

2520040184045

DATE: 3/4/96
TO: U.S. DEPARTMENT OF LABOR
RE: SPD--SUMMARY OF MATERIAL MODIFICATIONS
FROM: PLAN ADMINISTRATOR (ADDRESS AND PHONE NUMBER SHOWN BELOW)

Edward W. P. Smith, M.D., P.A.
580 West 8th Street - Suite 7017
Jacksonville, Florida 32209
(904) 355-6515

EMPLOYER IDENTIFICATION NUMBER: 59-2017524

NAME OF PLAN: Edward W. P. Smith, M.D., P.A.
Money Purchase Pension Plan

PLAN NUMBER: 002

ENCLOSED PLEASE FIND A COPY OF THE NOTIFICATION WHICH WAS
DISTRIBUTED TO THE PARTICIPANTS AND BENEFICIARIES RECEIVING
BENEFITS UNDER THIS PLAN FOLLOWING THE ADOPTION OF AN AMENDMENT TO
THE PLAN.

AMENDMENT TO SUMMARY PLAN DESCRIPTION
OF
EDWARD W. P. SMITH, M.D., P.A.
MONEY PURCHASE PENSION PLAN

Effective for the Plan Year beginning March 1, 1995, the Money Purchase Pension Plan and Trust Agreement has been amended. The amendment changes the contribution formula effective for the Plan Year beginning March 1, 1995 and each subsequent Plan Year. Henceforth, the amount of the contribution shall be equal to 17% of each Participant's annual compensation, plus an additional amount equal to 5.7% of each Participant's annual compensation in excess of the current FICA Taxable Wage Base.

All other provisions of the Summary Plan Description remain unchanged.