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November 16, 1999

PENNSYLVANIA OFFICE
11 BALA AVENUE
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2520053320530

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: Raritan Bay Cardiology Group, 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

DISCLOSURE STATEMENT

NON-QUALIFIED DEFERRED COMPENSATION PLAN

Name of Employer: Raritan Bay Cardiology Group, P.A.

Address of Employer: 712 Amboy Avenue
Edison, New Jersey 08837

Employer ID#: 22-1916785

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: November 1, 1999

Effective Date of Plan: November 1, 1999

LAW OFFICES
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CERTIFIED

P 971 369 992

MAIL

RETURN RECEIPT REQUESTED

U.S. Dept. of Labor
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Washington, D.C. 20210

Personal & Co

