



Consumer Directed Choices, Inc.

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EBSA/PUBLIC DISCLOSURE

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December 10, 2009

Consumer Directed Choices, Inc.
E.I.N. 16-1516618

TOP-HAT PLAN DECLARATION

I, Constance Laymon, being the plan administrator for the Consumer Directed Choices, Inc. 457(b) Plan, do hereby declare that the Plan is maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. In addition, Consumer Directed Choices, Inc., the employer, maintains only one plan described in Department of Labor Regulations Section 2420.104-23[d]. Furthermore, one employee will be covered under the Plan.

December 10, 2009

Constance Laymon, Plan Administrator

Consumer Directed Choices, Inc.: "To provide and advance community based supports to promote self-determination for people with disabilities and their families."



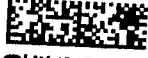
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