4th	140.4	122.1
8th	83.3	95.6
12th	69.4	77.8
15th	64.5	56.1

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	105.7	91.9
Ranking	5th / 6th	9th / 10th



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	139.0	127.9
4th	129.2	122.7
8th	113.3	110.8
12th	68.9	73.5
15th	24.4	45.4

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

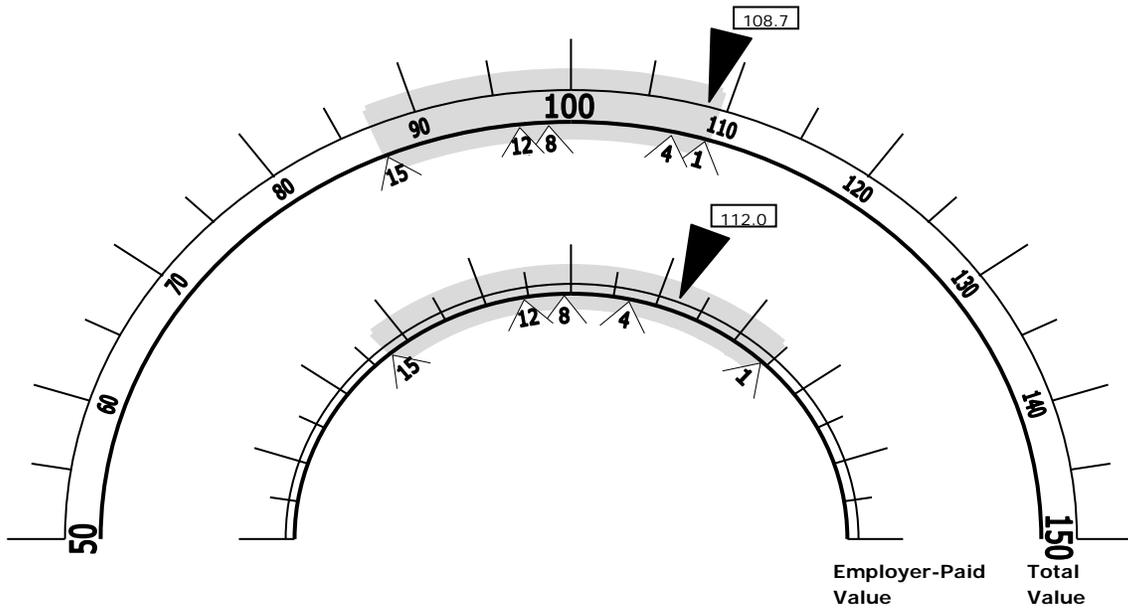
 New Hires

116.1	7th / 8th	106.8	9th / 10th
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 Grandfathered

117.8	7th / 8th	108.4	9th / 10th
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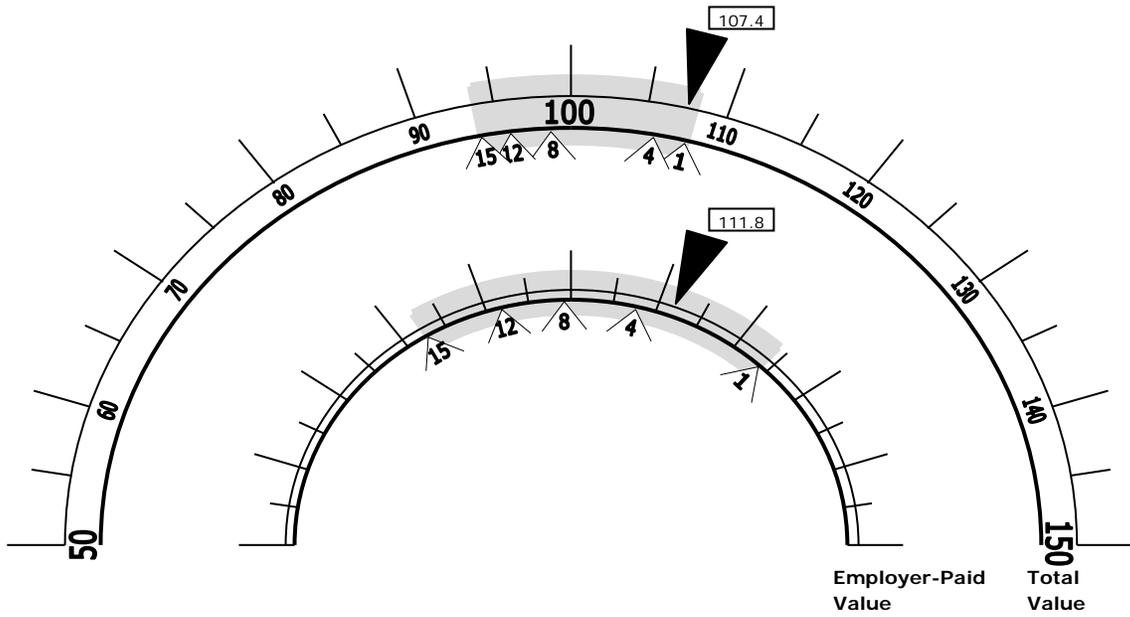
Preretirement Health Care: Medical



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	124.3	109.3
4th	106.8	107.0
8th	99.2	98.5
12th	94.6	96.5
15th	77.6	87.2

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	112.0	108.7
Ranking	1st / 2nd	2nd / 3rd

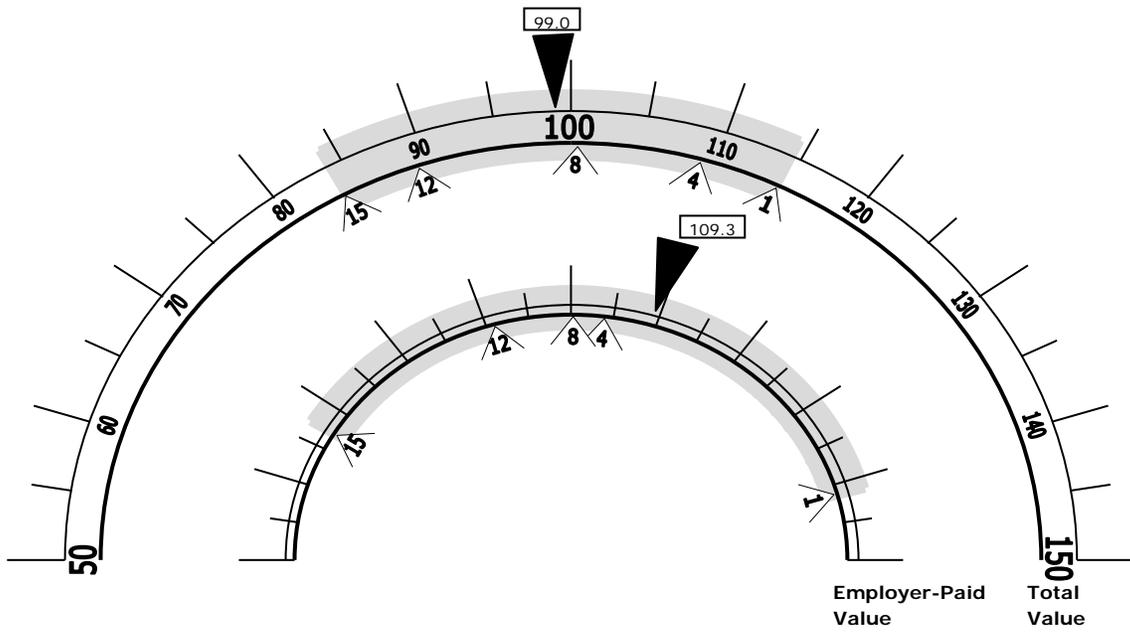
Preretirement Health Care: Medical (Composite Including EPO and HMO)



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	123.9	107.9
4th	107.7	105.6
8th	99.1	98.7
12th	91.9	95.8
15th	82.6	94.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	111.8	107.4
Ranking	1st / 2nd	2nd / 3rd

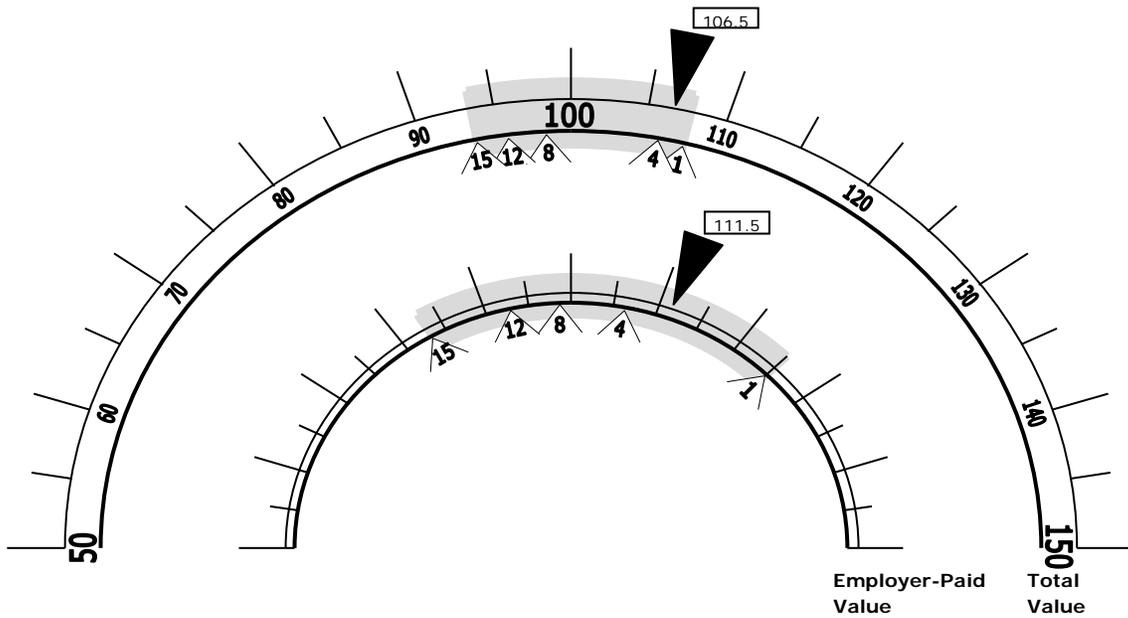
Preretirement Health Care: Dental



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	141.5	114.4
4th	104.0	108.9
8th	100.2	100.4
12th	91.0	89.4
15th	67.2	84.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	109.3	99.0
Ranking	2nd / 3rd	10th / 11th

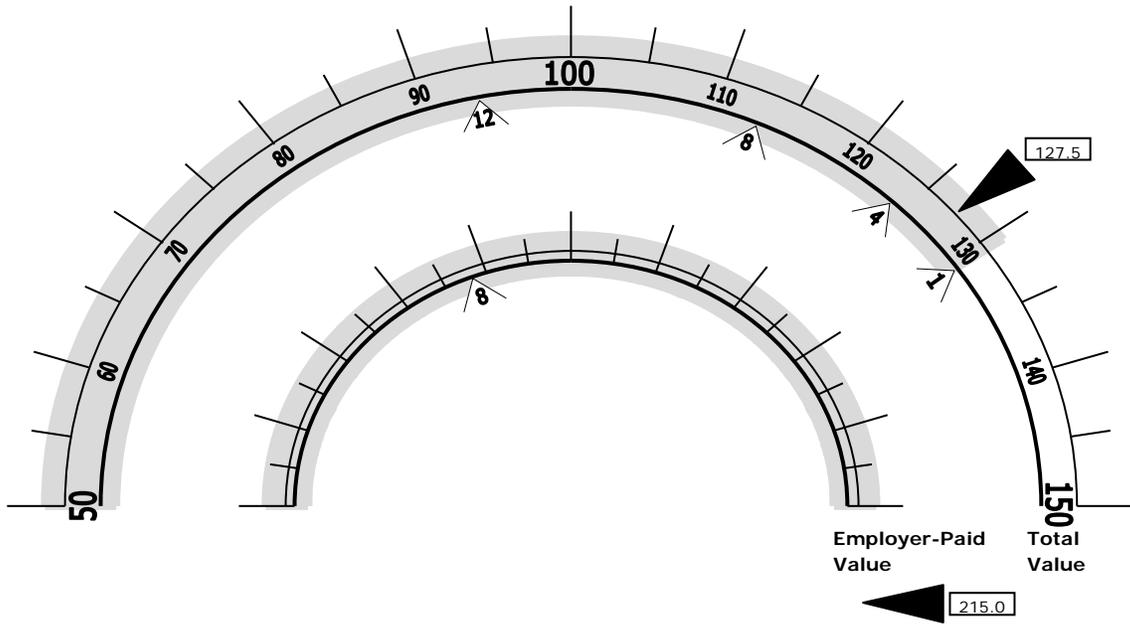
All Preretirement Health Care: Medical, Dental, and Vision



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	125.0	107.7
4th	106.3	105.9
8th	98.6	98.4
12th	92.9	95.8
15th	83.2	93.6

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	111.5	106.5
Ranking	1st / 2nd	2nd / 3rd

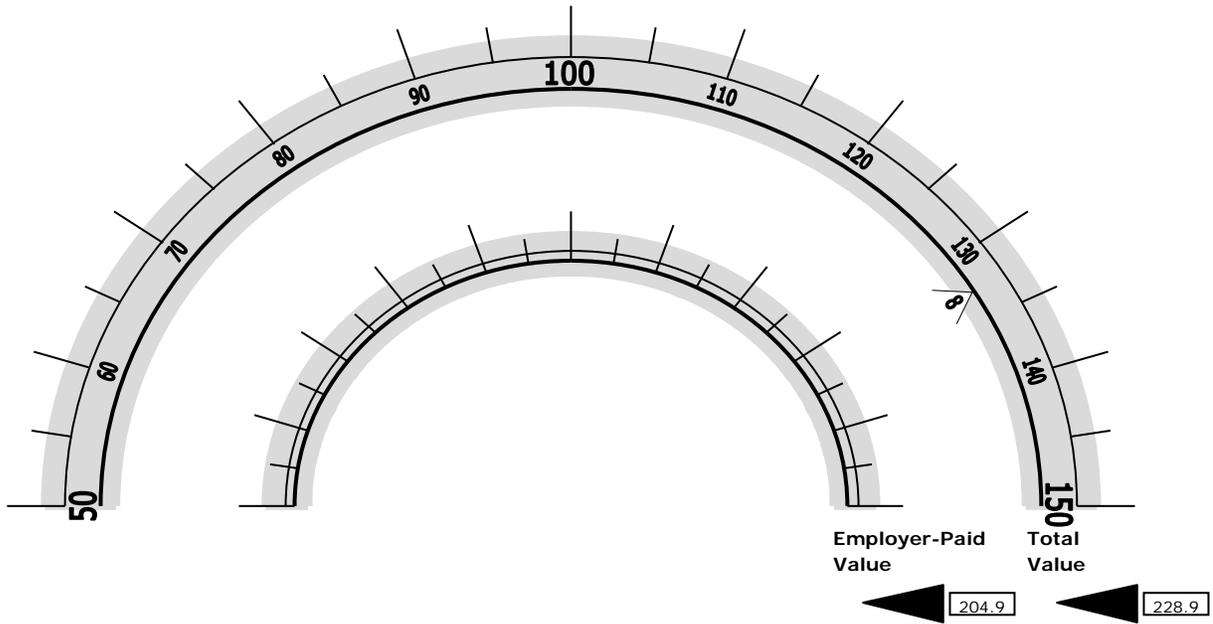
Postretirement Health Care: Pre-Medicare



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	208.5	130.7
4th	166.1	123.9
8th	88.4	113.0
12th	39.2	93.8
15th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	215.0	127.5
Ranking	Above 1st	2nd / 3rd

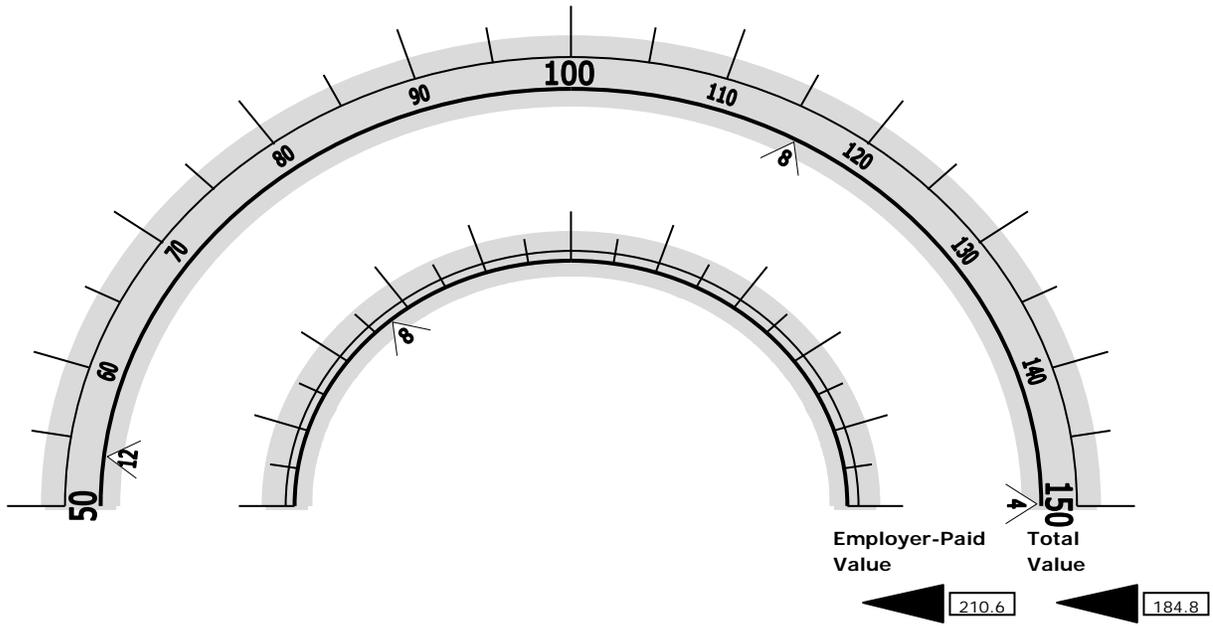
Postretirement Health Care: Post-Medicare



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	421.9	212.1
4th	249.9	178.2
8th	0.0	132.9
12th	0.0	0.0
15th	0.0	0.0

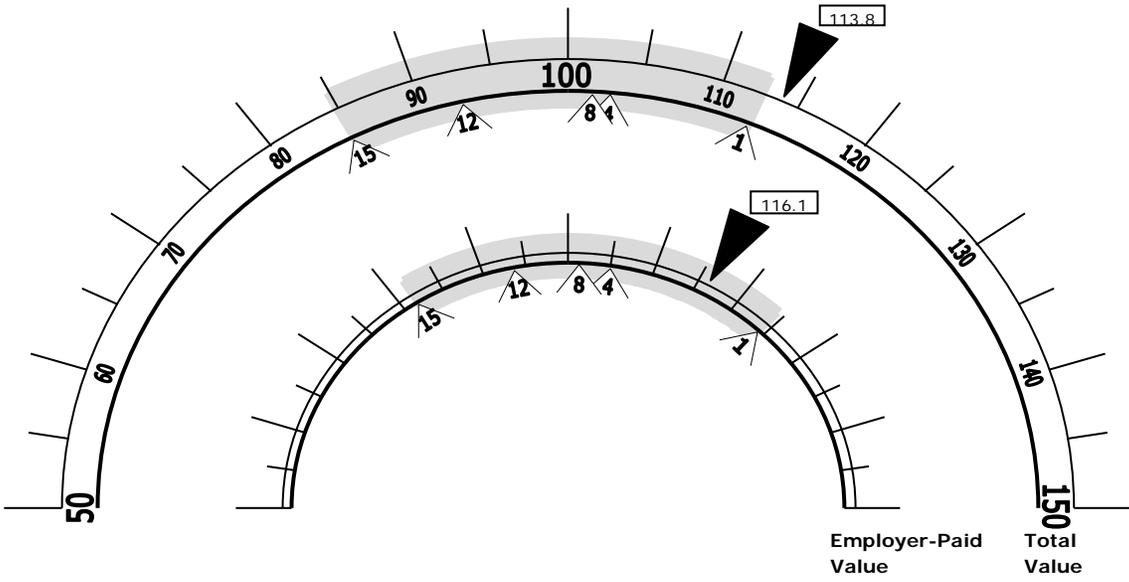
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	204.9	228.9
Ranking	4th / 5th	Above 1st

All Postretirement Health Care



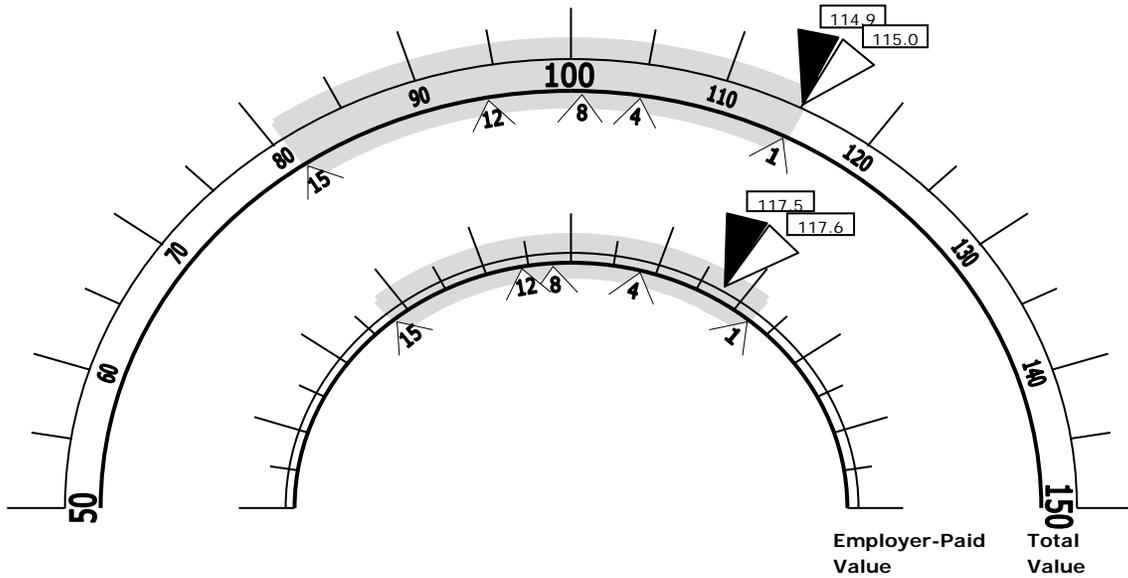
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	277.4	170.8
4th	193.8	149.8
8th	77.4	115.9
12th	37.3	53.8
15th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	210.6	184.8
Ranking	2nd / 3rd	Above 1st



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	124.3	112.6
4th	105.0	102.8
8th	101.4	101.6
12th	93.7	92.8
15th	81.7	84.9

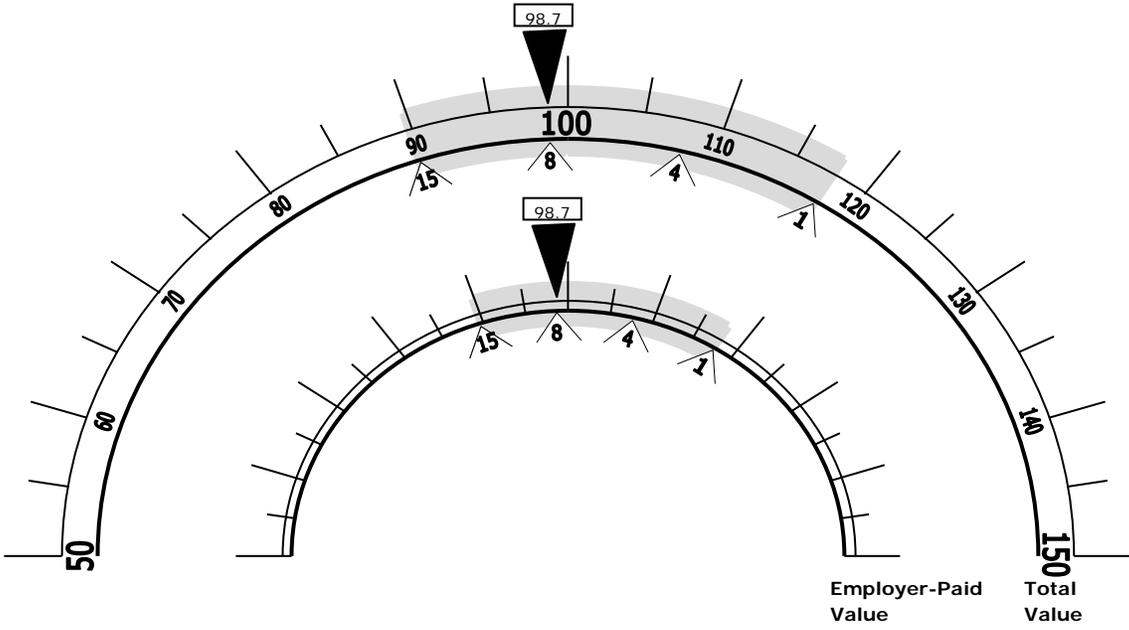
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	116.1	113.8
Ranking	1st / 2nd	Above 1st



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	122.1	115.0
4th	108.0	104.7
8th	98.0	100.7
12th	94.4	94.3
15th	77.9	80.9

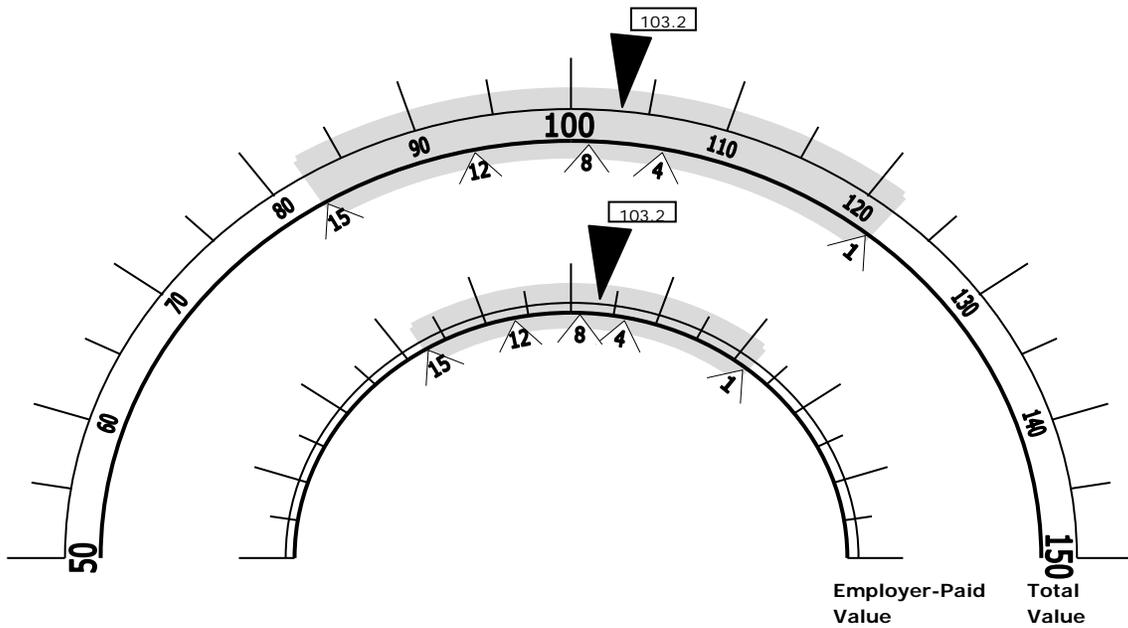
Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

 New Hires	117.5	1st / 2nd	114.9	1st / 2nd
 Grandfathered	117.6	1st / 2nd	115.0	Above 1st



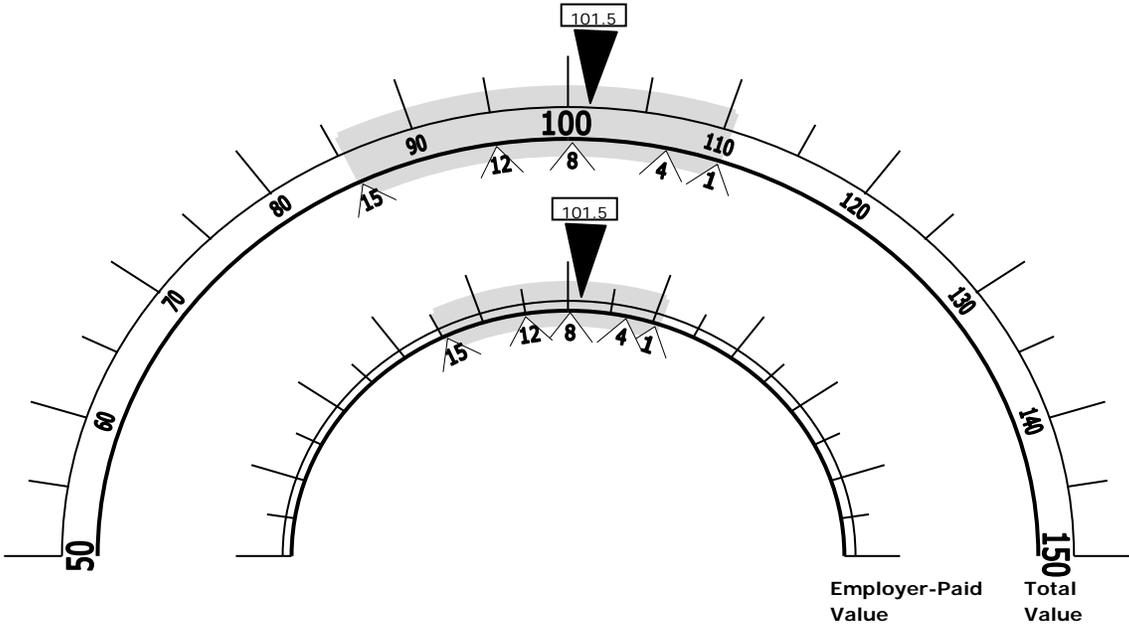
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	117.7	117.7
4th	107.7	107.7
8th	98.7	98.7
12th	89.8	89.8
15th	89.8	89.8

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	98.7	98.7
Ranking	7th - 10th	7th - 10th



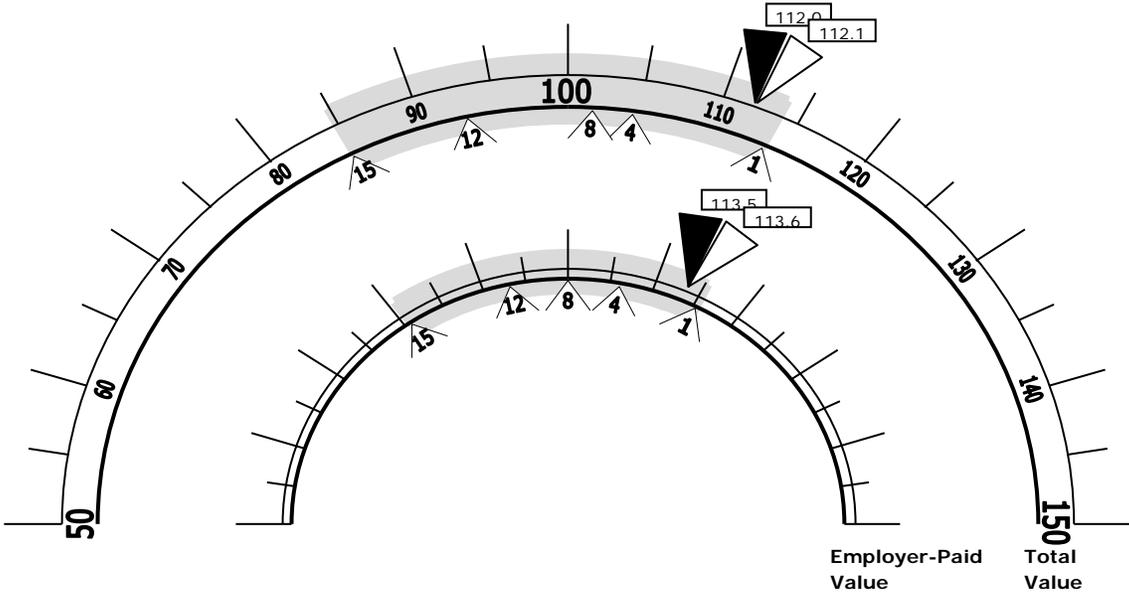
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	121.7	121.7
4th	106.2	106.2
8th	101.2	101.2
12th	93.4	93.4
15th	82.5	82.5

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	103.2	103.2
Ranking	5th / 6th	5th / 6th



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	110.3	110.3
4th	106.8	106.8
8th	100.3	100.3
12th	95.1	95.1
15th	85.6	85.6

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	101.5	101.5
Ranking	6th / 7th	6th / 7th



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	115.3	113.7
4th	106.0	104.5
8th	100.0	101.6
12th	93.3	93.1
15th	80.7	84.9

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

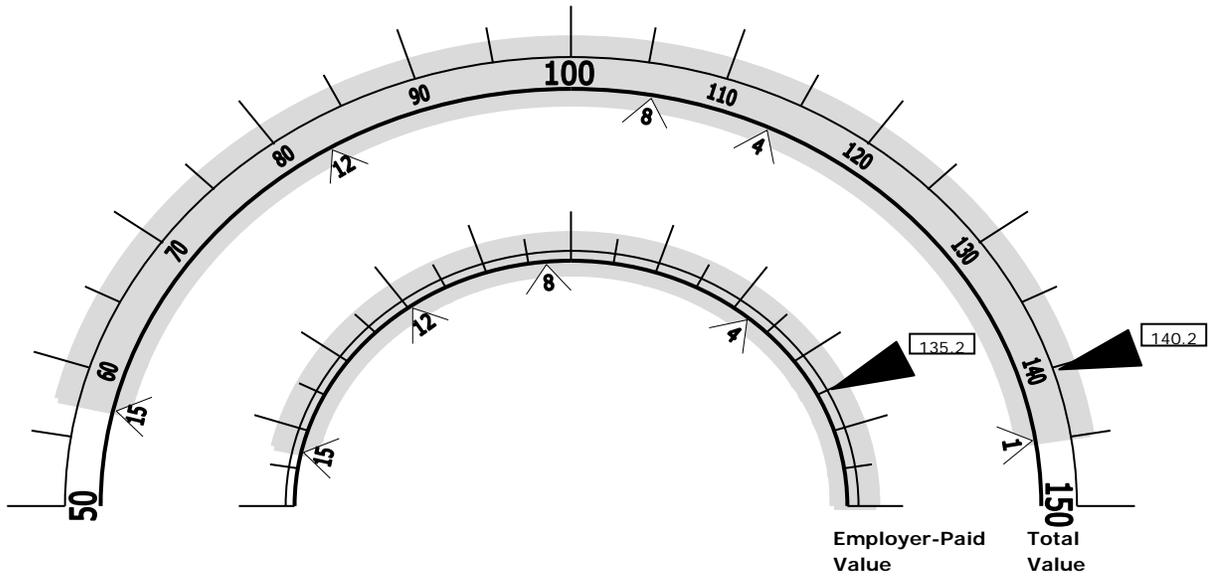
 New Hires

113.5	2nd / 3rd	112.0	1st / 2nd
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 Grandfathered

113.6	2nd / 3rd	112.1	1st / 2nd
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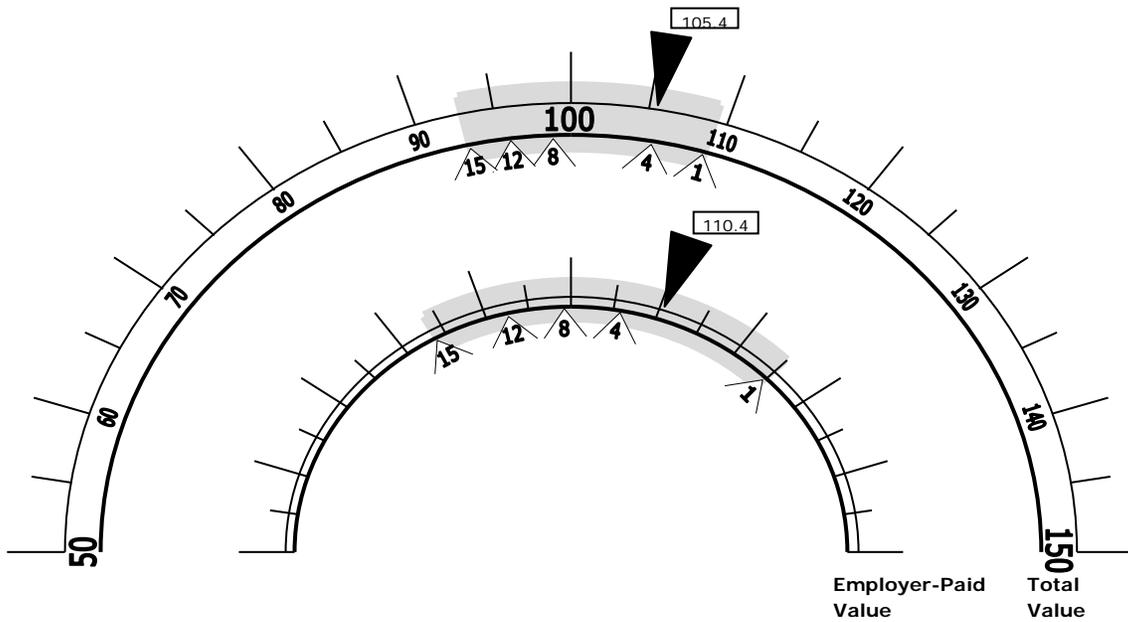
All Postretirement Benefits



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	165.8	145.0
4th	122.1	113.8
8th	97.1	105.4
12th	80.2	83.0
15th	57.1	57.4

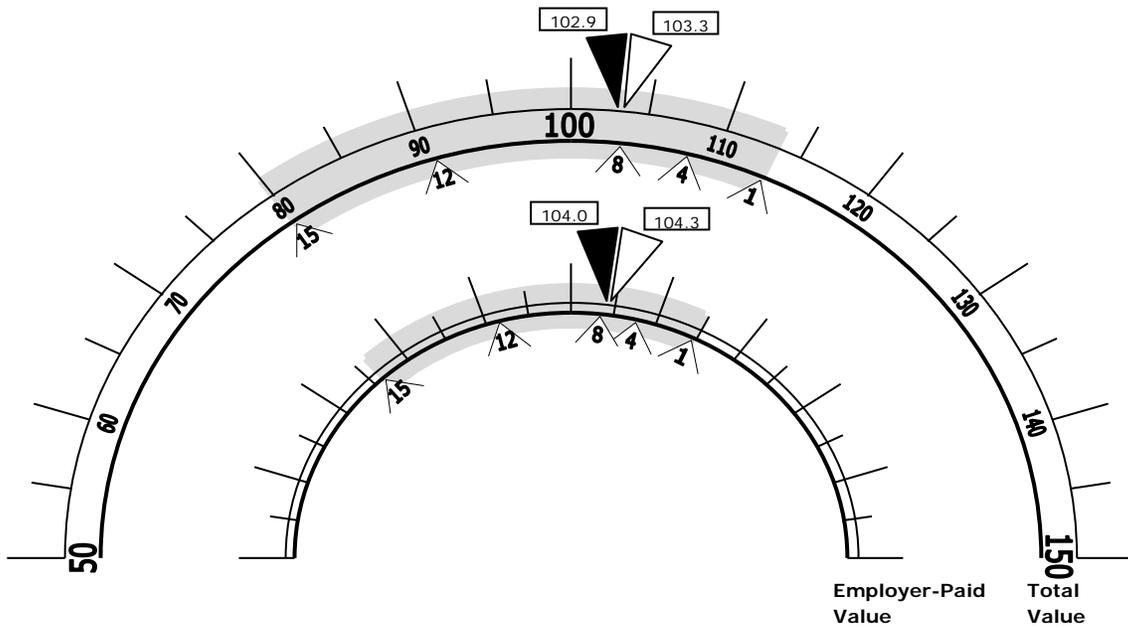
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	135.2	140.2
Ranking	1st / 2nd	1st / 2nd

All Preretirement Welfare Benefits



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	124.9	109.2
4th	105.7	105.4
8th	99.3	98.8
12th	92.6	95.8
15th	83.9	93.1

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	110.4	105.4
Ranking	1st / 2nd	4th / 5th



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	114.5	113.3
4th	107.7	108.1
8th	103.4	103.4
12th	91.7	90.8
15th	76.4	79.9

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

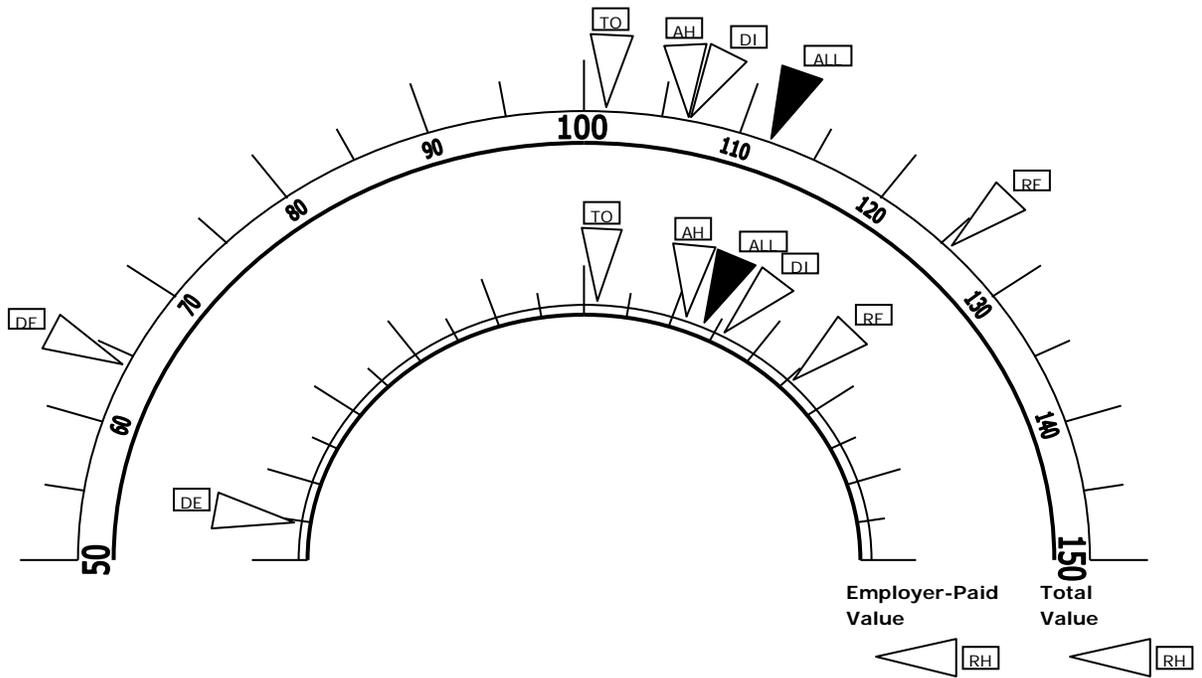
 New Hires

104.0	7th / 8th	102.9	9th / 10th
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 Grandfathered

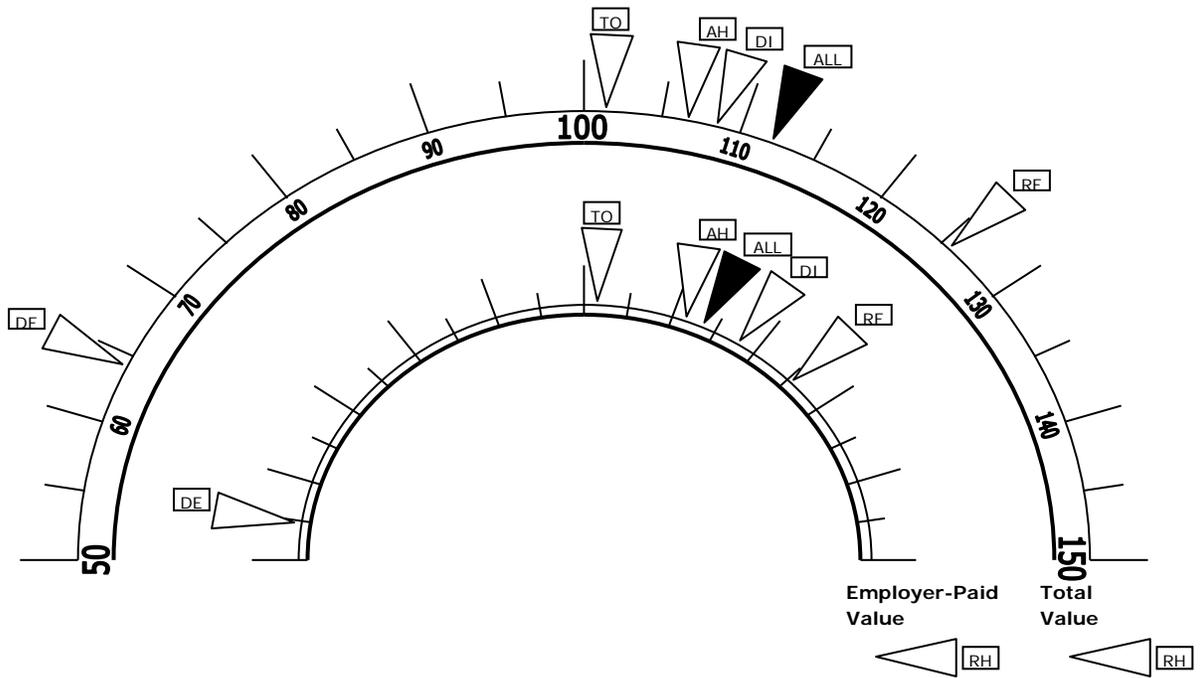
104.3	7th / 8th	103.3	9th / 10th
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Overall Results - New Hires



Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(RE)	125.5	2nd / 3rd	125.5	2nd / 3rd
All Death	(DE)	54.7	13th / 14th	64.3	13th / 14th
All Disability	(DI)	116.1	7th / 8th	106.8	9th / 10th
Active Health Care	(AH)	111.5	1st / 2nd	106.5	2nd / 3rd
Retiree Health Care	(RH)	210.6	2nd / 3rd	184.8	Above 1st
Time Off With Pay	(TO)	101.5	6th / 7th	101.5	6th / 7th
All Benefits	(ALL)	113.5	2nd / 3rd	112.0	1st / 2nd

Overall Results - Grandfathered



Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(RE)	125.5	2nd / 3rd	125.5	2nd / 3rd
All Death	(DE)	54.7	13th / 14th	64.3	13th / 14th
All Disability	(DI)	117.8	7th / 8th	108.4	9th / 10th
Active Health Care	(AH)	111.5	1st / 2nd	106.5	2nd / 3rd
Retiree Health Care	(RH)	210.6	2nd / 3rd	184.8	Above 1st
Time Off With Pay	(TO)	101.5	6th / 7th	101.5	6th / 7th
All Benefits	(ALL)	113.6	2nd / 3rd	112.1	1st / 2nd