

**Y  
H  
B** Investment  
Advisors,  
Inc.

Investment Management

29 South Main Street, Suite 306  
West Hartford, CT 06107-2420  
(860) 561-7050  
1-800-526-8094  
Fax (860) 561-7055  
mail@yhb.comU.S. DEPT. OF LABOR  
PUBLIC DIVISION  
MAR 26 11 11 AM '03

January 1, 2003

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue N.W.  
Washington, DC 20210

Re: Top Hat Reporting and Disclosure

Dear Sir or Madam:

In accordance with Department of Labor Regulations Section 2520.104-23(b) we are providing the following statement relating to the YHB Investment Advisors, Inc. Deferred Compensation Points Plan (the "Plan").

Employer Name: YHB Investment Advisors, Inc.

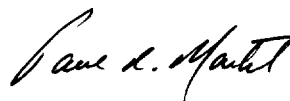
Employer Address: 29 South Main Street, Suite 306  
West Hartford, CT 06107

Employer Identification Number (EIN): 06-1283359

The employer maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. Benefits under the Plan are paid as needed solely from the general assets of the Employer. This is the only plan of this type maintained by the Employer. There are currently two employees eligible to participate in the Plan. The Plan became effective as of January 1, 2003.

Plan documents will be provided to the Secretary upon request, as required by Section 104(a)(6) of ERISA. For further information, please contact the undersigned.

Sincerely,

Paul R. Martel, President  
YHB Investment Advisors, Inc.

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