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STATEMENT PURSUANT TO DOL REGULATION
§2520.104-23

The Keystone Automobile Club, a Pennsylvania nonprofit corporation, hereby files the following statement under Department of Labor Regulation Section 2520.104-23 with respect to the unfunded plan maintained by it primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees, as follows:

Name and Address of Plan Sponsor: The Keystone Automobile Club
2040 Market Street
Philadelphia, PA 19103

Employer Identification Number: 23-0758010

Declaration: The Keystone Automobile Club has established the plan listed below for the purpose of providing deferred compensation for a select group of its management or highly compensated employees and of the management or highly compensated employees of its subsidiaries.

Statement:

Number of Plans: 1

Name of Plan and Number of Employees or Former Employees in Plan:

The Keystone Organization Executive Long-Term Incentive Plan	No. of Participants *
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The Keystone Automobile Club

By: 
VP + Sec'y

Date: 13/16/90

*Participants in the Plan will be selected by the Compensation Committee from among a select group of management employees. The number of such Participants has not been determined at this time.