



**JACOBSON  
ASSOCIATES**

*The Insurance Recruiting Specialists*

120 South LaSalle Street, Suite 1410  
Chicago, Illinois 60603  
(312) 726-1578 • Fax (312) 726-2295

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November 27, 2002

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
200 Constitution Avenue, NW, Rm N-5625  
Washington, DC 20210

To Whom It May Concern:

On behalf of J.J. & H., Ltd. and D.J. & B. Associates, Inc. please accept these letters regarding the Stock Appreciation Rights Plan. If you have any questions or concerns please feel free to contact me at 312-726-1578.

Best regards,

Catherine Prete

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
200 Constitution Avenue, NW, Rm N-5625  
Washington, DC 20210

RE: Stock Appreciation Rights Plan

Dear Sir or Madam:

In order to comply with the requirements of the alternative reporting and disclosure method under ERISA, Title I, Part I, as provided for an unfunded or insured pension plan for a select group of management or highly compensated employees in D.O.L. Regulation Section 2520.104-23, the following information is provided by the undersigned employer as plan administrator:

- 1) The name of the Employer is:

J. J & H., Ltd.

- 2) The mailing address of the Employer is:

120 S. LaSalle Street  
Chicago, IL 60601

- 3) The Employer's federal identification number (EIN) is:

36-2719570

- 4) The number of plans and the number of participants in each plan is:

One (1) plan covering 4 employees. The above named Employer maintains such plan primarily for the purpose of providing deferred compensation benefits to a select group of management or highly compensated employees.

The employer will send a copy of all plan documents and agreements to the Secretary, upon request.

J. J. & H., Ltd.

Dated: October 15, 2002

By: [Signature]  
Title: Executive Vice President

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
200 Constitution Avenue, NW, Rm N-5625  
Washington, DC 20210

RE: Stock Appreciation Rights Plan

Dear Sir or Madam:

In order to comply with the requirements of the alternative reporting and disclosure method under ERISA, Title I, Part I, as provided for an unfunded or insured pension plan for a select group of management or highly compensated employees in D.O.L. Regulation Section 2520.104-23, the following information is provided by the undersigned employer as plan administrator:

1) The name of the Employer is:

D. J. & B. Associates, Inc.

2) The mailing address of the Employer is:

120 S. LaSalle Street  
Chicago, IL 60601

3) The Employer's federal identification number (EIN) is:

23-2785315

4) The number of plans and the number of participants in each plan is:

One (1) plan covering 4 employees. The above named Employer maintains such plan primarily for the purpose of providing deferred compensation benefits to a select group of management or highly compensated employees.

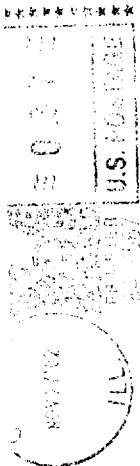
The employer will send a copy of all plan documents and agreements to the Secretary, upon request.

D.J. & B. Associates, Inc.

Dated: 10-15, 2002

By: 

Title: President



**JACOBSON ASSOCIATES**  
120 S. LaSalle Street, Suite 1410  
Chicago, IL 60603

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PERSONAL AND CONFIDENTIAL  
**Top Hat Plan Exemption  
Pension and Welfare Benefits  
Administration  
200 Constitution Avenue, NW,  
~~Washington, DC 20210~~  
Washington, DC 20210**

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