EXHIBIT B

Custodian Affidavit

(For use in instances where a custodian bank maintains securities on deposit with a Clearing Corporation.)

STATE OF)
) ss.:
COUNTY OF)

_____, being duly sworn deposed and says that s/he _____ is _____ of the _____, a banking corporation organized under and pursuant to the _____ laws of the _____ with its principal place of business at _____ _____ (hereinafter called the "bank"); _____

That his/her duties involve supervision of activities of the bank as custodian and records relating thereto;

That the bank is custodian for certain securities of _____ with a place of business at _____ (hereinafter called) _____ the "insurance company") pursuant to an agreement between the bank and the insurance company (NOTE: Insert Department of Insurance as party if securities are to be placed on deposit);

That the bank is custodian for certain of such securities to be deposited with a Clearing corporation; and the schedule attached hereto is a true and complete statement of the securities of the insurance company of which the bank was custodian as of the close of business on _____, and which were so deposited with a Clearing Corporation at such date;

That the bank as custodian has the same responsibility for the safe-keeping of such securities whether in the possession of the bank or deposited with a Clearing Corporation as that responsibility is specifically set forth in the agreement between the bank as custodian and the insurance company; and

That, to the best of his/her knowledge and belief, unless otherwise shown on the schedule, said securities were the property of said insurance company and were free of all liens, claims or encumbrances whatsoever.

_____
(Signature of Affiant)

Subscribed and sworn to before me this _____ day of _____, _____

_____
(Notary Public)

(SEAL)

My Commission Expires:_____