



American Income Life Insurance Company

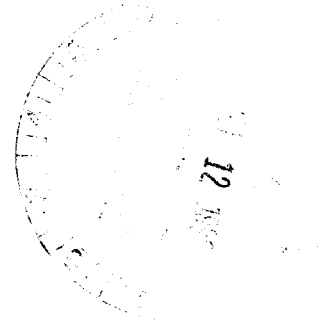
Executive Offices: P.O. Box 2608, Waco, Texas 76797, 817-751-8600

GAYLE E. EMMERT, FSA, MAAA, CLU
Vice President - Actuary

2520032543973

September 28, 1992

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC



Employer: American Income Life Insurance Company
P.O. Box 2608
Waco, TX 76797
EIN 74-1365936

The employer maintains a single plan for the purpose of providing deferred compensation for one highly compensated employee.

Enclosed is a check for \$1000.00 for late filing penalty.

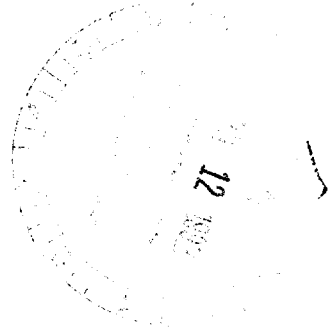
Sincerely,

Gayle E. Emmert

8440



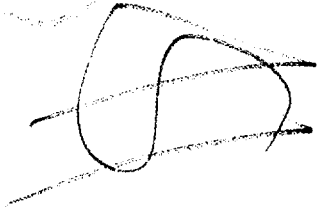
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American Income Life
Insurance Company

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