



2520032033338

## The Village Club

P.O. BOX 186  
BLOOMFIELD HILLS, MICHIGAN 48303-0186

December 18, 1992

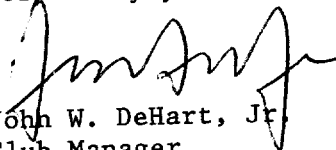
Office of Employee Benefits Security  
Labor-Management Services Administration  
U.S. Department of Labor  
Washington, DC 20216

Re: Employee Retirement Income Security  
Act of 1974 - 29 CFR Part 2520

Gentlemen:

In accordance with the "Alternative method of Compliance for pension plans for certain selected employees (Section 2520-104-23), please be advised that The Village Club, located at 190 East Long Lake Road, Bloomfield Hills, Michigan 48304, identified by 38-1869183, maintains one plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees who presently number one.

Very truly yours,

  
John W. DeHart, Jr.  
Club Manager

JWD/srz

Enclosure

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**CLUB MANAGERS ASSOCIATION OF AMERICA  
MASTER DEFERRED COMPENSATION PLAN  
PLAN AND CONTRACT JOINDER AGREEMENT**

THIS AGREEMENT is made this 15 day of December, 19 92, by and between The Village Club hereinafter referred to as the "Employer", and the Club Managers Association of America, hereinafter referred to as "CMAA."

The Employer hereby adopts the CMAA Master Deferred Compensation Plan ("Plan") for the benefit of its Eligible Individuals as defined in the Plan.

All of the terms, provisions and conditions of the Plan are hereby incorporated into this Plan and Contract Joinder Agreement and together they now constitute the Employer's "Plan".

Further, the Employer hereby elects to participate as a joint contract owner in a group variable annuity contract (K 131), issued by Aetna Life Insurance and Annuity Company to CMAA on October 1, 1980, and will offer its Participants participation in the Club Managers Association of America Master Deferred Compensation Plan. The effective date of this election to join the Plan shall be the effective date of this application, and the contract year applicable to the parties to this Agreement for purposes of said group variable annuity contract shall be the period of twelve consecutive months commencing with either the effective date of this Agreement or any anniversary thereof.

In return for the CMAA's permission to establish this Plan, the Employer hereby agrees to faithfully carry out its responsibilities and obligations under the Plan.

There may be state securities law (Blue-sky) considerations for an Employer executing this Agreement to implement the Plan. Employers should verify with legal counsel that the offering of this Plan is consistent with the securities laws of the state in which the Employer is located.

IN WITNESS WHEREOF, the employer has caused this Plan and Contract Joinder Agreement to be executed at Bloomfield Hills on the 15 day of 12, 19 92.

CLUB MANAGERS ASSOCIATION OF AMERICA

EMPLOYER

BY: [Signature]  
Title: President

BY: [Signature]  
Title: MANAGER  
Address: 109 E Long Lake Rd.  
Bloomfield Hills MI 48304

WITNESS: [Signature]

Employer Tax Identification Number \_\_\_\_\_

(HOME OFFICE USE) Account Number K \_\_\_\_\_ Date Assigned \_\_\_\_\_

Name, title and address of individual to whom administrative or premium correspondence should be directed:  
John W. DeHart P.O. Box 186 Bloomfield Hills MI 48303

Is billing required by Aetna?  Yes  No Frequency \_\_\_\_\_

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DEC 31 1992