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December 16, 1999

United States Department of Labor
Office of Pension Welfare Benefit Programs
Labor Management Services Administration
200 Constitutional Avenue, N.W.
Washington, D.C. 20216

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Dennis O. Cawthorne
Fred H. Keidan

Dear Sir/Madam:

Re: *Action Financial Planning, Inc.*
Employer I.D. No. 38-2724916

Enclosed please find a Notification Letter dated November 30, 1999, regarding a Salary Continuation Agreement established by the above-named Employer. Please file this Notification in accordance with your normal procedures.

Thank you for your anticipated cooperation in this matter.

Very truly yours,


JULIUS H. GIARMARCO

JHG:mkl

Enclosures

NOTIFICATION LETTER TO DEPARTMENT OF LABOR

TO: Office of Pension Welfare Benefit Programs Labor Management Services Administration
U.S. Department of Labor

Employer: **ACTION FINANCIAL PLANNING, INC.**

Employer Identification Number: **38-2724916**

Address: **45445 Mound Road, Suite 100
Utica, MI 48317**

Date: **November 30, 1999**

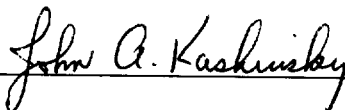
Plan Nos: **001**

This document constitutes the statement required by 29 C.F.R. Section 2520.104-23(a)(1) to be filed with the Secretary of Labor in respect to non-qualified deferred compensation plans maintained by the above employer.

The employer maintains one (1) non-qualified deferred compensation plans for the following employees who are members of a select group of management or who are highly compensated:

VERONICA M. CARDAMONE

Signed:



Administrator: **JOHN A. KASHINSKY**

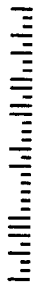
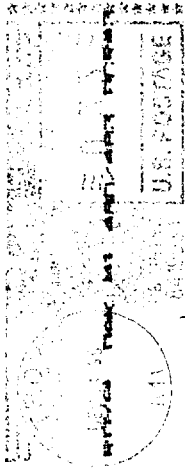
Title: **President**

Employer: **ACTION FINANCIAL PLANNING, INC.**

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