

ERISA MEMORANDUM STATEMENT

DATE: _____

2/5/14

TO: Office of Pension and Welfare Programs
Labor Management—Services Administration
U.S. Department of Labor
Washington, DC 20216

FROM: Corporation: PROFESSIONAL CONCEPTS INSURANCE AGENCY, INC
Employer Identification Number: 38-2788281
Address: 1127 S. Old US Hwy 23, Brighton, MI 48114

This statement is with respect to Nonqualified Deferred Compensation Plans maintained by Employers under the requirements of 29 CFR 2520.104-23(a).

Employer currently maintains one nonqualified salary continuation plan for one executive who is a member of a "select group of management" and who is "highly compensated."

The number of participants is 1

Plan Administrator: Michael Cosgrove

Title: President

Employer: PROFESSIONAL CONCEPTS INSURANCE AGENCY, INC

Pursuant to 29 CFR 2520.104-23(b)(2), the Employer will provide Plan documents to the Secretary of Labor on request as required by Section 104(a)(1) of ERISA, 29 USC 1024(a)(1).

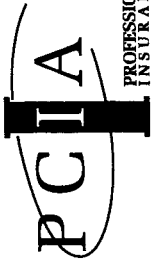
PROFESSIONAL CONCEPTS INSURANCE AGENCY, INC

By: /s/

Michael Cosgrove

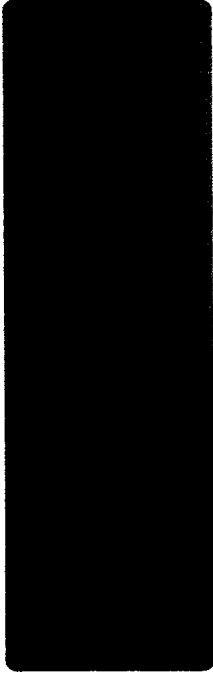
Its: President

Mike Cosgrove



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