

# EMM Financial Services, Inc.

An Erickson Financial Company

Ronald W. Erickson CLU, AEP, CFBS\*\*

J. David Fox\*

R. Wayne Reich\*

## Memorandum

**To:** Top Hat Plan Exemption  
US Department of Labor

**From:** Ron Erickson, CLU, AEP, CFBS  
R. Wayne Reich

**Re:** Team Chevrolet GEO, Inc. NQ SERP

**Date:** July 13, 2007

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Please find the enclosed Erisa Memorandum Statement as it relates to a new non qualified compensation plan for Team Chevrolet GEO, Inc. of Salisbury, NC. There is 1 participant in the plan.

Although the plan was adopted in April 2006, the actual agreements for the Supplemental Executive Retirement Plan and the Split Dollar Agreement have been over 1 year in the making and will be executed in July 2007. It was debated whether to date this statement with the original plan date or by the date of the agreements. We chose the former to coincide with the body of the agreements so as to be sure the participant would not lose 1 year of service within the plan.

\* SECURITIES OFFERED THROUGH REGISTERED REPRESENTATIVES OF MML INVESTORS SERVICES, INC.  
 \*\*INVESTMENT ADVISOR AND FINANCIAL PLANNING SERVICES OFFERED THROUGH MML INVESTORS SERVICES, INC., SUPERVISORY OFFICE: 300 N. GREENE STREET, SUITE 1060 GREENSBORO, NC 27401-2167 (336)275-0881. EMM FINANCIAL SERVICES, INC. IS NOT A SUBSIDIARY OR AFFILIATE OF MML INVESTORS SERVICES, INC. INSURANCE OFFERED THROUGH MASSACHUSETTS MUTUAL INSURANCE COMPANY AND OTHER FINE COMPANIES.

ERISA MEMORANDUM STATEMENT

Date: April 21, 2006

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

From: Name: Team Chevrolet GEO, Inc.  
EIN: 56-1785277  
Address: 404 Jake Alexander Blvd 5  
Salisbury NC 28147

This statement is made with respect to a non-qualified deferred compensation plan maintained by the employer under the requirements of 29 C.F.R. §2520.104-23(a).

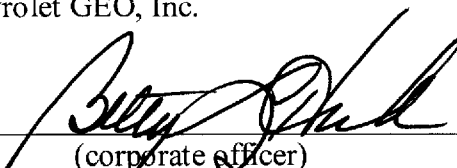
Team Chevrolet GEO, Inc. currently maintains one non-qualified benefit plan for executives who are members of a select group of management or who are highly compensated.

Employer: Team Chevrolet GEO, Inc.

Name of Plan: Team Chevrolet GEO, Inc. Supplemental Executive Retirement Plan

The number of participants in the plan is: 1

Plan Administrator: Team Chevrolet GEO, Inc.

By:   
(corporate officer)  
Title: Secretary

**EMM**  
**Financial**  
**Services, Inc.**

P.O. Box 38248  
Greensboro, NC 27438-8248

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