

DISCLOSURE STATEMENT

NON-QUALIFIED DEFERRED COMPENSATION PLAN

Name of Employer: Medford Family Dental Care, Inc.

Address of Employer: 308 Tuckerton Road
Medford, New Jersey 08055

Employer ID#: 22-2192673

Declaration: Employer maintains a single plan primarily for the purpose of providing unqualified deferred compensation for a select group of management or highly compensated employees. The number of employees in the plan is currently 3.

Date of Adoption: April 28, 1999

Effective Date of Plan: April 28, 1999

LAW OFFICES
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A PROFESSIONAL CORPORATION

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May 3, 1999

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U.S. Dept. of Labor
Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
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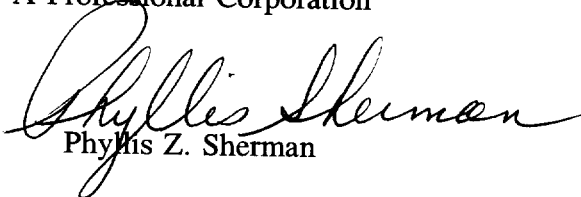
Re: **Non-Qualified Deferred Compensation Agreement**
Our Client: Medford Family Dental Care, P.A.

To Whom It May Concern:

In accordance with regulations of the Department of Labor, we are enclosing herewith a Disclosure Statement relating to the Non-Qualified Deferred Compensation Plan of our above employer/client. If there is any further information which you would require, please do not hesitate to contact the undersigned.

Very truly yours,

SHERMAN, SILVERSTEIN, KOHL, ROSE & PODOLSKY,
A Professional Corporation


Phyllis Z. Sherman

PZS/lrf/Enc.
Certified Mail

