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November 4, 2002

**CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

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

Re: Top Hat Plans Established By United Way of Central Maryland, Inc.

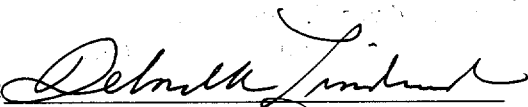
Dear Sir or Madam:

In accordance with the alternative method of compliance with the reporting and disclosure requirements for top hat plans set forth in Department of Labor Regulation Section 2520.104-23, United Way of Central Maryland, Inc. (the "Employer") (EIN: 52-1256292) hereby states as follows:

The Employer, located at the address set forth above, has adopted the Supplemental Pension Agreement (the "SPA") and the United Way of Central Maryland, Inc. 457(b) Plan (the "457(b) Plan"), primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. One employee is eligible to participate in the SPA, and approximately five (5) employees are eligible to participate in the 457(b) Plan. The SPA and the 457(b) Plan are the only top hat plans maintained by the Employer.

Upon request of the Department of Labor, the Employer will furnish the Department with copies of the SPA and 457(b) Plan documents, as required by Section 104(a)(1) of ERISA.

Very truly yours,  
UNITED WAY OF CENTRAL MARYLAND, INC.

By: 

Date: November 4, 2002

MAIN OFFICE  
100 SOUTH CHARLES STREET  
5TH FLOOR, P.O. BOX 1576  
BALTIMORE, MARYLAND  
21203-1576  
PHONE 410-547-8000  
FAX 410-547-8289

UNITED WAY COMMUNITY  
PARTNERSHIP OF  
ANNE ARUNDEL COUNTY  
6620 AMBERTON DRIVE  
ELKRIDGE, MARYLAND  
21075  
PHONE 410-379-1319  
FAX 410-379-1308

UNITED WAY COMMUNITY  
PARTNERSHIP OF  
BALTIMORE COUNTY  
P.O. BOX 1576  
BALTIMORE, MARYLAND  
21203-1576  
PHONE 410-895-1510  
FAX 410-547-8040

UNITED WAY COMMUNITY  
PARTNERSHIP OF  
CARROLL COUNTY  
P.O. BOX 2047  
WESTMINSTER, MARYLAND  
21158  
PHONE 410-840-2837  
FAX 410-848-2436

UNITED WAY COMMUNITY  
PARTNERSHIP OF  
HARFORD COUNTY  
108 SOUTH BOND STREET  
P.O. BOX 1011  
BEL AIR, MARYLAND  
21014-7011  
PHONE 410-879-6453  
FAX 410-420-1461

UNITED WAY COMMUNITY  
PARTNERSHIP OF  
HOWARD COUNTY  
6620 AMBERTON DRIVE  
ELKRIDGE, MARYLAND  
21075  
PHONE 410-379-1319  
FAX 410-379-1308



**United Way**  
of Central Maryland

100 SOUTH CHARLES STREET  
5TH FLOOR, P.O. BOX 1576  
BALTIMORE, MARYLAND  
21203-1576

RETURN SERVICE REQUESTED

**RETURN RECEIPT  
REQUESTED**

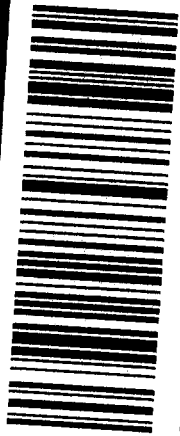


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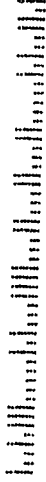
20210

PLACE STICKER AT TOP OF ENVELOPE  
TO THE RIGHT OF RETURN ADDRESS.  
FOLD AT DOTTED LINE

**CERTIFIED MAIL**



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