

**NOTICE CONCERNING ESTABLISHMENT OF
DEFERRED COMPENSATION PLAN**

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

Notice is hereby given of the establishment of a deferred compensation plan in accordance with Regulation Section 2520.104-23, as follows:

1. Employer. Capitas Financial, Pinnacle Insurance & Investments, LLC, 7791 Belfort Parkway, Jacksonville, FL 32256.

2. Employer Identification Number. 26-1337123.

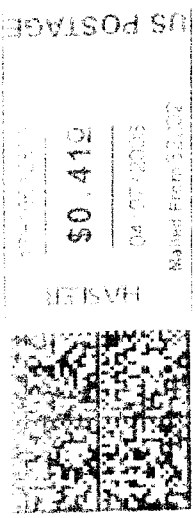
3. Deferred Compensation Plan. The Employer maintains a plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The Employer provide such deferred compensation pursuant to separate agreements with each eligible employee. The Employer has entered into one such deferred compensation agreement.

4. Copies Available. Copies of the deferred compensation agreements comprising the plan are available to the Secretary of Labor upon request as required by Section 104(a)(1) of the Employee Retirement Income Security Act of 1974.

5. Date Plan Established. December 12, 2008.



FISHER, TOUSEY, LEAS & BALL
 ATTORNEYS AT LAW
 501 RIVERSIDE AVENUE
 SUITE 600
 JACKSONVILLE, FL 32202



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