

Dear Client:

Attached is the annual administration information request kit for your retirement plan.

This kit requests the information which we need in order to complete the administration on your retirement plan for the plan year ending 12/31/04.

Accurate and timely completion of these forms will ensure that your plan's administration and tax return are completed in time to meet your plan's tax filing deadline.

For your information, below is a list of major deadlines for your plan.

Mar. 15, 2005 Contributions are due for corporate employers not on extension

June 15, 2005 Your plan will be automatically placed on extension if we have not received the completed year end kit from you, and you will be charged \$80.00 for placing the plan on extension. We will place your plan on extension whether you have a corporate extension beyond 7/31/05 or not. This filing of Form 5558 will extend your 5500 filing deadline to 10/15/05.

July 31, 2005 5500 and related attachments are due for 12/31/04 plan year ends not placed on extension.

Sept. 15, 2005 Contributions to money purchase and defined benefit plans must be made by this date in order to meet minimum funding requirements, even if you have an extension for the company tax return beyond this date.

Oct. 15, 2005 PBGC premium filing deadline for Defined Benefit Plans.

Oct. 15, 2005 Final deadline to file 5500 for all 12/31/04 plan year ends. There is no option for a second extension.

**IN ORDER TO PREVENT ADDITIONAL FEES OR LATE FILING PENALTIES PLEASE RETURN THE COMPLETED ANNIVERSARY NOTIFICATION, PLAN INFORMATION QUESTIONNAIRE, AND TRUST FINANCIAL REPORT AS SOON AS POSSIBLE AFTER THE END OF THE PLAN YEAR. THIS WILL ALLOW US TO CALCULATE YOUR CONTRIBUTION AND PERFORM TESTING COMPLIANCE FOR YOUR PLAN. AFTER THE CONTRIBUTION HAS BEEN MADE PLEASE RETURN THE COMPLETED CONTRIBUTION SUMMARY PAGE BY THE ABOVE DEADLINES.**

In order to protect you and decrease the possibility of error, we can no longer accept critical data over the telephone, WITHOUT EXCEPTION. Please allow enough time for mail delays in your schedule. If necessary, you may fax the year end kit data to us, but we request that you mail us original forms as well. All forms must be certified by the employer or designated representative.

Please call us if you have questions on the information requested.