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U.S. DEPT. OF LABOR  
PENSION PUBLIC DISCLOSURE  
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LAW OFFICES  
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A PROFESSIONAL CORPORATION

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February 12, 2001

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PENNSYLVANIA OFFICE  
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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:RTD Financial Advisors, Inc.**

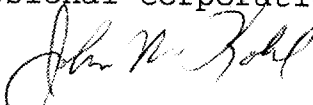
To Whom It May Concern:

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

  
John W. Kohl

JWK:js  
Enc.

Certified Mail

DISCLOSURE STATEMENT

NON-QUALIFIED DEFERRED COMPENSATION PLAN

Name of Employer: RTD Financial Advisors, Inc.

Address of Employer: Two Penn Center-STE 1130  
1130 15th & JFK Blvd.  
Philadelphia, PA 19102

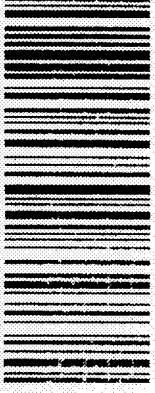
Employer ID#: 22-2446145

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 one.

Date of Adoption: January 1, 2001

Effective Date of Plan: January 1, 2001

**LAW OFFICES**  
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**RETURN RECEIPT REQUESTED**



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J.S. Dept. of Labor  
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200 Constitution Ave. NW  
Washington, DC 20210

**Personal & Confidential**

