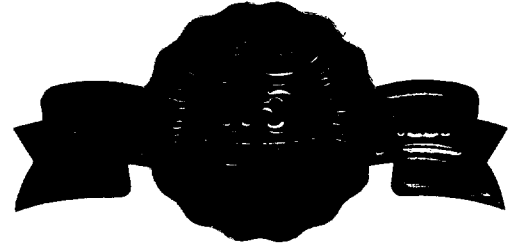


QPS

QUALIFIED PLAN SERVICES, LTD.

SMM PENSION AND WELFARE BENEFIT PROGRAMS
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20116



RE: Summary Material Modifications

Plan Name: St. Louis Design Alliance, Inc. 401 (k) Plan
EIN: 43-1258764
Plan No.: 001

Sir:

Enclosed is a copy of the Summary Material Modifications for the **St. Louis Design Alliance, Inc. 401 (k) Plan.**

A copy of the enclosed has been distributed to each of the plan participants. Should there be any questions, please call me.

Sincerely,

Diana L. Frey
Administrative Assistant

Enclosure: Summary Material Modifications

2520190031486

DOL-PWBA
PUBLIC OPERATIONS
97 MAY 29 AM 5:19

1119 Washington Street, Highland, IL 62249
Phone: (618) 654-3100 or (314) 621-8929
Fax: (618) 654-4624
e-mail: qps@highlandil.com

**SUMMARY OF MATERIAL MODIFICATIONS TO THE
AETNA LIFE INSURANCE AND ANNUITY COMPANY
ST. LOUIS DESIGN ALLIANCE, INC.
401 (K) PLAN**

By amendment made and dated Nov. 18, 1996, effective for the period commencing **November 18, 1996**, your **St. Louis Design Alliance, Inc. 401 (k) Plan** has been amended in the following respect:

EMPLOYER INFORMATION

B5 TYPE OF ENTITY

AND, is the Employer a member of . . .

g. a controlled group? (X) Yes (St. Louis Construction Alliance, Inc. ID# 43-1763296)

A copy of your Plan is on file at your Employer's office and may be read by you, your beneficiary or your legal representatives at any reasonable time. If you have any questions regarding this Summary of Material Modifications, you should contact the Employer.