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December 10, 1999

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

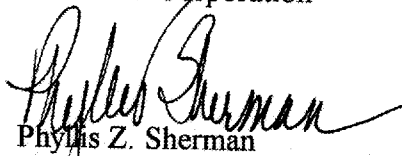
Re: **Non-Qualified Deferred Compensation Agreement**  
**Our Client: Island Medical Professional Association**

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

**DISCLOSURE STATEMENT**

**NON-QUALIFIED DEFERRED COMPENSATION PLAN**

Name of Employer: Island Medical Professional Association

Address of Employer: 1812 Long Beach Blvd.  
Ship Bottom, New Jersey 08008

Employer ID#: 22-1929426

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 2.

Date of Adoption: December 2, 1999

Effective Date of Plan: December 2, 1999

