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IRVIN RAPHAEL, INC.
550 OLD STAGE ROAD
SPOTSWOOD, NEW JERSEY 08884-1099
(201) 251-2447

Secretary of Labor
Public Disclosure Room, N-4677
Pension & Welfare Benefit Programs
Frances Perkins Department of Labor Building
200 Constitution Avenue, N.W.
Washington, D.C. 20216

To The Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under the Employee Retirement Income Security Act of 1974, for plans as specified in Department of Labor regulations, the following information is provided by the undersigned employer.

Name and Address of Employer:

Irvin Raphael, Inc.
550 Old Stage Road
Spotswood, NJ 08884

Employer Identification Number:

231613048

Irvin Raphael maintains a plan primarily for the purpose of enabling participants to elect certain tax free benefits under IRC 125.

One Plan covering 18 employees, respectively.

Dated August 1, 1991

Irvin Raphael, Inc.

BY: Karen M. Raphael, V.P.
Karen M. Raphael, Vice President

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Irvin Raphael, Inc.

SECTION 125

The plan covers eligible employees of Irvin Raphael, Inc, the plan sponsor. The employers address is 550 Old Stage Road, Spotswood, NJ 08884. The plan's identification number is Lincoln National, Plan # 0920700. The employer's tax identification number is 221613048.

The plan is a Section 125 salary reduction plan through which you can elect to have your employer apply part of your earnings before they are taxed to your share of the cost of the following benefits:

- 1) Group Term Life Insurance
- 2) Accidental Death and Dismemberment
- 3) Group Major Medical Coverage
- 4) Group Dental Coverage

This plan is strictly a salary reduction plan. It does not provide any of the benefits listed. The benefits are provided under plan designed to offer welfare benefits. The terms and conditions of coverage are governed by the appropriate welfare benefit contract, and not by this plan. The plan administrator is Janet Breza, 550 Old Stage Road, Spotswood, NJ 08884.

The plan year is 12 consecutive months beginning on August 1 each year. The plan's effect date is August 1, 1991.