

WECHSLER
SELZER
&
GURVITCH
CHARTERED

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February 15, 1995

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PENSION DISCLOSURE
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Top Hat Plan Exemption
Pension Welfare Benefits Administration
U.S. DEPARTMENT OF LABOR
200 Constitution Avenue, N.W.
Room N-5644
Washington, DC 20210

**RE: ANNAPOLIS ENDODONTICS DOCTORS BERMAN AND ROAHEN, P.A.
"TOP-HAT" PLANS/ALTERNATIVE COMPLIANCE**

To Whom It May Concern:

On behalf of the above referenced employer, this letter shall serve as the alternative form of compliance with the reporting and disclosure requirements of Part I of Title I of ERISA with respect to its Top Hat Plans.

NAME OF EMPLOYER: ANNAPOLIS ENDODONTICS DOCTORS BERMAN AND ROAHEN, P.A.

ADDRESS OF EMPLOYER: 201 West Street
Annapolis, MD 21401

EMPLOYER'S FEDERAL EMPLOYER IDENTIFICATION NUMBER: 52-1909368

The above referenced employer maintains Plans primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The employer maintains two (2) such Plans with one employee participating in each such Plan.

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David A. Wechsler >
Robert S. Selzer >▲
Neil Gurvitch >★
Carlton T. Obecny >■
Caroline S. Pisano ■
Brent C. Strickland ★


LAW OFFICES
1550 Montgomery Avenue
Suite 900V
Bethesda, Maryland 20814-3321
801-986-9600
Fax 801-986-1301

OF COUNSEL
Yule L. Goldberg >
Karen S. Meister >■
> Also admitted in D.C.
▲ Also admitted in Florida
★ Also admitted in New York
■ Also admitted in Virginia

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Welfare Benefits Administration
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If you have any questions with respect to this matter, please
feel free to contact the undersigned at any time.

Sincerely,

A handwritten signature in black ink, appearing to read "Neil Gurvitch", written in a cursive style.

Neil Gurvitch

NG:jdt

cc: Louis H. Berman, D.D.S.
Cindy Ginsberg Rousseau, C.P.A.