

U.S. Department of Labor

Pension and Welfare Benefits Administration
Washington, D.C. 20210



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Dear Sir/Madam:

We have received your Summary Plan description (SPD) / Summary of Material Modification (SMM).
To process this document we need additional information.

Item(s) needed is/are:

EIN 52-1082303
(Employer Identification Number - 9 digit number assigned by the Internal Revenue Service)

The information is needed within 30 days of receipt of this letter. To expedite processing your document,
please enter the correct information and Return Document to the address listed below.

U.S. Department of Labor
Pension and Welfare Benefits Administration
Frances Perkins Building, Room N-5638
200 Constitution Avenue, N.W.
Washington, DC 20210
Attn: Records and Examination Unit

Sincerely,

Supervisor, Distribution and Mail
Office of Program Services

Working for America's Workforce



DOL-PWBA
97 MAR 20 PM 3:29
EIN

February 17, 1997

U. S. Department of Labor
Pension & Welfare Benefits Administration
200 Constitution Avenue, N.W.
Room N-5644
Washington, D.C. 20210

Re: Abramson & Kneussl, P.A.
401(k) Profit Sharing Plan and Trust
Plan No. 002

Ladies and Gentlemen:

Enclosed please find the Summary of Material Modifications (SMM) for the above-named Plan as required by the Department of Labor under ERISA Subsection 104(a)(1)(B). Any questions concerning this SMM may be directed to:

Mary M. Grason, President
Pollard & Associates, Inc.
One North Park Drive - Suite 104
Hunt Valley, MD 21030

Sincerely,

POLLARD & ASSOCIATES, INC.

Renee C. Richmond
Senior Pension Administrator

RCR/pl
Enclosure

97 FEB 21 AM 10:47

DOL-PWBA

**ABRAMSON & KNEUSSL, P.A.
401 (k) PROFIT SHARING PLAN AND TRUST**

**SUMMARY PLAN DESCRIPTION
MATERIAL MODIFICATION**

**I
INTRODUCTION**

Abramson & Kneussl, P.A. has amended your 401 (k) Profit Sharing Plan for Plan Years beginning July 1, 1996 and thereafter. The purpose of this amendment is to make changes in the required minimum age for eligibility..

This is merely a summary of the most important changes to the Plan. If you have any questions, contact your Plan's Administrator. A copy of the Plan, including this amendment, is available for your inspection. If there is any discrepancy between the terms of the Plan and this summary of material modifications, the provisions of the Plan will control.

**II
SUMMARY OF CHANGES**

The minimum age for participation in the Plan has been changed to age 20.

ABRAMSON & KNEUSSL, P.A.

By: 
Jay Abramson
President