PLAN SPONSOR 1st BANK	<u>CITY</u> SIDNEY	STATE MT	FILE FOLDER/VS NO. 50279821101-001	Prototype Standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 01/10/2002
1ST SOURCE BANK	SOUTH BEND	IN	50279821101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 11/19/2001
1ST SOURCE BANK	SOUTH BEND	IN	50270351901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
1ST SOURCE BANK	SOUTH BEND	IN	50370351901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
1ST SOURCE BANK	SOUTH BEND	IN	50370351901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
1ST SOURCE BANK	SOUTH BEND	IN	50270351901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
1ST SOURCE BANK	SOUTH BEND	IN	50370351901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
1ST SOURCE BANK	SOUTH BEND	IN	50270351901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
401 PLANS	SIMI VALLEY	CA	503B1080701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
401 PLANS 401 PLANS	SIMI VALLEY SIMI VALLEY	CA CA	502B1080701-002 503B1080701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
401 PLANS	SIMI VALLEY	CA	502B1080701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
401 PLANS	SIMI VALLEY	CA	503B1080701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
401 PLANS	SIMI VALLEY	CA	502B1080701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
401 PLANS	SIMI VALLEY	CA	503B1080702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
401 PLANS	SIMI VALLEY	CA	502B1080702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
401K PLUS INC	ARLINGTON	TX	503B0228501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
401K PLUS INC	ARLINGTON	TX	503B0228501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
401K PLUS INC	ARLINGTON	TX	502B0228501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
401K PLUS INC	ARLINGTON	TX	503B0228501-004 503B0228501-005	Prototype Non-standardized Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
401K PLUS INC 401K PLUS INC	ARLINGTON ARLINGTON	TX TX	503B0228501-005 502B0228501-006		
401K PLUS INC	ARLINGTON	TX	503B0228501-007	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
401K PLUS INC	ARLINGTON	TX	502B0228501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
401K PLUS INC	ARLINGTON	TX	503B0228502-001	Prototype Non-standardized Money Farchase Flam with Permitted Disparity	Opinion Letter Issued 09/20/2001
401K PLUS INC	ARLINGTON	TX	503B0228502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
401K PLUS INC	ARLINGTON	TX	502B0228502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
401K PLUS INC	ARLINGTON	TX	502B0228502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
A C G ASSOCIATES INC	CANTON	CT	502A2161901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
A C G ASSOCIATES INC	CANTON	CT	502A2161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
A C G ASSOCIATES INC	CANTON	CT	503A2161901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
A C G ASSOCIATES INC	CANTON	CT	502A2161901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
A C G ASSOCIATES INC	CANTON	CT	503A2161901-005 503A2161901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
A C G ASSOCIATES INC	CANTON	CT CT		Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 04/07/2003
A C G ASSOCIATES INC A C G ASSOCIATES INC	CANTON CANTON	CT	503A2161901-007 502A2161902-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/07/2003 Opinion Letter Issued 08/20/2002
A C G ASSOCIATES INC	CANTON	CT	502A2161902-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
A C G ASSOCIATES INC	CANTON	CT	503A2161902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
A C G ASSOCIATES INC	CANTON	CT	503A2161902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
A G EDWARDS & SONS INC	ST LOUIS	MO	50272171901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
A G EDWARDS & SONS INC	ST LOUIS	MO	50272171901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
A G EDWARDS & SONS INC	ST LOUIS	MO	50272171901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/25/2002
A G EDWARDS & SONS INC	ST LOUIS	MO	50272171901-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/25/2002
A G EDWARDS & SONS INC	ST LOUIS	MO	50272171901-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/25/2002
A G EDWARDS & SONS INC	ST LOUIS	MO	50372171901-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
A G EDWARDS & SONS INC	ST LOUIS	MO	50372171901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
A G EDWARDS & SONS INC A PENSION STORE INC	ST LOUIS CORAL GABLES	MO FL	50372171901-008 502A697BE01-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 03/05/2002
A PENSION STORE INC	CORAL GABLES	FL	502A697BE01-002	Prototype Standardized Front Sharing Flair Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
A PENSION STORE INC	CORAL GABLES	FL	502A697BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
A PENSION STORE INC	CORAL GABLES	FL	502A697BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
AAAA BENEFITS INC	CHARLOTTE	NC	503A2810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AAAA BENEFITS INC	CHARLOTTE	NC	502A2810701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AAAA BENEFITS INC	CHARLOTTE	NC	503A2810701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AAAA BENEFITS INC	CHARLOTTE	NC	502A2810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AAAA BENEFITS INC	CHARLOTTE	NC	503A2810701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AAAA BENEFITS INC	CHARLOTTE	NC	502A2810701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AAAA BENEFITS INC AAAA BENEFITS INC	CHARLOTTE CHARLOTTE	NC NC	503A2810701-007 502A2810701-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
AAS PENSION SERVICES	PHOENIX	AZ	503A7450701-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
AAS PENSION SERVICES	PHOENIX	AZ	502A7450701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AAS PENSION SERVICES	PHOENIX	AZ	503A7450701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AAS PENSION SERVICES	PHOENIX	AZ	502A7450701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AAS PENSION SERVICES	PHOENIX	AZ	503A7450701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AAS PENSION SERVICES	PHOENIX	AZ	502A7450701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AAS PENSION SERVICES	PHOENIX	AZ	503A7450702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
AAS PENSION SERVICES	PHOENIX	AZ	503A7450702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AAS PENSION SERVICES	PHOENIX	AZ	502A7450702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
AAS PENSION SERVICES AAS PENSION SERVICES	PHOENIX PHOENIX	AZ AZ	502A7450702-004 502A7450703-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 10/10/2001
AAS PENSION SERVICES	PHOENIX	AZ	502A7450703-001	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
ABACUS BENEFIT CONSULTANTS INC	LINCOLN	RI	503B3790701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ABACUS BENEFIT CONSULTANTS INC	LINCOLN	RI	502B3790701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ABACUS BENEFIT CONSULTANTS INC	LINCOLN	RI	503B3790701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ABACUS BENEFIT CONSULTANTS INC	LINCOLN	RI	502B3790701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ABACUS BENEFIT CONSULTANTS INC	LINCOLN	RI	503B3790701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ABACUS BENEFIT CONSULTANTS INC	LINCOLN	RI	502B3790701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ABAR PENSION SERVICES INC	LIVINGSTON	NJ	503A6240701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
ABAR PENSION SERVICES INC	LIVINGSTON	NJ	502A6240701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
ABAR PENSION SERVICES INC ABAR PENSION SERVICES INC	LIVINGSTON	NJ NJ	503A6240701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
ABAR PENSION SERVICES INC ABAR PENSION SERVICES INC	LIVINGSTON LIVINGSTON	NJ NJ	502A6240701-004 503A6240701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
ABAR PENSION SERVICES INC ABAR PENSION SERVICES INC	LIVINGSTON	NJ NJ	502A6240701-005	Prototype Non-standardized Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
ABAR PENSION SERVICES INC	LIVINGSTON	NJ	503A6240701-007	Prototype Non-standardized Cash of Deferred Arrangement	Opinion Letter Issued 11/27/2001
ABAR PENSION SERVICES INC	LIVINGSTON	NJ	503A6240702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
ABAR PENSION SERVICES INC	LIVINGSTON	NJ	503A6240702-002 502A6240702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ABAR PENSION SERVICES INC ABAR PENSION SERVICES INC	LIVINGSTON LIVINGSTON	NJ NJ	502A6240702-003 502A6240702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
ABAR PENSION SERVICES INC ABN AMRO FUNDS	CHICAGO	IL	502A6240702-004 502A0172701-001	Prototype Standardized Defined Benefit Plan with Permitted Dispanty  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
ABN AMRO FUNDS	CHICAGO	iL	502A0172701-001	Prototype Standardized Front Sharing Frant Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ABRAMSON & FOX	CHICAGO	ΪĹ	VS322918	Volume Submitter Money Purchase Plan	Advisory Letter Issued 9/17/2001
ABRAMSON & FOX	CHICAGO	IL.	VS322919	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 9/17/2001
ACCESS FINANCIAL GROUP INC	CHICAGO	IL.	503B5608501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ACCESS FINANCIAL GROUP INC	CHICAGO	IL.	502B5608501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ACCESS FINANCIAL GROUP INC	CHICAGO	iL	503B5608501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ACCESS FINANCIAL GROUP INC	CHICAGO	ΪĹ	502B5608501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ACCESS FINANCIAL GROUP INC	CHICAGO	IL	503B5608501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ACCESS FINANCIAL GROUP INC	CHICAGO	IL	502B5608501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ACCESS RETIREMENT SERVICES LLC	BRENTWOOD	TN	503A2780701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ACCESS RETIREMENT SERVICES LLC	BRENTWOOD	TN	503A2780701-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ACCESS RETIREMENT SERVICES LLC	BRENTWOOD	TN	502A2780701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ACCRUED BENEFIT ADMINISTRATORS INC	SANTA BARBARA	CA	503A6230701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACCRUED BENEFIT ADMINISTRATORS INC	SANTA BARBARA	CA	503A6230701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACCRUED BENEFIT ADMINISTRATORS INC	SANTA BARBARA	CA	503A6230701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACCRUED BENEFIT ADMINISTRATORS INC	SANTA BARBARA	CA	503A6230702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACCRUED BENEFIT ADMINISTRATORS INC	SANTA BARBARA	CA	503A6230702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACCUDRAFT	ALTAMONTE SPRING	FL	50299BEBE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
ACCUPRATE	ALTAMONTE SPRING	FL FL	50299BEBE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
ACCUDRAFT ACCUDRAFT	ALTAMONTE SPRING ALTAMONTE SPRING	FL	50299BEBE01-003 50399BEBE01-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
ACCUDRAFT	ALTAMONTE SPRING	FL	50399BEBE01-004 50399BEBE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
ACCUDRAFT	ALTAMONTE SPRING	FL	50399BEBE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
ACCUDRAFT	ALTAMONTE SPRING	FL	50299BEBE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
ACCUDRAFT	ALTAMONTE SPRING	FL	50299BEBE02-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001 Opinion Letter Issued 11/30/2001
ACCUDRAFT	ALTAMONTE SPRING	FL	50399BEBE02-003	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
ACCUDRAFT	ALTAMONTE SPRING	FL	50399BEBE02-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
ACCUDRAFT	NEW YORK	NY	VS323145	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
ACCUDRAFT	NEW YORK	NY	VS323176	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
ACCUDRAFT	NEW YORK	NY	VS323273	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
ACCUDRAFT	NEW YORK	NY	VS323315	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
ACH PENSION CONSULTANTS INC	TUCSON	AZ	503A2960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACH PENSION CONSULTANTS INC	TUCSON	AZ	502A2960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACH PENSION CONSULTANTS INC	TUCSON	AZ	503A2960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACH PENSION CONSULTANTS INC	TUCSON	AZ	502A2960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACH PENSION CONSULTANTS INC	TUCSON	AZ	503A2960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACH PENSION CONSULTANTS INC	TUCSON	AZ	502A2960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACH PENSION CONSULTANTS INC	TUCSON	AZ	503A2960702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACH PENSION CONSULTANTS INC	TUCSON	AZ	503A2960702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACH PENSION CONSULTANTS INC	TUCSON	AZ	502A2960702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACH PENSION CONSULTANTS INC	TUCSON	AZ	502A2960702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACKERSON MOSLEY & YANN PSC	LOUISVILLE	KY	503B4660701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ACKERSON MOSLEY & YANN PSC	LOUISVILLE	KY KY	502B4660701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ACKERSON MOSLEY & YANN PSC	LOUISVILLE	KY	503B4660701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ACKERSON MOSLEY & YANN PSC ACKERSON MOSLEY & YANN PSC	LOUISVILLE LOUISVILLE	KY	502B4660701-004 503B4660701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ACKERSON MOSLEY & YANN PSC ACKERSON MOSLEY & YANN PSC	LOUISVILLE	KY	502B4660701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ACORDIA INC	BALA CYNWYD	PA	503A6220701-001	Prototype Non-standardized Cash of Belefied Arrangement	Opinion Letter Issued 11/27/2001
ACORDIA INC	BALA CYNWYD	PA	502A6220701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
ACORDIA INC	BALA CYNWYD	PA	503A6220701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
ACORDIA INC	BALA CYNWYD	PA	502A6220701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
ACORDIA INC	BALA CYNWYD	PA	503A6220701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
ACORDIA INC	BALA CYNWYD	PA	502A6220701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
ACORDIA INC	BALA CYNWYD	PA	503A6220701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
ACORDIA INC	BALA CYNWYD	PA	502A6220701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
ACORDIA INC	BALA CYNWYD	PA	503A6220702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACORDIA INC	BALA CYNWYD	PA	503A6220702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACORDIA INC	BALA CYNWYD	PA	502A6220702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACORDIA INC	BALA CYNWYD	PA	502A6220702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACTIVA ASSET MANAGEMENT LLC	GRAND RAPIDS	MI	502A2480001-001	Master Standardized Profit Sharing Plan	Opinion Letter Issued 09/28/2001
ACTUARIAL & EMPLOYEE BENEFIT SERVICES CO	CINCINNATI	OH	503B3800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL & EMPLOYEE BENEFIT SERVICES CO	CINCINNATI	OH	502B3800701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL & EMPLOYEE BENEFIT SERVICES CO	CINCINNATI	OH OH	503B3800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL & EMPLOYEE BENEFIT SERVICES CO ACTUARIAL & EMPLOYEE BENEFIT SERVICES CO	CINCINNATI CINCINNATI	OH	502B3800701-004 503B3800701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ACTUARIAL & EMPLOYEE BENEFIT SERVICES CO ACTUARIAL & EMPLOYEE BENEFIT SERVICES CO	CINCINNATI	OH	502B3800701-006	Prototype Non-standardized Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ACTUARIAL & EMPLOTEE BENEFIT SERVICES CO	WILMETTE	IL	502A4490001-001	Prototype Standardized Cash of Belefied Arrangement  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 12/12/2001
ACTUARIAL ASSOCIATES LTD	WILMETTE	IL	503A4490001-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 12/12/2001
ACTUARIAL ASSOCIATES LTD	WILMETTE	iL	502A4490001-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 12/12/2001
ACTUARIAL ASSOCIATES LTD	WILMETTE	IL.	503A4490001-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 12/12/2001
ACTUARIAL ASSOCIATES LTD	WILMETTE	IL.	502A4490002-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/12/2001
ACTUARIAL ASSOCIATES LTD	WILMETTE	ΪĹ	503A4490002-002	Prototype Non-Standardized Front Graning Flair  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 12/12/2001
ACTUARIAL ASSOCIATES LTD	WILMETTE	IL	503A4490002-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/12/2001
ACTUARIAL ASSOCIATES LTD	WILMETTE	IL	502A4490002-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/12/2001
ACTUARIAL BENEFITS & DESIGN CO	MIDLOTHIAN	VA	503A7780001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/24/2002
ACTUARIAL BENEFITS & DESIGN CO	MIDLOTHIAN	VA	503A7780001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/24/2002
ACTUARIAL BENEFITS & DESIGN COMPANY	MIDLOTHIAN	VA	VS323115	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/23/2002
ACTUARIAL BENEFITS & DESIGN COMPANY	MIDLOTHIAN	VA	VS323116	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 04/23/2002
ACTUARIAL CONSULTANTS INC	TORRANCE	CA	VS322993	Volume Submitter Defined Benefit Plan	Application Withdrawn 7/31/2001
ACTUARIAL CONSULTANTS INC					
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS	TORRANCE WORCESTER	CA MA	VS322994 VS323146	Volume Submitter 401K Plan Volume Submitter Profit Sharing/401K Plan	Application Withdrawn 7/31/2001 Advisory Letter Issued 01/11/2002

PLAN SPONSOR ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	CITY	STATE	FILE FOLDER/VS NO.	Prototype Standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCESTER WORCESTER	MA MA	502A694BE01-001 502A694BE01-002	Prototype Standardized Profit Snaring Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCESTER	MA	502A694BE01-002 502A694BE01-003	Prototype Standardized Money Purchase Plan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCESTER	MA	502A694BE02-001	Prototype Standardized Cash of Deferred Arrangement Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCESTER	MA	502A694BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCHESTER	MA	VS323177	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCESTER	MA	VS323274	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS, LLP	WORCESTER	MA	VS323316	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
ACTUARIAL CONSULTING SERVICES INC	AMHERST	NY	503B5990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL CONSULTING SERVICES INC	AMHERST	NY	502B5990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL CONSULTING SERVICES INC	AMHERST	NY	503B5990701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL CONSULTING SERVICES INC	AMHERST	NY	502B5990701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL CONSULTING SERVICES INC	AMHERST	NY	503B5990701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACTUARIAL CONSULTING SERVICES INC	AMHERST	NY	502B5990701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	503A2940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	502A2940701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	503A2940701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	502A2940701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC ACTUARIAL DATA INC	CARNEGIE CARNEGIE	PA PA	503A2940701-005 502A2940701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	502A2940701-000 502A2940701-007	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	503A2940702-001	Prototype Standardized Parget Beriefit Flan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACTUARIAL DATA INC	CARNEGIE	PA	503A2940702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACTUARIAL DATA INC	CARNEGIE	PA	502A2940702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACTUARIAL DATA INC	CARNEGIE	PA	502A2940702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACTUARIAL PLANNING GROUP INC	BELLEVUE	WA	503A2790701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ACTUARIAL PLANNING GROUP INC	BELLEVUE	WA	502A2790701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ACTUARIAL PLANNING GROUP INC	BELLEVUE	WA	503A2790701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ACTUARIAL PLANNING GROUP INC	BELLEVUE	WA	502A2790701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ACTUARIAL PLANNING GROUP INC	BELLEVUE	WA	503A2790701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ACTUARIAL PLANNING GROUP INC	BELLEVUE	WA	502A2790701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	502A731BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	502A731BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	502A731BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	503A731BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	503A731BE01-005 503A731BE01-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
ACTUARIAL SERVICES GROUP INC ACTUARIAL SERVICES GROUP INC	DALLAS GERMANTOWN	TX TN	503B5548501-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ACTUARIAL SERVICES GROUP INC	GERMANTOWN	TN	503B5548501-001	Prototype Non-standardized Cash of Deferred Arrangement	Opinion Letter Issued 09/18/2001
ACTUARIAL SERVICES GROUP INC	GERMANTOWN	TN	503B5548502-001	Prototype Non-standardized Front Sharing Frant Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ACTUARIAL SERVICES GROUP INC	GERMANTOWN	TN	502B5548502-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	VS323147	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	502B0368501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	502B0368501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	502B0368501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368501-009	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES ACTUARIES & ASSOCIATES	AMARILLO AMARILLO	TX TX	502B0368501-010 503B0368502-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/20/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	502B0368502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	502B0368502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
ACTUARIES UNLIMITED INC	ENCINO	CA	VS322644	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ACTUARIES UNLIMITED INC	ENCINO	CA	VS322674	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ACTUARIES UNLIMITED INC	ENCINO	CA	VS322704	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ACTUARIES UNLIMITED, INC.	ENCINO	CA	VS323190	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
ACTURIAL CONSULTING GROUP INC	RICHMOND	VA	503A6210701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTURIAL CONSULTING GROUP INC	RICHMOND	VA	502A6210701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTURIAL CONSULTING GROUP INC	RICHMOND	VA	503A6210701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACTURIAL CONSULTING GROUP INC	RICHMOND	VA	502A6210701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACTURIAL CONSULTING GROUP INC	RICHMOND	VA	503A6210701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACTURIAL CONSULTING GROUP INC ACTURIAL CONSULTING GROUP INC	RICHMOND RICHMOND	VA VA	502A6210701-006 503A6210701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ACTURIAL CONSULTING GROUP INC	RICHMOND	VA	502A6210701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ACTURIAL CONSULTING GROUP INC	RICHMOND	VA	503A6210702-001	Prototype Standardized Parger Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACTURIAL CONSULTING GROUP INC	RICHMOND	VA	503A6210702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACTURIAL CONSULTING GROUP INC	RICHMOND	VA	502A6210702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACTURIAL CONSULTING GROUP INC	RICHMOND	VA	502A6210702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACUFF & ASSOCIATES INC	BRENTWOOD	TN	503A2800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACUFF & ASSOCIATES INC	BRENTWOOD	TN	502A2800701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACUFF & ASSOCIATES INC	BRENTWOOD	TN	503A2800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACUFF & ASSOCIATES INC	BRENTWOOD	TN	502A2800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACUFF & ASSOCIATES INC	BRENTWOOD	TN	503A2800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACUFF & ASSOCIATES INC	BRENTWOOD	TN	502A2800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADINAMIS & ADINAMIS ATTORNEYS	INDIANAPOLIS	IN	VS322510	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/20/2000
ADINAMIS & ADINAMIS ATTORNEYS	INDIANAPOLIS	IN	VS322511	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/20/2000
ADIRONDACK TRUST CO ADIRONDACK TRUST CO	SARATOGA SPRINGS SARATOGA SPRINGS	NY NY	50293991901-001 50293991901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
ADIRONDACK TRUST CO ADIRONDACK TRUST CO	SARATOGA SPRINGS SARATOGA SPRINGS	NY NY	50293991901-002	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
ADIRONDACK TRUST CO	SARATOGA SPRINGS SARATOGA SPRINGS	NY	50393991901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
ADIRONDACK TRUST CO	SARATOGA SPRINGS	NY	50293991901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
ADIRONDACK TRUST CO	SARATOGA SPRINGS	NY	50393991901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ADMINISTRATION PARTNERS LLC	MOBILE	AL	503B3840701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATION PARTNERS LLC ADMINISTRATION PARTNERS LLC	MOBILE MOBILE	AL AL	502B3840701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATION PARTNERS LLC ADMINISTRATION PARTNERS LLC	MOBILE	AL	503B3840701-003 502B3840701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ADMINISTRATION PARTNERS LLC ADMINISTRATION PARTNERS LLC	MOBILE	AL	503B3840701-005	Prototype Non-standardized Money Furchase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADMINISTRATION PARTNERS LLC	MOBILE	AL	502B3840701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADMINISTRATION SPECIALISTS INC	SAGINAW	MI	503B3850701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATION SPECIALISTS INC	SAGINAW	MI	502B3850701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATION SPECIALISTS INC	SAGINAW	MI	503B3850701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATION SPECIALISTS INC	SAGINAW	MI	502B3850701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATION SPECIALISTS INC	SAGINAW	MI	503B3850701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADMINISTRATION SPECIALISTS INC	SAGINAW	MI	502B3850701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADMINISTRATIVE RETIREMENT SERVICES INC	GLEN ELLYN	IL	503B0358501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ADMINISTRATIVE RETIREMENT SERVICES INC	GLEN ELLYN	IL	502B0358501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ADMINISTRATIVE RETIREMENT SERVICES INC	GLEN ELLYN	IL	503B0358501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ADMINISTRATIVE RETIREMENT SERVICES INC	GLEN ELLYN	IL	502B0358501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ADMINISTRATIVE RETIREMENT SERVICES INC	GLEN ELLYN	IL	503B0358501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ADMINISTRATIVE RETIREMENT SERVICES INC	GLEN ELLYN	IL 	502B0358501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ADMINISTRATIVE RETIREMENT SERVICES INC	GLEN ELLYN	IL 	503B0358502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ADMINISTRATIVE RETIREMENT SERVICES INC	GLEN ELLYN	IL.	502B0358502-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ADMINISTRATIVE SERVICES CORP	HAGATNA	GU GU	503A2970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATIVE SERVICES CORP	HAGATNA HAGATNA	GU	502A2970701-002 503A2970701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATIVE SERVICES CORP ADMINISTRATIVE SERVICES CORP	HAGATNA	GU	502A2970701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ADMINISTRATIVE SERVICES CORP	HAGATNA	GU	503A2970701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADMINISTRATIVE SERVICES CORP	HAGATNA	GU	502A2970701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADMINISTRATIVE SERVICES GROUP INC	LEXINGTON	KY	503B7531901-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ADMINISTRATIVE SERVICES INC	ROCHESTER	IL	503A8910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATIVE SERVICES INC	ROCHESTER	ΪĹ	502A8910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATIVE SERVICES INC	ROCHESTER	ΪĹ	503A8910701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATIVE SERVICES INC	ROCHESTER	IL	502A8910701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATIVE SERVICES INC	ROCHESTER	IL	503A8910701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADMINISTRATIVE SERVICES INC	ROCHESTER	IL	502A8910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADMINISTRATOR PLANNING SERVICES INC	COCKEYSVILLE	MD	503A6890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATOR PLANNING SERVICES INC	COCKEYSVILLE	MD	502A6890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATOR PLANNING SERVICES INC	COCKEYSVILLE	MD	503A6890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADMINISTRATOR PLANNING SERVICES INC	COCKEYSVILLE	MD	503A6890701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADMINISTRATOR PLANNING SERVICES INC	COCKEYSVILLE	MD	502A6890701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADMINISTRATOR PLANNING SERVICES INC	COCKEYSVILLE	MD	503A6890701-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ADVANCED CAPITAL STRATEGIES INC	CINCINNATI	OH	503A6880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADVANCED CAPITAL STRATEGIES INC	CINCINNATI	OH	502A6880701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADVANCED CAPITAL STRATEGIES INC	CINCINNATI	OH	503A6880701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADVANCED CAPITAL STRATEGIES INC ADVANCED CAPITAL STRATEGIES INC	CINCINNATI CINCINNATI	OH OH	502A6880701-004 503A6880701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ADVANCED CAPITAL STRATEGIES INC	CINCINNATI	OH	502A6880701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADVANCED CAPITAL STRATEGIES INC  ADVANCED RETIREMENT CONSULTANTS INC	SALT LAKE CITY	UT	503B0348501-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ADVANCED RETIREMENT CONSULTANTS INC	SALT LAKE CITY	UT	502B0348501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ADVANCED RETIREMENT CONSULTANTS INC	SALT LAKE CITY	UT	502B0348501-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ADVANCED RETIREMENT CONSULTANTS INC	SALT LAKE CITY	UT	503B0348501-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ADVANCED RETIREMENT CONSULTANTS INC	SALT LAKE CITY	ÜŤ	502B0348501-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ADVANCED RETIREMENT CONSULTANTS INC	SALT LAKE CITY	UT	502B0348502-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	503A6180701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	502A6180701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	503A6180701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	502A6180701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	503A6180701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	502A6180701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	503A6180702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	503A6180702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	502A6180702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANCED RETIREMENT PLANNING INC ADVANTAGE BENEFITS CONSULTANTS INC	HIGHTSTOWN STAMFORD	NJ CT	502A6180702-004 503A6170701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	502A6170701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	503A6170701-002	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT CT	502A6170701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	503A6170701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	502A6170701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	503A6170702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	503A6170702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	502A6170702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	502A6170702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50301770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50201770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50301770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50201770701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50301770701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/07/2001 Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD HARTFORD	CT CT	50201770701-006 50301770701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/07/2001 Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50201770701-007	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/07/2001 Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50301770701-008	Prototype Standardized Target Beriefit Plan without Permitted Disparity	Opinion Letter Issued 11/07/2001 Opinion Letter Issued 04/29/2002
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50301770702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50201770702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50201770702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AFFILIATED PLANS ADMINISTRATORS INC	ORANGEVALE	CA CA	VS322820	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 02/26/2002
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO. 503A2390001-001	PLAN TYPE  Protest up Non attended in all Draft Charles Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
AFFINITY GROUP INC AFFINITY GROUP INC	DENVER DENVER	C0	503A2390001-001 503A2390001-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	C0	503A2390001-002 503A2390001-003	Prototype Non-standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001 Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	C0	502A2390001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001 Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	C0	502A2390001-004 502A2390001-005	Prototype Standardized Cash of Belefied Arrangement	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	C0	502A2390001-006	Prototype Standardized From Graning Flair  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	C0	502A2390001-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	C0	502A2390001-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	C0	502A2390001-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	C0	502A2390001-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	C0	502A2390001-011	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	C0	502A2390001-012	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
AFRICK CHEZ PC	DEERFIELD	IL	503B1640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AFRICK CHEZ PC	DEERFIELD	IL	503B1640701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AFRICK CHEZ PC	DEERFIELD	IL	503B1640701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AG ADVISORS INC	ENKA	NC	503A4150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AG ADVISORS INC	ENKA	NC	502A4150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AG ADVISORS INC	ENKA	NC	503A4150701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AG ADVISORS INC	ENKA	NC	502A4150701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AG ADVISORS INC	ENKA	NC	503A4150701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AG ADVISORS INC	ENKA	NC	502A4150701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AG AGENCY INC	INVER GROVE HEIGHTS INVER GROVE HEIGHTS	MN MN	503A1550001-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/11/2001
AG AGENCY INC AIM DISTRIBUTORS INC	HOUSTON	TX	503A1550002-001	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 12/11/2001
AIM DISTRIBUTORS INC	HOUSTON	TX	50241605001-001 50241605001-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001 Opinion Letter Issued 08/15/2001
AKERMAN SENTERFITT & EIDSON PA	ORLANDO	FL	503A4140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AKERMAN SENTERFITT & EIDSON PA	ORLANDO	FL	503A4140701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AKERMAN SENTERFITT & EIDSON PA	ORLANDO	FL	503A4140701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	OH	503A6160701-001	Prototype Non-standardized Gash of Belefied Analogement	Opinion Letter Issued 08/07/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	OH	502A6160701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	ОН	503A6160701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	ОН	502A6160701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	ОН	503A6160701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	ОН	502A6160701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	ОН	503A6160701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	OH	502A6160701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	OH	503A6160702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
AL MINOR & ASSOCIATES INC	WESTERVILLE	OH	503A6160702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AL MINOR & ASSOCIATES INC	WESTERVILLE	OH	502A6160702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
AL MINOR & ASSOCIATES INC	WESTERVILLE	ОН	502A6160702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ALAN N KANTER & ASSOCIATES INC	BALTIMORE	MD	503A1380001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/29/2002
ALAN N KANTER & ASSOCIATES INC	BALTIMORE	MD	503A1380001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/29/2002
ALAN N KANTER & ASSOCIATES INC	BALTIMORE	MD	503A1380001-003	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/29/2002
ALAN N KANTER & ASSOCIATES INC	BALTIMORE	MD	503A1380002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/29/2002
ALAN N KANTER & ASSOCIATES INC	BALTIMORE	MD	503A1380003-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/02/2002
ALAN N KANTER & ASSOCIATES INC	BALTIMORE	MD	503A1380003-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/02/2002
ALAN N KANTER & ASSOCIATES INC ALASKA PENSION SERVICES LTD	BALTIMORE ANCHORAGE	MD AK	VS322417 VS322645	Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 6/30/2000 Advisory Letter Issued 12/22/2000 & 06/28/2002
ALASKA PENSION SERVICES LTD ALASKA PENSION SERVICES LTD	ANCHORAGE	AK	VS322675	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/26/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
ALASKA PENSION SERVICES LTD	ANCHORAGE	AK	VS322705	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
ALASKA PENSION SERVICES, LTD.	ANCHORAGE	AK	VS323191	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
ALCOS INC	STERLING HEIGHTS	MI	503B5568501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ALCOS INC	STERLING HEIGHTS	MI	502B5568501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ALCOS INC	STERLING HEIGHTS	MI	503B5568501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ALCOS INC	STERLING HEIGHTS	MI	502B5568501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ALCOS INC	STERLING HEIGHTS	MI	503B5568501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ALCOS INC	STERLING HEIGHTS	MI	502B5568501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ALCOS INC	STERLING HEIGHTS	MI	502B5568502-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ALCOS INC	STERLING HEIGHTS	MI	502B5568502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50223621901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50223621901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50223621901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50223621901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50323621901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50323621901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50323621901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA ALERUS FINANCIAL NA	GRAND FORKS GRAND FORKS	ND ND	50223621901-008 50223621901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50323621901-010	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50223621901-010	Prototype Standardized Sale Harbor Cash of Deferred Affaingement	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50323621901-012	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50223621901-013	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50323621901-014	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ALEXANDER & VANN LLP	THOMASVILLE	GA	503A6870701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ALEXANDER & VANN LLP	THOMASVILLE	GA	502A6870701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ALEXANDER & VANN LLP	THOMASVILLE	GA	503A6870701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ALEXANDER & VANN LLP	THOMASVILLE	GA	502A6870701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ALEXANDER & VANN LLP	THOMASVILLE	GA	503A6870701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ALEXANDER & VANN LLP	THOMASVILLE	GA	502A6870701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ALEXANDER INVESTMENT SERVICES	LOUISVILLE	KY	502B5618501-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ALEXANDER INVESTMENT SERVICES	LOUISVILLE	KY	502B5618501-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ALEXANDER INVESTMENT SERVICES	LOUISVILLE	KY	502B5618501-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ALFA LIFE INSURANCE CORP	MONTGOMERY	AL	50219670701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ALFA LIFE INSURANCE CORP	MONTGOMERY	AL	50219670701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ALFRED D ELLIS PC	BOSTON	MA	VS322527	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 3/2/2001

PLAN SPONSOR ALFRED M ABATE ESQ	<u>CITY</u> STAMFORD	STATE CT	FILE FOLDER/VS NO. VS323124	PLAN TYPE Volume Submitter Profit Sharing/401K Plan	DATE LETTER ISSUED/APPLICATION Advisory Letter Issued 07/23/2002
ALFRED M ABATE ESQ	STAMFORD	CT	VS323124 VS323125	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 07/23/2002 Advisory Letter Issued 07/23/2002
ALKIRE & CO PLLC/THE ERISA LAW GROUP PA	BOISE	ID	503A2950701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALKIRE & CO PLLC/THE ERISA LAW GROUP PA	BOISE	ID	502A2950701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALKIRE & CO PLLC/THE ERISA LAW GROUP PA	BOISE	ID	503A2950701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ALKIRE & CO PLLC/THE ERISA LAW GROUP PA ALKIRE & CO PLLC/THE ERISA LAW GROUP PA	BOISE BOISE	ID ID	502A2950701-004 503A2950701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ALKIRE & CO PLLC/THE ERISA LAW GROUP PA	BOISE	ID	503A2950701-005 502A2950701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALL VALLEY ADMINISTRATORS LLC	FRESNO	CA	503B6248501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ALL VALLEY ADMINISTRATORS LLC	FRESNO	CA	503B6248501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ALL VALLEY ADMINISTRATORS LLC	FRESNO	CA	502B6248501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ALL VALLEY ADMINISTRATORS LLC	FRESNO	CA	503B6248501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ALL VALLEY ADMINISTRATORS LLC ALL VALLEY ADMINISTRATORS LLC	FRESNO FRESNO	CA CA	503B6248501-005 502B6248501-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
ALL VALLEY ADMINISTRATORS LLC ALL VALLEY ADMINISTRATORS LLC	FRESNO	CA	503B6248501-007	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
ALL VALLEY ADMINISTRATORS LLC	FRESNO	CA	502B6248501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ALLEGIANT BANK	ST LOUIS	MO	50293411901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ALLEGIANT BANK	ST LOUIS	MO	50293411901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ALLEGIANT BANK	ST LOUIS	MO	50393411901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ALLEGIANT BANK ALLEGIANT BANK	ST LOUIS	MO MO	50393411901-004 50293411901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ALLEGIANT BANK	ST LOUIS ST LOUIS	MO	50393411901-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
ALLEN GIBBS & HOULIK LC	WICHITA	KS	503A6860701-001	Prototype Non-standardized Gale Habbi Cash of Deferred Altrangement	Opinion Letter Issued 08/30/2001
ALLEN GIBBS & HOULIK LC	WICHITA	KS	502A6860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ALLEN GIBBS & HOULIK LC	WICHITA	KS	503A6860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ALLEN GIBBS & HOULIK LC	WICHITA	KS	502A6860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ALLEN GIBBS & HOULIK LC	WICHITA	KS	503A6860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ALLEN GIBBS & HOULIK LC	WICHITA DALLAS	KS TX	502A6860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ALLEN JENKINS INC ALLEN JENKINS INC	DALLAS	TX	503A6150701-001 502A6150701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ALLEN JENKINS INC	DALLAS	TX	503A6150701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ALLEN JENKINS INC	DALLAS	TX	503A6150701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ALLEN JENKINS INC	DALLAS	TX	503A6150702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ALLEN JENKINS INC	DALLAS	TX	503A6150702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ALLEN JENKINS INC	DALLAS	TX MD	502A6150702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002
ALLFIRST BANK ALLFIRST BANK	BALTIMORE BALTIMORE	MD	502ZZLE2701-001 502ZZLE2701-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ALLFIRST BANK	BALTIMORE	MD	502ZZLE2701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALLFIRST BANK	BALTIMORE	MD	502ZZLE2701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ALLFIRST TRUST CO NA	READING	PA	502A5541901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ALLFIRST TRUST CO NA	READING	PA	502A5541901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ALLFIRST TRUST CO NA	READING	PA PA	503A5541901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ALLFIRST TRUST CO NA ALLFIRST TRUST CO NA	READING READING	PA PA	503A5541901-004 502A5541901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
ALLFIRST TRUST CO NA	READING	PA	503A5541901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ALLIANCE BALANCED SHARES INC	NEW YORK	NY	50297295801-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE BALANCED SHARES INC	NEW YORK	NY	50397295801-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE BANK	NEW ULM	MN	50263742701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALLIANCE BENEFIT GROUP NORTH CENTRAL STATES INC	ALBERT LEA	MN	503A6850701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ALLIANCE BENEFIT GROUP NORTH CENTRAL STATES INC ALLIANCE BENEFIT GROUP NORTH CENTRAL STATES INC	ALBERT LEA ALBERT LEA	MN MN	502A6850701-002 503A6850701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ALLIANCE BENEFIT GROUP NORTH CENTRAL STATES INC	ALBERT LEA	MN	502A6850701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ALLIANCE BENEFIT GROUP NORTH CENTRAL STATES INC	ALBERT LEA	MN	503A6850701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ALLIANCE BENEFIT GROUP NORTH CENTRAL STATES INC	ALBERT LEA	MN	502A6850701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ALLIANCE BENEFIT GROUP OF HOUSTON INC	HOUSTON	TX	503A2980701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALLIANCE BENEFIT GROUP OF HOUSTON INC ALLIANCE BENEFIT GROUP OF HOUSTON INC	HOUSTON HOUSTON	TX TX	502A2980701-002 503A2980701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALLIANCE BENEFIT GROUP OF HOUSTON INC	HOUSTON	TX	503A2980701-003 502A2980701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ALLIANCE BENEFIT GROUP OF HOUSTON INC	HOUSTON	TX	503A2980701-005	Prototype Standardized Worley Fulchase Frant Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE BENEFIT GROUP OF HOUSTON INC	HOUSTON	TX	502A2980701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE BENEFIT GROUP OF IL	PEORIA	IL	503A4130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF IL	PEORIA	IL 	502A4130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF IL ALLIANCE BENEFIT GROUP OF IL	PEORIA PEORIA	IL.	503A4130701-003 502A4130701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF IL ALLIANCE BENEFIT GROUP OF IL	PEORIA	IL IL	503A4130701-004 503A4130701-005	Prototype Standardized Money Furchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF IL	PEORIA	IL	502A4130701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF IL	PEORIA	IL	503A4130701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF IL	PEORIA	IL	502A4130701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF IL	PEORIA	IL.	503A4130702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ALLIANCE BENEFIT GROUP OF IL	PEORIA	IL.	503A4130702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ALLIANCE BENEFIT GROUP OF IL ALLIANCE BENEFIT GROUP OF IL	PEORIA PEORIA	IL IL	502A4130702-003 502A4130702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
ALLIANCE BENEFIT GROUP OF IL	PEORIA	iL	503A4130003-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 09/13/2002
ALLIANCE CAPITAL MANAGEMENT LP	NEW YORK	NY	50297285801-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE CAPITAL MANAGEMENT LP	NEW YORK	NY	50397285801-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE CAPITAL RESERVES	NEW YORK	NY	50264245801-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE CAPITAL RESERVES	NEW YORK	NY	50364245801-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE FUND DISTRIBUTORS INC ALLIANCE FUND DISTRIBUTORS INC	NEW YORK NEW YORK	NY NY	50264805801-001 50364805801-002	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ALLIANCE FUND DISTRIBUTORS INC	NEW YORK	NY	50264802702-001	Prototype Standardized Cash of Deferred Arrangement  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 00/07/2001 Opinion Letter Issued 10/09/2001
ALLIANCE FUND DISTRIBUTORS INC	NEW YORK	NY	50264802702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/09/2001
ALLIANCE FUND DISTRIBUTORS INC	NEW YORK	NY	50264802702-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/09/2001
ALLIANCE FUND DISTRIBUTORS INC	NEW YORK	NY	50264802702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/09/2001
ALLIANCE FUND INC	NEW YORK	NY	50211505801-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE FUND INC	NEW YORK	NY	50311505801-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001

PLAN SPONSOR ALLIANCE GOVERNMENT RESERVES	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Destations Standard Cook as Deferred Assessment	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
ALLIANCE GOVERNMENT RESERVES ALLIANCE GOVERNMENT RESERVES	NEW YORK NEW YORK	NY NY	50265205801-001 50365205801-002	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	
ALLIANCE GOVERNMENT RESERVES ALLIANCE GROWTH & INCOME FUND INC	NEW YORK	NY	50297305801-002	Prototype Non-standardized Cash of Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ALLIANCE GROWTH & INCOME FUND INC	NEW YORK	NY	50397305801-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ALLIANCE INTERNATIONAL FUND	NEW YORK	NY	50265515801-001	Prototype Norr-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE INTERNATIONAL FUND	NEW YORK	NY	50365515801-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE QUASAR FUND INC	NEW YORK	NY	50267215801-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE QUASAR FUND INC	NEW YORK	NY	50367215801-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE SHORT-TERM MULTI-MARKET TRUST INC	NEW YORK	NY	50212695801-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE SHORT-TERM MULTI-MARKET TRUST INC	NEW YORK	NY	50312695801-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIED CONSULTANTS INC	CITY OF INDUSTRY	CA	503B5168501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ALLIED CONSULTANTS INC	CITY OF INDUSTRY	CA	503B5168501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ALLIED CONSULTANTS INC	CITY OF INDUSTRY	CA	503B5168501-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ALLIED CONSULTANTS INC	CITY OF INDUSTRY	CA	503B5168501-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
ALLIED CONSULTANTS INC	CITY OF INDUSTRY	CA	503B5168502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ALLIED CONSULTANTS INC	CITY OF INDUSTRY	CA	503B5168502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
ALLOCATION CO INC	HOUSTON	TX	503B3830701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALLOCATION CO INC	HOUSTON	TX	502B3830701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALLOCATION CO INC	HOUSTON	TX	503B3830701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ALLOCATION CO INC	HOUSTON	TX	502B3830701-004 503B3830701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ALLOCATION CO INC ALLOCATION CO INC	HOUSTON	TX		Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLOCATION CO INC ALLOCATION CO INC	HOUSTON HOUSTON	TX TX	502B3830701-006 503B3830701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ALLOCATION CO INC	HOUSTON	TX	502B3830701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ALLSTATE LIFE INSURANCE CO	NORTHBROOK	IL.	50202162701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALLSTATE LIFE INSURANCE CO	NORTHBROOK	ΪĹ	50202162701-001	Prototype Standardized Front Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ALLSTATE LIFE INSURANCE CO OF NY	VERNON HILLS	IL	50284652701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALLSTATE LIFE INSURANCE CO OF NY	VERNON HILLS	IL.	50284652701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ALPHA & OMEGA FINANCIAL MANAGEMENT CONSULTANTS INC	LA MESA	CA	503A6140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALPHA & OMEGA FINANCIAL MANAGEMENT CONSULTANTS INC	LA MESA	CA	502A6140701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALPHA & OMEGA FINANCIAL MANAGEMENT CONSULTANTS INC	LA MESA	CA	503A6140701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ALPHA & OMEGA FINANCIAL MANAGEMENT CONSULTANTS INC	LA MESA	CA	502A6140701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ALPHA & OMEGA FINANCIAL MANAGEMENT CONSULTANTS INC	LA MESA	CA	503A6140701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALPHA & OMEGA FINANCIAL MANAGEMENT CONSULTANTS INC	LA MESA	CA	502A6140701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALPHA & OMEGA FINANCIAL MANAGEMENT CONSULTANTS INC	LA MESA	CA	503A6140702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ALPHA & OMEGA FINANCIAL MANAGEMENT CONSULTANTS INC	LA MESA	CA	503A6140702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ALPHA & OMEGA FINANCIAL MANAGEMENT CONSULTANTS INC	LA MESA	CA	502A6140702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ALPHA & OMEGA FINANCIAL MANAGEMENT CONSULTANTS INC	LA MESA	CA	502A6140702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ALPINE TRUST & ASSET MANAGEMENT	GRAND JUNCTION	CO	502A0121901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ALPINE TRUST & ASSET MANAGEMENT	GRAND JUNCTION	CO	503A0121901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ALPINE TRUST & ASSET MANAGEMENT	GRAND JUNCTION	CO	502A0121901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ALPINE TRUST & ASSET MANAGEMENT	GRAND JUNCTION	CO	503A0121901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ALTHEIMER & GRAY	CHICAGO	IL.	VS322843	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/17/2002
AMARILLO NATIONAL BANK	AMARILLO	TX	50302230701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AMARILLO NATIONAL BANK	AMARILLO	TX	50202230701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AMARILLO NATIONAL BANK	AMARILLO	TX	50302230701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AMARILLO NATIONAL BANK AMARILLO NATIONAL BANK	AMARILLO AMARILLO	TX TX	50202230701-004 50302230701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
AMARILLO NATIONAL BANK	AMARILLO	TX	50202230701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AMCORE INVESTMENT GROUP NA	DES MOINES	IA	503A9650701-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/30/2001
AMCORE INVESTMENT GROUP NA	DES MOINES	IA	502A9650701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AMCORE INVESTMENT GROUP NA	DES MOINES	IA	503A9650701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AMCORE INVESTMENT GROUP NA	DES MOINES	IA	502A9650701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AMCORE INVESTMENT GROUP NA	DES MOINES	IA	503A9650701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AMCORE INVESTMENT GROUP NA	DES MOINES	IA	502A9650701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AMER CUNNINGHAM CO LPA	AKRON	OH	503A4610001-001	Prototype Non-standardized Money Purchase Plan	Withdrawn 11/05/2001
AMER CUNNINGHAM CO LPA	AKRON	OH	503A4610001-002	Prototype Non-standardized Profit Sharing Plan	Withdrawn 11/05/2001
AMER CUNNINGHAM CO LPA	AKRON	OH	503A4610001-003	Prototype Non-standardized Cash or Deferred Arrangement	Withdrawn 11/05/2001
AMERICAN BANK & TRUST	TULSA	OK	50202542701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN BANK & TRUST	TULSA	OK	50302542701-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN BANK & TRUST	TULSA	OK	50202542701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMERICAN BANK NA	WACO	TX	50203612701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN BANK NA	WACO	TX	50203612701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN BAR RETIREMENT ASSOCIATION AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL II	50202580001-001	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO CHICAGO	IL IL	50202580001-002	Master Standardized Money Purchase Plan	Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL IL	50202580001-003 50302580001-004	Master Standardized Cash or Deferred Arrangement Master Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/30/2001 Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	iL	50302580001-004	Master Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL.	50202580001-006	Master Standardized Sale Harbor Money Furchase Flair	Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL.	50302580001-007	Master Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	ΪĹ	50202580001-008	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	ΪĹ	50202580002-001	Master Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	ΪĹ	50202580002-002	Master Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL	50302580002-003	Master Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL	50302580002-004	Master Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
AMERICAN BENEFITS CONSULTING GROUP	GREAT FALLS	MT	503A7990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AMERICAN BENEFITS CONSULTING GROUP	GREAT FALLS	MT	502A7990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AMERICAN BENEFITS CONSULTING GROUP	GREAT FALLS	MT	503A7990701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AMERICAN BENEFITS CONSULTING GROUP	GREAT FALLS	MT	502A7990701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AMERICAN BENEFITS CONSULTING GROUP	GREAT FALLS	MT	503A7990701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AMERICAN BENEFITS CONSULTING GROUP	GREAT FALLS	MT	502A7990701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AMERICAN CENTURY INVESTMENT MANAGEMENT INC	KANSAS CITY	MO	50247970001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/17/2002
AMERICAN CENTURY INVESTMENT MANAGEMENT INC	KANSAS CITY	MO	50247970001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/17/2002
AMERICAN CENTURY INVESTMENT MANAGEMENT INC	KANSAS CITY	MO MO	50247970001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/17/2002
AMERICAN CENTURY INVESTMENT MANAGEMENT INC	KANSAS CITY	IVIU	50347970001-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/17/2002

PLAN SPONSOR	CITY KANGAG CITY	STATE	FILE FOLDER/VS NO. 50347970001-005	PLAN TYPE  Destations New standardined Cook or Deferred Assessment	DATE LETTER ISSUED/APPLICATION WITHDRAWN
AMERICAN CENTURY INVESTMENT MANAGEMENT INC AMERICAN CENTURY INVESTMENT MANAGEMENT INC	KANSAS CITY KANSAS CITY	MO MO	50347970001-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/17/2002 Opinion Letter Issued 05/17/2002
AMERICAN CENTURY INVESTMENT MANAGEMENT INC	KANSAS CITY	MO	50347970002-001	Prototype Non-standardized Money 1 drondse 1 lan	Opinion Letter Issued 05/17/2002 Opinion Letter Issued 05/17/2002
AMERICAN CHAMBER OF COMMERCE EXECUTIVES	ALEXANDRIA	VA	50295710001-001	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/20/2001
AMERICAN CHAMBER OF COMMERCE EXECUTIVES	ALEXANDRIA	VA	50295710001-002	Master Standardized Money Purchase Plan	Opinion Letter Issued 12/20/2001
AMERICAN CHAMBER OF COMMERCE EXECUTIVES	ALEXANDRIA	VA	50395710001-003	Master Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 12/20/2001
AMERICAN CHAMBER OF COMMERCE EXECUTIVES	ALEXANDRIA	VA	50395710001-004	Master Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 12/20/2001
AMERICAN DENTAL ASSOCIATION	CHICAGO	IL IL	50302680001-001 50202680001-002	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/05/2002
AMERICAN DENTAL ASSOCIATION  AMERICAN DENTAL ASSOCIATION	CHICAGO CHICAGO	IL IL	50302680001-002	Master Standardized Cash or Deferred Arrangement Master Non-standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002 Opinion Letter Issued 02/05/2002
AMERICAN DENTAL ASSOCIATION  AMERICAN DENTAL ASSOCIATION	CHICAGO	IL.	50202680001-003	Master Standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
AMERICAN ECONOMIC PLANNING GROUP INC	WATCHUNG	NJ	503B5388501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
AMERICAN ECONOMIC PLANNING GROUP INC	WATCHUNG	NJ	502B5388501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
AMERICAN ECONOMIC PLANNING GROUP INC	WATCHUNG	NJ	503B5388501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
AMERICAN ECONOMIC PLANNING GROUP INC	WATCHUNG	NJ	502B5388501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
AMERICAN ECONOMIC PLANNING GROUP INC	WATCHUNG	NJ	503B5388501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
AMERICAN ECONOMIC PLANNING GROUP INC AMERICAN ECONOMIC PLANNING GROUP INC	WATCHUNG WATCHUNG	NJ NJ	502B5388501-006 503B5388502-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
AMERICAN ECONOMIC PLANNING GROUP INC	WATCHUNG	NJ	502B5388502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO	WEST DES MOINES	IA	50211212701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO	WEST DES MOINES	IA	50211212701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO	WEST DES MOINES	IA	50311212701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO	WEST DES MOINES	IA	50311212701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN EXPRESS FINANCIAL ADVISORS INC	MINNEAPOLIS	MN	50294730701-001	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 10/03/2001
AMERICAN EXPRESS FINANCIAL ADVISORS INC	MINNEAPOLIS	MN	50294730702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
AMERICAN EXPRESS FINANCIAL ADVISORS INC AMERICAN EXPRESS TAX & BUSINESS SERVICES	MINNEAPOLIS CHICAGO	MN IL	50294730702-002 503B7220701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001 Opinion Letter Issued 08/07/2001
AMERICAN EXPRESS TAX & BUSINESS SERVICES  AMERICAN EXPRESS TAX & BUSINESS SERVICES	CHICAGO	IL.	502B7220701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN EXPRESS TAX & BUSINESS SERVICES	CHICAGO	ΪĹ	503B7220701-002	Prototype Standardized Flohr Sharing Flah Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN EXPRESS TAX & BUSINESS SERVICES	CHICAGO	iL	502B7220701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN EXPRESS TAX & BUSINESS SERVICES	CHICAGO	IL	503B7220701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMERICAN EXPRESS TAX & BUSINESS SERVICES	CHICAGO	IL	502B7220701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMERICAN FAMILY LIFE INSURANCE CO	MADISON	WI	50302700701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN FAMILY LIFE INSURANCE CO	MADISON	WI	50202700701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN FAMILY LIFE INSURANCE CO AMERICAN FAMILY LIFE INSURANCE CO	MADISON MADISON	WI	50302700701-003 50202700701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
AMERICAN FAMILE EI E INSORANCE CO	FARG0	ND	50243312701-001	Prototype Standardized Money Furthase Flair  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN FEDERAL BANK	FARG0	ND	50243312701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN FIDUCIARY CORP	NEEDHAM	MA	503A6130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN FIDUCIARY CORP	NEEDHAM	MA	502A6130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN FIDUCIARY CORP	NEEDHAM	MA	503A6130701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN FIDUCIARY CORP	NEEDHAM	MA	502A6130701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN FIDUCIARY CORP AMERICAN FIDUCIARY CORP	NEEDHAM NEEDHAM	MA MA	503A6130701-005 502A6130701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
AMERICAN FIDUCIARY CORP	NEEDHAM	MA	502A6130702-001	Prototype Standardized Cash of Deferred Arrangement  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/07/2001 Opinion Letter Issued 04/29/2002
AMERICAN FIDUCIARY CORP	NEEDHAM	MA	502A6130702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AMERICAN FUNDS DISTRIBUTORS INC	LOS ANGELES	CA	50270210001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/28/2002
AMERICAN FUNDS DISTRIBUTORS INC	LOS ANGELES	CA	50270210001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/28/2002
AMERICAN FUNDS DISTRIBUTORS INC	LOS ANGELES	CA	50370210702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 05/28/2002
AMERICAN FUNDS DISTRIBUTORS INC	LOS ANGELES	CA	50270210702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/28/2002
AMERICAN FUNDS DISTRIBUTORS INC AMERICAN FUNDS DISTRIBUTORS INC	LOS ANGELES LOS ANGELES	CA CA	50370210702-003 50270210702-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/28/2002 Opinion Letter Issued 05/28/2002
AMERICAN FUNDS DISTRIBUTORS INC	LOS ANGELES	CA	50370210702-004	Prototype Standardized Money Full classe Filan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/28/2002 Opinion Letter Issued 05/28/2002
AMERICAN FUNDS DISTRIBUTORS INC	LOS ANGELES	CA	50270210702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/28/2002
AMERICAN FUNDS DISTRIBUTORS INC	LOS ANGELES	CA	50370210702-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 05/28/2002
AMERICAN FUNDS DISTRIBUTORS INC	LOS ANGELES	CA	50270210702-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 05/28/2002
AMERICAN GROWTH FUND INC	DENVER	CO	50267445001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
AMERICAN GROWTH FUND INC	DENVER	CO	50267445001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
AMERICAN GROWTH FUND INC AMERICAN GROWTH FUND INC	DENVER DENVER	CO CO	50267445002-001 50267445002-002	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/15/2001 Opinion Letter Issued 08/15/2001
AMERICAN NATIONAL BANK	CHEYENNE	WY	50303240701-001	Prototype Standardized Cash of Defended Arrangement  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL BANK	CHEYENNE	WY	50203240701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL BANK	CHEYENNE	WY	50303240701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL BANK	CHEYENNE	WY	50203240701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL BANK	CHEYENNE	WY	50303240701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL BANK	CHEYENNE	WY	50203240701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL BANK	SIDNEY	NE IL	50274151901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
AMERICAN NATIONAL BANK OF DEKALB COUNTY AMERICAN NATIONAL BANK OF DEKALB COUNTY	SYCAMORE SYCAMORE	IL II	50249771901-001 50349771901-002	Prototype Standardized Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
AMERICAN NATIONAL BANK OF DEKALB COUNTY	SYCAMORE	ii.	50249771901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
AMERICAN NATIONAL BANK OF DEKALB COUNTY	SYCAMORE	IL	50349771901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
AMERICAN NATIONAL BANK OF TEXAS	TERRELL	TX	50264572701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL BANK OF TEXAS	TERRELL	TX	50264572701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL INSURANCE CO	GALVESTON	TX	50303520701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL INSURANCE CO	GALVESTON GALVESTON	TX	50203520701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL INSURANCE CO AMERICAN NATIONAL INSURANCE CO	GALVESTON	TX TX	50303520701-003 50203520701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL INSURANCE CO	GALVESTON	TX	50303520701-004	Prototype Standardized Moriey Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL INSURANCE CO	GALVESTON	TX	50203520701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMERICAN NATIONAL INSURANCE CO	GALVESTON	TX	50303520702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
AMERICAN NATIONAL INSURANCE CO	GALVESTON	TX	50303520702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AMERICAN NATIONAL INSURANCE CO	GALVESTON	TX	50203520702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
AMERICAN NATIONAL INSURANCE CO	GALVESTON	TX	50203520702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AMERICAN PENSION BENEFITS INC AMERICAN PENSION BENEFITS INC	WEXFORD WEXFORD	PA PA	503A6120701-001 502A6120701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
AMENIONAL ENGION DENELLI O INC	WEAT OILD	1 A	002A0120701-002	Trototype Standardized Front Sharing Frail	Opinion Letter Issued 1 1/2//2001

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AMERICAN PENSION BENEFITS INC	WEXFORD WEXFORD	PA PA	503A6120701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
AMERICAN PENSION BENEFITS INC AMERICAN PENSION BENEFITS INC	WEXFORD	PA PA	502A6120701-004 503A6120701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
AMERICAN PENSION BENEFITS INC	WEXFORD	PA	502A6120701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
AMERICAN PENSION BENEFITS INC	WEXFORD	PA	503A6120701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
AMERICAN PENSION BENEFITS INC	WEXFORD	PA	503A6120702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
AMERICAN PENSION BENEFITS INC	WEXFORD	PA	503A6120702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AMERICAN PENSION BENEFITS INC	WEXFORD	PA	502A6120702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
AMERICAN PENSION BENEFITS INC	WEXFORD	PA	502A6120702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AMERICAN PENSION CO AMERICAN PENSION CO	SANTA BARBARA	CA	503A8610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN PENSION CO	SANTA BARBARA SANTA BARBARA	CA CA	502A8610701-002 503A8610701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
AMERICAN PENSION CO	SANTA BARBARA	CA	502A8610701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN PENSION CO	SANTA BARBARA	CA	503A8610701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMERICAN PENSION CO	SANTA BARBARA	CA	502A8610701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMERICAN PENSION CORP	WATCHUNG	NJ	503B4918501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
AMERICAN PENSION CORP	WATCHUNG	NJ	503B4918501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
AMERICAN PENSION CORP	WATCHUNG	NJ	502B4918501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
AMERICAN PENSION CORP	WATCHUNG	NJ	503B4918501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
AMERICAN PENSION CORP	WATCHUNG	NJ NJ	503B4918501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
AMERICAN PENSION CORP AMERICAN PENSION CORP	WATCHUNG WATCHUNG	NJ	502B4918501-006 503B4918501-007	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
AMERICAN PENSION CORP	WATCHUNG	NJ	502B4918501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
AMERICAN PENSION CORP	WATCHUNG	NJ	503B4918501-009	Prototype Non-standardized Money Falchiase Fiah	Opinion Letter Issued 09/18/2001
AMERICAN PENSION CORP	WATCHUNG	NJ	502B4918501-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
AMERICAN PENSION CORP	WATCHUNG	NJ	503B4918502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
AMERICAN PENSION CORP	WATCHUNG	NJ	503B4918502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
AMERICAN PENSION CORP	WATCHUNG	NJ	502B4918502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
AMERICAN PENSION CORP	WATCHUNG	NJ	502B4918502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
AMERICAN PENSION SERVICES INC	TAMPA	FL	VS323149	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
AMERICAN RETIREMENT PLAN SERVICES LLC	TOWSON	MD	503A1340001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/29/2002
AMERICAN RETIREMENT PLAN SERVICES LLC AMERICAN RETIREMENT PLAN SERVICES LLC	TOWSON TOWSON	MD MD	503A1340001-002 503A1340001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/29/2002
AMERICAN RETIREMENT PLAN SERVICES LLC AMERICAN RETIREMENT PLAN SERVICES LLC	TOWSON	MD	503A1340001-003	Prototype Non-standardized Target Benefit Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/29/2002 Opinion Letter Issued 01/29/2002
AMERICAN RETIREMENT PLAN SERVICES LLC	TOWSON	MD	503A1340003-001	Prototype Non-standardized Casiror Belefied Arrangement  Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/02/2002
AMERICAN RETIREMENT PLAN SERVICES LLC	TOWSON	MD	503A1340003-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/02/2002
AMERICAN SAVINGS BANK	HONOLULU	HI	50270182701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN SAVINGS BANK	HONOLULU	HI	50270182701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN SAVINGS BANK	HONOLULU	HI	50270182701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN SAVINGS BANK	HONOLULU	HI	50270182701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN SAVINGS BANK	NEW BRITAIN	CT	50271272701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN SAVINGS BANK	NEW BRITAIN	CT	50271272701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN SAVINGS BANK	NEW BRITAIN	CT	50271272702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN SAVINGS BANK AMERICAN STATE BANK	NEW BRITAIN SIOUX CENTER	CT IA	50271272702-002 50203761101-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 01/10/2002
AMERICAN STATE BANK	SIOUX CENTER	IA	50203761101-001	Prototype Standardized Front Sharing Flah  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
AMERICAN STATE BANK	SIOUX CENTER	IA	50303761101-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
AMERICAN STATE BANK	SIOUX CENTER	IA	50303761101-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
AMERICAN STATE BANK	SIOUX CENTER	IA	50303761101-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
AMERICAN STATE BANK	LUBBOCK	TX	50303810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AMERICAN STATE BANK	LUBBOCK	TX	50203810701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AMERICAN STATE BANK	LUBBOCK	TX TX	50303810701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AMERICAN STATE BANK AMERICAN STATE BANK	LUBBOCK LUBBOCK	TX	50203810701-004 50303810701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
AMERICAN STATE BANK	LUBBOCK	TX	50203810701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AMERICAN STATE BANK	LUBBOCK	TX	50203811902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
AMERICAN STATE BANK	LUBBOCK	TX	50203811902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
AMERICAN STATE BANK & TRUST	DICKINSON	ND	50289032701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERICAN STATE BANK & TRUST	DICKINSON	ND	50289032701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERICAN STATE BANK & TRUST	DICKINSON	ND	50289032701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMERICAN STATE BANK & TRUST	DICKINSON	ND	50389032701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMERICAN STATE BANK & TRUST CO	WILLISTON	ND	50303780701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
AMERICAN STATE BANK & TRUST CO AMERICAN STATE BANK & TRUST CO	WILLISTON WILLISTON	ND ND	50203780701-002 50303780701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
AMERICAN STATE BANK & TRUST CO	WILLISTON	ND	50203780701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/30/2001 Opinion Letter Issued 08/30/2001
AMERICAN STATE BANK & TRUST CO	WILLISTON	ND	50303780701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AMERICAN STATE BANK & TRUST CO	WILLISTON	ND	50203780701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AMERICAN TAX SERVICE INC	TULSA	OK	502A4170701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMERICAN TRUST & SAVINGS BANK	DUBUQUE	IA	50303890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AMERICAN TRUST & SAVINGS BANK	DUBUQUE	IA	50203890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AMERICAN TRUST & SAVINGS BANK	DUBUQUE	IA	50303890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AMERICAN TRUST & SAVINGS BANK	DUBUQUE	IA	50203890701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AMERICAN TRUST & SAVINGS BANK AMERICAN TRUST & SAVINGS BANK	DUBUQUE DUBUQUE	IA IA	50303890701-005 50203890703-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
AMERICAN UNITED LIFE INSURANCE CO	INDIANAPOLIS	IA IN	50203890703-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 04/17/2002
AMERICAN UNITED LIFE INSURANCE CO	INDIANAPOLIS	IN	50203930001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/17/2002 Opinion Letter Issued 04/17/2002
AMERICAN UNITED LIFE INSURANCE CO	INDIANAPOLIS	IN	50303930001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/17/2002
AMERICAN UNITED LIFE INSURANCE CO	INDIANAPOLIS	IN	50203930001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/17/2002
AMERICAN UNITED LIFE INSURANCE CO	INDIANAPOLIS	IN	50303930001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/17/2002
AMERICAN UNITED LIFE INSURANCE CO	INDIANAPOLIS	IN	50203930001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/17/2002
AMERISERV TRUST & FINANCIAL SERVICES CO	JOHNSTOWN	PA	50287641901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
AMERISERV TRUST & FINANCIAL SERVICES CO	JOHNSTOWN	PA	50287641901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
AMERISERY TRUST & FINANCIAL SERVICES CO	JOHNSTOWN	PA	50387641901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
AMERISERV TRUST & FINANCIAL SERVICES CO AMERISERV TRUST & FINANCIAL SERVICES CO	JOHNSTOWN JOHNSTOWN	PA PA	50387641901-004 50287641901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
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AMERISERV TRUST & FINANCIAL SERVICES CO AMERISERV TRUST & FINANCIAL SERVICES CO	JOHNSTOWN JOHNSTOWN	PA PA	50387641901-006 50287641901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
AMERITAS LIFE INSURANCE CORP	LINCOLN	NE	50307460701-001	Prototype Standardized Cash of Defended Arrangement	Opinion Letter Issued 08/07/2001
AMERITAS LIFE INSURANCE CORP	LINCOLN	NE	50207460701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMERITAS LIFE INSURANCE CORP	LINCOLN	NE	50307460701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERITAS LIFE INSURANCE CORP	LINCOLN	NE	50207460701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AMERITAS LIFE INSURANCE CORP	LINCOLN	NE	50307460701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMERITAS LIFE INSURANCE CORP	LINCOLN	NE	50207460701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMFED INVESTMENT SERVICES LLC	RIDGELAND	MS	503B5870701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMFED INVESTMENT SERVICES LLC AMFED INVESTMENT SERVICES LLC	RIDGELAND	MS	502B5870701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AMFED INVESTMENT SERVICES LLC AMFED INVESTMENT SERVICES LLC	RIDGELAND RIDGELAND	MS MS	503B5870701-003 502B5870701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
AMFED INVESTMENT SERVICES LLC	RIDGELAND	MS	503B5870701-005	Prototype Von-standardized World or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMFED INVESTMENT SERVICES LLC	RIDGELAND	MS	502B5870701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AMI BENEFIT PLAN ADMINISTRATORS INC	CORTLAND	OH	503B5148501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
AMI BENEFIT PLAN ADMINISTRATORS INC	CORTLAND	OH	503B5148501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
AMI BENEFIT PLAN ADMINISTRATORS INC	CORTLAND	OH	502B5148501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
AMI BENEFIT PLAN ADMINISTRATORS INC	CORTLAND	OH	503B5148501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
AMI BENEFIT PLAN ADMINISTRATORS INC	CORTLAND	OH	503B5148501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
AMI BENEFIT PLAN ADMINISTRATORS INC	CORTLAND	OH	502B5148501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
AMI BENEFIT PLAN ADMINISTRATORS INC	CORTLAND	OH	503B5148501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
AMI BENEFIT PLAN ADMINISTRATORS INC AMI BENEFIT PLAN ADMINISTRATORS INC	CORTLAND CORTLAND	OH OH	502B5148501-008 503B5148502-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/20/2001
AMI BENEFIT PLAN ADMINISTRATORS INC	CORTLAND	OH	503B5148502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
AMSOUTH BANK	BIRMINGHAM	AL	50270152701-001	Prototype Standardized Defined Benefit Flan Willout Fernitted Dispanty	Opinion Letter Issued 12/19/2001
AMSOUTH BANK	BIRMINGHAM	AL	50270152701-002	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/19/2001
AMSOUTH BANK	BIRMINGHAM	AL	50370152701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 12/19/2001
AMSOUTH BANK	BIRMINGHAM	AL	50370152701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 12/19/2001
AMSOUTH BANK	BIRMINGHAM	AL	50270152701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/19/2001
AMSOUTH BANK	BIRMINGHAM	AL	50370152701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 12/19/2001
ANAWON TRUST NA	ATTLEBORO	MA	50208411101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
ANAWON TRUST NA	ATTLEBORO	MA	50208411101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
ANAWON TRUST NA	ATTLEBORO	MA	50208411101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
ANAWON TRUST NA	ATTLEBORO	MA	50308411101-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
ANAWON TRUST NA ANCHOR STATE BANK	ATTLEBORO	MA IL	50308411101-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
ANCHOR STATE BANK	ANCHOR ANCHOR	IL IL	50283021101-001 50283021101-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
ANDERSON HUNTER LAW FIRM, P.S.	EVERETT	WA	VS322909	Volume Submitter Profit Sharing Plan	Advisory letter issued 10/02/2001
ANDERSON HUNTER LAW FIRM, P.S.	EVERETT	WA	VS322910	Volume Submitter Money Purchase Plan	Advisory letter issued 10/02/2001
ANDERSON HUNTER LAW FIRM, P.S.	EVERETT	WA	VS322911	Volume Submitter Profit Sharing/401K Plan	Advisory letter issued 10/02/2001
ANDERSON SHANNON O BRIEN RICE & BERTZ	STEVENS POINT	WI	503A2990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ANDERSON SHANNON O BRIEN RICE & BERTZ	STEVENS POINT	WI	503A2990701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ANDERSON SHANNON O BRIEN RICE & BERTZ	STEVENS POINT	WI	503A2990701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ANDERSON WALKER & REICHERT LLP	MACON	GA	503A9640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ANDERSON WALKER & REICHERT LLP	MACON	GA	502A9640701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ANDERSON WALKER & REICHERT LLP	MACON	GA	503A9640701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ANDERSON WALKER & REICHERT LLP	MACON	GA	502A9640701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ANDERSON WALKER & REICHERT LLP	MACON	GA GA	503A9640701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ANDERSON WALKER & REICHERT LLP ANDRE J PATRONE PA	MACON FORT MYERS	FL	502A9640701-006 502A4190701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ANDRE J PATRONE PA	FORT MYERS	FL	502A4190701-001	Prototype Standardized Profit Sharing Flan	Opinion Letter Issued 08/07/2001
ANDREWS DAVIS LEGG BIXLER MILSTEN & PRICE INC	OKLAHOMA CITY	OK	503A4580001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
ANDREWS DAVIS LEGG BIXLER MILSTEN & PRICE INC	OKLAHOMA CITY	OK	503A4580002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
ANGELL PENSION GROUP INC	EAST PROVIDENCE	RI	503B0760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ANGELL PENSION GROUP INC	EAST PROVIDENCE	RI	502B0760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ANGELL PENSION GROUP INC	EAST PROVIDENCE	RI	503B0760701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ANGELL PENSION GROUP INC	EAST PROVIDENCE	RI	502B0760701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ANGELL PENSION GROUP INC	EAST PROVIDENCE	RI	503B0760701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ANGELL PENSION GROUP INC	EAST PROVIDENCE	RI MO	502B0760701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AON CONSULTING AON CONSULTING	ST LOUIS ST LOUIS	MO	502A2011901-001 502A2011901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
AON CONSULTING AON CONSULTING	ST LOUIS	MO	502A2011901-002 502A2011901-003	Prototype Standardized Money Furchase Flan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
AON CONSULTING	ST LOUIS	MO	502A2011901-004	Prototype Standardized Front Griding Fran	Opinion Letter Issued 11/19/2001
AON CONSULTING	ST LOUIS	MO	503A2011901-005	Prototype Non-Standardized Norley Full Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
AON CONSULTING	ST LOUIS	MO	503A2011901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
AON CONSULTING	ST LOUIS	MO	502A2011901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
AON CONSULTING	ST LOUIS	MO	503A2011901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
AON CONSULTING	ST LOUIS	MO	502A2011901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
AON CONSULTING	ST LOUIS	MO	502A2011902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
AON CONSULTING	ST LOUIS	MO	502A2011902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
AON CONSULTING	ST LOUIS	MO MO	503A2011902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
AON CONSULTING AON CONSULTING	ST LOUIS ST LOUIS	MO	503A2011902-004 502A2011902-005	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
AON CONSULTING AON CONSULTING	ST LOUIS ST LOUIS	MO	503A2011902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
AON CONSULTING INC	RALEIGH	NC	503A8890701-001	Prototype Non-standardized Defined Benefit Harriwith emitted Dispanty  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AON CONSULTING INC	RALEIGH	NC	502A8890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AON CONSULTING INC	RALEIGH	NC	503A8890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AON CONSULTING INC	RALEIGH	NC	502A8890701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AON CONSULTING INC	RALEIGH	NC	503A8890701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AON CONSULTING INC	RALEIGH	NC	502A8890701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
APOLLO TRUST CO	APOLLO	PA	50290882701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
APOLLO TRUST CO	APOLLO	PA	50290882701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
APPLE BANK FOR SAVINGS APPLE BANK FOR SAVINGS	NEW YORK NEW YORK	NY NY	50281332701-001 50281332701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001 Opinion Letter Issued 10/04/2001
APPLE BANK FOR SAVINGS APPLE BANK FOR SAVINGS	NEW YORK NEW YORK	NY NY	50281332701-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001 Opinion Letter Issued 10/04/2001
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<u>PLAN SPONSOR</u>	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
APPLE BANK FOR SAVINGS	NEW YORK	NY	50281332701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
APPLE BANK FOR SAVINGS	NEW YORK	NY	50281332701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
APPLE BANK FOR SAVINGS	NEW YORK	NY	50281332701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
APPLIED PLAN ADMINISTRATORS INC	BINGHAM FARMS	MI	503A9630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
APPLIED PLAN ADMINISTRATORS INC APPLIED PLAN ADMINISTRATORS INC	BINGHAM FARMS BINGHAM FARMS	MI MI	502A9630701-002 503A9630701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
APPLIED PLAN ADMINISTRATORS INC	BINGHAM FARMS	MI	502A9630701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
APPLIED PLAN ADMINISTRATORS INC	BINGHAM FARMS	MI	503A9630701-004 503A9630701-005	Prototype Standardized Money Furchase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
APPLIED PLAN ADMINISTRATORS INC	BINGHAM FARMS	MI	502A9630701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
APS PENSION SERVICES	UNIONDALE	NY	503A6110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
APS PENSION SERVICES	UNIONDALE	NY	502A6110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
APS PENSION SERVICES	UNIONDALE	NY	503A6110701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
APS PENSION SERVICES	UNIONDALE	NY	502A6110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
APS PENSION SERVICES	UNIONDALE	NY	503A6110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
APS PENSION SERVICES	UNIONDALE	NY	502A6110701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
APS PENSION SERVICES	UNIONDALE	NY	503A6110701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
APS PENSION SERVICES	UNIONDALE	NY	502A6110701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
APS PENSION SERVICES	UNIONDALE	NY	503A6110702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
APS PENSION SERVICES	UNIONDALE	NY	503A6110702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
APS PENSION SERVICES	UNIONDALE	NY	502A6110702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
APS PENSION SERVICES	UNIONDALE	NY	502A6110702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ARCHER & GREINER	PHILADELPHIA	PA	VS323387	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/06/2002
ARCHER & GREINER	PHILADELPHIA	PA	VS323018	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/06/2002
AREA TRUST CO	OWENSBORO	KY	502A2001901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
AREA TRUST CO	OWENSBORO	KY	502A2001901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
AREA TRUST CO	OWENSBORO	KY	503A2001901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
AREA TRUST CO	OWENSBORO	KY	503A2001901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
AREA TRUST CO	OWENSBORO	KY	502A2001901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
AREA TRUST CO	OWENSBORO	KY	503A2001901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
AREA TRUST CO	OWENSBORO	KY	502A2001901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
AREA TRUST CO	OWENSBORO	KY	503A2001901-008	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
ARIEH SCHOENBERGER	LOS ANGELES	CA	VS323211	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
ARIEH SCHOENBERGER	LOS ANGELES	CA	VS322665	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ARIEH SCHOENBERGER	LOS ANGELES	CA	VS322695	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ARIEH SCHOENBERGER	LOS ANGELES	CA	VS322725	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ARIEL CAPITAL MANAGEMENT INC	CHICAGO	IL IL	50252535001-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
ARIEL CAPITAL MANAGEMENT INC ARIZONA QUALIFIED PLAN SERVICES INC	CHICAGO PHOENIX	AZ	50252535001-002 502A6100701-001	Prototype Standardized Money Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001 Opinion Letter Issued 08/07/2001
ARIZONA QUALIFIED PLAN SERVICES INC ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX		503A6100701-001	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ARIZONA QUALIFIED PLAN SERVICES INC ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ AZ	502A6100701-003	Prototype Non-standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	503A6100701-005	Prototype Standardized Mohey Fulchase Fiah  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	502A6100701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	503A6100701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	502A6100701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	503A6100702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	503A6100702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	502A6100702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	502A6100702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ARMSTRONG ALLEN PLLC	JACKSON	MS	503A8000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ARMSTRONG ALLEN PLLC	JACKSON	MS	502A8000701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ARMSTRONG ALLEN PLLC	JACKSON	MS	503A8000701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ARMSTRONG ALLEN PLLC	JACKSON	MS	502A8000701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ARMSTRONG ALLEN PLLC	JACKSON	MS	503A8000701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ARMSTRONG ALLEN PLLC	JACKSON	MS	502A8000701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ARMSTRONG ASSOCIATES INC	DALLAS	TX	50204405001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
ARMSTRONG ASSOCIATES INC	DALLAS	TX	50204405001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
ARMSTRONG TEASDALE LLP	ST LOUIS	MO	VS323087	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/25/2002
ARMSTRONG TEASDALE LLP	ST LOUIS	MO	VS323088	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/25/2002
ARMSTRONG TEASDALE LLP	ST LOUIS	MO	VS323020	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 04/25/2002
ARNOLD INVESTMENT COUNSEL INC	MILWAUKEE	WI	50288672701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ARNOLD INVESTMENT COUNSEL INC	MILWAUKEE	WI	50288672701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ARNOLD INVESTMENT COUNSEL INC	MILWAUKEE	WI	50288672701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ARNOLD INVESTMENT COUNSEL INC	MILWAUKEE	WI	50288672701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ARNOLD S ROSS & ASSOCIATES LTD	NEW YORK	NY	502B6381901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ARNOLD S ROSS & ASSOCIATES LTD	NEW YORK	NY	502B6381901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ARNOLD S ROSS & ASSOCIATES LTD	NEW YORK	NY NY	502B6381901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ARNOLD S ROSS & ASSOCIATES LTD ARNONE LOWTH & MULLADY ADMINISTRATIVE SERVICES LLC	NEW YORK MELVILLE	NY	503B6381901-004 503A3000701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ARNONE LOWTH & MULLADY ADMINISTRATIVE SERVICES LLC	MELVILLE	NY	502A3000701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
ARNONE LOWTH & MULLADY ADMINISTRATIVE SERVICES LLC	MELVILLE	NY	503A3000701-002	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
ARNONE LOWTH & MULLADY ADMINISTRATIVE SERVICES LLC	MELVILLE	NY	502A3000701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
ARNONE LOWTH & MULLADY ADMINISTRATIVE SERVICES LLC	MELVILLE	NY	503A3000701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
ARNONE LOWTH & MULLADY ADMINISTRATIVE SERVICES LLC	MELVILLE	NY	502A3000701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
ARNZEN PARRY & WENTZ P S C	COVINGTON	KY	502A2181901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ARNZEN PARRY & WENTZ P S C	COVINGTON	KY	502A2181901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ARNZEN PARRY & WENTZ P S C	COVINGTON	KY	503A2181901-003	Prototype Non-Standardized Norley Full Indiase Figure Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ARNZEN PARRY & WENTZ P S C	COVINGTON	KY	503A2181901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ARNZEN PARRY & WENTZ P S C	COVINGTON	KY	502A2181901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ARNZEN PARRY & WENTZ P S C	COVINGTON	KY	503A2181901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ARRIS CORPORATION OF AMERICA	STATE COLLEGE	PA	VS322550	Volume Submitter Profit Sharing Plan	Advisory letter issued 10/19/2001
ARRIS CORPORATION OF AMERICA	STATE COLLEGE	PA	VS322551	Volume Submitter Profit Sharing/401K Plan	Advisory letter issued 10/19/2001
ARRIS CORPORATION OF AMERICA	STATE COLLEGE	PA	VS322552	Volume Submitter Money Purchase Plan	Advisory letter issued 10/19/2001
ARRIS CORPORATION OF AMERICA	STATE COLLEGE	PA	VS323053	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/22/2002
ARVEST TRUST CO NA	ROGERS	AR	50305360701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ARVEST TRUST CO NA	ROGERS	AR	50205360701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR ARVEST TRUST CO NA	CITY ROGERS	STATE AR	FILE FOLDER/VS NO. 50305360701-003	PLAN TYPE Prototype Non-standardized Money Purchase Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
ARVEST TRUST CO NA	ROGERS	AR	50205360701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ARVEST TRUST CO NA	ROGERS	AR	50305360701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ARVEST TRUST CO NA	ROGERS	AR	50205360701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ASHLEY A WIECHMANN CPA PC	COLORADO SPRINGS	CO	502A3722701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ASHLEY A WIECHMANN CPA PC ASHLEY A WIECHMANN CPA PC	COLORADO SPRINGS COLORADO SPRINGS	CO	502A3722701-002 502A3722701-003	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ASIA EUROPE AMERICAS BANK	SEATTLE	WA	502A3722701-003 502A0821901-001	Prototype Standardized Cash of Deferred Afrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
ASIA EUROPE AMERICAS BANK	SEATTLE	WA	502A0821901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ASM CONSULTING SERVICES	EMERALD HILLS	CA	503A3010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
ASM CONSULTING SERVICES	EMERALD HILLS	CA	503A3010701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
ASM CONSULTING SERVICES	EMERALD HILLS	CA	503A3010701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
ASPEN BENEFITS INC	SAUK RAPIDS	MN	503A8010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ASPEN BENEFITS INC ASPEN BENEFITS INC	SAUK RAPIDS SAUK RAPIDS	MN MN	502A8010701-002 503A8010701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ASPEN BENEFITS INC	SAUK RAPIDS	MN	502A8010701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ASPEN BENEFITS INC	SAUK RAPIDS	MN	503A8010701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ASPEN BENEFITS INC	SAUK RAPIDS	MN	502A8010701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ASSOCIATED BANC CORP	GREEN BAY	WI	502A3821901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ASSOCIATED BANC CORP	GREEN BAY	WI	502A3821901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ASSOCIATED BENEFIT PLANNERS LTD ASSOCIATED BENEFIT PLANNERS LTD	WAYNE WAYNE	PA PA	503B5398501-001 502B5398501-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
ASSOCIATED BENEFIT PLANNERS LTD	WAYNE	PA	503B5398501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/16/2001
ASSOCIATED BENEFIT PLANNERS LTD	WAYNE	PA	502B5398501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ASSOCIATED BENEFIT PLANNERS LTD	WAYNE	PA	503B5398501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ASSOCIATED BENEFIT PLANNERS LTD	WAYNE	PA	502B5398501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ASSOCIATED BENEFIT PLANNERS LTD	WAYNE	PA	503B5398502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ASSOCIATED BENEFIT PLANNERS LTD	WAYNE WAYNE	PA PA	503B5398502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
ASSOCIATED BENEFIT PLANNERS LTD ASSOCIATED BENEFIT PLANNERS LTD	WAYNE	PA	502B5398502-003 502B5398502-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
ASSOCIATED BENEFITS CORPORATION	WEST DES MOINES	IA	503A2600001-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/09/2002
ASSOCIATED CONSULTANTS OF AMERICA	CLARKSVILLE	TN	503A3020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ASSOCIATED CONSULTANTS OF AMERICA	CLARKSVILLE	TN	502A3020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ASSOCIATED CONSULTANTS OF AMERICA	CLARKSVILLE	TN	503A3020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ASSOCIATED CONSULTANTS OF AMERICA ASSOCIATED CONSULTANTS OF AMERICA	CLARKSVILLE	TN	502A3020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ASSOCIATED CONSULTANTS OF AMERICA ASSOCIATED CONSULTANTS OF AMERICA	CLARKSVILLE CLARKSVILLE	TN TN	503A3020701-005 502A3020701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ASSOCIATED CONSULTANTS OF AMERICA	CLARKSVILLE	TN	502A3020701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ASSOCIATED PENSION CONSULTANTS	CHICO	CA	503A6090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ASSOCIATED PENSION CONSULTANTS	CHICO	CA	502A6090701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ASSOCIATED PENSION CONSULTANTS	CHICO	CA	503A6090701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ASSOCIATED PENSION CONSULTANTS	CHICO	CA	502A6090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ASSOCIATED PENSION CONSULTANTS ASSOCIATED PENSION CONSULTANTS	CHICO CHICO	CA CA	503A6090701-005 502A6090701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ASSOCIATED PENSION CONSULTANTS ASSOCIATED PENSION CONSULTANTS	CHICO	CA	503A6090701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ASSOCIATED PENSION CONSULTANTS	CHICO	CA	502A6090701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
ASSOCIATED PENSION CONSULTANTS	CHICO	CA	503A6090702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ASSOCIATED PENSION CONSULTANTS	CHICO	CA	503A6090702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ASSOCIATED PENSION CONSULTANTS	CHICO	CA	502A6090702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ASSOCIATED PENSION CONSULTANTS ASSOCIATED PLAN DESIGNERS	CHICO PITTSBURGH	CA PA	502A6090702-004 503A6080701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
ASSOCIATED PLAN DESIGNERS	PITTSBURGH	PA	502A6080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ASSOCIATED PLAN DESIGNERS	PITTSBURGH	PA	503A6080701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ASSOCIATED PLAN DESIGNERS	PITTSBURGH	PA	502A6080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ASSOCIATED PLAN DESIGNERS	PITTSBURGH	PA	503A6080701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ASSOCIATED PLAN DESIGNERS	PITTSBURGH	PA	502A6080701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ASSOCIATED PLAN DESIGNERS ASSOCIATED PLAN DESIGNERS	PITTSBURGH PITTSBURGH	PA PA	503A6080701-007 502A6080701-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ASSOCIATED PLAN DESIGNERS	PITTSBURGH	PA	503A6080702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ASSOCIATED PLAN DESIGNERS	PITTSBURGH	PA	503A6080702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ASSOCIATED PLAN DESIGNERS	PITTSBURGH	PA	502A6080702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ASSOCIATED PLAN DESIGNERS	PITTSBURGH	PA	502A6080702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ASSOCIATED PREVAILING WAGE CONTRACTORS INC	RUSTON	LA	50390950001-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/29/2001
ASSOCIATED PREVAILING WAGE CONTRACTORS INC ASSOCIATED TRUST CO NA	RUSTON NEENAH	LA WI	50390950001-002 50390740701-001	Master Non-standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/29/2001 Opinion Letter Issued 08/30/2001
ASSOCIATED TRUST CO NA	NEENAH	WI	50290740701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ASSOCIATED TRUST CO NA	NEENAH	WI	50390740701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ASSOCIATED TRUST CO NA	NEENAH	WI	50290740701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ASSOCIATED TRUST CO NA	NEENAH	WI	50390740701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ASSOCIATED TRUST CO NA ASSOCIATES GENERAL CONTRACTORS OF AMERICA	NEENAH NEW YORK	WI NY	50290740701-006 VS322844	Prototype Standardized Cash or Deferred Arrangement Volume Submitter Money Purchase Plan	Opinion Letter Issued 08/30/2001 Advisory Letter Issued 06/17/2002
ASTORIA FEDERAL SAVINGS & LOAN	LAKE SUCCESS	NY	50270132701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ASTORIA FEDERAL SAVINGS & LOAN	LAKE SUCCESS	NY	50270132701-001	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ASTORIA FEDERAL SAVINGS & LOAN	LAKE SUCCESS	NY	50270132701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ASTORIA FEDERAL SAVINGS & LOAN	LAKE SUCCESS	NY	50270132701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ASTORIA FEDERAL SAVINGS & LOAN	LAKE SUCCESS	NY	50270132702-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
ASTORIA FEDERAL SAVINGS & LOAN ASTRUE COAKLEY & GARLOO INC	LAKE SUCCESS MILTON	NY MA	50270132702-002 503A4180701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001 Opinion Letter Issued 08/30/2001
ASTRUE COAKLEY & GARLOO INC	MILTON	MA	502A4180701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ASTRUE COAKLEY & GARLOO INC	MILTON	MA	503A4180701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ASTRUE COAKLEY & GARLOO INC	MILTON	MA	502A4180701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ATLANTIC BANK OF NEW YORK	NEW YORK CITY	NY	50261521901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ATLANTIC BANK OF NEW YORK ATLANTIC PENSIONS INC	NEW YORK CITY	NY	50261521901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ATLANTIC PENSIONS INC ATLANTIC PENSIONS INC	VIRGINIA BEACH VIRGINIA BEACH	VA VA	503B5158501-001 502B5158501-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
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PLAN SPONSOR ATLANTIC PENSIONS INC	CITY VIRGINIA BEACH	STATE VA	FILE FOLDER/VS NO. 503B5158501-003	PLAN TYPE  Protective New standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 09/18/2001
ATLANTIC PENSIONS INC	VIRGINIA BEACH	VA	502B5158501-004	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ATLANTIC PENSIONS INC	VIRGINIA BEACH	VA	503B5158501-005	Prototype Otalidadized Front Griding Flam  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ATLANTIC PENSIONS INC	VIRGINIA BEACH	VA	502B5158501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ATLAS PEARLMAN PA	FORT LAUDERDALE	FL	503A3090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ATLAS PEARLMAN PA	FORT LAUDERDALE	FL	502A3090701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ATLAS PEARLMAN PA	FORT LAUDERDALE	FL	503A3090701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ATLAS PEARLMAN PA	FORT LAUDERDALE	FL	502A3090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ATLAS PEARLMAN PA ATLAS PEARLMAN PA	FORT LAUDERDALE FORT LAUDERDALE	FL FL	503A3090701-005 502A3090701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ATLAS PEARLMAN PA	FORT LAUDERDALE	FL	503A3090701-007	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
ATLAS PEARLMAN PA	FORT LAUDERDALE	FL	502A3090701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
ATR INC	KING OF PRUSSIA	PA	502A2171901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ATR INC	KING OF PRUSSIA	PA	503A2171901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ATR INC	KING OF PRUSSIA	PA	502A2171901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ATR INC	KING OF PRUSSIA	PA	503A2171901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	503A3030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	502A3030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ATTEBERRY/SEARLE INC	SACRAMENTO SACRAMENTO	CA CA	503A3030701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ATTEBERRY/SEARLE INC ATTEBERRY/SEARLE INC	SACRAMENTO	CA	502A3030701-004 503A3030701-005	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	502A3030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	503A3030701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	502A3030701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	503A3030702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	503A3030702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	502A3030702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	502A3030702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AUBURNBANK	AUBURN	AL	50274211901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
AUBURNBANK	AUBURN	AL	50274211901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
AUDUBON STATE BANK	AUDUBON	IA CA	50281441101-001	Prototype Standardized Profit Sharing Plan Volume Submitter Profit Sharing/401K Plan	Opinion Letter Issued 01/10/2002
AUSA LIFE INSURANCE COMPANY INC AUSA LIFE INSURANCE COMPANY INC	LOS ANGELES LOS ANGELES	CA	VS322643 VS323022	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/17/2002 Advisory Letter Issued 04/17/2002
AUTO OWNERS LIFE INSURANCE CO	LANSING	MI	50204782701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AUTO OWNERS LIFE INSURANCE CO	LANSING	MI	50204782701-002	Prototype Standardized Front Griding Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AUTO OWNERS LIFE INSURANCE CO	LANSING	MI	50304782701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
AUTO OWNERS LIFE INSURANCE CO	LANSING	MI	50304782701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
AUTOMATED RETIREMENT PLANS INC	SPRINGFIELD	VA	503A3890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AUTOMATED RETIREMENT PLANS INC	SPRINGFIELD	VA	503A3890701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AUTOMATED RETIREMENT PLANS INC	SPRINGFIELD	VA	503A3890701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AUTOMATED RETIREMENT PLANS INC	SPRINGFIELD	VA	503A3890701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
AUTOMATIC DATA PROCESSING FEDERAL CREDIT UNION	ROSELAND	NJ	50397110001-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
AUTOMATIC DATA PROCESSING FEDERAL CREDIT UNION AUTOMATIC DATA PROCESSING FEDERAL CREDIT UNION	ROSELAND	NJ NJ	50297110001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
AUTOMATIC DATA PROCESSING FEDERAL CREDIT UNION AUTOMATIC DATA PROCESSING FEDERAL CREDIT UNION	ROSELAND ROSELAND	NJ	50397110001-003 50297110001-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001 Opinion Letter Issued 11/06/2001
AUTOMATIC DATA PROCESSING FEDERAL CREDIT UNION	ROSELAND	NJ	50397110001-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/03/2002
AUTOMATIC DATA PROCESSING FEDERAL CREDIT UNION	ROSELAND	NJ	50397110002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/03/2002
AUTOMATIC DATA PROCESSING FEDERAL CREDIT UNION	ROSELAND	NJ	50397110002-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/03/2002
BADEN GAGE & SCHROEDER LLC	FT WAYNE	IN	503A9620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BADEN GAGE & SCHROEDER LLC	FT WAYNE	IN	502A9620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BADEN GAGE & SCHROEDER LLC	FT WAYNE	IN	503A9620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BADEN GAGE & SCHROEDER LLC	FT WAYNE	IN	502A9620701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BADEN GAGE & SCHROEDER LLC	FT WAYNE	IN IN	503A9620701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BADEN GAGE & SCHROEDER LLC BAILEY & BAILEY PA CPAS	FT WAYNE BELTSVILLE	MD	502A9620701-006 503A3880701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/30/2001
BAILEY & BAILEY PA CPAS	BELTSVILLE	MD	502A3880701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BAILEY & BAILEY PA CPAS	BELTSVILLE	MD	503A3880701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BAILEY & BAILEY PA CPAS	BELTSVILLE	MD	502A3880701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BAILEY SAETVEIT & CO PC	ENGLEWOOD	CO	503A9610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BAILEY SAETVEIT & CO PC	ENGLEWOOD	CO	502A9610701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BAILEY SAETVEIT & CO PC	ENGLEWOOD	CO	503A9610701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BAILEY SAETVEIT & CO PC	ENGLEWOOD	CO	502A9610701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BAILEY SAETVEIT & CO PC	ENGLEWOOD	CO	503A9610701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BAILEY SAETVEIT & CO PC	ENGLEWOOD	CO AR	502A9610701-006 503A6070701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BAIRD KURTZ & DOBSON INVESTMENT ADVISORS LLC BAIRD KURTZ & DOBSON INVESTMENT ADVISORS LLC	LITTLE ROCK LITTLE ROCK	AR	502A6070701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BAIRD KURTZ & DOBSON INVESTMENT ADVISORS LLC	LITTLE ROCK	AR	503A6070701-002	Prototype Standardized Front Sharing Flair Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BAIRD KURTZ & DOBSON INVESTMENT ADVISORS LLC	LITTLE ROCK	AR	502A6070701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BAIRD KURTZ & DOBSON INVESTMENT ADVISORS LLC	LITTLE ROCK	AR	503A6070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BAIRD KURTZ & DOBSON INVESTMENT ADVISORS LLC	LITTLE ROCK	AR	502A6070701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BAIRD KURTZ & DOBSON INVESTMENT ADVISORS LLC	LITTLE ROCK	AR	503A6070702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BAIRD KURTZ & DOBSON INVESTMENT ADVISORS LLC	LITTLE ROCK	AR	503A6070702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BAKER & HOSTETLER LLP	CLEVELAND	OH	503A4620001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/08/2002
BAKER & HOSTETLER LLP BAKER BOYER NATIONAL BANK	CLEVELAND	OH	503A4620001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/08/2002
BAKER BOYER NATIONAL BANK BAKER BOYER NATIONAL BANK	WALLA WALLA WALLA WALLA	WA WA	50304890701-001 50204890701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BAKER BOYER NATIONAL BANK	WALLA WALLA WALLA WALLA	WA	50304890701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BAKER BOYER NATIONAL BANK	WALLA WALLA	WA	50204890701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BAKER BOYER NATIONAL BANK	WALLA WALLA	WA	50304890701-005	Prototype Non-standardized Worldy Farchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BAKER BOYER NATIONAL BANK	WALLA WALLA	WA	50204890701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BAKER DONELSON BEARMAN & CALDWELL	MEMPHIS	TN	503A3100701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BAKER DONELSON BEARMAN & CALDWELL	MEMPHIS	TN	503A3100701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BAKER DONELSON BEARMAN & CALDWELL	MEMPHIS	TN	503A3100701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BALDWIN & CLARKE PENSION CONSULTANTS INC BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH	502A1881901-001 502A1881901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
DALDANIN & CHUVE LENZION CONZOFTANTS INC	BEDFORD	NH	302A 100 190 1-00Z	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001

PLAN SPONSOR	CITY BEDFORD	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Protective New Man Standard and Sefe Harbar Profit Shading Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
BALDWIN & CLARKE PENSION CONSULTANTS INC BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH NH	503A1881901-003 503A1881901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH	502A1881901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH	503A1881901-006	Prototype Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH	502A1881901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH	502A1881902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH	502A1881902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH	503A1881902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH	503A1881902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH	502A1881902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BALDWIN & CLARKE PENSION CONSULTANTS INC BANCFIRST	BEDFORD DUNCAN	NH OK	503A1881902-006 50296651901-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 11/19/2001
BANCFIRST	DUNCAN	OK	50296651901-002	Prototype Standardized Front Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANCFIRST	DUNCAN	OK	50396651901-003	Prototype Standardized Worldy Furnisher Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANCFIRST	DUNCAN	OK	50396651901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANCFIRST	DUNCAN	OK	50296651901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANCFIRST	DUNCAN	OK	50396651901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANCFIRST	DUNCAN	OK	50296651901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANCO POPULAR	RIVER GROVE	IL	502A5602701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
BANCO POPULAR	RIVER GROVE	IL 	502A5602701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
BANCO POPULAR	RIVER GROVE	IL.	503A5602701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
BANCO POPULAR BANCO POPULAR	RIVER GROVE RIVER GROVE	IL IL	503A5602701-004 502A5602701-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001 Closed Without Opinion Letter 08/07/2001
BANCO POPULAR	RIVER GROVE	IL IL	503A5602701-006	Prototype Non-Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001 Closed Without Opinion Letter 08/07/2001
BANCORPSOUTH BANK	TUPELO	MS	50306230701-001	Prototype Non-standardized order Harbor oddsir or before a Arrangement	Opinion Letter Issued 08/07/2001
BANCORPSOUTH BANK	TUPELO	MS	50206230701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANCORPSOUTH BANK	TUPELO	MS	50306230701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANCORPSOUTH BANK	TUPELO	MS	50206230701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANCORPSOUTH BANK	TUPELO	MS	50306230701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BANCORPSOUTH BANK	TUPELO	MS	50206230701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BANGOR SAVINGS BANK	BANGOR	ME	502A3241901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANGOR SAVINGS BANK	BANGOR	ME	503A3241901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANGOR SAVINGS BANK BANGOR SAVINGS BANK	BANGOR BANGOR	ME ME	502A3241901-003 503A3241901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BANGOR SAVINGS BANK BANGOR SAVINGS BANK	BANGOR	ME	502A3241901-004 502A3241901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BANK IOWA	SCHLESWIG	IA	50293561101-001	Prototype Standardized Cash of Deferred Afrangement  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
BANK IOWA	SCHLESWIG	IA	50293561101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
BANK IOWA	OSKALOOSA	IA	50293611101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
BANK IOWA	OSKALOOSA	IA	50293611101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
BANK MIDWEST MINNESOTA IOWA NA	WALL LAKE	IA	502B7541901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF AMERICA NA	CHICAGO	IL	50305040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BANK OF AMERICA NA	CHICAGO	IL	50205040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BANK OF AMERICA NA	CHICAGO	IL 	50305040701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANK OF AMERICA NA	CHICAGO CHICAGO	IL IL	50205040701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANK OF AMERICA NA BANK OF AMERICA NA	CHICAGO	IL IL	50205041902-001 50205041902-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BANK OF AMERICA NA	CHICAGO	IL	50205041902-002	Prototype Standardized Money i dichase half	Opinion Letter Issued 11/19/2001
BANK OF AMERICA NA	CHICAGO	ΪĹ	50205041902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF AMERICA NA	CHICAGO	IL	50305041902-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF AMERICA NA	CHICAGO	IL	50305041902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF AMERICA NA	CHICAGO	IL	50205041902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF AMERICA NA	CHICAGO	IL	50305041902-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF AMERICA NA	CHICAGO	IL.	50205041902-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF ANN ARBOR	ANN ARBOR	MI MI	50280041901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF ANN ARBOR BANK OF ANN ARBOR	ANN ARBOR ANN ARBOR	MI	50380041901-002 50280041901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BANK OF CADIZ & TRUST CO	CADIZ	KY	502ZZAA1901-001	Prototype Standardized Cash of Deferred Affaingement	Opinion Letter Issued 11/19/2001
BANK OF CADIZ & TRUST CO	CADIZ	KY	502ZZAA1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF CADIZ & TRUST CO	CADIZ	KY	502ZZAA1901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF CADIZ & TRUST CO	CADIZ	KY	503ZZAA1901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF CALUMET NA	HAMMOND	IN	50262201801-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
BANK OF CALUMET NA	HAMMOND	IN	50362201801-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
BANK OF CALUMET NA	HAMMOND	IN	50262201801-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
BANK OF CALUMET NA BANK OF CALUMET NA	HAMMOND HAMMOND	IN IN	50362201801-004	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
BANK OF CALUMET NA BANK OF CALUMET NA	HAMMOND	IN	50262201801-005 50362201801-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001 Opinion Letter Issued 09/07/2001
BANK OF CASTILE	CASTILE	NY	50205282701-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
BANK OF CASTILE	CASTILE	NY	50205282701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK OF CASTILE	CASTILE	NY	50305282701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK OF CASTILE	CASTILE	NY	50305282701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK OF CENTRAL FLORIDA	ORLANDO	FL	502ZZQV1101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
BANK OF CENTRAL FLORIDA	ORLANDO	FL	502ZZQV1101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
BANK OF CHARLES TOWN	CHARLES TOWN	WV	50205301901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF CHARLES TOWN	CHARLES TOWN	WV	50205301901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF CHARLES TOWN BANK OF CHARLES TOWN	CHARLES TOWN CHARLES TOWN	WV WV	50205301901-003 50305301901-004	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BANK OF CHENOA	CHENOA	IL.	50283491901-001	Prototype Non-Standardized Sale Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BANK OF CHERRY CREEK NA	DENVER	CO	50211550701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BANK OF CHERRY CREEK NA	DENVER	CO	50211550701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BANK OF CHERRY CREEK NA	DENVER	CO	50311550701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANK OF CLARKE COUNTY	BERRYVILLE	VA	502ZZZS1901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF CLARKE COUNTY	BERRYVILLE	VA	502ZZZS1901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF COLORADO	FORT LUFTON	CO	50230072701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK OF COLORADO	FORT LUFTON	CO	50230072701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK OF COMMERCE	IDAHO FALLS	ID	50288140701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
BANK OF COMMERCE	IDAHO FALLS	ID	50288140701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BANK OF COMMERCE & TRUST CO	WELLINGTON	KS	50282411901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF EDWARDSVILLE BANK OF EDWARDSVILLE	EDWARDSVILLE EDWARDSVILLE	IL IL	50205541901-001 50205541901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BANK OF EDWARDSVILLE BANK OF EDWARDSVILLE	EDWARDSVILLE	IL	50305541901-003	Prototype Standardized Money Fulchase Flan  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF EDWARDSVILLE	EDWARDSVILLE	IL	50305541901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF EDWARDSVILLE	EDWARDSVILLE	IL	50205541901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF EDWARDSVILLE	EDWARDSVILLE	iL	50305541901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF ELK RIVER	ELK RIVER	MN	502B5851901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF FAYETTEVILLE NA	FAYETTEVILLE	AR	50291011901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF FAYETTEVILLE NA	FAYETTEVILLE	AR	50391011901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF FAYETTEVILLE NA	FAYETTEVILLE	AR	50291011901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF FAYETTEVILLE NA	FAYETTEVILLE	AR	50391011901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF FAYETTEVILLE NA	FAYETTEVILLE	AR	50291011901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF HANOVER & TRUST CO	HANOVER	PA	50205771901-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 11/19/2001
BANK OF HANOVER & TRUST CO BANK OF HANOVER & TRUST CO	HANOVER	PA	50205771901-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 11/19/2001
BANK OF HANOVER & TRUST CO	HANOVER HANOVER	PA PA	50305771901-003 50305771901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Closed Without Opinion Letter 11/19/2001 Closed Without Opinion Letter 11/19/2001
BANK OF HANOVER & TRUST CO	HANOVER	PA	50205771901-004	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 11/19/2001
BANK OF HANOVER & TRUST CO	HANOVER	PA	50305771901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Closed Without Opinion Letter 11/19/2001
BANK OF HAWAII	HONOLULU	HI	50205792701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
BANK OF HAWAII	HONOLULU	HI	50205792701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
BANK OF HAWAII	HONOLULU	HI	50232831901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF HAWAII	HONOLULU	HI	50232831901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF HAWAII	HONOLULU	HI	50232831901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF HAWAII	HONOLULU	HI	50232831901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF HAWAII	HONOLULU	HI	50332831901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF HAWAII	HONOLULU	HI	50332831901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF HAWAII	HONOLULU	HI	50232831901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF HAWAII	HONOLULU	HI HI	50332831901-008 50232831901-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF HAWAII BANK OF HAWAII	HONOLULU HONOLULU	HI	50232831902-001	Prototype Standardized Cash of Deferred Arrangement  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/19/2001
BANK OF HAZELTON	HAZELTON	ND	50294672701-001	Prototype Standardized Defined Benefit Plan Without Permitted Disparity  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/07/2001
BANK OF JUDA	JUDA	WI	50205952701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK OF JUDA	JUDA	WI	50205952701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK OF JUDA	JUDA	WI	50305952701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK OF JUDA	JUDA	WI	50305952701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK OF KANSAS	SOUTH HUTCHINSON	KS	50278161901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF KANSAS	SOUTH HUTCHINSON	KS	50278161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF KANSAS	SOUTH HUTCHINSON	KS	50278161901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF KANSAS	SOUTH HUTCHINSON	KS	50378161901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF LANCASTER COUNTY NA	LANCASTER	PA	50225381901-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 11/19/2001
BANK OF LANCASTER COUNTY NA	LANCASTER	PA	50225381901-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 11/19/2001
BANK OF LANCASTER COUNTY NA	LANCASTER	PA PA	50325381901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Closed Without Opinion Letter 11/19/2001
BANK OF LANCASTER COUNTY NA BANK OF LANCASTER COUNTY NA	LANCASTER LANCASTER	PA	50325381901-004 50225381901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 11/19/2001 Closed Without Opinion Letter 11/19/2001
BANK OF LANCASTER COUNTY NA	LANCASTER	PA	50325381901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Closed Without Opinion Letter 11/19/2001
BANK OF LANCASTER COUNTY NA	LANCASTER	PA	50225381901-007	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 11/19/2001
BANK OF MAUSTON	MAUSTON	WI	50287541901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF NEW ORLEANS	METAIRIE	LA	502A6832701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK OF NEW ORLEANS	METAIRIE	LA	502A6832701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK OF NEW YORK	NEW YORK	NY	50235300001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/14/2002
BANK OF NEW YORK	NEW YORK	NY	50235300001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/14/2002
BANK OF NEW YORK	NEW YORK	NY	50235300001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/14/2002
BANK OF O FALLON	O FALLON	IL.	50206492701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK OF O FALLON BANK OF O FALLON	O FALLON O FALLON	IL IL	50206492701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK OF O FALLON	O FALLON	IL IL	50306492701-003 50306492701-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BANK OF O FALLON BANK OF OKLAHOMA NA	TULSA	OK	50306500701-004	Prototype Non-standardized Sale Harbor Moriey Purchase Plan	Opinion Letter Issued 08/30/2001
BANK OF OKLAHOMA NA	TULSA	OK	50206500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BANK OF OKLAHOMA NA	TULSA	OK	50306500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BANK OF OKLAHOMA NA	TULSA	OK	50206500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BANK OF OKLAHOMA NA	TULSA	OK	50306500701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANK OF OKLAHOMA NA	TULSA	OK	50206500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANK OF PONTIAC	PONTIAC	IL	502ZZHC1901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF PONTIAC	PONTIAC	IL	502ZZHC1901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF PONTIAC	PONTIAC	IL.	502ZZHC1901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF PONTIAC BANK OF PONTIAC	PONTIAC PONTIAC	IL IL	503ZZHC1901-004 502ZZHC1901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF PONTIAC  BANK OF PONTIAC	PONTIAC	IL.	503ZZHC1901-005	Prototype Non-Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
		IL	50290501901-001	Prototype Standardized Sale Harbor Cash or Belefied Arrangement	Opinion Letter Issued 11/19/2001
				Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF RANTOUL BANK OF SMITHTOWN	RANTOUL SMITHTOWN	NY	50202011901-001		
		NY NY	50202011901-001 50202011901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF SMITHTOWN BANK OF SMITHTOWN BANK OF SUN PRAIRIE	SMITHTOWN SMITHTOWN SUN PRAIRIE	NY WI	50202011901-002 50206792701-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	
BANK OF SMITHTOWN BANK OF SMITHTOWN BANK OF SUN PRAIRIE BANK OF SUN PRAIRIE	SMITHTOWN SMITHTOWN SUN PRAIRIE SUN PRAIRIE	NY WI WI	50202011901-002 50206792701-001 50206792701-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BANK OF SMITHTOWN BANK OF SMITHTOWN BANK OF SUN PRAIRIE BANK OF SUN PRAIRIE BANK OF SUN PRAIRIE	SMITHTOWN SMITHTOWN SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE	NY WI WI WI	50202011901-002 50206792701-001 50206792701-002 50306792701-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BANK OF SMITHTOWN BANK OF SMITHTOWN BANK OF SUN PRAIRIE	SMITHTOWN SMITHTOWN SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE	NY WI WI WI	50202011901-002 50206792701-001 50206792701-002 50306792701-003 50306792701-004	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BANK OF SMITHTOWN BANK OF SMITHTOWN BANK OF SUN PRAIRIE BANK OF THE OZARKS	SMITHTOWN SMITHTOWN SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE LITTLE ROCK	NY WI WI WI WI AR	50202011901-002 50206792701-001 50206792701-002 50306792701-003 50306792701-004 503A3040701-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/1/9/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/27/2001
BANK OF SMITHTOWN BANK OF SMITHTOWN BANK OF SUN PRAIRIE BANK OF THE OZARKS BANK OF THE OZARKS	SMITHTOWN SMITHTOWN SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE LITTLE ROCK LITTLE ROCK	NY WI WI WI AR AR	50202011901-002 50206792701-001 50206792701-002 50306792701-003 50306792701-004 503A3040701-001 502A3040701-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
BANK OF SMITHTOWN BANK OF SMITHTOWN BANK OF SUN PRAIRIE BANK OF THE OZARKS BANK OF THE OZARKS BANK OF THE OZARKS	SMITHTOWN SMITHTOWN SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE LITTLE ROCK LITTLE ROCK LITTLE ROCK	NY WI WI WI AR AR AR	50202011901-002 50206792701-001 50206792701-002 50306792701-003 50306792701-004 503A3040701-001 502A3040701-002 503A3040701-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
BANK OF SMITHTOWN BANK OF SMITHTOWN BANK OF SUN PRAIRIE BANK OF SUN PRAIRIE BANK OF SUN PRAIRIE BANK OF SUN PRAIRIE BANK OF THE OZARKS	SMITHTOWN SMITHTOWN SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE LITTLE ROCK LITTLE ROCK LITTLE ROCK LITTLE ROCK LITTLE ROCK LITTLE ROCK	NY WI WI WI AR AR AR AR	50202011901-002 50206792701-001 50206792701-002 50306792701-003 50306792701-004 503A3040701-001 502A3040701-002 503A3040701-003 502A3040701-004	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/1/9/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/27/2001
BANK OF SMITHTOWN BANK OF SMITHTOWN BANK OF SUN PRAIRIE BANK OF SUN PRAIRIE BANK OF SUN PRAIRIE BANK OF SUN PRAIRIE BANK OF THE OZARKS	SMITHTOWN SMITHTOWN SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE LITTLE ROCK	NY WI WI WI AR AR AR AR	50202011901-002 50206792701-001 50206792701-002 50306792701-003 50306792701-004 503A3040701-001 502A3040701-002 503A3040701-003 502A3040701-004 503A3040701-005	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/27/2001
BANK OF SMITHTOWN BANK OF SMITHTOWN BANK OF SUN PRAIRIE BANK OF THE OZARKS	SMITHTOWN SMITHTOWN SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE LITTLE ROCK	NY WI WI WI AR AR AR AR	50202011901-002 50206792701-001 50206792701-002 50306792701-003 50306792701-004 503A3040701-001 502A3040701-002 503A3040701-004 503A3040701-005 502A3040701-005	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/1/9/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/27/2001
BANK OF SMITHTOWN BANK OF SMITHTOWN BANK OF SUN PRAIRIE BANK OF SUN PRAIRIE BANK OF SUN PRAIRIE BANK OF SUN PRAIRIE BANK OF THE OZARKS	SMITHTOWN SMITHTOWN SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE SUN PRAIRIE LITTLE ROCK	NY WI WI WI AR AR AR AR	50202011901-002 50206792701-001 50206792701-002 50306792701-003 50306792701-004 503A3040701-001 502A3040701-002 503A3040701-003 502A3040701-004 503A3040701-005	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/27/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
BANK OF THE WEST	SAN JOSE	CA	50206871901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF THE WEST	SAN JOSE WALNUT CREEK	CA	50306871901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF THE WEST	WALNUT CREEK WALNUT CREEK	CA	50206872702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK OF THE WEST BANK OF THE WEST	EL PASO	CA TX	50206872702-002 502ZZKA1901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
BANK OF THE WEST	EL PASO	TX	502ZZKA1901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BANK OF UTAH	OGDEN	UT	50206941901-001	Prototype Standardized Moriey Furchiase Fiah	Opinion Letter Issued 11/19/2001
BANK OF UTAH	OGDEN	UT	50206941901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF WAUKEGAN	WAUKEGAN	IL.	50226601901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF WAUKEGAN	WAUKEGAN	ΪĹ	50226601901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF WAUKEGAN	WAUKEGAN	IL	50226601901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF WAUKEGAN	WAUKEGAN	IL	50326601901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF WESTON	WESTON	MO	50207091101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
BANK OF WESTON	WESTON	MO	50207091101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
BANK ONE CORP	DALLAS	TX	502B573AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK ONE CORP	DALLAS	TX	502B573AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK ONE NA	COLUMBUS	OH	50324430701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BANK ONE NA	COLUMBUS	OH	50224430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BANK ONE NA	COLUMBUS	OH	50324430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BANK ONE NA	COLUMBUS	OH	50224430701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BANK ONE NA	COLUMBUS	OH	50324430701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BANK ONE NA	COLUMBUS	OH	50224430701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BANK PLUS	ESTHERVILLE	IA	502ZZIO1101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
BANK PLUS	ESTHERVILLE	IA	502ZZIO1101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
BANK SERVICE ASSOCIATION	TUPELO TUPELO	MS MS	50376400701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK SERVICE ASSOCIATION BANK SERVICE ASSOCIATION	TUPELO	MS	50276400701-002 50376400701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
	TUPELO	MS	50276400701-003	Prototype Non-standardized Money Purchase Plan	
BANK SERVICE ASSOCIATION BANK SERVICE ASSOCIATION	TUPELO	MS	50376400701-004	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BANK SERVICE ASSOCIATION	TUPELO	MS	50276400701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BANK UNITED OF TEXAS FSB	HOUSTON	TX	5024530AQ01-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
BANK UNITED OF TEXAS FSB	HOUSTON	TX	5024530AQ01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK WEST, NA	KALISPELL	MT	50291421101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
BANK WEST, NA	KALISPELL	MT	50291421101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
BANKATLANTIC FEDERAL SAVINGS BANK	FORT LAUDERDALE	FL	50237372701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50299696901-001	Prototype Standardized Profit Sharing Plan	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50299696901-002	Prototype Standardized Money Purchase Plan	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50299696902-001	Prototype Standardized Cash or Deferred Arrangement	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50299696902-002	Prototype Standardized Money Purchase Plan	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50399696902-003	Prototype Non-standardized Cash or Deferred Arrangement	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50399696902-004	Prototype Non-standardized Money Purchase Plan	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50299696902-005	Prototype Standardized Cash or Deferred Arrangement	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50299696902-006	Prototype Standardized Cash or Deferred Arrangement	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50299696902-007	Prototype Standardized Cash or Deferred Arrangement	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50299696902-008	Prototype Standardized Money Purchase Plan	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50299696903-001	Prototype Standardized Cash or Deferred Arrangement	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50299696903-002	Prototype Standardized Money Purchase Plan	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50399696903-003	Prototype Non-standardized Cash or Deferred Arrangement	Withdrawn 08/09/2001
BANKERS SYSTEMS INC	ST CLOUD	MN	50399696903-004	Prototype Non-standardized Money Purchase Plan	Withdrawn 08/09/2001
BANKERS TRUST CO	DES MOINES	IA	50307550701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BANKERS TRUST CO	DES MOINES	IA	50207550701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BANKERS TRUST CO	DES MOINES DES MOINES	IA IA	50307550701-003 50207550701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BANKERS TRUST CO				Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BANKERS TRUST CO	DES MOINES	IA IA	50307550701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANKERS TRUST CO BANKERS TRUST CO	DES MOINES NEW YORK	NY	50207550701-006 50233111901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/19/2001
BANKERS TRUST CO	NEW YORK	NY	50233111901-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BANKERS TRUST CO	NEW YORK	NY	50233111901-002	Prototype Standardized Morey Fundase Flair  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANKERS TRUST CO	NEW YORK	NY	50233111901-004	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANKERS TRUST CO	NEW YORK	NY	50333111901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANKERS TRUST CO	NEW YORK	NY	50333111901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANKFINANCIAL	CHICAGO RIDGE	İL	50246102701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANKFINANCIAL	CHICAGO RIDGE	IL	50246102701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANKING SPECTRUM INC	NEW YORK	NY	50299757501-001	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
BANKING SPECTRUM INC	NEW YORK	NY	50299757501-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
BANKING SPECTRUM INC	NEW YORK	NY	50299757501-003	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
BANKING SPECTRUM INC	NEW YORK	NY	50299757501-004	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
BANKING SPECTRUM INC	NEW YORK	NY	50299757501-005	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
BANKING SPECTRUM INC	NEW YORK	NY	50299757501-006	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
BANKIOWA	INDEPENDENCE	IA	50260531901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANKIOWA	INDEPENDENCE	IA	50260531901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/21/2001
BANKIOWA	INDEPENDENCE	IA	50360531901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANKNORTH NA	PORTLAND	ME	50357570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BANKNORTH NA	PORTLAND	ME	50257570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BANKNORTH NA	PORTLAND	ME	50357570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BANKNORTH NA	PORTLAND	ME	50257570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BANKNORTH NA	PORTLAND	ME	50357570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANKNORTH NA	PORTLAND	ME	50257570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANKWEST INC	PIERRE	SD	50271010701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BANKWEST INC	PIERRE PIERRE	SD SD	50271010701-002 50371010701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BANKWEST INC BANKWEST INC	PIERRE	SD	50371010701-003	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BANNER BANK	WALLA WALLA	WA WA	502/1010/01-004 502A0552701-001	Prototype Standardized Cash or Deterred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BANNER BANK	WALLA WALLA WALLA WALLA	WA	502A0552701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BAPTIST LIFE ASSOCIATION	BUFFALO	NY	50207612701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
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PLAN SPONSOR BARACK FERRAZZANO KIRSCHBAUM PEARLMAN & NAGELBERG	CITY CHICAGO	STATE	FILE FOLDER/VS NO. 502A2221901-001	PLAN TYPE Prototype Standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
BARACK FERRAZZANO KIRSCHBAUM PEARLMAN & NAGELBERG	CHICAGO	IL.	502A2221901-001 502A2221901-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BARACK FERRAZZANO KIRSCHBAUM PEARLMAN & NAGELBERG	CHICAGO	ίĽ	503A2221901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BARACK FERRAZZANO KIRSCHBAUM PEARLMAN & NAGELBERG	CHICAGO	ΪĹ	503A2221901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BARACK FERRAZZANO KIRSCHBAUM PEARLMAN & NAGELBERG	CHICAGO	IL	502A2221901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BARACK FERRAZZANO KIRSCHBAUM PEARLMAN & NAGELBERG	CHICAGO	IL	503A2221901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BARACK FERRAZZANO KIRSCHBAUM PEARLMAN & NAGELBERG	CHICAGO	IL.	502A2221901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BARACK PENSIONS	KEY WEST	FL FL	503A3050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BARACK PENSIONS BARACK PENSIONS	KEY WEST KEY WEST	FL	502A3050701-002 503A3050701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BARACK PENSIONS  BARACK PENSIONS	KEY WEST	FL	502A3050701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BARACK PENSIONS	KEY WEST	FL	503A3050701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BARACK PENSIONS	KEY WEST	FL	502A3050701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BARACK PENSIONS	KEY WEST	FL	503A3050702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BARACK PENSIONS	KEY WEST	FL	503A3050702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BARACK PENSIONS	KEY WEST	FL	502A3050702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BARACK PENSIONS	KEY WEST	FL	502A3050702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BARBER EMERSON SPRINGER ZINN & MURRAY LC	LAWRENCE	KS	502A7620701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BARBER EMERSON SPRINGER ZINN & MURRAY LC BARBICH LONGCRIER HOOPER & KING ACCOUNTANCY CORP	LAWRENCE BAKERSFIELD	KS CA	502A7620701-002 503A7540701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/27/2001
BARBICH LONGCRIER HOOPER & KING ACCOUNTANCY CORP	BAKERSFIELD	CA	502A7540701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BARBICH LONGCRIER HOOPER & KING ACCOUNTANCY CORP	BAKERSFIELD	CA	503A7540701-003	Prototype Standardized Front Griding France	Opinion Letter Issued 11/27/2001
BARBICH LONGCRIER HOOPER & KING ACCOUNTANCY CORP	BAKERSFIELD	CA	502A7540701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BARBICH LONGCRIER HOOPER & KING ACCOUNTANCY CORP	BAKERSFIELD	CA	503A7540701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BARBICH LONGCRIER HOOPER & KING ACCOUNTANCY CORP	BAKERSFIELD	CA	502A7540701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BARNARD & ASSOCIATES	CANTONMENT	FL	503A3110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BARNARD & ASSOCIATES	CANTONMENT	FL	502A3110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BARNARD & ASSOCIATES	CANTONMENT	FL	503A3110701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BARNARD & ASSOCIATES	CANTONMENT	FL	502A3110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BARNARD & ASSOCIATES	CANTONMENT CANTONMENT	FL FL	503A3110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BARNARD & ASSOCIATES BARNES & THORNBURG	SOUTH BEND	IN	502A3110701-006 VS323386	Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan	Opinion Letter Issued 11/27/2001 Advisory Letter Issued 9/13/2001
BARNES & THORNBURG	SOUTH BEND	IN	VS323566 VS322554	Volume Submitter Money Purchase Plan	Advisory Letter Issued 9/13/2001 Advisory Letter Issued 9/13/2001
BASS BERRY & SIMS PLC	NASHVILLE	TN	503A5290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BASS BERRY & SIMS PLC	NASHVILLE	TN	502A5290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BASS BERRY & SIMS PLC	NASHVILLE	TN	503A5290701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BASS BERRY & SIMS PLC	NASHVILLE	TN	502A5290701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BASS BERRY & SIMS PLC	NASHVILLE	TN	503A5290701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BASS BERRY & SIMS PLC	NASHVILLE	TN	502A5290701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BASSEY AND SELESKO PC	SOUTHFIELD	MI	VS322846	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 8/14/2001
BASSEY AND SELESKO PC	SOUTHFIELD BATH	MI ME	VS322847	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/14/2001
BATH SAVINGS TRUST CO BATH SAVINGS TRUST CO	BATH	ME	50237150001-001 50237150001-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/18/2002 Opinion Letter Issued 01/18/2002
BATTLE FOWLER LLP	NEW YORK	NY	VS322399	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/23/2000
BATTLE FOWLER LLP	NEW YORK	NY	VS322400	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/23/2000
BAUDIER & SPRUELL	HUMBLE	TX	503A3070701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BAUDIER & SPRUELL	HUMBLE	TX	502A3070701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BAUMAN NOONAN & ASSOCIATES	PARSIPPANY	NJ	502A2241901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BAUMAN NOONAN & ASSOCIATES	PARSIPPANY	NJ	502A2241901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BAUMAN NOONAN & ASSOCIATES	PARSIPPANY	NJ	503A2241901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BAUMAN NOONAN & ASSOCIATES BAUMAN NOONAN & ASSOCIATES	PARSIPPANY PARSIPPANY	NJ NJ	502A2241901-004 503A2241901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BAUMAN NOONAN & ASSOCIATES BAUMAN NOONAN & ASSOCIATES	PARSIPPANY	NJ	503A2241901-005 503A2241901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BAY BANK & TRUST CO	PANAMA CITY	FL	50250321901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BAY BANK & TRUST CO	PANAMA CITY	FL	50250321901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BAY BANK & TRUST CO	PANAMA CITY	FL	50250321901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BAY BANK & TRUST CO	PANAMA CITY	FL	50250321901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BAY RIDGE GROUP	ENDWELL	NY	503B1830701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BAY RIDGE GROUP	ENDWELL	NY	502B1830701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BAY RIDGE GROUP	ENDWELL	NY	503B1830701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BAY RIDGE GROUP	ENDWELL ENDWELL	NY NY	502B1830701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BAY RIDGE GROUP BAY RIDGE GROUP	ENDWELL	NY	503B1830701-005 502B1830701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BAY RIDGE GROUP	ENDWELL	NY	503B1830701-007	Prototype Standardized Cash of Beteffed Arrangement	Opinion Letter Issued 08/07/2001
BAY RIDGE GROUP	ENDWELL	NY	502B1830701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
BEACON BENEFITS INC	WAKEFIELD	MA	503A6060701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BEACON BENEFITS INC	WAKEFIELD	MA	502A6060701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BEACON BENEFITS INC	WAKEFIELD	MA	503A6060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BEACON BENEFITS INC	WAKEFIELD	MA	502A6060701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BEACON BENEFITS INC	WAKEFIELD	MA	503A6060701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BEACON BENEFITS INC BEACON BENEFITS INC	WAKEFIELD WAKEFIELD	MA MA	502A6060701-006 503A6060702-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
BEACON BENEFITS INC BEACON BENEFITS INC	WAKEFIELD	MA	502A6060702-001 502A6060702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
BEACON CONSULTING GROUP LLC	ROCHESTER	NY	503A3120701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
BEACON CONSULTING GROUP LLC	ROCHESTER	NY	502A3120701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BEACON CONSULTING GROUP LLC	ROCHESTER	NY	503A3120701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BEACON CONSULTING GROUP LLC	ROCHESTER	NY	502A3120701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BEACON CONSULTING GROUP LLC	ROCHESTER	NY	503A3120701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BEACON CONSULTING GROUP LLC	ROCHESTER	NY	502A3120701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BEACON CONSULTING GROUP LLC	ROCHESTER	NY	503A3120701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
BEACON TRUST CO	MADISON	NJ	50258691101-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
BEACON TRUST CO	MADISON BROOKLYN	NJ NY	50258691101-002 50315570001-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
BEAR STEARNS SECURITIES CORP BEAR STEARNS SECURITIES CORP	BROOKLYN	NY NY	50315570001-001 50315570001-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/25/2001 Opinion Letter Issued 10/25/2001
BEARD PENSION SERVICES INC	YOUNGSTOWN	OH	503A5280701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
BEARD PENSION SERVICES INC	YOUNGSTOWN	OH	502A5280701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BEARD PENSION SERVICES INC BEARD PENSION SERVICES INC	YOUNGSTOWN	OH	503A5280701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
	YOUNGSTOWN YOUNGSTOWN	OH OH	502A5280701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BEARD PENSION SERVICES INC BEARD PENSION SERVICES INC	YOUNGSTOWN	OH	503A5280701-005 502A5280701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BEASLEY & CO	TULSA	OK	503A5270701-000	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BEASLEY & CO	TULSA	OK	502A5270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BEASLEY & CO	TULSA	OK	503A5270701-003	Prototype Von-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BEASLEY & CO	TULSA	OK	502A5270701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BEASLEY & CO	TULSA	OK	503A5270701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BEASLEY & CO	TULSA	OK	502A5270701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BEENE GARTER LLP	GRAND RAPIDS	MI	503A5260701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BEENE GARTER LLP	GRAND RAPIDS	MI	502A5260701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BEENE GARTER LLP	GRAND RAPIDS	MI	503A5260701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BEENE GARTER LLP	GRAND RAPIDS	MI	502A5260701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BEENE GARTER LLP	GRAND RAPIDS	MI	503A5260701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BEENE GARTER LLP	GRAND RAPIDS	MI	502A5260701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BELANGER AND CO INC	BLUE BELL	PA	VS323247	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
BELANGER AND CO INC	BLUE BELL	PA	VS323270	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
BELANGER AND CO., INC.	BLUE BELL	PA	VS323312	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
BELANGER AND CO., INC.	BLUE BELL	PA	VS323358	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
BELL FEDERAL SAVINGS & LOAN ASSOCIATION	PITTSBURGH	PA PA	50247360701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
BELL FEDERAL SAVINGS & LOAN ASSOCIATION	PITTSBURGH	OH	50247360701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
BELMONT NATIONAL BANK BELMONT NATIONAL BANK	ST CLAIRSVILLE ST CLAIRSVILLE	OH	50261911901-001 50261911901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BELMONT NATIONAL BANK	ST CLAIRSVILLE ST CLAIRSVILLE	OH	50261911901-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BELVIDERE NATIONAL BANK & TRUST CO	BELVIDERE	IL	50208091901-001	Prototype Standardized Money Furchase Fiah	Opinion Letter Issued 11/19/2001
BELVIDERE NATIONAL BANK & TRUST CO	BELVIDERE	IL	50208091901-002	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BELVIDERE NATIONAL BANK & TRUST CO	BELVIDERE	ΪĹ	50308091901-003	Prototype Non-Standardized Morley Furchase Flam  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BELVIDERE NATIONAL BANK & TRUST CO	BELVIDERE	IL.	50308091901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BELVIDERE NATIONAL BANK & TRUST CO	BELVIDERE	IL.	50208091901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BELVIDERE NATIONAL BANK & TRUST CO	BELVIDERE	IL	50308091901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENDER LIPPERT & CO LLC	WESTLAKE VILLAGE	CA	503B5138501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BENDER LIPPERT & CO LLC	WESTLAKE VILLAGE	CA	503B5138501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENDER LIPPERT & CO LLC	WESTLAKE VILLAGE	CA	502B5138501-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENDER LIPPERT & CO LLC	WESTLAKE VILLAGE	CA	503B5138501-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BENDER LIPPERT & CO LLC	WESTLAKE VILLAGE	CA	502B5138501-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BENDER LIPPERT & CO LLC	WESTLAKE VILLAGE	CA	503B5138502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
BENECO INC	TEMPE	AZ	503A2620001-001	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 01/23/2002
BENECO INC	TEMPE	AZ	503A2620001-002	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/23/2002
BENECO INC	TEMPE	AZ	503A2620002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/23/2002
BENECO INC	TEMPE	ΑZ	503A2620002-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/23/2002
BENEFICIAL LIFE INSURANCE CO	MESA	AZ	503A8820701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFICIAL LIFE INSURANCE CO	MESA	AZ	502A8820701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFICIAL LIFE INSURANCE CO	MESA	AZ	503A8820701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFICIAL LIFE INSURANCE CO	MESA	AZ	502A8820701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFICIAL LIFE INSURANCE CO	MESA	AZ	503A8820701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFICIAL LIFE INSURANCE CO	MESA MESA	AZ AZ	502A8820701-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFICIAL LIFE INSURANCE CO BENEFICIAL LIFE INSURANCE CO	MESA	AZ AZ	503A8820701-007 502A8820701-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFICIAL LIFE INSURANCE CO	MESA	AZ AZ	503A8820702-001	Prototype Standardized Target Beriefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFICIAL LIFE INSURANCE CO	MESA	AZ	503A8820702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
BENEFICIAL LIFE INSURANCE CO	MESA	AZ	502A8820702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFICIAL LIFE INSURANCE CO	MESA	AZ	502A8820702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFICIAL SAVINGS BANK	PHILADELPHIA	PA	50208122701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFICIAL SAVINGS BANK	PHILADELPHIA	PA	50208122701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT ADMINISTRATION CORP	FRESNO	CA	503A6050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BENEFIT ADMINISTRATION CORP	FRESNO	CA	502A6050701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BENEFIT ADMINISTRATION CORP	FRESNO	CA	503A6050701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BENEFIT ADMINISTRATION CORP	FRESNO	CA	502A6050701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BENEFIT ADMINISTRATION CORP	FRESNO	CA	503A6050701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BENEFIT ADMINISTRATION CORP	FRESNO	CA	502A6050701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BENEFIT ADMINISTRATION CORP	FRESNO	CA	503A6050702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFIT ADMINISTRATION CORP	FRESNO	CA	503A6050702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFIT ADMINISTRATION CORP	FRESNO	CA	502A6050702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFIT ADMINISTRATION CORP	FRESNO	CA	502A6050702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFIT ADMINISTRATION GROUP LLC	HIGH POINT	NC	503A5250701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT ADMINISTRATION GROUP LLC BENEFIT ADMINISTRATION GROUP LLC	HIGH POINT HIGH POINT	NC NC	502A5250701-002 503A5250701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFIT ADMINISTRATION GROUP LLC BENEFIT ADMINISTRATION GROUP LLC	HIGH POINT	NC NC	502A5250701-003	Prototype Non-standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFIT ADMINISTRATION GROUP LLC	HIGH POINT	NC	503A5250701-004	Prototype Non-standardized Nonley Fulchase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT ADMINISTRATION GROUP LLC	HIGH POINT	NC	502A5250701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT ADMINISTRATION INC	MENASHA	WI	502A2251901-001	Prototype Standardized Cash of Defended Affaingement	Opinion Letter Issued 11/19/2001
BENEFIT ADMINISTRATION INC	MENASHA	WI	502A2251901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT ADMINISTRATION INC	MENASHA	WI	503A2251901-003	Prototype Non-Standardized World Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT ADMINISTRATION INC	MENASHA	WI	503A2251901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT ADMINISTRATION INC	MENASHA	WI	502A2251901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT ADMINISTRATION INC	MENASHA	WI	503A2251901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT ADMINISTRATION INC	MENASHA	WI	503A2251901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT ADVANTAGE INC	ROCHESTER HILLS	MI	503B0750701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT ADVANTAGE INC	ROCHESTER HILLS	MI	502B0750701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT ADVANTAGE INC	ROCHESTER HILLS	MI	503B0750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT ADVANTAGE INC	ROCHESTER HILLS	MI	502B0750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT ADVANTAGE INC	ROCHESTER HILLS	MI	503B0750701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT ADVANTAGE INC	ROCHESTER HILLS	MI	502B0750701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001

PLAN SPONSOR BENEFIT ALTERNATIVES INC	CITY ROSWELL	STATE GA	FILE FOLDER/VS NO. 503A3130701-001	PLAN TYPE Prototype Non-standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
BENEFIT ALTERNATIVES INC	ROSWELL	GA	502A3130701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFIT ALTERNATIVES INC	ROSWELL	GA	503A3130701-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT ALTERNATIVES INC	ROSWELL	GA	502A3130701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT ASSOCIATES INC	ORANGE	CA	VS322646	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BENEFIT ASSOCIATES INC	ORANGE	CA	VS322676	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BENEFIT ASSOCIATES INC	ORANGE	CA	VS322706	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BENEFIT ASSOCIATES, INC.	ORANGE	CA	VS323192	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
BENEFIT CENTER INC	BOSCAWEN	NH	502B5661901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT CENTER INC	BOSCAWEN BOSCAWEN	NH NH	502B5661901-002 503B5661901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT CENTER INC BENEFIT CENTER INC	BOSCAWEN	NH NH	503B5661901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BENEFIT CENTER INC	BOSCAWEN	NH	502B5661901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT CENTER INC	BOSCAWEN	NH	503B5661901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT CENTER INC	BOSCAWEN	NH	503B5668502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
BENEFIT CENTER INC	BOSCAWEN	NH	503B5668502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
BENEFIT CONSULTANTS	WALNUT CREEK	CA	503A6040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFIT CONSULTANTS	WALNUT CREEK	CA	502A6040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFIT CONSULTANTS	WALNUT CREEK	CA	503A6040701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFIT CONSULTANTS	WALNUT CREEK	CA	502A6040701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFIT CONSULTANTS	WALNUT CREEK WALNUT CREEK	CA CA	503A6040701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFIT CONSULTANTS BENEFIT CONSULTANTS	WALNUT CREEK WALNUT CREEK	CA	502A6040701-006 503A6040701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BENEFIT CONSULTANTS	WALNUT CREEK	CA	502A6040701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BENEFIT CONSULTANTS	WALNUT CREEK	CA	503A6040702-001	Prototype Standardized Pariet Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFIT CONSULTANTS	WALNUT CREEK	CA	503A6040702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFIT CONSULTANTS	WALNUT CREEK	CA	502A6040702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFIT CONSULTANTS	WALNUT CREEK	CA	502A6040702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFIT CONSULTANTS & ADMINISTRATORS INC	COLUMBIA	SC	503B4938501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BENEFIT CONSULTANTS & ADMINISTRATORS INC	COLUMBIA	SC	503B4938501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BENEFIT CONSULTANTS & ADMINISTRATORS INC	COLUMBIA	SC	502B4938501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BENEFIT CONSULTANTS & ADMINISTRATORS INC BENEFIT CONSULTANTS & ADMINISTRATORS INC	COLUMBIA	SC	503B4938501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENEFIT CONSULTANTS & ADMINISTRATORS INC BENEFIT CONSULTANTS & ADMINISTRATORS INC	COLUMBIA COLUMBIA	SC SC	503B4938501-005 502B4938501-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
BENEFIT CONSULTANTS & ADMINISTRATORS INC	COLUMBIA	SC	503B4938501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BENEFIT CONSULTANTS & ADMINISTRATORS INC	COLUMBIA	SC	502B4938501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BENEFIT CONSULTANTS GROUP	PHILADELPHIA	PA	503B1840701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT CONSULTANTS GROUP	PHILADELPHIA	PA	502B1840701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT CONSULTANTS INC	APPLETON	WI	503A3080701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT CONSULTANTS INC	APPLETON	WI	502A3080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT CONSULTANTS INC	APPLETON	WI	503A3080701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT CONSULTANTS INC	APPLETON	WI	502A3080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT CONSULTANTS INC	APPLETON	WI	503A3080701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT CONSULTANTS INC BENEFIT CONSULTANTS INC	APPLETON APPLETON	WI WI	502A3080701-006 503A3080701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFIT CONSULTANTS INC	APPLETON	WI	502A3080701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
BENEFIT CONSULTANTS INC	PITTSBURGH	PA	502A3081902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT CONSULTANTS INC	PITTSBURGH	PA	502A3081902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT CONSULTANTS INC	PITTSBURGH	PA	502A3081902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT CONSULTANTS INC	PITTSBURGH	PA	502A3081902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT CONSULTANTS INC	PITTSBURGH	PA	503A3081902-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT CONSULTANTS INC	PITTSBURGH	PA	503A3081902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT CONSULTANTS INC BENEFIT CONSULTANTS INC	PITTSBURGH PITTSBURGH	PA PA	502A3081902-007 503A3081902-008	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BENEFIT CONSULTANTS INC	PITTSBURGH	PA	502A3081902-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT CONSULTANTS INC	SPICEWOOD	TX	502A3870701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT CONSULTANTS INC	SPICEWOOD	TX	502A3870701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT CONSULTANTS INC	SPICEWOOD	TX	502A3870701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT DATA SERVICES INC	LEWISVILLE	TX	VS323150	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
BENEFIT DESIGNERS OF MARYLAND INC	BALTIMORE	MD	503A5240701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT DESIGNERS OF MARYLAND INC	BALTIMORE	MD	502A5240701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT DESIGNERS OF MARYLAND INC	BALTIMORE	MD	503A5240701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT DESIGNERS OF MARYLAND INC BENEFIT DESIGNERS OF MARYLAND INC	BALTIMORE BALTIMORE	MD MD	502A5240701-004 503A5240701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFIT DESIGNERS OF MARYLAND INC	BALTIMORE	MD	502A5240701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT DESIGNS INC	LOUISVILLE	KY	503A3060701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BENEFIT DESIGNS INC	LOUISVILLE	KY	502A3060701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BENEFIT DESIGNS INC	LOUISVILLE	KY	503A3060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BENEFIT DESIGNS INC	LOUISVILLE	KY	502A3060701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BENEFIT DESIGNS INC	LOUISVILLE	KY	503A3060701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BENEFIT DESIGNS INC	LOUISVILLE	KY	502A3060701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BENEFIT DESIGNS INC BENEFIT DYNAMICS INC	LOUISVILLE	KY PA	503A3060701-007 VS322979	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
BENEFIT DYNAMICS INC BENEFIT DYNAMICS INC	ABINGTON ABINGTON	PA PA	VS322979 VS322980	Volume Submitter 401K Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 03/06/2002 Advisory Letter Issued 03/06/2002
BENEFIT DYNAMICS INC	ABINGTON	PA	VS322980 VS322981	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/06/2002 Advisory Letter Issued 03/06/2002
BENEFIT DYNAMICS INC	ABINGTON	PA	VS322982	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/06/2002 Advisory Letter Issued 03/06/2002
BENEFIT EQUITY INC	SANTA ANA	CA	VS323151	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
BENEFIT EQUITY INC	SANTA ANA	CA	VS323178	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
BENEFIT EQUITY INC	SANTA ANA	CA	VS323275	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
BENEFIT EQUITY, INC.	SANTA ANA	CA	VS323317	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
BENEFIT INFORMATION SERVICES INC	MARYLAND HEIGHTS	MO	502A2101901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT INFORMATION SERVICES INC	MARYLAND HEIGHTS	MO	502A2101901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT INFORMATION SERVICES INC BENEFIT INFORMATION SERVICES INC	MARYLAND HEIGHTS MARYLAND HEIGHTS	MO MO	503A2101901-003 503A2101901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BENEFIT INFORMATION SERVICES INC	MARYLAND HEIGHTS	MO	502A2101901-004 502A2101901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
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BENEFIT INFORMATION SERVICES INC	MARYLAND HEIGHTS	MO	503A2101901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT INVESTMENT GROUP INC	GARLAND	TX	503A2770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFIT INVESTMENT GROUP INC	GARLAND	TX	502A2770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFIT INVESTMENT GROUP INC	GARLAND	TX	503A2770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFIT INVESTMENT GROUP INC BENEFIT INVESTMENT GROUP INC	GARLAND GARLAND	TX TX	502A2770701-004 503A2770701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFIT INVESTMENT GROUP INC	GARLAND	TX	502A2770701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BENEFIT INVESTMENT GROUP INC	GARLAND	TX	503A2770701-000	Prototype Non-standardized Cash of Defended Arrangement  Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BENEFIT INVESTMENT GROUP INC	GARLAND	TX	502A2770701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BENEFIT MANAGEMENT INC	PROVIDENCE	RI	502A2211901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT MANAGEMENT INC	PROVIDENCE	RI	502A2211901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT MANAGEMENT INC	PROVIDENCE	RI	503A2211901-003	Prototype Non-Standardized Nafe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT MANAGEMENT INC	PROVIDENCE	RI	503A2211901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT MANAGEMENT INC	PROVIDENCE	RI	502A2211901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT MANAGEMENT INC	PROVIDENCE	RI	503A2211901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT MANAGEMENT INC	PROVIDENCE	RI	502A2211901-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
BENEFIT MANAGEMENT INC	PROVIDENCE	RI	503A2211901-008	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
BENEFIT MANAGEMENT INC	PROVIDENCE	RI	502A2211902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT MANAGEMENT INC	PROVIDENCE	RI	502A2211902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT MANAGEMENT INC	PROVIDENCE	RI	503A2211902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT MANAGEMENT INC	PROVIDENCE	RI	503A2211902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT NATIONAL COMPANIES	AURORA	CO	503B1850701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFIT NATIONAL COMPANIES	AURORA	CO	503B1850701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFIT NATIONAL COMPANIES	AURORA	CO	503B1850701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFIT PLAN PROS INC	MANCHESTER	NH	502A2271901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLAN PROS INC	MANCHESTER	NH	502A2271901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLAN PROS INC	MANCHESTER	NH	503A2271901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLAN PROS INC	MANCHESTER	NH	503A2271901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLAN PROS INC	MANCHESTER	NH	502A2271901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT PLAN PROS INC	MANCHESTER	NH	503A2271901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT PLAN PROS INC	MANCHESTER	NH	502A2271902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLAN PROS INC	MANCHESTER	NH	502A2271902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLAN PROS INC	MANCHESTER	NH	503A2271902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLAN PROS INC	MANCHESTER	NH	503A2271902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLANNERS LLC	DECATUR	IL	503A5230701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT PLANNERS LLC BENEFIT PLANNERS LLC	DECATUR	IL IL	502A5230701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT PLANNERS LLC BENEFIT PLANNERS LLC	DECATUR DECATUR	IL IL	503A5230701-003 502A5230701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFIT PLANNERS LLC	DECATUR	IL	503A5230701-004 503A5230701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT PLANNERS LLC BENEFIT PLANNERS LLC	DECATUR	IL IL	502A5230701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFIT PLANNING CONSULTANTS INC	URBANA	IL	503A3850701-001	Prototype Non-standardized Cash of Belefied Arrangement	Opinion Letter Issued 08/30/2001
BENEFIT PLANNING CONSULTANTS INC	URBANA	IL	502A3850701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFIT PLANNING CONSULTANTS INC	URBANA	ΪĹ	503A3850701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFIT PLANNING CONSULTANTS INC	URBANA	ΪĹ	502A3850701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFIT PLANNING CONSULTANTS INC	URBANA	ΪĹ	503A3850701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFIT PLANNING CONSULTANTS INC	URBANA	IL	502A3850701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFIT PLANNING CONSULTANTS INC	URBANA	IL	503A3850701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BENEFIT PLANNING CONSULTANTS INC	URBANA	IL	502A3850701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BENEFIT PLANNING INC	MARINA DEL RAY	CA	VS322647	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BENEFIT PLANNING INC	MARINA DEL RAY	CA	VS322677	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BENEFIT PLANNING INC	MARINA DEL RAY	CA	VS322707	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BENEFIT PLANNING, INC.	MARINA DEL REY	CA	VS323193	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
BENEFIT PLANS ADMINISTRATIVE SERVICES INC	UTICA	NY	502A2281901-001	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLANS ADMINISTRATIVE SERVICES INC	UTICA	NY	503A2281901-002	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLANS ADMINISTRATIVE SERVICES INC	UTICA	NY	502A2281902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLANS ADMINISTRATIVE SERVICES INC	UTICA	NY	502A2281902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLANS ADMINISTRATIVE SERVICES INC	UTICA	NY	503A2281902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLANS ADMINISTRATIVE SERVICES INC	UTICA	NY	503A2281902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLANS ADMINISTRATIVE SERVICES INC	UTICA	NY	502A2281902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLANS ADMINISTRATIVE SERVICES INC	UTICA	NY	503A2281902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLANS ADMINISTRATORS	UTICA	NY	503A9080701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFIT PLANS ADMINISTRATORS	UTICA	NY	502A9080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFIT PLANS ADMINISTRATORS	UTICA	NY	503A9080701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFIT PLANS ADMINISTRATORS BENEFIT PLANS ADMINISTRATORS	UTICA	NY	502A9080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
	UTICA	NY	503A9080701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFIT PLANS ADMINISTRATORS	UTICA VERNON	NY CT	502A9080701-006	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFIT PLANS DESIGNS & ADMINISTRATION INC BENEFIT PLANS DESIGNS & ADMINISTRATION INC	VERNON	CT	502A699BE01-001 502A699BE01-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
BENEFIT PLANS DESIGNS & ADMINISTRATION INC	VERNON	CT	502A699BE01-002	Prototype Standardized Money Furchase Flan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
BENEFIT PLANS DESIGNS & ADMINISTRATION INC	VERNON	CT	502A699BE02-001	Prototype Standardized Cash of Defended Arrangement  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/03/2002 Opinion Letter Issued 11/30/2001
BENEFIT PLANS DESIGNS & ADMINISTRATION INC	VERNON	CT	502A699BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
BENEFIT PLANS INC	OMAHA	NE	503A6030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT PLANS INC	OMAHA	NE	502A6030701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT PLANS INC	OMAHA	NE	503A6030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT PLANS INC	OMAHA	NE	502A6030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT PLANS INC	OMAHA	NE	503A6030701-005	Prototype Standardized Money Full Glass Franchise Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT PLANS INC	OMAHA	NE	502A6030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT PLANS INC	OMAHA	NE	503A6030702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFIT PLANS INC	OMAHA	NE	502A6030702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFIT PLANS LTD	LITTLE ROCK	AR	502A4630001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/13/2002
BENEFIT PLANS LTD	LITTLE ROCK	AR	502A4630001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/13/2002
BENEFIT PLANS LTD	LITTLE ROCK	AR	502A4630001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/13/2002
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	502A2301901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	502A2301901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	502A2301901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001

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BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	502A2301901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	503A2301901-005 503A2301901-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV		Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLANS SERVICES INC BENEFIT PLANS SERVICES INC	HUNTINGTON HUNTINGTON	WV WV	502A2301901-007 503A2301901-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BENEFIT PLANS SERVICES INC BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	502A2301901-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	502A2301901-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	502A2301902-001	Prototype Standardized Sush of Belefited Attrangement  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	502A2301902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	503A2301902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	503A2301902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BENEFIT PROFESSIONALS INC	ALBERTVILLE	AL	502A732BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
BENEFIT PROFESSIONALS INC	ALBERTVILLE	AL	502A732BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
BENEFIT PROFESSIONALS INC	ALBERTVILLE	AL	502A732BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
BENEFIT PROFESSIONALS INC	ALBERTVILLE	AL	503A732BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
BENEFIT PROFESSIONALS INC	ALBERTVILLE	AL	503A732BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
BENEFIT PROFESSIONALS INC	ALBERTVILLE	AL	503A732BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
BENEFIT PROFESSIONALS INC	ALBERTVILLE	AL	VS323152	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
BENEFIT PROFESSIONALS, INC.	ALBERTVILLE	AL	VS323318	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
BENEFIT PROFILES INC	LINCOLN	NE	503A9090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFIT PROFILES INC	LINCOLN	NE	503A9090701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFIT PROFILES INC	LINCOLN	NE	503A9090701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFIT RESOURCES INC	SACRAMENTO	CA	503A5220701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT RESOURCES INC	SACRAMENTO	CA	502A5220701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT RESOURCES INC	SACRAMENTO	CA	503A5220701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT RESOURCES INC	SACRAMENTO	CA	502A5220701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT RESOURCES INC	SACRAMENTO	CA	503A5220701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT RESOURCES INC	SACRAMENTO	CA	502A5220701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT RESOURCES INC	COLLIERVILLE	TN	503A9100701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT RESOURCES INC	COLLIERVILLE	TN	502A9100701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT RESOURCES INC	COLLIERVILLE	TN	503A9100701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT RESOURCES INC	COLLIERVILLE	TN	502A9100701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT SERVICES CORP BENEFIT SERVICES CORP	ATLANTA	GA GA	503A6420701-001 502A6420701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
	ATLANTA	GA		Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT SERVICES CORP BENEFIT SERVICES CORP	ATLANTA	GA	503A6420701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT SERVICES CORP	ATLANTA ATLANTA	GA	502A6420701-004 503A6420701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFIT SERVICES CORP	ATLANTA	GA	502A6420701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFIT SERVICES GROUP INC	CHICAGO	IL	503B0408501-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BENEFIT SERVICES GROUP INC	CHICAGO	IL	503B0408501-001	Prototype Non-Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
BENEFIT SERVICES GROUP INC	CHICAGO	IL.	502B0408501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BENEFIT SERVICES GROUP INC	CHICAGO	iĹ	503B0408501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENEFIT SERVICES GROUP INC	CHICAGO	iL	503B0408501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENEFIT SERVICES GROUP INC	CHICAGO	IL	502B0408501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENEFIT SERVICES GROUP INC	CHICAGO	iL	503B0408501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BENEFIT SERVICES GROUP INC	CHICAGO	IL	502B0408501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BENEFIT SERVICES GROUP INC	CHICAGO	IL	503B0408501-009	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
BENEFIT SERVICES GROUP INC	CHICAGO	IL	503B0408502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
BENEFIT SERVICES GROUP INC	CHICAGO	IL	503B0408502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
BENEFIT SOLUTIONS	ABILENE	TX	503B6288501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BENEFIT SOLUTIONS	ABILENE	TX	502B6288501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BENEFIT SOLUTIONS	ABILENE	TX	503B6288501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENEFIT SOLUTIONS	ABILENE	TX	502B6288501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENEFIT SOLUTIONS	ABILENE	TX	503B6288501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BENEFIT SOLUTIONS	ABILENE	TX	502B6288501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	503B0418501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	503B0418501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	502B0418501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	503B0418501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	503B0418501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	502B0418501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	503B0418501-007 502B0418501-008	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC BENEFIT STRATEGIES INC	SCOTTSDALE SCOTTSDALE	AZ AZ	503B0418501-009	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC BENEFIT STRATEGIES INC	SCOTTSDALE	AZ AZ	502B0418501-009	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	503B0418502-001	Prototype Standardized Parget Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	502B0418502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
BENEFIT STRATEGIES INC	NORTH HILLS	CA	VS322650	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BENEFIT STRATEGIES INC	NORTH HILLS	CA	VS322680	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BENEFIT STRATEGIES INC	NORTH HILLS	CA	VS322710	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BENEFIT STRATEGIES INC.	NORTH HILLS	CA	VS323196	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
BENEFIT SYSTEMS INC	AUSTIN	TX	VS322877	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 9/18/2001
BENEFITS ADMINISTRATION CO	MINNEAPOLIS	MN	503A6410701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFITS ADMINISTRATION CO	MINNEAPOLIS	MN	502A6410701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFITS ADMINISTRATION CO	MINNEAPOLIS	MN	503A6410701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFITS ADMINISTRATION CO	MINNEAPOLIS	MN	502A6410701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFITS ADMINISTRATION CO	MINNEAPOLIS	MN	503A6410701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFITS ADMINISTRATION CO	MINNEAPOLIS	MN	502A6410701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFITS ADMINISTRATION SERVICES LLC	BIRMINGHAM	AL	503A6400701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFITS ADMINISTRATION SERVICES LLC	BIRMINGHAM	AL	502A6400701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFITS ADMINISTRATION SERVICES LLC	BIRMINGHAM	AL	503A6400701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFITS ADMINISTRATION SERVICES LLC	BIRMINGHAM	AL	502A6400701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFITS ADMINISTRATION SERVICES LLC	BIRMINGHAM	AL	503A6400701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFITS ADMINISTRATION SERVICES LLC	BIRMINGHAM	AL	502A6400701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFITS CONSULTING GROUP LLC	LONGMEADOW	MA	503A6390701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	Prototype Standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
BENEFITS CONSULTING GROUP LLC BENEFITS CONSULTING GROUP LLC	LONGMEADOW LONGMEADOW	MA MA	502A6390701-002 503A6390701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFITS CONSULTING GROUP LLC BENEFITS CONSULTING GROUP LLC	LONGMEADOW	MA	502A6390701-003	Prototype Non-standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFITS CONSULTING GROUP LLC	LONGMEADOW	MA	503A6390701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFITS CONSULTING GROUP LLC	LONGMEADOW	MA	502A6390701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFITS GROUP OF RUBIN BROWN GORNSTEIN & CO	ST LOUIS	MO	503B0740701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFITS GROUP OF RUBIN BROWN GORNSTEIN & CO	ST LOUIS	MO	502B0740701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFITS GROUP OF RUBIN BROWN GORNSTEIN & CO	ST LOUIS	MO	503B0740701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFITS GROUP OF RUBIN BROWN GORNSTEIN & CO	ST LOUIS	MO	502B0740701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFITS GROUP OF RUBIN BROWN GORNSTEIN & CO	ST LOUIS	MO	503B0740701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFITS GROUP OF RUBIN BROWN GORNSTEIN & CO	ST LOUIS	MO	502B0740701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFITS MANAGEMENT CO	EL CAJON	CA	502A716BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
BENEFITS MANAGEMENT CO	EL CAJON	CA	502A716BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
BENEFITS MANAGEMENT CO	EL CAJON	CA	502A716BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
BENEFITS MANAGEMENT GROUP	BEAUMONT	TX	502A717BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
BENEFITS MANAGEMENT GROUP	BEAUMONT	TX	502A717BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
BENEFITS MANAGEMENT GROUP	BEAUMONT	TX	502A717BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
BENEFITS MANAGEMENT GROUP BENEFITS MANAGEMENT GROUP	BEAUMONT	TX	503A717BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
BENEFITS MANAGEMENT GROUP BENEFITS MANAGEMENT GROUP	BEAUMONT BEAUMONT	TX TX	503A717BE01-005 503A717BE01-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
BENEFITS OF MISSOURI INC	CHESTERFIELD	MO	503A9110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/03/2002 Opinion Letter Issued 11/27/2001
BENEFITS OF MISSOURI INC	CHESTERFIELD	MO	502A9110701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BENEFITS OF MISSOURI INC	CHESTERFIELD	MO	503A9110701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BENEFITS OF MISSOURI INC	CHESTERFIELD	MO	502A9110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BENEFITS OF MISSOURI INC	CHESTERFIELD	MO	503A9110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BENEFITS OF MISSOURI INC	CHESTERFIELD	MO	502A9110701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BENEFITS PLUS INC	TROY	MI	503A3860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFITS PLUS INC	TROY	MI	502A3860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFITS PLUS INC	TROY	MI	503A3860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFITS PLUS INC	TROY	MI	502A3860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFITS PLUS INC	TROY	MI	503A3860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFITS PLUS INC	TROY	MI	502A3860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFITS RESOURCE GROUP INC	WALNUT CREEK	CA	502A9120701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFITS RESOURCE GROUP INC	WALNUT CREEK	CA	502A9120701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFITS RESOURCE GROUP INC	WALNUT CREEK	CA	502A9120701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFITSTREET	SAN RAMON	CA	502A4240701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFITSTREET BENEFITSTREET	SAN RAMON SAN RAMON	CA CA	502A4240701-002 502A4240701-003	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEFITSVIEW LLC	ASHEVILLE	NC	503A4250701-001	Prototype Non-standardized Cash of Defended Arrangement	Opinion Letter Issued 08/30/2001
BENEFITSVIEW LLC	ASHEVILLE	NC	502A4250701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFITSVIEW LLC	ASHEVILLE	NC	503A4250701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFITSVIEW LLC	ASHEVILLE	NC	502A4250701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENEFITSVIEW LLC	ASHEVILLE	NC	503A4250701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFITSVIEW LLC	ASHEVILLE	NC	502A4250701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFITSVIEW LLC	ASHEVILLE	NC	503A4250701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BENEFITSVIEW LLC	ASHEVILLE	NC	502A4250701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BENEPLAN INC	WAUWATOSA	WI	503A9130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEPLAN INC	WAUWATOSA	WI	502A9130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEPLAN INC	WAUWATOSA	WI	503A9130701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEPLAN INC	WAUWATOSA	WI	502A9130701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEPLAN INC BENEPLAN INC	WAUWATOSA	WI	503A9130701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEPLAN INC	WAUWATOSA WAUWATOSA	WI WI	502A9130701-006 503A9130701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BENEPLAN INC	WAUWATOSA	WI	502A9130701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
BENESCH FRIEDLANDER COPLAN & ARONOFF LLP	CLEVELAND	OH	VS323098	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 07/01/2002
BENESCH FRIEDLANDER COPLAN & ARONOFF LLP	CLEVELAND	OH	VS323027	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 07/01/2002
BENESCH FRIEDLANDER COPLAN & ARONOFF LLP	CLEVELAND	ОН	VS323028	Volume Submitter Money Purchase Plan	Advisory Letter Issued 07/01/2002
BENETECH ADMINISTRATORS INC	BIRMINGHAM	AL	503A9140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENETECH ADMINISTRATORS INC	BIRMINGHAM	AL	502A9140701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENETECH ADMINISTRATORS INC	BIRMINGHAM	AL	503A9140701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENETECH ADMINISTRATORS INC	BIRMINGHAM	AL	502A9140701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BENETECH ADMINISTRATORS INC	BIRMINGHAM	AL	503A9140701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENETECH ADMINISTRATORS INC	BIRMINGHAM	AL	502A9140701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENETECH INC	SACRAMENTO	CA	503A2400001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/02/2001
BENETECH INC	SACRAMENTO	CA	502A2400001-002 503A2400001-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/02/2001
BENETECH INC BENETECH INC	SACRAMENTO SACRAMENTO	CA CA	502A2400001-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/02/2001 Opinion Letter Issued 10/02/2001
BENETECH INC	SACRAMENTO	CA	503A2400001-004 503A2400001-005	Prototype Non-standardized Money Furchase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/02/2001
BENETECH INC	SACRAMENTO	CA	VS322454	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 7/3/2000
BENETECH INC	SACRAMENTO	CA	VS322455	Volume Submitter Money Purchase Plan	Advisory Letter Issued 7/3/2000
BENETECH INC	SACRAMENTO	CA	VS322456	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 7/3/2000
BENETECH INC	SACRAMENTO	ca	VS322595	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 8/14/2001
BENETECH INC	SACRAMENTO	ca	VS322596	Volume Submitter Target Benefit Plan	Advisory Letter Issued 3/22/2001
BENETRENDS INC	SAN DIEGO	CA	502B690AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	503B690AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	502B690AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	503B690AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	502B690AB01-005	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	503B690AB01-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	502B690AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
BENETRENDS INC BENETRENDS INC	SAN DIEGO SAN DIEGO	CA CA	503B690AB02-002 502B690AB02-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO SAN DIEGO	CA	503B690AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
BENNA COMPANIES INC	BELLEFONTE	PA	502A4260701-001	Prototype Non-standardized Defined Benefit Plan with Permitted Dispanty  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2002 Opinion Letter Issued 08/07/2001
BENNA COMPANIES INC	BELLEFONTE	PA	502A4260701-001	Prototype Standardized Front Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
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PLAN SPONSOR BENNA COMPANIES INC	CITY BELLEFONTE	STATE PA	FILE FOLDER/VS NO. 503A4260701-003	PLAN TYPE  Prototype Non standardized Cook or Deformed Arrangement	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
BENNA COMPANIES INC	BELLEFONTE	PA	502A4260701-003	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENNER & ASSOCIATES PC	PORTLAND	OR	502A1420001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/26/2002
BENNER & ASSOCIATES PC	PORTLAND	OR	503A1420002-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
BENNER & ASSOCIATES PC	PORTLAND	OR	503A1420002-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/26/2002
BENNER & ASSOCIATES PC	PORTLAND	OR	503A1420003-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/26/2002
BENNER & ASSOCIATES PC	PORTLAND	OR	502A1420004-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
BENNER & ASSOCIATES PC	PORTLAND	OR	502A1420004-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/26/2002
BENNER & ASSOCIATES PC BENNER & ASSOCIATES PC	PORTLAND	OR OR	VS322315	Volume Submitter Profit Sharing Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/12/2000 Advisory Letter Issued 10/04/2001
BENNER & ASSOCIATES PC BENNER & ASSOCIATES PC	PORTLAND PORTLAND	OR	VS322329 VS322348	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/04/2001 Advisory Letter Issued 04/08/2002
BENNER & ASSOCIATES PC BENNER & ASSOCIATES PC	PORTLAND	OR	VS322413	Volume Submitter Defined Benefit Plan	Withdrawal Letter Issued 01/09/2002
BENNINGTON STATE BANK	BENNINGTON	KS	50274511901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENNINGTON STATE BANK	BENNINGTON	KS	50374511901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENNINGTON STATE BANK	BENNINGTON	KS	50274511901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENNINGTON STATE BANK	BENNINGTON	KS	50374511901-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BERENSTEIN MOORE BERENSTEIN HEFFERNAN & MOELLER LLP	SIOUX CITY	IA	503A7600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BERENSTEIN MOORE BERENSTEIN HEFFERNAN & MOELLER LLP	SIOUX CITY	IA	502A7600701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BERENSTEIN MOORE BERENSTEIN HEFFERNAN & MOELLER LLP BERENSTEIN MOORE BERENSTEIN HEFFERNAN & MOELLER LLP	SIOUX CITY SIOUX CITY	IA IA	503A7600701-003 502A7600701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BERENSTEIN MOORE BERENSTEIN HEFFERNAN & MOELLER LLP	SIOUX CITY	IA	503A7600701-005	Prototype Standardized Worley Furchase Frain  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BERGER LLC	DENVER	C0	502A1445001-001	Prototype Standardized Gush of Belefied Affaingement	Opinion Letter Issued 08/15/2001
BERGER LLC	DENVER	C0	502A1445001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
BERGER NEWMARK & FENCHEL PC	CHICAGO	IL	VS322735	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/13/2001
BERGER NEWMARK & FENCHEL PC	CHICAGO	IL	VS322736	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/13/2001
BERGMAN HOROWITZ & REYNOLDS P C	NEW HAVEN	CT	502A2321901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BERGMAN HOROWITZ & REYNOLDS P C	NEW HAVEN	CT	502A2321901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BERGMAN HOROWITZ & REYNOLDS P C	NEW HAVEN	CT	503A2321901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BERGMAN HOROWITZ & REYNOLDS P C	NEW HAVEN	CT	503A2321901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BERGMAN HOROWITZ & REYNOLDS P C BERGMAN HOROWITZ & REYNOLDS P C	NEW HAVEN NEW HAVEN	CT CT	502A2321901-005 503A2321901-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BERGMAN HOROWITZ & REYNOLDS PC	NEW HAVEN	CT	VS322471	Volume Submitter Profit Sharing /401K Plan	Advisory Letter Issued 06/23/2000 & 06/25/2002
BERGMAN HOROWITZ & REYNOLDS PC	NEW HAVEN	CT	VS322471 VS322495	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 6/21/2001
BERGMAN HOROWITZ & REYNOLDS PC	NEW HAVEN	CT	VS323054	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/22/2002
BERKSHIRE BANK	GREAT BARRINGTON	MA	502A0381901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BERKSHIRE BANK	GREAT BARRINGTON	MA	502A0381901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BERKSHIRE BANK	GREAT BARRINGTON	MA	502A0381901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD	MA	50308270701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD	MA	50208270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD	MA	50308270701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD	MA	50208270701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD PITTSFIELD	MA MA	50308270701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD	MA	50208270701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BERKSHIRE LIFE INSURANCE CO BERKSHIRE LIFE INSURANCE CO	PITTSFIELD PITTSFIELD	MA MA	50208270701-006 50308270701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD	MA MA MA MA MA	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-002	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD	MA MA MA MA MA	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-002 50208270702-003	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD	MA MA MA MA MA MA	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-002 50208270702-003 50208270702-004	Protofype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
BERKSHIRE LIFE INSURANCE CO BERKSHIRE LIFE SINSURANCE CO BERLACK ISRAELS & LIBERMAN LLP	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK	MA MA MA MA MA MA MA	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-002 50208270702-003 50208270702-004 VS322836	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 04/29/2002 Advisory Letter Issued 04/29/2001
BERKSHIRE LIFE INSURANCE CO BERLACK ISRAELS & LIBERMAN LLP BERLACK ISRAELS & LIBERMAN LLP	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK NEW YORK	MA MA MA MA MA MA MA NY	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-002 50208270702-003 50208270702-004 VS322836 VS322753	Protofype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Profit Sharing Plan Volume Submitter Defined Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 01/23/2002
BERKSHIRE LIFE INSURANCE CO BERLACK ISRAELS & LIBERMAN LLP BERLACK ISRAELS & LIBERMAN LLP BERRY DUNN MCNEIL & PARKER	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK NEW YORK PORTLAND	MA MA MA MA MA MA NY NY ME	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-002 50208270702-003 50208270702-004 VS322836 VS322753 502A2331901-001	Protofype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Volume Submitter Profit Sharing Plan Volume Submitter Defined Benefit Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 04/29/2001 Advisory Letter Issued 01/23/2002 Opinion Letter Issued 01/23/2002
BERKSHIRE LIFE INSURANCE CO BERLACK ISRAELS & LIBERMAN LLP BERLACK ISRAELS & LIBERMAN LLP	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK NEW YORK	MA MA MA MA MA MA MA NY	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-002 50208270702-003 50208270702-004 VS322836 VS322753	Protofype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Profit Sharing Plan Volume Submitter Defined Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 01/23/2002
BERKSHIRE LIFE INSURANCE CO BERLACK ISRAELS & LIBERMAN LLP BERLACK ISRAELS & LIBERMAN LLP BERRY DUNN MCNEIL & PARKER BERRY DUNN MCNEIL & PARKER	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK NEW YORK PORTLAND PORTLAND	MA MA MA MA MA MA MY NY ME ME ME	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-003 50208270702-004 VS322836 VS322753 502082731901-001 502082331901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Pofit Sharing Plan Volume Submitter Defined Benefit Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 9/12/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BERKSHIRE LIFE INSURANCE CO BERLACK ISRAELS & LIBERMAN LLP BERLACK ISRAELS & LIBERMAN LLP BERRY DUNN MCNEIL & PARKER BERRY DUNN MCNEIL & PARKER BERRY DUNN MCNEIL & PARKER	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK NEW YORK PORTLAND PORTLAND PORTLAND PORTLAND PORTLAND	MA MY NY ME ME ME ME ME	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-002 50208270702-004 VS322836 VS322753 502A2331901-001 502A2331901-003 502A2331901-004 503A2331901-004	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Pofit Sharing Plan Volume Submitter Defined Benefit Plan Prototype Standardized Money Purchase Plan Prototype Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 01/23/2002 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BERKSHIRE LIFE INSURANCE CO BERLACK ISRAELS & LIBERMAN LLP BERLACK ISRAELS & LIBERMAN LLP BERRY DUNN MCNEIL & PARKER	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK NEW YORK NEW YORK PORTLAND PORTLAND PORTLAND PORTLAND PORTLAND PORTLAND PORTLAND	MA MA MA MA MA MA MY NY ME ME ME ME ME	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-002 50208270702-004 VS322836 VS322753 502A2331901-001 502A2331901-002 502A2331901-003 503A2331901-005 503A2331901-005	Protorype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan Volume Submitter Profit Sharing Plan Volume Submitter Defined Benefit Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 9/12/2001 Opinion Letter Issued 11/19/2001
BERKSHIRE LIFE INSURANCE CO BERLACK ISRAELS & LIBERMAN LLP BERLACK ISRAELS & LIBERMAN LLP BERRY DUNN MCNELL & PARKER	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK NEW YORK PORTLAND	MA MA MA MA MA MA MY NY ME ME ME ME ME ME	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-002 50208270702-004 VS322285 VS3222755 502A2331901-001 502A2331901-002 502A2331901-004 503A2331901-006 503A2331901-006 502A2331901-006	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Defined Benefit Plan Volume Submitter Defined Benefit Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Safe Harbor Money Purchase Plan Prototype Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 91/29/2001 Advisory Letter Issued 91/29/2001 Opinion Letter Issued 91/29/2001 Opinion Letter Issued 11/19/2001
BERKSHIRE LIFE INSURANCE CO BERKSHIRE LIFE INSURANCE BERRY DUNN MCNEIL & PARKER	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK NEW YORK PORTLAND	MA MA MA MA MA MA MA MY NY ME ME ME ME ME ME ME ME	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-002 50208270702-004 V5322236 V53222753 502A2331901-001 502A2331901-003 502A2331901-003 503A2331901-005 503A2331901-005 503A2331901-007 503A2331901-007	Protorype Standardized Cash or Deferred Arrangement Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan Volume Submitter Profit Sharing Plan Volume Submitter Defined Benefit Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 9/12/2001 Opinion Letter Issued 11/19/2001
BERKSHIRE LIFE INSURANCE CO BERLACK ISRAELS & LIBERMAN LLP BERLACK ISRAELS & LIBERMAN LLP BERRY DUNN MCNELL & PARKER	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK NEW YORK PORTLAND	MA MA MA MA MA MA MA MA MY ME ME ME ME ME ME ME ME ME	50208270701-006 50308270701-007 50208270701-008 50308270702-001 50308270702-002 50208270702-003 50208270702-003 50208270702-003 502082331901-001 50202331901-002 50202331901-003 50202331901-006 50302331901-006 50302331901-007 50302331901-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan Prototype Non-standardized Target Benefit Plan Prototype Non-standardized Target Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Pofit Sharing Plan Volume Submitter Defined Benefit Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Safe Harbor Gash or Deferred Arrangement Prototype Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Safe Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 04/29/2002 Advisory Letter Issued 01/23/2001 Advisory Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BERKSHIRE LIFE INSURANCE CO BERLACK ISRAELS & LIBERMAN LLP BERLACK ISRAELS & LIBERMAN LLP BERRY DUNN MCNEIL & PARKER	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK NEW YORK PORTLAND	MA MA MA MA MA MA MA MY MY ME ME ME ME ME ME ME ME ME	50208270701-006 50308270701-007 50208270701-007 50208270702-001 50308270702-003 50208270702-004 V5322836 V5322753 502A2331901-001 502A2331901-003 502A2331901-005 503A2331901-005 503A2331901-005 503A2331901-007 503A2331901-009 503A2331901-009 503A2331901-009	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Defined Benefit Plan Volume Submitter Defined Benefit Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Cash or Deferred Arrangement Prototype Non-Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 9/12/2001 Opinion Letter Issued 11/19/2001
BERKSHIRE LIFE INSURANCE CO BERKY DUNN MCNEIL & PARKER BERRY DINN MCNEIL & PARKER BERRYN FINANCIAL SERVICES CORP BERWYN FINANCIAL SERVICES CORP	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK NEW YORK PORTLAND BERWYN BERWYN	MA MA MA MA MA MA MY NY ME	50208270701-006 50308270710-007 50208270701-008 50308270702-001 50308270702-002 50208270702-004 VS322836 VS322753 502A2331901-001 502A2331901-003 502A2331901-004 503A2331901-006 503A2331901-006 503A2331901-007 503A2331901-008 502A2331901-008 502A2331901-009 503A2331901-009 503A2331901-008	Protorype Standardized Cash or Deferred Arrangement Prototype Standardized Target Benefit Plan Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan Volume Submitter Profit Sharing Plan Volume Submitter Defined Benefit Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Rofit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 9/12/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BERKSHIRE LIFE INSURANCE CO BERLACK ISRAELS & LIBERMAN LLP BERLACK ISRAELS & LIBERMAN LLP BERRY DUNN MCNEIL & PARKER	PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD PITTSFIELD NEW YORK NEW YORK PORTLAND	MA MA MA MA MA MA MA MY MY ME ME ME ME ME ME ME ME ME	50208270701-006 50308270701-007 50208270701-007 50208270702-001 50308270702-003 50208270702-004 V5322836 V5322753 502A2331901-001 502A2331901-003 502A2331901-005 503A2331901-005 503A2331901-005 503A2331901-007 503A2331901-009 503A2331901-009 503A2331901-009	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Target Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Defined Benefit Plan Volume Submitter Defined Benefit Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Tofit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 9/12/2001 Opinion Letter Issued 11/19/2001
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BERKSHIRE LIFE INSURANCE CO BERLACK ISRAELS & LIBERMAN LLP BERLACK ISRAELS & LIBERMAN LLP BERLACK ISRAELS & LIBERMAN LLP BERRY DUNN MCNELL & PARKER BERRYN FINANCIAL SERVICES CORP BERWYN FINANCIAL SERVICES CORP BESSEMER TRUST CO NA BESSEMER TRUST CO	PITTSFIELD PORTLAND BERWYN BERW	MA M	50208270701-006 50308270701-007 50208270701-007 50208270702-001 50308270702-003 50208270702-003 50208270702-004 VS322836 VS322753 502A2331901-002 502A2331901-003 502A2331901-006 502A2331901-006 502A2331901-006 502A2331901-006 503A2331901-006 503A2331901-006 503A2331901-006 503A2331901-006 502A2331901-006 502A2331901-006 502A2331901-007 503A2331901-008 502A2331901-009 503A6320701-001 502A6320701-002 503A6320701-001 502A233008 VS3233008 VS3233008 VS3233008 VS3233008 VS3233009 503A2470001-001 502A2470001-001 502A2470001-001 502A2470001-001 502A2470001-001 502A2470001-001 503A2470003-001 503A2470003-001 503A2470003-002 VS3222782 503A84560701-001 502A6450701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan Prototype Non-standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan Volume Submitter Defined Benefit Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Defined Benefit Plan without Permitted Disparity Volume Submitter Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan Volume Submitter Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan Volume Submitter Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submi	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002 Advisory Letter Issued 9/12/2001 Advisory Letter Issued 9/12/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 02/04/2002 Advisory Letter Issued 02/04/2002 Advisory Letter Issued 02/04/2002 Opinion Letter Issued 12/03/2001 Opinion Letter Issued 12/03/2001 Opinion Letter Issued 12/03/2001 Opinion Letter Issued 08/30/2001 Opinion Letter Issued 12/03/2001 Opinion Letter Issued 08/30/2001

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PLAN SPONSOR BIDWELL & CO	<u>CITY</u> PORTLAND	STATE OR	FILE FOLDER/VS NO. 502A9150701-001	PLAN TYPE Prototype Standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 08/30/2001
BIDWELL & CO	PORTLAND	OR	502A9150701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BIDWELL & CO	PORTLAND	OR	502A9150701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BILL V BRUMLEY JR PC	TULSA	OK	503A2730001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/27/2001
BIRMINGHAM THORSON & BARNETT PC	SEATTLE	WA	503A7610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BIRMINGHAM THORSON & BARNETT PC BIRMINGHAM THORSON & BARNETT PC	SEATTLE SEATTLE	WA WA	503A7610701-002 503A7610701-003	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BIRMINGHAM THORSON & BARNETT PC	SEATTLE	WA	VS322623	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 11/29/2001
BIRMINGHAM THORSON & BARNETT PC	SEATTLE	WA	VS322624	Volume Submitter Money Purchase Plan	Advisory Letter Issued 11/29/2001
BIRMINGHAM THORSON & BARNETT PC	SEATTLE	WA	VS322625	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/29/2001
BISYS PLAN SERVICES LLP	AMBLER	PA	503A9160701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS PLAN SERVICES LLP	AMBLER	PA	502A9160701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS PLAN SERVICES LLP BISYS PLAN SERVICES LLP	AMBLER AMBLER	PA PA	503A9160701-003 502A9160701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
BISYS PLAN SERVICES LLP	AMBLER	PA PA	503A9160701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
BISYS PLAN SERVICES LLP	AMBLER	PA	502A9160701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC BISYS RETIREMENT SERVICES INC	BRAINERD BRAINERD	MN MN	50299272701-004 50399272701-005	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272701-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272701-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272701-009	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272701-010	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272701-011	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC BISYS RETIREMENT SERVICES INC	BRAINERD BRAINERD	MN MN	50399272701-012 50299272701-013	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272701-013	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272701-015	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272701-016	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272701-017	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272701-018	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC BISYS RETIREMENT SERVICES INC	BRAINERD BRAINERD	MN MN	50299272701-019 50399272701-020	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272701-020	Prototype Non-standardized Sale Halbor Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272701-022	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272701-023	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272701-024	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 01/25/2002
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272701-025	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
BISYS RETIREMENT SERVICES INC BISYS RETIREMENT SERVICES INC	BRAINERD BRAINERD	MN MN	50399272701-026 50299272701-027	Prototype Non-Standardized Safe Harbor Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272701-028	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 01/25/2002
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272702-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC BISYS RETIREMENT SERVICES INC	BRAINERD BRAINERD	MN MN	50399272702-005 50399272702-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272703-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272703-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BISYS RETIREMENT SERVICES INC BISYS RETIREMENT SERVICES INC	BRAINERD BRAINERD	MN MN	50299272703-006 50299272704-001	Prototype Standardized Money Purchase Plan Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 01/29/2002
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272704-002	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272704-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272704-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272705-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272705-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC BISYS RETIREMENT SERVICES INC	BRAINERD BRAINERD	MN MN	50299272705-003 50299272705-004	Prototype Standardized Profit Snaring Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272705-005	Prototype Non-Standardized Money Fulchase Flant Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272705-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272705-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272705-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272705-009	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC BISYS RETIREMENT SERVICES INC	BRAINERD BRAINERD	MN MN	50299272705-010 50399272705-011	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272705-011	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272705-013	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272705-014	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272705-015	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272705-016	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC BISYS RETIREMENT SERVICES INC	BRAINERD BRAINERD	MN MN	50399272705-017 50399272705-018	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272705-019	Prototype Standardized Sale Harbor Money Purchase Plan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272705-020	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272705-021	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272705-022	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272706-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC BISYS RETIREMENT SERVICES INC	BRAINERD BRAINERD	MN MN	50299272706-002 50299272706-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
DIGITO NET IREINITI SERVICES INC	DRAINERU	IVIIN	JUZ882121U0-UUJ	i rototype Standardized Front Shaning Flan	Opinion Letter Issued 11/2//2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50299272706-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272706-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC BKR INTERNATIONAL	BRAINERD NEW YORK	MN NY	50399272706-006	Prototype Non-standardized Sate Harbor Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BKR INTERNATIONAL BKR INTERNATIONAL	NEW YORK	NY	50394050701-001 50294050701-002	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BKR INTERNATIONAL	NEW YORK	NY	50394050701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BKR INTERNATIONAL	NEW YORK	NY	50294050701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BKR INTERNATIONAL	NEW YORK	NY	50394050701-005	Prototype Orandardized Morrey Full Indiase Field Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BKR INTERNATIONAL	NEW YORK	NY	50294050701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BKR INTERNATIONAL	NEW YORK	NY	50394050701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
BKR INTERNATIONAL	NEW YORK	NY	50294050701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
BKR INTERNATIONAL	NEW YORK	NY	50394050702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BKR INTERNATIONAL	NEW YORK	NY	50394050702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BKR INTERNATIONAL	NEW YORK	NY	50294050702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BKR INTERNATIONAL	NEW YORK	NY	50294050702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BLACKWELL SANDERS PEPER MARTIN LLP	ST LOUIS	MO	VS322576	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 6/14/2001
BLACKWELL SANDERS PEPER MARTIN LLP	ST LOUIS	MO	VS322577	Volume Submitter Money Purchase Plan	Advisory Letter Issued 6/14/2001
BLACKWELL SANDERS PEPER MARTIN LLP	ST LOUIS	MO	VS322578	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 6/14/2001
BLAKINGER BYLER & THOMAS PC	LANCASTER	PA	503A9490701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BLAKINGER BYLER & THOMAS PC	LANCASTER	PA	502A9490701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BLAKINGER BYLER & THOMAS PC	LANCASTER	PA	503A9490701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BLAKINGER BYLER & THOMAS PC	LANCASTER	PA	502A9490701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BLANK ROME COMISKY & MCCAULEY LLP	PHILADELPHIA	PA	VS323048	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/21/2002
BLANK ROME COMISKY & MCCAULEY LLP	PHILADELPHIA	PA	VS323055	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 02/21/2002
BLANK ROME COMISKY & MCCAULEY LLP	PHILADELPHIA	PA	VS323056	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/21/2002
BLANK ROME COMISKY & MCCAULEY LLP	PHILADELPHIA	PA	VS323063	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/21/2002
BLAYLOCK & CLEOUS CHTD	WICHITA	KS	503A9500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BLAYLOCK & CLEOUS CHTD	WICHITA	KS	502A9500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BLAYLOCK & CLEOUS CHTD	WICHITA	KS	503A9500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BLAYLOCK & CLEOUS CHTD	WICHITA	KS	502A9500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BLEAKLEY PLATT & SCHMIDT	GREENWICH	CT	503B699AB01-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
BLEAKLEY PLATT & SCHMIDT	GREENWICH	CT	503B699AB02-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
BLOCK CONSULTING ACTUARIES INC	MANHATTAN BEACH	CA	VS322648	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BLOCK CONSULTING ACTUARIES INC	MANHATTAN BEACH	CA	VS322678	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BLOCK CONSULTING ACTUARIES INC	MANHATTAN BEACH	CA	VS322708	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BLOCK CONSULTING ACTUARIES, INC.	MANHATTAN BEACH	CA	VS323194	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
BLUE GRASS SAVINGS BANK	BLUE GRASS	IA	50292821101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
BLUESTEM NATIONAL BANK	FAIRBURY	IL.	50241991901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BLUESTEM NATIONAL BANK	FAIRBURY	IL.	50241991901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BLUESTEM NATIONAL BANK	FAIRBURY	IL IL	50341991901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BLUESTEM NATIONAL BANK BMP SERVICES	FAIRBURY RICHARDSON	TX	50341991901-004 503A9510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
BMP SERVICES	RICHARDSON	TX	503A9510701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BMP SERVICES	RICHARDSON	TX	503A9510701-002	Prototype Non-standardized Money Furchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BMS CONSULTING INC	MONETA	VA	503A6440701-001	Prototype Non-standardized Casir of Belefield Afrangement	Opinion Letter Issued 08/07/2001
BMS CONSULTING INC	MONETA	VA	502A6440701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BMS CONSULTING INC	MONETA	VA	503A6440701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BMS CONSULTING INC	MONETA	VA	502A6440701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BMS CONSULTING INC	MONETA	VA	503A6440701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BMS CONSULTING INC	MONETA	VA	502A6440701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BNC NATIONAL BANK	BISMARCK	ND	50260781901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BNC NATIONAL BANK	BISMARCK	ND	50260781901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BNC NATIONAL BANK	BISMARCK	ND	50260781901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BNC NATIONAL BANK	BISMARCK	ND	50260781901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BNC NATIONAL BANK	BISMARCK	ND	50360781901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BNC NATIONAL BANK	BISMARCK	ND	50360781901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BNC NATIONAL BANK	BISMARCK	ND	50260781901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BNC NATIONAL BANK	BISMARCK	ND	50360781901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BNC NATIONAL BANK	BISMARCK	ND	50260781901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BNY CLEARING SERVICES LLC	CHICAGO	IL	50295301901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BNY CLEARING SERVICES LLC	CHICAGO	IL	50295301901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BNY CLEARING SERVICES LLC	CHICAGO	IL	50295301901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BNY CLEARING SERVICES LLC	CHICAGO	IL	50295301901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BNY CLEARING SERVICES LLC	CHICAGO	IL	50395301901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BNY CLEARING SERVICES LLC	CHICAGO	IL	50395301901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BNY CLEARING SERVICES LLC	CHICAGO	IL.	50295301901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BNY CLEARING SERVICES LLC	CHICAGO	IL 	50395301901-008	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BNY CLEARING SERVICES LLC	CHICAGO	IL.	50295301901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BOCCUTO/SONODA ASSOCIATES	HONOLULU	HI	502B5780701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BOCCUTO/SONODA ASSOCIATES	HONOLULU	HI	502B5780701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BOCCUTO/SONODA ASSOCIATES	HONOLULU	HI MI	502B5780701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	503A6020701-001	Prototype Non-standardized Profit Sharing Plan	
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI MI	502A6020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BODMAN LONGLEY & DAHLING LLP BODMAN LONGLEY & DAHLING LLP	DETROIT DETROIT	MI	503A6020701-003 502A6020701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BODMAN LONGLEY & DAHLING LLP BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	503A6020701-004 503A6020701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	502A6020701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	503A6020702-001	Prototype Non-standardized Cash or Deferred Arrangement  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/07/2001 Opinion Letter Issued 04/29/2002
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	503A6020702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	502A6020702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	502A6020702-003 502A6020702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
BOETGER & ASSOCIATES	ERIE	PA	502A0020702-004 502A2341901-001	Prototype Standardized Berinda Benefit Flam with Fermitted Bispanty	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 11/19/2001
BOETGER & ASSOCIATES	ERIE	PA	502A2341901-001	Prototype Standardized Front Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BOETGER & ASSOCIATES	ERIE	PA	503A2341901-003	Prototype Standardized World Y dishase Plant Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BOETGER & ASSOCIATES	ERIE	PA	502A2341901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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PLAN SPONSOR BOETGER & ASSOCIATES	CITY ERIE	STATE PA	FILE FOLDER/VS NO. 503A2341901-005	PLAN TYPE Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATIO Opinion Letter Issued 11/19/2001
BOETGER & ASSOCIATES BOETGER & ASSOCIATES	ERIE	PA PA	503A2341901-005 503A2341901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BOETGER & ASSOCIATES	ERIE	PA	502A2341902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BOETGER & ASSOCIATES	ERIE	PA	502A2341902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BOETGER & ASSOCIATES	ERIE	PA	503A2341902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BOETGER & ASSOCIATES	ERIE	PA	503A2341902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BOIES SCHILLER & FLEXNER LLP	MIAMI	FL	503B1980701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BOIES SCHILLER & FLEXNER LLP	MIAMI MIAMI	FL	503B1980701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BOIES SCHILLER & FLEXNER LLP BOIES SCHILLER & FLEXNER LLP	MIAMI	FL FL	503B1980701-003 503B1980701-004	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
BOIES SCHILLER & FLEXNER LLP	MIAMI	FL	503B1980702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BOIES SCHILLER & FLEXNER LLP	MIAMI	FL	503B1980702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BOND SCHOENECK & KING LLP	SYRACUSE	NY	VS322945	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/31/2001
BOND SCHOENECK & KING LLP	SYRACUSE	NY	VS322954	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/31/2001
BOND SCHOENECK & KING LLP	SYRACUSE	NY	VS322939	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/31/2001
BOONE COUNTY NATIONAL BANK	COLUMBIA	MO	50308580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BOONE COUNTY NATIONAL BANK	COLUMBIA	MO	50208580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BOONE COUNTY NATIONAL BANK BOONE COUNTY NATIONAL BANK	COLUMBIA COLUMBIA	MO MO	50308580701-003 50208580701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BOONE COUNTY NATIONAL BANK	COLUMBIA	MO	50308580701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BOONE COUNTY NATIONAL BANK	COLUMBIA	MO	50208580701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BOONE SMITH DAVIS HURST & DICKMAN	TULSA	OK	503A3500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BOONE SMITH DAVIS HURST & DICKMAN	TULSA	OK	502A3500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BOONE SMITH DAVIS HURST & DICKMAN	TULSA	OK	503A3500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BOONE SMITH DAVIS HURST & DICKMAN	TULSA	OK	502A3500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BOONE SMITH DAVIS HURST & DICKMAN	TULSA	OK	503A3500701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BOONE SMITH DAVIS HURST & DICKMAN	TULSA	OK	502A3500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BOSTON BENEFITS CONSULTING	CONCORD	MA MA	502A3291901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BOSTON BENEFITS CONSULTING BOSTON BENEFITS CONSULTING	CONCORD CONCORD	MA	502A3291901-002 502A3291901-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BOSTON BENEFITS CONSULTING	CONCORD	MA	502A3291901-004	Prototype Standardized Front Sharing Frant Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BOSTON BENEFITS CONSULTING	CONCORD	MA	503A3291901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BOSTON BENEFITS CONSULTING	CONCORD	MA	503A3291901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BOSTON BENEFITS CONSULTING	CONCORD	MA	502A3291901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BOSTON BENEFITS CONSULTING	CONCORD	MA	503A3291901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BOSTON BENEFITS CONSULTING	CONCORD	MA	502A3291901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BOSTON BENEFITS CONSULTING	CONCORD	MA	502A3291902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BOSTON BENEFITS CONSULTING	CONCORD	MA	502A3291902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BOSTON BENEFITS CONSULTING BOSTON BENEFITS CONSULTING	CONCORD CONCORD	MA MA	503A3291902-003 503A3291902-004	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
BOSTON FEDERAL SAVINGS BANK	BURLINGTON	MA	50292202701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BOSTON FEDERAL SAVINGS BANK	BURLINGTON	MA	50292202701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BOSTON FEDERAL SAVINGS BANK	BURLINGTON	MA	50392202701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BOSTON FEDERAL SAVINGS BANK	BURLINGTON	MA	50392202701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BOSTON PRIVATE BANK & TRUST CO	BOSTON	MA	50285771901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BOSTON PRIVATE BANK & TRUST CO	BOSTON	MA	50285771901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BOUCHER MORGAN & YOUNG APC	STEPHENVILLE	TX	502A9520701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BOUCHER MORGAN & YOUNG APC BOULAY CONSULTING GROUP INC	STEPHENVILLE WORCESTER	TX MA	502A9520701-002 502A2351901-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/19/2001
BOULAY CONSULTING GROUP INC	WORCESTER	MA	502A2351901-001 502A2351901-002	Prototype Standardized Profit Sharing Flair  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BOULAY CONSULTING GROUP INC	WORCESTER	MA	503A2351901-003	Prototype Non-Standardized Morey Fulchase Flair  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BOULAY CONSULTING GROUP INC	WORCESTER	MA	503A2351901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BOULAY CONSULTING GROUP INC	WORCESTER	MA	502A2351901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BOULAY CONSULTING GROUP INC	WORCESTER	MA	503A2351901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BOULAY CONSULTING GROUP INC	WORCESTER	MA	502A2351902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BOULAY CONSULTING GROUP INC	WORCESTER	MA	502A2351902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BOULAY CONSULTING GROUP INC BOULAY CONSULTING GROUP INC	WORCESTER	MA	503A2351902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BOULT CUMMINGS CONNERS & BERRY PLC	WORCESTER NASHVILLE	MA TN	503A2351902-004 503A6430701-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/07/2001
BOULT CUMMINGS CONNERS & BERRY PLC	NASHVILLE	TN	502A6430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BOULT CUMMINGS CONNERS & BERRY PLC	NASHVILLE	TN	503A6430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BOULT CUMMINGS CONNERS & BERRY PLC	NASHVILLE	TN	502A6430701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BOULT CUMMINGS CONNERS & BERRY PLC	NASHVILLE	TN	503A6430701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BOULT CUMMINGS CONNERS & BERRY PLC	NASHVILLE	TN	502A6430701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BOYCE & ASSOCIATES INC	SCOTTSDALE	AZ	503A9170701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BOYCE & ASSOCIATES INC	SCOTTSDALE	AZ	502A9170701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BOYCE & ASSOCIATES INC	SCOTTSDALE SCOTTSDALE	AZ AZ	503A9170701-003 502A9170701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BOYCE & ASSOCIATES INC BOYCE & ASSOCIATES INC	SCOTTSDALE	AZ	503A9170701-004	Prototype Standardized Worley Furchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BOYCE & ASSOCIATES INC	SCOTTSDALE	AZ	502A9170701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BOYCE & ASSOCIATES INC	SCOTTSDALE	AZ	503A9170702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BOYCE & ASSOCIATES INC	SCOTTSDALE	AZ	503A9170702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BOYCE & ASSOCIATES INC	SCOTTSDALE	AZ	502A9170702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BOYCE & ASSOCIATES INC	SCOTTSDALE	AZ	502A9170702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BOYS & GIRLS CLUBS OF AMERICA	ATLANTA	GA	502A2430001-001	Master Standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
BOYS & GIRLS CLUBS OF AMERICA	ATLANTA BIRMINGHAM	GA	503A2430001-002	Master Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002 Opinion Letter Issued 08/30/2001
BRADLEY ARANT ROSE & WHITE LLP BRADLEY ARANT ROSE & WHITE LLP	BIRMINGHAM	AL AL	503A9410701-001 502A9410701-002	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BRADLEY ARANT ROSE & WHITE LLP	BIRMINGHAM	AL	503A9410701-002	Prototype Non-standardized Money Putchase Plant Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRADLEY ARANT ROSE & WHITE LLP	BIRMINGHAM	AL	502A9410701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRANCH BANKING & TRUST CO	RALEIGH	NC	50208792701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BRANCH BANKING & TRUST CO	RALEIGH	NC	50208792701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BRANCH BANKING & TRUST CO	RALEIGH	NC	50208792701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BRANCH BANKING & TRUST CO	RALEIGH	NC	50308792701-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BRANCH BANKING & TRUST CO	RALEIGH	NC	50308792701-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/27/2001

PLAN SPONSOR	<u>CITY</u> RALEIGH	STATE	FILE FOLDER/VS NO.	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION WITHDRAWN
BRANCH BANKING & TRUST CO BRANCH BANKING & TRUST CO	RALEIGH	NC NC	50308792701-006 50208792702-001	Prototype Non-Standardized Sale Harbor Cash of Deferred Afrangement  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 08/07/2001
BRANCH BANKING & TRUST CO	RALEIGH	NC	50208792702-001	Prototype Standardized Profit Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BRANCH BANKING & TRUST CO	RALEIGH	NC	50208792702-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BRANCH BANKING & TRUST CO	RALEIGH	NC	50308792702-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BRANCH BANKING & TRUST CO	RALEIGH	NC	50308792702-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BRANCH BANKING & TRUST CO	RALEIGH	NC	50308792702-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BRANCH BANKING & TRUST CO	WINSTON-SALEM	NC	50308790703-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BRANCH BANKING & TRUST CO	WINSTON-SALEM	NC	50208790703-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BRANCH BANKING & TRUST CO	WINSTON-SALEM	NC	50308790703-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRANCH BANKING & TRUST CO	WINSTON-SALEM	NC	50208790703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRANCH BANKING & TRUST CO	WINSTON-SALEM	NC	50308790703-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRANCH BANKING & TRUST CO BRANCH BANKING & TRUST CO	WINSTON-SALEM	NC	50208790703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRANDON RACKLEY & DUKES PC	WINSTON-SALEM VALDOSTA	NC GA	50308790703-007 503A9400701-001	Prototype Non-standardized Target Benefit Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BRANDON RACKLEY & DUKES PC	VALDOSTA	GA	502A9400701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BRANDON RACKLEY & DUKES PC	VALDOSTA	GA	503A9400701-003	Prototype Standardized Front Sharing Flan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRANDON RACKLEY & DUKES PC	VALDOSTA	GA	503A9400701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRANDON RACKLEY & DUKES PC	VALDOSTA	GA	502A9400701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BREMER BANK NA	SOUTH ST PAUL	MN	50217162701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	SOUTH ST PAUL	MN	50217162701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	SOUTH ST PAUL	MN	50317162701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	SOUTH ST PAUL	MN	50317162701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	MENOMONIE	WI	50256502701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	MENOMONIE	WI	50256502701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	MENOMONIE	WI	50356502701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	MENOMONIE	WI	50356502701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	GRAND FORKS	ND	50258122701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA BREMER BANK NA	GRAND FORKS GRAND FORKS	ND ND	50258122701-002 50358122701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	GRAND FORKS	ND	50358122701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BREMER BANK NA	ALEXANDRIA	MN	50260062701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	ALEXANDRIA	MN	50260062701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	ALEXANDRIA	MN	50360062701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	ALEXANDRIA	MN	50360062701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	MINOT	ND	50289062701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	MINOT	ND	50289062701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BREMER BANK NA	MINOT	ND	50289062701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BREMER BANK OF MOORHEAD	FARGO	ND	502A7342701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BREMER BANK OF MOORHEAD	FARGO	ND	502A7342701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BREMER BANK OF MOORHEAD	FARGO	ND	503A7342701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BREMER BANK OF MOORHEAD	FARGO	ND	503A7342701-004 50320320701-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BREMER TRUST NA BREMER TRUST NA	ST CLOUD ST CLOUD	MN MN	50220320701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BREMER TRUST NA	ST CLOUD	MN	50320320701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BREMER TRUST NA	ST CLOUD	MN	50220320701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BREMER TRUST NA	ST CLOUD	MN	50320320701-005	Prototype Non-standardized North Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRENNER SALTZMAN & WALLMAN LLP	NEW HAVEN	CT	VS322864	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/15/2001
BRENNER SALTZMAN & WALLMAN LLP	NEW HAVEN	CT	VS322865	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/15/2001
BRENNER SALTZMAN & WALLMAN LLP	NEW HAVEN	CT	VS322866	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/15/2001
BRICKER & ECKLER LLP	COLUMBUS	OH	503A9390701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BRICKER & ECKLER LLP	COLUMBUS	ОН	503A9390701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BRICKER & ECKLER LLP	COLUMBUS	OH	503A9390701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BRIDGE COMMUNITY BANK	MECHANICSVILLE	IA	50293061101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
BRIDGE COMMUNITY BANK	MECHANICSVILLE	IA NE	50293061101-002	Prototype Standardized Money Purchase Plan  Prototype Standardized Cook or Deformed Arrangement	Opinion Letter Issued 01/10/2002
BRIDGES INVESTMENT FUND INC BRIDGES INVESTMENT FUND INC	OMAHA OMAHA	NE NE	50262110001-001 50262110001-002	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/17/2002 Opinion Letter Issued 01/17/2002
BRIDGES YOUNG MATTHEWS & DRAKE PLC	PINE BLUFF	AR	503A9380701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/17/2002 Opinion Letter Issued 08/30/2001
BRIDGES YOUNG MATTHEWS & DRAKE FEC	PINE BLUFF	AR	502A9380701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BRIDGES YOUNG MATTHEWS & DRAKE PLC	PINE BLUFF	AR	503A9380701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRIDGES YOUNG MATTHEWS & DRAKE PLC	PINE BLUFF	AR	502A9380701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRIDGES YOUNG MATTHEWS & DRAKE PLC	PINE BLUFF	AR	503A9380701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRIDGES YOUNG MATTHEWS & DRAKE PLC	PINE BLUFF	AR	502A9380701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRIDGES YOUNG MATTHEWS & DRAKE PLC	PINE BLUFF	AR	503A9380701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	50246282701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	50246282701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BRIGGS AND MORGAN PA	MINNEAPOLIS	MN	VS322480	Volume Submitter Money Purchase Plan	Advisory Letter Issued 3/2/2001
BRIGGS AND MORGAN PA	MINNEAPOLIS	MN	VS322481	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 3/2/2001 & 12/21/2001
BRIGHT NATIONAL BANK BRIGHT NATIONAL BANK	DELPHI DELPHI	IN IN	502B5881901-001 502B5881901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BROOKS PIERCE MCLENDON HUMPHREY & LEONARD LLP	GREENSBORO	NC	503A2860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BROOKS PIERCE MCLENDON HUMPHREY & LEONARD LLP	GREENSBORO	NC	502A2860701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BROOKS PIERCE MCLENDON HUMPHREY & LEONARD LLP	GREENSBORO	NC	503A2860701-003	Prototype Standardized Front Sharing Flan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BROOKS PIERCE MCLENDON HUMPHREY & LEONARD LLP	GREENSBORO	NC	502A2860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BROOKS PIERCE MCLENDON HUMPHREY & LEONARD LLP	GREENSBORO	NC	503A2860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BROOKS PIERCE MCLENDON HUMPHREY & LEONARD LLP	GREENSBORO	NC	502A2860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BROOKS PIERCE MCLENDON HUMPHREY & LEONARD LLP	GREENSBORO	NC	503A2860701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BROTHERHOOD BANK & TRUST	KANSAS CITY	KS	50274542701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BROTHERHOOD BANK & TRUST	KANSAS CITY	KS	50274542701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BROWN & COWAN CONSULTING INC	NEW YORK	NY	VS322451	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/20/2000
BROWN & COWAN CONSULTING INC	NEW YORK	NY	VS322452	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/20/2000
BROWN & COWAN CONSULTING INC	NEW YORK	NY NY	VS322457 VS322467	Volume Submitter Profit Sharing/401K Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/20/2000 Advisory Letter Issued 12/20/2000
BROWN & COWAN CONSULTING INC BROWN EDWARDS & CO LLP	NEW YORK BLUEFIELD	WV	503A6380701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BROWN EDWARDS & CO LLP BROWN EDWARDS & CO LLP	BLUEFIELD	WV	502A6380701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
BROWN EDWARDS & CO LLP BROWN EDWARDS & CO LLP	BLUEFIELD BLUEFIELD	WV WV	503A6380701-003 502A6380701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	
BROWN EDWARDS & CO LLP BROWN EDWARDS & CO LLP	BLUEFIELD	WV	503A6380701-005	Prototype Non-standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BROWN EDWARDS & CO LLP BROWN EDWARDS & CO LLP	BLUEFIELD	WV	502A6380701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BROWN HARRIS STEVENS RESIDENTIAL SALES LLC	NEW YORK	NY	502A4500001-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 01/16/2002
BROWN THORNTON PACENTA & CO PA	PENSACOLA	FL	502A9180701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BROWN THORNTON PACENTA & CO PA	PENSACOLA	FL	502A9180701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BROWN THORNTON PACENTA & CO PA	PENSACOLA	FL	503A9180701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BROWN WILLBRAND SIMON & POWELL PC	COLUMBIA	MO	503A9370701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BROWN WILLBRAND SIMON & POWELL PC	COLUMBIA	MO	502A9370701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BROWN WILLBRAND SIMON & POWELL PC	COLUMBIA	MO	503A9370701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BROWN WILLBRAND SIMON & POWELL PC	COLUMBIA	MO	502A9370701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BROWN WINICK GRAVES GROSS BASKERVILLE & SCHOENEBAUM PLC	DES MOINES	IA	503A2870701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BROWN WINICK GRAVES GROSS BASKERVILLE & SCHOENEBAUM PLC	DES MOINES	IA	502A2870701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BROWN WINICK GRAVES GROSS BASKERVILLE & SCHOENEBAUM PLC	DES MOINES	IA	503A2870701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BROWN WINICK GRAVES GROSS BASKERVILLE & SCHOENEBAUM PLC	DES MOINES	IA	502A2870701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BROWN WINICK GRAVES GROSS BASKERVILLE & SCHOENEBAUM PLC	DES MOINES	IA CO	503A2870701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRUCE A SCHILKEN PC BRUCE A SCHILKEN PC	ENGLEWOOD ENGLEWOOD	CO	503A6370701-001 502A6370701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
BRUCE A SCHILKEN PC	ENGLEWOOD	co	503A6370701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRUCE A SCHILKEN PC	ENGLEWOOD	co	502A6370701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRUCE A SCHILKEN PC	ENGLEWOOD	co	503A6370701-005	Prototype Non-standardized Worldy Farchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRUCE A SCHILKEN PC	ENGLEWOOD	CO	502A6370701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRUCKER MORRA & HILTUNEN APC	LOS ANGELES	CA	VS322461	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 08/08/2000 & 04/09/2002
BRUCKER MORRA & HILTUNEN APC	LOS ANGELES	CA	VS322462	Volume Submitter Money Purchase Plan	Advisory Letter Issued 08/08/2000 & 04/09/2002
BRUCKER MORRA & HILTUNEN APC	LOS ANGELES	CA	VS322463	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 08/08/2000 & 04/09/2002
BRUCKER MORRA & HILTUNEN APC	LOS ANGELES	CA	VS322464	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
BRYAN CAVE LLP	ST LOUIS	MO	502A4510001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/04/2002
BRYAN CAVE LLP	ST LOUIS	MO	502A4510001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/04/2002
BRYAN CAVE LLP	ST LOUIS	MO	503A4510001-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 02/04/2002
BRYAN CAVE LLP	ST LOUIS	MO	503A4510001-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/04/2002
BRYAN CAVE LLP	PHOENIX	AZ	VS323114	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/22/2002
BRYAN CAVE LLP	PHOENIX	AZ AZ	VS322407	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 3/9/2001
BRYAN CAVE LLP	PHOENIX TUCSON	AZ AZ	VS322764 503A9350701-001	Volume Submitter Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Advisory Letter Issued 5/15/2001 Opinion Letter Issued 08/30/2001
BRYAN E DAUM ATTORNEY AT LAW BRYAN E DAUM ATTORNEY AT LAW	TUCSON	AZ	503A9350701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRYAN E DAUM ATTORNET AT LAW BRYAN E DAUM ATTORNEY AT LAW	TUCSON	AZ	503A9350701-002 503A9350701-003	Prototype Non-standardized Money Fulchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRYAN PENDLETON SWATS & MCALLISTER	NASHVILLE	TN	50399350701-001	Prototype Non-standardized Coast of Boteling Plan	Opinion Letter Issued 08/30/2001
BRYAN PENDLETON SWATS & MCALLISTER	NASHVILLE	TN	50299350701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BRYAN PENDLETON SWATS & MCALLISTER	NASHVILLE	TN	50399350701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRYAN PENDLETON SWATS & MCALLISTER	NASHVILLE	TN	50299350701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRYAN PENDLETON SWATS & MCALLISTER	NASHVILLE	TN	50399350701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRYAN PENDLETON SWATS & MCALLISTER	NASHVILLE	TN	50299350701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRYAN PENDLETON SWATS & MCALLISTER	NASHVILLE	TN	50399350701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BRYAN PENDLETON SWATS & MCALLISTER	NASHVILLE	TN	50299350701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BRYAN PENDLETON SWATS & MCALLISTER	NASHVILLE	TN	50399350702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BRYAN PENDLETON SWATS & MCALLISTER	NASHVILLE	TN	50399350702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BRYAN PENDLETON SWATS & MCALLISTER	NASHVILLE	TN	50299350702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BRYAN PENDLETON SWATS & MCALLISTER BRYN MAWR BANK CORP	NASHVILLE BRYN MAWR	TN PA	50299350702-004 503A0750701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
		PA	502A0750701-001	Prototype Non-standardized Profit Sharing Plan	
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BRYN MAWR BANK CORP	BRYN MAWR BRYN MAWR		503A0750701-003	Prototyne Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BRYN MAWR BANK CORP	BRYN MAWR	PA	503A0750701-003 502A0750701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BRYN MAWR BANK CORP BRYN MAWR BANK CORP	BRYN MAWR BRYN MAWR	PA PA	502A0750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BRYN MAWR BANK CORP	BRYN MAWR	PA		Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP	BRYN MAWR BRYN MAWR BRYN MAWR	PA PA PA	502A0750701-004 503A0750701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR	PA PA PA PA	502A0750701-004 503A0750701-005 502A0750701-006	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
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BRYN MAWR BANK CORP BSB BANK & TRUST CO BSB BANK & TRUST CO BSB BANK & TRUST CO BSB BANK TRUST CO BSB BANK TRUST CO BSB BANK TRUST CO BSW BENEFIT PLANS PLUS LLC	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON BINGHAMTON ST LOUIS	PA PA PA PA NY NY NY MO	502A0750701-004 503A0750701-005 502A0750701-006 502B1382701-001 502B1382701-002 502B1382701-003 503B0468501-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BSW BENEFIT PLANS PLUS LLC	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON ST LOUIS ST LOUIS	PA PA PA PA NY NY NY MO MO	502A0750701-004 503A0750701-005 502A0750701-006 50281382701-001 50281382701-002 50281382701-003 503B0468501-001 502B0468501-002	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BSB BANK & TRUST CO	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON ST LOUIS ST LOUIS ST LOUIS	PA PA PA PA NY NY NY MO MO	502A0750701-004 503A0750701-005 502A0750701-006 50281382701-001 50281382701-002 50281382701-003 503B0468501-001 502B0468501-002 503B0468501-003	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
BRYN MAWR BANK CORP BSB BANK & TRUST CO BSB BANK & TRUST CO BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS	PA PA PA PA NY NY NY MO MO MO	502A0750701-004 503A0750701-005 502A0750701-006 50281382701-001 50281382701-002 50281382701-003 50281382701-003 503B0468501-001 502B0468501-003 502B0468501-003	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001
BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS	PA PA PA PA NY NY NY MO MO MO MO	502A0750701-004 503A0750701-005 502A0750701-006 50281382701-001 50281382701-002 50281382701-003 50380468501-001 502B0468501-003 503B0468501-004 503B0468501-004	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001
BRYN MAWR BANK CORP BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS	PA PA PA PA NY NY NY MO MO MO MO	502A0750701-004 503A0750701-005 502A0750701-006 50281382701-001 50281382701-002 50281382701-003 50380468501-001 502B0468501-002 503B0468501-003 502B0468501-004 503B0468501-005 502B0468501-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001
BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS ST LOUIS	PA PA PA PA NY NY NY MO	502A0750701-004 503A0750701-005 502A0750701-006 50281382701-001 50281382701-002 50281382701-003 503B0468501-003 502B0468501-003 502B0468501-004 503B0468501-005 502B0468501-006 502B0468501-006 502B0468501-006	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 19/18/2001
BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BTI FINANCIAL	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON ST LOUIS ELLSWORTH ELLSWORTH	PA PA PA PA NY NY NY MO ME	502A0750701-004 503A0750701-005 502A0750701-006 502B1382701-001 502B1382701-003 503B0468501-001 502B0468501-003 502B0468501-003 502B0468501-004 503B0468501-004 503B0468501-005 502B0468501-005 502B0468501-005 502B0481001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON ST LOUIS ELLSWORTH ELLSWORTH	PA PA PA PA NY NY MO MO MO MO MO ME ME	502A0750701-004 503A0750701-005 502A0750701-006 50281382701-001 50281382701-002 50281382701-003 50380468501-001 502B0468501-002 503B0468501-004 503B0468501-005 502B0468501-005 502B0468501-005 502B0468501-005 502B0468501-005 502B0468501-005 502B0468501-005 502B0468501-005 502B0468501-005 502B0468501-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 1/19/2001 Opinion Letter Issued 1/19/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BRYN MAWR BANK CORP BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BTI FINANCIAL BTI FINANCIAL	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON ST LOUIS ELLSWORTH ELLSWORTH	PA PA PA PA NY NY NY MO ME	502A0750701-004 503A0750701-005 502A0750701-006 502B1382701-001 502B1382701-003 503B0468501-001 502B0468501-003 502B0468501-003 502B0468501-004 503B0468501-004 503B0468501-005 502B0468501-005 502B0468501-005 502B0481001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BSTI EINANCIAL BTI FINANCIAL BTI FINANCIAL BTI FINANCIAL	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON ST LOUIS	PA PA PA PA NY NY NY MO MO MO MO MO ME ME ME	502A0750701-004 503A0750701-005 502A0750701-005 502A0750701-006 50281382701-001 50281382701-003 503B0468501-001 502B0468501-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 19/19/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BRYN MAWR BANK CORP BSB BANK & TRUST CO BSB BANK & TRUST CO BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BTI FINANCIAL	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BIGHAMTON BINGHAMTON BINGHAMTON ST LOUIS ELLSWORTH	PA PA PA PA PA NY NY NY MO MO MO MO MO ME ME ME ME ME ME ME ME	502A0750701-004 503A0750701-005 502A0750701-006 502A1382701-001 502B1382701-002 502B1382701-003 503B0468501-001 502B0468501-003 502B0468501-004 503B0468501-005 502B0468501-005 502B0468501-005 502B0468501-006 5022B011901-001 5022B011901-001 5022B011901-003 5032B011901-004 5022B011901-006 5032B011901-006 5032B011901-006	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001
BRYN MAWR BANK CORP BSB BANK & TRUST CO BSB BANK & TRUST CO BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BSW BENACIAL BTI FINANCIAL	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON BINGHAMTON ST LOUIS ELLSWORTH	PA PA PA PA NY NY MO MO MO MO MO ME ME ME ME ME ME ME OH	502A0750701-004 503A0750701-005 502A0750701-005 502A0750701-001 502B1382701-001 502B1382701-003 503B048501-001 503B0468501-002 503B0468501-003 502B0468501-004 503B0468501-005 502B0468501-006 5022B011901-001 50226911901-001 50326911901-003 50326911901-005 50326911901-005 50326911901-005 50326911901-005 50326911901-005 50326911901-006 50226911901-006	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Safe Safe Narbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001
BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BSY BANK & TRUST CO BSB BANK & TRUST CO BSB BANK & TRUST CO BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BST FINANCIAL BTI FINANCIAL	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON ST LOUIS ST	PA PA PA PA NY NY NY MO MO MO MO MO ME ME ME ME ME ME OH OH	502A0750701-004 503A0750701-005 502A0750701-005 502A0750701-006 502B1382701-001 502B1382701-002 502B1382701-003 503B0468501-003 502B0468501-003 502B0468501-005 502B0468501-005 502B0468501-006 5022B011901-001 50226811901-003 50326911901-003 50326911901-003 50326911901-003 50326911901-004 50226911901-005 50326911901-007 VS311191 VS311173	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Woney Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/18/2000
BRYN MAWR BANK CORP BSB BANK & TRUST CO BSB BANK & TRUST CO BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BST FINANCIAL BTT FINANCIAL BTT FINANCIAL BTT FINANCIAL BTT FINANCIAL BTT FINANCIAL BTT FINANCIAL BUCK CONSULTANTS BUCK CONSULTANTS	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON BINGHAMTON ST LOUIS S	PA PA PA PA NY NY NY MO MO MO MO MO ME ME ME ME ME ME OH OH	502A0750701-004 503A0750701-005 502A0750701-006 502A0750701-006 502B1382701-001 502B1382701-003 503B0468501-001 502B0468501-003 502B0468501-004 503B0468501-005 502B0468501-006 502B0468501-006 5022B048501-006 5022B01901-001 5022B01901-001 5022B01901-007 5032B01901-007	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing/401K Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001 Advisory Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000
BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BSYN MAWR BANK CORP BSB BANK & TRUST CO BSB BANK & TRUST CO BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BSW BENEFIT PLANS PLUS	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON BINGHAMTON ST LOUIS S	PA PA PA PA NY NY NY MO MO MO MO MO ME ME ME ME ME OH OH	502A0750701-004 503A0750701-005 502A0750701-005 502A0750701-006 502B1382701-001 502B1382701-002 502B1382701-003 503B0468501-003 502B0468501-003 502B0468501-006 502B0468501-006 502B0468501-006 502B041901-001 5022B911901-002 5032B911901-003 5032B911901-004 5032B911901-005 5032B911901-005 5032B911901-006 5032B911901-007	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000
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BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BRYN MAWR BANK CORP BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BSW BENEFIT PLANS PLUS	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON BINGHAMTON ST LOUIS S	PA PA PA PA NY NY NY MO MO MO MO ME ME ME ME ME MI IN IN	502A0750701-004 503A0750701-005 502A0750701-005 502A0750701-006 502B1382701-001 502B1382701-002 502B1382701-003 503B0468501-003 502B0468501-004 503B0468501-005 502B0468501-006 502B0468501-006 502B0468501-006 5022B011901-001 5022B011901-001 5022B011901-007 5032B011901-005 5032B011901-005 5032B011901-007 VS311191 VS311191 VS311191 VS311191 VS311191 503A1430001-001 503A1430001-001 503A1430001-002	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000 Opinion Letter Issued 11/18/2000 Opinion Letter Issued 06/27/2002 Opinion Letter Issued 06/27/2002
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BRYN MAWR BANK CORP BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BSW	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON BINGHAMTON ST LOUIS S	PA PA PA PA NY NY NY NY MO MO MO MO MO ME ME ME ME MO MO MI IN IN IN	502A0750701-004 503A0750701-005 502A0750701-005 502A0750701-006 50281382701-001 50281382701-002 50281382701-003 503B0468501-003 502B0468501-003 502B0468501-006 502B0468501-006 502B0468501-006 5022B011901-001 5022B011901-002 5032B011901-004 5032B011901-005 5032B011901-005 5032B011901-005 5032B011901-006 5032B011901-007 VS311191 VS311191 VS311191 VS311191 US311181 503A1430001-001 503A1430001-003 502A1430001-004 503A1430001-004	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2000 Advisory Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000 Opinion Letter Issued 11/18/2000 Opinion Letter Issued 06/27/2002
BRYN MAWR BANK CORP BSB BANK & TRUST CO BSB BANK & TRUST CO BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BSW BENEFIT PLANS PLUS	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON BINGHAMTON ST LOUIS S	PA PA PA PA PA NY NY NY MO MO MO MO MO MO ME ME ME ME ME MI IN IN IN IN	502A0750701-004 503A0750701-005 502A0750701-005 502A0750701-006 502B1382701-001 502B1382701-002 502B1382701-003 503B0468501-001 502B0468501-005 502B0468501-005 502B0468501-006 502B0468501-006 50226911901-001 50226911901-001 50226911901-003 50326911901-007 VS311191 VS311191 VS311191 VS311191 VS3111181 503A1430001-001 503A1430001-002 502A1430001-004 503A1430001-004 503A1430001-004 503A1430001-004 503A1430001-004	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing Plan Prototype Non-standardized Frofit Sharing Plan Prototype Non-standardized Frofit Sharing Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001 Advisory Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000 Opinion Letter Issued 06/27/2002
BRYN MAWR BANK CORP BSB BANK & TRUST CO BSB BENEFIT PLANS PLUS LLC BSW BENACH BSW BENEFIT PLANS PLUS LLC BSW BENACH BSW BENEFIT PLANS PLUS LLC BSW BENEFIT PLANS PLUS LLC BSW BENACH BSW BENEFIT PLANS PLUS LLC BSW BE	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BIGHAMTON BINGHAMTON BINGHAMTON ST LOUIS ELLSWORTH ELLSWORTH ELLSWORTH ELLSWORTH ELLSWORTH ELLSWORTH ELLSWORTH ELLSWORTH ELLSWORTH CLEVELAND CLEVELAND CLEVELAND CLEVELAND CLEVELAND FORT WAYNE	PA PA PA PA NY NY NY NY MO MO MO MO MO ME ME ME ME MO MO MI IN IN IN	502A0750701-004 503A0750701-005 502A0750701-005 502A0750701-001 502B1382701-001 502B1382701-002 502B1382701-003 503B0468501-001 503B0468501-001 503B0468501-005 502B0468501-006 502B0468501-006 502B0468501-006 502B041901-001 50326911901-001 50326911901-005 50326911901-005 50326911901-007 VS311191 VS3111173 VS3111291 VS3111291 VS311181 503A1430001-001 503A1430001-003 502A1430001-003 502A1430001-003 502A1430001-003 502A1430001-001 502A1430001-001 502A1430001-001 502A1430001-001 502A1430001-001 502A1430001-001	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000 Opinion Letter Issued 06/27/2002
BRYN MAWR BANK CORP BSB BANK & TRUST CO BSB BANK & TRUST CO BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BSW BENEFIT PLANS PLUS	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON BINGHAMTON ST LOUIS S	PA PA PA PA PA NY NY NY NY MO MO MO MO ME ME ME ME ME MI IN IN IN IN IN	502A0750701-004 503A0750701-005 502A0750701-005 502A0750701-006 502B1382701-001 502B1382701-002 502B1382701-003 503B0468501-001 502B0468501-005 502B0468501-005 502B0468501-006 502B0468501-006 50226911901-001 50226911901-001 50226911901-003 50326911901-007 VS311191 VS311191 VS311191 VS311191 VS3111181 503A1430001-001 503A1430001-002 502A1430001-004 503A1430001-004 503A1430001-004 503A1430001-004 503A1430001-004	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Pofit Sharing Plan Volume Submitter Defined Benefit Plan Volume Submitter Defined Benefit Plan Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan Prototype Non-stand	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001 Advisory Letter Issued 11/19/2000 Advisory Letter Issued 11/18/2000 Advisory Letter Issued 06/27/2002 Opinion Letter Issued 06/27/2002
BRYN MAWR BANK CORP BSB BANK & TRUST CO BSB BANK & TRUST CO BSB BANK & TRUST CO BSW BENEFIT PLANS PLUS LLC BSW BENEFIT PLANS PLUS	BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BRYN MAWR BINGHAMTON BINGHAMTON BINGHAMTON ST LOUIS S	PA PA PA PA NY NY NY MO MO MO MO MO ME ME ME ME OH OH OH IN IN IN IN	502A0750701-004 503A0750701-005 502A0750701-005 502A0750701-005 502B1382701-001 502B1382701-002 502B1382701-003 503B0468501-003 502B0468501-004 503B0468501-005 502B0468501-006 502B0468501-006 502B0468501-006 502B0468501-006 5022B1901-001 5022B1901-001 5022B1901-001 5022B1901-005 5032B01901-005 5032B01901-007 VS311191 VS311191 VS311191 VS311191 503A1430001-001 502A1430001-003 502A1430001-004 503A1430001-003 502A1430001-004 503A1430001-001 503A1430001-001 503A1430001-001 503A1430001-001	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing Plan Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2000 Advisory Letter Issued 11/18/2000 Advisory Letter Issued 11/18/2000 Opinion Letter Issued 06/27/2002 Opinion Letter Issued 07/26/2002 Opinion Letter Issued 07/26/2002

<u>PLAN SPONSOR</u>	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
BURGESS CRECHALE & NECAISE PA	JACKSON	MS	503B6570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BURGESS CRECHALE & NECAISE PA	JACKSON	MS	502B6570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BURGESS CRECHALE & NECAISE PA	JACKSON	MS	503B6570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BURGESS CRECHALE & NECAISE PA	JACKSON	MS MS	502B6570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BURGESS CRECHALE & NECAISE PA	JACKSON JACKSON	MS	503B6570701-005 502B6570701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BURGESS CRECHALE & NECAISE PA	ALEXANDRIA	VA		Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BURKE & HERBERT BANK & TRUST CO BURKE & HERBERT BANK & TRUST CO	ALEXANDRIA	VA VA	50309080701-001 50209080701-002		
BURKE & HERBERT BANK & TRUST CO	ALEXANDRIA	VA VA	50309080701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BURKE & HERBERT BANK & TRUST CO	ALEXANDRIA	VA	50209080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BURKE & HERBERT BANK & TRUST CO	ALEXANDRIA	VA	50309080701-005	Prototype Non-standardized Worley Furchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BURKE & HERBERT BANK & TRUST CO	ALEXANDRIA	VA	50209080701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BURKE GROUP LLC	SYRACUSE	NY	502A703BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
BURKE GROUP LLC	SYRACUSE	NY	502A703BE01-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
BURKE GROUP LLC	SYRACUSE	NY	VS323153	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2001
BURKE GROUP, LLC	SYRACUSE	NY	VS323319	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2001
BURKETT, BURKETT & BURKETT, CPA'S PA	WEST COLUMBIA	SC	503A9360701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BURKETT, BURKETT & BURKETT, CPA'S PA	WEST COLUMBIA	SC	503A9360701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BURKETT, BURKETT & BURKETT, CPA'S PA	WEST COLUMBIA	SC	503A9360701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BURLEIGH CONSULTING GROUP	MEMPHIS	TN	503A6360701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BURLEIGH CONSULTING GROUP	MEMPHIS	TN	502A6360701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BURLEIGH CONSULTING GROUP	MEMPHIS	TN	503A6360701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BURLEIGH CONSULTING GROUP	MEMPHIS	TN	502A6360701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BURLEIGH CONSULTING GROUP	MEMPHIS	TN	503A6360701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BURLEIGH CONSULTING GROUP	MEMPHIS	TN	502A6360701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BURLING BANK	CHICAGO	IL	50223222701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BURLING BANK	CHICAGO	IL	50223222701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BURLING BANK	CHICAGO	IL	50323222701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BURLING BANK	CHICAGO	IL	50323222701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BURLINGTON BANK & TRUST	BURLINGTON	IA	50332860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BURLINGTON BANK & TRUST	BURLINGTON	IA	50232860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BURLINGTON BANK & TRUST	BURLINGTON	IA	50332860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BURLINGTON BANK & TRUST	BURLINGTON	IA	50232860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BURLINGTON BANK & TRUST	BURLINGTON	IA	50332860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BURLINGTON BANK & TRUST	BURLINGTON	IA	50232860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BURNET REALTY INC	EDINA	MN	502A2570001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/26/2001
BURNET REALTY INC	EDINA	MN	502A2570001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/26/2001
BURNET REALTY INC	EDINA	MN	502A2570001-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/26/2001
BURNHAM INVESTORS TRUST-BURNHAM FUND	NEW YORK	NY	50263435001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
BURNHAM INVESTORS TRUST-BURNHAM FUND	NEW YORK	NY MA	50263435001-002 VS322395	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
BURNS & LEVINSON LLP BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	BOSTON MANDEVILLE	LA	502A2361901-001	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 6/23/2000 Opinion Letter Issued 11/19/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	502A2361901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	503A2361901-002	Prototype Non-Standardized Money Furchase Flam  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	503A2361901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	502A2361901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	503A2361901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BUSINESS BANK OF CALIFORNIA	SAN BERNARDINO	CA	50273532701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BUSINESS BENEFITS CORP	HOUSTON	TX	503A6000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BUSINESS BENEFITS CORP	HOUSTON	TX	502A6000701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BUSINESS BENEFITS CORP	HOUSTON	TX	503A6000701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BUSINESS BENEFITS CORP	HOUSTON	TX	502A6000701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BUSINESS BENEFITS CORP	HOUSTON	TX	503A6000701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BUSINESS BENEFITS CORP	HOUSTON	TX	502A6000701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BUSINESS BENEFITS CORP	HOUSTON	TX	503A6000702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BUSINESS BENEFITS CORP	HOUSTON	TX	503A6000702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BUSINESS BENEFITS CORP	HOUSTON	TX	502A6000702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BUSINESS BENEFITS CORP	HOUSTON	TX	502A6000702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BUSINESS MENS ASSURANCE CO OF AMERICA	KANSAS CITY	MO	50309150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
BUSINESS MENS ASSURANCE CO OF AMERICA	KANSAS CITY	MO	50209150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
BUSINESS MENS ASSURANCE CO OF AMERICA	KANSAS CITY	MO	50309150701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
BUSINESS MENS ASSURANCE CO OF AMERICA	KANSAS CITY	MO	50209150701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
BUSINESS MENS ASSURANCE CO OF AMERICA	KANSAS CITY	MO	50309150701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
BUSINESS MENS ASSURANCE CO OF AMERICA	KANSAS CITY	MO	50209150701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
BUTLER BANK	LOWELL	MA	50204302701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BUTLER SNOW O'MARA STEVENS & CANNADA PLLC	JACKSON	MS	503A6350701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BUTLER SNOW O'MARA STEVENS & CANNADA PLLC	JACKSON	MS	502A6350701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BUTLER SNOW O'MARA STEVENS & CANNADA PLLC	JACKSON	MS	503A6350701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BUTLER SNOW O'MARA STEVENS & CANNADA PLLC	JACKSON	MS	502A6350701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BUTLER SNOW O'MARA STEVENS & CANNADA PLLC	JACKSON JACKSON	MS MS	503A6350701-005 502A6350701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BUTLER SNOW O'MARA STEVENS & CANNADA PLLC BUTLER WICK & CO INC	YOUNGSTOWN	OH	502A6350701-006 50231972701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
BUTLER WICK & CO INC	YOUNGSTOWN	OH	50231972701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BUTLER WICK & CO INC	YOUNGSTOWN	OH	50231972701-002	Prototype Standardized Money Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BUTLER WICK & CO INC	YOUNGSTOWN	OH	50231972702-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BUTLER WICK & CO INC BUTLER WICK TRUST CO	WARREN	OH	502A1861901-001	Prototype Standardized Money Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
BUTLER WICK TRUST CO	WARREN	OH	502A1861901-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
BUTLER WICK TRUST CO	WARREN	OH	502A1861901-002	Prototype Standardized Money Furchase Flan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BUTLER WICK TRUST CO	WARREN	OH	502A1861901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BUTLER WICK TRUST CO	WARREN	OH	503A1861901-005	Prototype Non-Standardized Noney Furchase France	Opinion Letter Issued 11/19/2001
BUTLER WICK TRUST CO	WARREN	OH	503A1861901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BUTLER WICK TRUST CO	WARREN	OH	502A1861901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BUTLER WICK TRUST CO	WARREN	OH	503A1861901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BUTTERFIELD SCHECHTER LLP	SAN DIEGO	CA	VS323225	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
BUTTERFIELD SCHECHTER LLP	SAN DIEGO	CA	VS323366	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/01/2001 & 06/28/2002
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PLAN SPONSOR	CITY CAN DIFCO	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
BUTTERFIELD SCHECHTER LLP	SAN DIEGO	CA CA	VS323374	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/01/2001 & 06/28/2002
BUTTERFIELD SCHECHTER LLP	SAN DIEGO	CA	VS323381	Volume Submitter Profit Sharing/401K Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 02/01/2001 & 06/28/2002
BUTTERFIELD SCHECHTER LLP BUTZEL LONG PC	SAN DIEGO ANN ARBOR	MI	VS322886 503A6340701-001	Prototype Non-standardized Profit Sharing Plan	Advisory Letter Issued 02/07/2002
BUTZEL LONG PC	ANN ARBOR	MI	502A6340701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BUTZEL LONG PC	ANN ARBOR	MI	503A6340701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
BUTZEL LONG PC	ANN ARBOR	MI	502A6340701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BUTZEL LONG PC	ANN ARBOR	MI	503A6340701-005	Prototype Non-standardized Mohey Fundiase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BUTZEL LONG PC	ANN ARBOR	MI	502A6340701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BUTZEL LONG PROFESSIONAL CORPORATION	DETROIT	MI	VS322364	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 6/13/2001
BUTZEL LONG PROFESSIONAL CORPORATION	DETROIT	MI	VS322391	Volume Submitter Money Purchase Plan	Advisory Letter Issued 6/13/2001
BUTZEL LONG PROFESSIONAL CORPORATION	DETROIT	MI	VS322427	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 6/13/2001
BV CONSULTING SERVICES	SAN JOSE	CA	VS323154	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
BV CONSULTING SERVICES	SAN JOSE	CA	VS323276	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
BV CONSULTING SERVICES	SAN JOSE	CA	VS323320	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
C B TRACY INC	GREENSBURG	PA	502A729BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
C B TRACY INC	GREENSBURG	PA	502A729BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
C B TRACY INC	GREENSBURG	PA	502A729BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
C B TRACY INC	GREENSBURG	PA	503A729BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
C B TRACY INC	GREENSBURG	PA	503A729BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
C B TRACY INC	GREENSBURG	PA	503A729BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
C H DEAN & ASSOCIATES	DAYTON	OH	503B7170701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
C H DEAN & ASSOCIATES	DAYTON	OH	502B7170701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
C H DEAN & ASSOCIATES	DAYTON	OH	503B7170701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
C H DEAN & ASSOCIATES	DAYTON	OH	502B7170701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
C H DEAN & ASSOCIATES	DAYTON	ОН	503B7170701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
C H DEAN & ASSOCIATES	DAYTON	OH	502B7170701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
C M BENEFITS INC	WESTLAKE	OH	503B5128501-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
C M BENEFITS INC	WESTLAKE	OH	502B5128501-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
C M BENEFITS INC	WESTLAKE	OH	502B5128501-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
C/K ASSOCIATES C/K ASSOCIATES INC	TARZANA TARZANA	CA CA	VS323221 VS322777	Volume Submitter Defined Benefit Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/30/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
C/K ASSOCIATES INC	TARZANA	CA	VS322778	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
CACHE BANK & TRUST	GREELEY	CO	503A9190701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CACHE BANK & TRUST	GREELEY	co	502A9190701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CACHE BANK & TRUST	GREELEY	co	503A9190701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CACHE BANK & TRUST	GREELEY	co	502A9190701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CACHE BANK & TRUST	GREELEY	co	503A9190701-005	Prototype Standardized Worldy Farchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CACHE BANK & TRUST	GREELEY	CO	502A9190701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CACHE PENSION SERVICES INC	ANCHORAGE	AK	503B7310701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/17/2001
CACHE PENSION SERVICES INC	ANCHORAGE	AK	502B7310701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/17/2001
CACHE PENSION SERVICES INC	ANCHORAGE	AK	503B7310701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/17/2001
CACHE PENSION SERVICES INC	ANCHORAGE	AK	502B7310701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/17/2001
CACHE PENSION SERVICES INC	ANCHORAGE	AK	503B7310701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/17/2001
	ANCHORAGE ANCHORAGE	AK AK	503B7310701-005 502B7310701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/17/2001 Opinion Letter Issued 10/17/2001
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CACHE PENSION SERVICES INC CACHE PENSION SERVICES INC	ANCHORAGE ANCHORAGE ANCHORAGE	AK AK AK	502B7310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/17/2001
CACHE PENSION SERVICES INC CACHE PENSION SERVICES INC CACHE PENSION SERVICES INC	ANCHORAGE ANCHORAGE	AK AK AK AK	502B7310701-006 503B7310702-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 10/17/2001 Opinion Letter Issued 04/29/2002
CACHE PENSION SERVICES INC	ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE	AK AK AK AK AK	502B7310701-006 503B7310702-001 503B7310702-002 502B7310702-003 502B7310702-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 10/17/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
CACHE PENSION SERVICES INC CALFEE HALTER & GRISWOLD LLP	ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE CLEVELAND	AK AK AK AK AK OH	502B7310701-006 503B7310702-001 503B7310702-002 502B7310702-003 502B7310702-004 503A2700001-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/17/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 02/26/2002
CACHE PENSION SERVICES INC CALFEE HALTER & GRISWOLD LLP CALFEE HALTER & GRISWOLD LLP	ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE CLEVELAND CLEVELAND	AK AK AK AK AK OH OH	502B7310701-006 503B7310702-001 503B7310702-002 502B7310702-003 502B7310702-004 503A2700001-001 503A2700001-002	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/17/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 02/26/2002
CACHE PENSION SERVICES INC CALFEE HALTER & GRISWOLD LLP CALFEE HALTER & GRISWOLD LLP CALIFORNIA DENTISTS GUILD	ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE CLEVELAND CLEVELAND SAN FRANCISCO	AK AK AK AK OH OH CA	502B7310701-006 503B7310702-001 503B7310702-002 502B7310702-003 502B7310702-004 503A2700001-001 503A2700001-002 50271930001-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/17/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 12/05/2001
CACHE PENSION SERVICES INC CALFEE HALTER & GRISWOLD LLP CALFEE HALTER & GRISWOLD LLP CALIFORNIA DENTISTS GUILD CALIFORNIA DENTISTS GUILD	ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE CLEVELAND CLEVELAND SAN FRANCISCO SAN FRANCISCO	AK AK AK AK OH OH CA CA	502B7310701-006 503B7310702-001 503B7310702-002 502B7310702-003 502B7310702-004 503A2700001-001 503A2700001-002 50271930001-001 50271930001-002	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan Master Standardized Cash or Deferred Arrangement Master Standardized Money Purchase Plan	Opinion Letter Issued 10/17/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 12/05/2001 Opinion Letter Issued 12/05/2001
CACHE PENSION SERVICES INC CALFEE HALTER & GRISWOLD LLP CALIFORNIA DENTISTS GUILD CALIFORNIA DENTISTS GUILD CALIFORNIA DENTISTS GUILD CALIFORNIA DENTISTS GUILD	ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE CLEVELAND CLEVELAND SAN FRANCISCO SAN FRANCISCO SAN FRANCISCO SAN FRANCISCO	AK AK AK AK OH OH CA CA CA	502B7310701-006 503B7310702-001 503B7310702-002 502B7310702-003 502B7310702-004 503A2700001-001 503A2700001-001 50271930001-001 50271930001-002 50371930001-003	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan Master Standardized Cash or Deferred Arrangement Master Standardized Money Purchase Plan Master Standardized Money Purchase Plan Master Non-standardized Money Purchase Plan	Opinion Letter Issued 10/17/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 12/05/2001 Opinion Letter Issued 12/05/2001 Opinion Letter Issued 12/05/2001 Opinion Letter Issued 12/05/2001
CACHE PENSION SERVICES INC CALFEE HALTER & GRISWOLD LLP CALFEE HALTER & GRISWOLD LLP CALIFORNIA DENTISTS GUILD	ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE CLEVELAND CLEVELAND SAN FRANCISCO SAN FRANCISCO SAN FRANCISCO SAN FRANCISCO SAN FRANCISCO	AK AK AK AK OH OH CA CA CA	502B7310701-006 503B7310702-001 503B7310702-002 502B7310702-003 502B7310702-004 503A2700001-001 503A2700001-001 50271930001-001 50271930001-002 50371930001-003 50371930001-003	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan Master Standardized Cash or Deferred Arrangement Master Standardized Money Purchase Plan Master Non-standardized Cash or Deferred Arrangement Master Non-standardized Cash or Deferred Plan Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/17/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 12/05/2001
CACHE PENSION SERVICES INC CALFEE HALTER & GRISWOLD LLP CALIFORNIA DENTISTS GUILD CALIFORNIA FEDERAL BANK	ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE CLEVELAND CLEVELAND SAN FRANCISCO	AK AK AK AK OH CA CA CA CA CA	502B7310701-006 503B7310702-001 503B7310702-002 502B7310702-003 502B7310702-004 503A2700001-001 503A2700001-001 50271930001-001 50271930001-002 50371930001-003 50371930001-004 502B571AQ01-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Defined Disparity Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan Master Standardized Cash or Deferred Arrangement Master Standardized Money Purchase Plan Master Non-standardized Money Purchase Plan Master Non-standardized Money Purchase Plan Master Non-standardized Standardized Master Non-standardized Money Purchase Plan Master Non-standardized Standardized Master Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/17/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 12/05/2001
CACHE PENSION SERVICES INC CALFEE HALTER & GRISWOLD LLP CALFEE HALTER & GRISWOLD LLP CALIFORNIA DENTISTS GUILD CALIFORNIA FEDERAL BANK CALIFORNIA FEDERAL BANK	ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE ANCHORAGE CLEVELAND CLEVELAND SAN FRANCISCO SAN FRANCISCO SAN FRANCISCO SAN FRANCISCO SACRAMENTO SACRAMENTO	AK AK AK AK OH CA CA CA CA CA CA CA	502B7310701-006 503B7310702-001 503B7310702-002 502B7310702-003 502B7310702-004 503A2700001-001 503A2700001-001 50271930001-001 50271930001-003 50371930001-003 50371930001-004 502B571AQ01-001 502B571AQ01-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan Master Standardized Cash or Deferred Arrangement Master Standardized Money Purchase Plan Master Non-standardized Money Purchase Plan Master Non-standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/17/2001 Opinion Letter Issued 04/29/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 02/26/2002 Opinion Letter Issued 12/05/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
CANADAIGUA NATIONAL BANK & TRUST	CANANDAIGUA	NY	50209571901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CANTEY & HANGER LLP CANTEY & HANGER LLP	FORT WORTH FORT WORTH	TX TX	503A5990701-001 502A5990701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CANTEY & HANGER LLP	FORT WORTH	TX	503A5990701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CANTEY & HANGER LLP	FORT WORTH	TX	502A5990701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CANTEY & HANGER LLP	FORT WORTH	TX	503A5990701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CANTEY & HANGER LLP	FORT WORTH	TX	502A5990701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CANTEY & HANGER LLP	FORT WORTH	TX	503A5990702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CANTEY & HANGER LLP	FORT WORTH	TX	503A5990702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CANTEY & HANGER LLP	FORT WORTH	TX	502A5990702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CANTEY & HANGER LLP	FORT WORTH	TX	502A5990702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CAPAX/OSBORNE PENSION SERVICES	MODESTO	CA	503A9200701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CAPAX/OSBORNE PENSION SERVICES	MODESTO	CA	503A9200701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CAPAX/OSBORNE PENSION SERVICES CAPE ANN SAVINGS BANK	MODESTO	CA MA	503A9200701-003	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CAPE ANN SAVINGS BANK CAPE ANN SAVINGS BANK	GLOUCESTER GLOUCESTER	MA	50289072701-001 50289071902-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
CAPE ANN SAVINGS BANK	GLOUCESTER	MA	50289071902-001	Prototype Standardized Money Furchase Flan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CAPE ANN SAVINGS BANK	GLOUCESTER	MA	50289071902-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAPE ANN SAVINGS BANK	GLOUCESTER	MA	50289071902-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CAPE COD BANK & TRUST	HYANNIS	MA	50209612701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CAPE COD BANK & TRUST	HYANNIS	MA	50209612701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAPE COD FIVE CENT SAVINGS BANK	ORLEANS	MA	50271122701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CAPE COD FIVE CENT SAVINGS BANK	ORLEANS	MA	50271122701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAPITAL CITY FIRST NATIONAL BANK	TALLAHASSEE	FL	50270641901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CAPITAL CITY FIRST NATIONAL BANK	TALLAHASSEE	FL	50270641901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAPITAL CITY FIRST NATIONAL BANK	TALLAHASSEE	FL	50370641901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAPITAL CITY FIRST NATIONAL BANK	TALLAHASSEE	FL	50370641901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CAPITAL CITY FIRST NATIONAL BANK CAPITAL GROWTH MANAGEMENT	TALLAHASSEE BOSTON	FL MA	50270641901-005 50295842701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
CAPITAL GROWTH MANAGEMENT  CAPITAL GROWTH MANAGEMENT	BOSTON	MA	50295842701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CAPITAL GROWTH MANAGEMENT  CAPITAL GROWTH MANAGEMENT	BOSTON	MA	50295842701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CAPITAL GROWTH MANAGEMENT	BOSTON	MA	50295842701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAPITAL PENSION CONSULTING SERVICE	CITRUS HEIGHTS	CA	503A9210701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CAPITAL PENSION CONSULTING SERVICE	CITRUS HEIGHTS	CA	503A9210701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CAPITAL PENSION CONSULTING SERVICE	CITRUS HEIGHTS	CA	503A9210701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CAPITAL PENSION SERVICES	SACRAMENTO	CA	503B4630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CAPITAL PENSION SERVICES	SACRAMENTO	CA	502B4630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CAPITAL PENSION SERVICES	SACRAMENTO	CA	503B4630701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CAPITAL PENSION SERVICES	SACRAMENTO	CA	502B4630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CAPITAL PENSION SERVICES	SACRAMENTO	CA	503B4630701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CAPITAL PENSION SERVICES	SACRAMENTO	CA	502B4630701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES INC CAPITAL PENSION SERVICES INC	WOODBRIDGE WOODBRIDGE	VA VA	502A2381901-001 502A2381901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES INC	WOODBRIDGE	VA	503A2381901-002	Prototype Non-Standardized Moriey Furchase Flair  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES INC	WOODBRIDGE	VA	503A2381901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES INC	WOODBRIDGE	VA	502A2381901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES INC	WOODBRIDGE	VA	503A2381901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES LLC	CONCORD	NH	502A2371901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES LLC	CONCORD	NH	502A2371901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES LLC	CONCORD	NH	502A2371901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES LLC	CONCORD	NH	502A2371901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES LLC	CONCORD	NH	503A2371901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES LLC	CONCORD	NH	503A2371901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES LLC CAPITAL PENSION SERVICES LLC	CONCORD CONCORD	NH NH	502A2371901-007 503A2371901-008	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES LLC CAPITAL PENSION SERVICES LLC	CONCORD	NH NH	502A2371901-006 502A2371902-001	Prototype Non-Standardized Sale Harbor Cash or Deferred Afrangement Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/20/2002
CAPITAL PENSION SERVICES LLC	CONCORD	NH	502A2371902-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
CAPITAL PENSION SERVICES LLC	CONCORD	NH	503A2371902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
CAPITAL PENSION SERVICES LLC	CONCORD	NH	503A2371902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
CAPITAL PENSION SERVICES LLC	CONCORD	NH	502A2371902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
CAPITAL PENSION SERVICES LLC	CONCORD	NH	503A2371902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
CAPITAL RETIREMENT PLAN SERVICES INC	PITTSBURGH	PA	503B3020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CAPITAL RETIREMENT PLAN SERVICES INC	PITTSBURGH	PA	502B3020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CAPITAL RETIREMENT PLAN SERVICES INC	PITTSBURGH	PA	503B3020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAPITAL RETIREMENT PLAN SERVICES INC CAPITAL RETIREMENT PLAN SERVICES INC	PITTSBURGH	PA	502B3020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAPITAL RETIREMENT PLAN SERVICES INC CAPITAL RETIREMENT PLAN SERVICES INC	PITTSBURGH PITTSBURGH	PA PA	503B3020701-005 502B3020701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CAPITALAND PENSION SERVICES INC	KINGSTON	NY	503A5980701-001	Prototype Standardized Cash of Belefied Afrangement	Opinion Letter Issued 08/07/2001
CAPITALAND PENSION SERVICES INC	KINGSTON	NY	502A5980701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CAPITALAND PENSION SERVICES INC	KINGSTON	NY	503A5980701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAPITALAND PENSION SERVICES INC	KINGSTON	NY	503A5980701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CAPITALAND PENSION SERVICES INC	KINGSTON	NY	503A5980701-005	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CAPITALAND PENSION SERVICES INC	KINGSTON	NY	503A5980702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CAPITALAND PENSION SERVICES INC	KINGSTON	NY	503A5980702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CAPSTONE BANK	WATSEKA	IL.	50258921901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CAPSTONE BANK	WATSEKA	IL "	50258921102-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/09/2002
CAPSTONE BANK	WATSEKA OKLAHOMA CITY	IL OK	50258921102-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/09/2002
CAPSTONE FINANCIAL GROUP INC CAPSTONE FINANCIAL GROUP INC	OKLAHOMA CITY OKLAHOMA CITY	OK OK	502A9220701-001 503A9220701-002	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CAPSTONE FINANCIAL GROUP INC	OKLAHOMA CITY	OK OK	503A9220701-002 502A9220701-003	Prototype Non-standardized Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CAPSTONE FINANCIAL GROUP INC	OKLAHOMA CITY	OK	502A9220701-003 502A9220701-004	Prototype Standardized Cash of Defended Arrangement Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CAPSTONE FINANCIAL GROUP INC	OKLAHOMA CITY	OK	502A9220702-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CARAS & SHULMAN PC CPA	BURLINGTON	MA	503B0458501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
CARAS & SHULMAN PC CPA	BURLINGTON	MA	503B0458501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
CARAS & SHULMAN PC CPA	BURLINGTON	MA	503B0458501-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001

PLAN SPONSOR CARBONE & MURPHY CO LPA	CITY MAYFIELD VILLAGE	STATE OH	FILE FOLDER/VS NO. 503A2840701-001	PLAN TYPE Prototype Non-standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/30/2001
CARBONE & MURPHY CO LPA	MAYFIELD VILLAGE	OH	503A2840701-001	Prototype Non-standardized Front Sharing Fran	Opinion Letter Issued 08/30/2001
CARLEY & MCCAW INC	SAN ANTONIO	TX	503A5970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CARLEY & MCCAW INC	SAN ANTONIO	TX	502A5970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CARLEY & MCCAW INC	SAN ANTONIO	TX	503A5970701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CARLEY & MCCAW INC	SAN ANTONIO	TX	502A5970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CARLEY & MCCAW INC	SAN ANTONIO	TX	503A5970701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CARLEY & MCCAW INC	SAN ANTONIO	TX	502A5970701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CARLEY & MCCAW INC	SAN ANTONIO SAN ANTONIO	TX TX	503A5970701-007 503A5970702-001	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CARLEY & MCCAW INC CARLEY & MCCAW INC	SAN ANTONIO	TX	503A5970702-001 503A5970702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
CARLEY & MCCAW INC	SAN ANTONIO	TX	502A5970702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CARLEY & MCCAW INC	SAN ANTONIO	TX	502A5970702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CARLSMITH BALL LLP	HONOLULU	HI	VS323117	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/22/2002
CARLSMITH BALL LLP	HONOLULU	HI	VS322518	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/09/2002
CARLSMITH BALL LLP	HONOLULU	HI	VS322519	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/09/2002
CARLSMITH BALL LLP	HONOLULU	HI	VS322520	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/09/2002
CARNAHAN EVANS CANTWELL & BROWN PC CARNAHAN EVANS CANTWELL & BROWN PC	SPRINGFIELD	MO	503A6520701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CARNAHAN EVANS CANTWELL & BROWN PC CARNAHAN EVANS CANTWELL & BROWN PC	SPRINGFIELD SPRINGFIELD	MO MO	502A6520701-002 503A6520701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CARNAHAN EVANS CANTWELL & BROWN PC	SPRINGFIELD	MO	502A6520701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CARNAHAN EVANS CANTWELL & BROWN PC	SPRINGFIELD	MO	503A6520701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CARNAHAN EVANS CANTWELL & BROWN PC	SPRINGFIELD	MO	502A6520701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	502B6721901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	502B6721901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	502B6721901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	502B6721901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	503B6721901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	503B6721901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	502B6721901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CAROL C BROWN & ASSOCIATES PC CAROL C BROWN & ASSOCIATES PC	BOSTON BOSTON	MA MA	503B6721901-008 502B6721901-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	502B6721901-009 502B6721902-001	Prototype Standardized Cash of Deferred Arrangement  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
CAROL C BROWN & ASSOCIATES FC	BOSTON	MA	502B6721902-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	503B6721902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	503B6721902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	502B6721902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	503B6721902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
CAROL MENTYKA d/b/a ATLANTIC PENSION CO	LYNNFIELD	MA	503A8210701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CAROL MENTYKA d/b/a ATLANTIC PENSION CO	LYNNFIELD	MA	502A8210701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CAROL MENTYKA d/b/a ATLANTIC PENSION CO	LYNNFIELD	MA	503A8210701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CAROL MENTYKA d/b/a ATLANTIC PENSION CO	LYNNFIELD	MA	502A8210701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CAROL MENTYKA d/b/a ATLANTIC PENSION CO CAROL MENTYKA d/b/a ATLANTIC PENSION CO	LYNNFIELD LYNNFIELD	MA MA	503A8210701-005 502A8210701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
CAROLINA FIRST BANK	COLUMBIA	SC	503A0850701-001	Prototype Non-standardized Cash of Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CAROLINA FIRST BANK	COLUMBIA	sc	502A0850701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CAROLINA FIRST BANK	COLUMBIA	SC	503A0850701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CAROLINA FIRST BANK	COLUMBIA	SC	502A0850701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CAROLINA FIRST BANK	COLUMBIA	SC	503A0850701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CAROLINA FIRST BANK	COLUMBIA	SC	502A0850701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CARROLLTON BANK & TRUST	CARROLLTON	IL	50209951101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CARROLLTON BANK & TRUST CARRUTHERS & ROTH PA	CARROLLTON GREENSBORO	IL NG	50209951101-002 503A6510701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
CARRUTHERS & ROTH PA	GREENSBORO	NC NC	502A6510701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CARRUTHERS & ROTH PA	GREENSBORO	NC	503A6510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CARRUTHERS & ROTH PA	GREENSBORO	NC	502A6510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CARRUTHERS & ROTH PA	GREENSBORO	NC	503A6510701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CARRUTHERS & ROTH PA	GREENSBORO	NC	502A6510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CARSON HAMPSON EHRLICH & CALLAHAN	BLUE BELL	PA	502A701BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
CARSON HAMPSON EHRLICH & CALLAHAN	BLUE BELL	PA	502A701BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
CARSON HAMPSON EHRLICH & CALLAHAN	BLUE BELL	PA	502A701BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
CARSON HAMPSON EHRLICH & CALLAHAN	BLUE BELL	PA	502A701BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
CARSON HAMPSON EHRLICH & CALLAHAN CARSON MESSINGER ELLIOTT LAUGHLIN & RAGAN PLLC	BLUE BELL PHOENIX	PA AZ	502A701BE02-002 502A2850701-001	Prototype Standardized Defined Benefit Plan with Permitted Dispanty  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/30/2001 Opinion Letter Issued 08/30/2001
CARSON MESSINGER ELLIOTT LAUGHLIN & RAGAN PLLC CARSON MESSINGER ELLIOTT LAUGHLIN & RAGAN PLLC	PHOENIX	AZ	502A2850701-001	Prototype Standardized Front Straining Frant Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CASCADE EMPLOYERS ASSOCIATION INC OF THE PACIFIC NORTHWEST	SALEM	OR	50346750701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CASCADE EMPLOYERS ASSOCIATION INC OF THE PACIFIC NORTHWEST	SALEM	OR	50246750701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	503A5960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	502A5960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	503A5960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	502A5960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CASE BIGELOW & LOMBARDI LC	HONOLULU HONOLULU	HI HI	503A5960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CASE BIGELOW & LOMBARDI LC CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	502A5960701-006 503A5960701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	502A5960701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CASE BIGELOW & LOMBARDI LC	HONOLULU	Hi	503A5960702-001	Prototype Standardized Parget Beriefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	503A5960702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	502A5960702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	502A5960702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CASTLE BANK NA	DE KALB	IL	502B5772701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CASTLE BANK NA	DE KALB	IL 	502B5772701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CASTLE BANK NA	DE KALB	IL IL	503B5772701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CASTLE BANK NA CASTLE BANK NA	DE KALB DE KALB	IL IL	503B5772701-004 502B5772701-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CASTLE BANK NA	DE KALB	IL IL	503B5772701-006	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
CASTLE BANK NA	DE KALB	IL.	503B5772701-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CATANZARITE LAW CORPORATION CATANZARITE LAW CORPORATION	ANAHEIM	CA	VS323156	Volume Submitter Profit Sharing/401K Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/11/2002
	ANAHEIM ANAHEIM	CA CA	VS323180 VS323278		Advisory Letter Issued 06/21/2002
CATANZARITE LAW CORPORATION CATANZARITE LAW CORPORATION	ANAHEIM	CA	VS323276 VS323322	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 01/11/2002
CATHAY BANK	LOS ANGELES	CA	502B6601901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/11/2001
CATHAY BANK	LOS ANGELES	CA	502B6601901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CATHOLIC ORDER OF FORESTERS	NAPERVILLE	IL	50210090701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAUTHEN & FELDMAN PA	TAVARES	FL	503A6500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CAUTHEN & FELDMAN PA	TAVARES	FL	502A6500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CAUTHEN & FELDMAN PA	TAVARES	FL	503A6500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CAUTHEN & FELDMAN PA	TAVARES	FL	502A6500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CAUTHEN & FELDMAN PA	TAVARES	FL	503A6500701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CAUTHEN & FELDMAN PA	TAVARES	FL	502A6500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CAVALRY BANKING FSB	MURFREESBORO	TN	5022094AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CAVALRY BANKING FSB	MURFREESBORO	TN	5022094AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAVALRY BANKING FSB	MURFREESBORO	TN	5022094AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CAVALRY BANKING FSB	MURFREESBORO	TN	5022094AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	503A2820701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	502A2820701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	503A2820701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	502A2820701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	503A2820701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	502A2820701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	503A2820701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	502A2820701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CB WEALTH MANAGEMENT NA	FLINT	MI	50312530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CB WEALTH MANAGEMENT NA	FLINT	MI	50212530701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CB WEALTH MANAGEMENT NA	FLINT	MI	50312530701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CB WEALTH MANAGEMENT NA	FLINT	MI	50212530701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CB WEALTH MANAGEMENT NA CB WEALTH MANAGEMENT NA	FLINT	MI MI	50312530701-005 50212530701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	FLINT CUMBERLAND	MD	503B3010701-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010701-005	Prototype Non-standardized Money r dronase rian	Opinion Letter Issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH	503A4680702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH	502A4680702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH	503A4680702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH OH	502A4680702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CBS-NOBLE CONSULTING INC	BRECKSVILLE		503A4680702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CBS-NOBLE CONSULTING INC CBS-NOBLE CONSULTING INC	BRECKSVILLE BRECKSVILLE	OH OH	502A4680702-006 502A4680702-007	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH	503A4680703-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH	503A4680703-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH	502A4680703-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH	502A4680703-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CDC IXIS ASSET MANAGEMENT DISTRIBUTORS LP	BOSTON	MA	50238092701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CDC IXIS ASSET MANAGEMENT DISTRIBUTORS LP	BOSTON	MA	50238092701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CDM RETIREMENT CONSULTANTS INC	TOWSON	MD	502A1791901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CDM RETIREMENT CONSULTANTS INC	TOWSON	MD	502A1791901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CDM RETIREMENT CONSULTANTS INC	TOWSON	MD	502A1791901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CDM RETIREMENT CONSULTANTS INC	TOWSON	MD	502A1791901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CDM RETIREMENT CONSULTANTS INC	TOWSON	MD	503A1791901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CDM RETIREMENT CONSULTANTS INC	TOWSON	MD	503A1791901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CDM RETIREMENT CONSULTANTS INC	TOWSON	MD	502A1791901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CDM RETIREMENT CONSULTANTS INC	TOWSON	MD	503A1791901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CDM RETIREMENT CONSULTANTS INC	TOWSON	MD	502A1791901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CDM RETIREMENT CONSULTANTS INC	TOWSON	MD	503A1791901-010	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CECIL & CO	DALLAS	TX	503B5068501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
CECIL & CO	DALLAS	TX	502B5068501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
CECIL & CO	DALLAS	TX	503B5068501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
CECIL & CO	DALLAS	TX	502B5068501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
CECIL & CO	DALLAS	TX	503B5068501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
CEDAR VALLEY BANK & TRUST	LAPORTE CITY	IA	503ZZJD1101-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CELARIS GROUP INC	SYLVANIA	ОН	503A6490701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	<u>CITY</u> SYLVANIA	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Production of Charles Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
CELARIS GROUP INC CELARIS GROUP INC	SYLVANIA SYLVANIA	OH OH	502A6490701-002 503A6490701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CELARIS GROUP INC	SYLVANIA	OH	502A6490701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CELARIS GROUP INC	SYLVANIA	OH	503A6490701-004 503A6490701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CELARIS GROUP INC	SYLVANIA	OH	502A6490701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CENTIER BANK	HIGHLAND	IN	50275221901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CENTIER BANK	HIGHLAND	IN	50275221901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CENTIER BANK	HIGHLAND	IN	50275221901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CENTIER BANK	HIGHLAND	IN	50275221901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CENTRAL BANK	HOUSTON	TX	50210512701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CENTRAL BANK	HOUSTON	TX	50210512701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CENTRAL BANK	PROVO	UT	50398470701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CENTRAL BANK	PROVO	UT	50298470701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CENTRAL BANK	PROVO	UT	50398470701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CENTRAL BANK	PROVO	UT	50298470701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CENTRAL BANK	PROVO	UT	50398470701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CENTRAL BANK	PROVO	UT	50298470701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CENTRAL BANK & TRUST CO	LEXINGTON	KY	50310530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CENTRAL BANK & TRUST CO	LEXINGTON	KY	50210530701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CENTRAL BANK & TRUST CO	LEXINGTON	KY	50310530701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CENTRAL BANK & TRUST CO	LEXINGTON	KY	50210530701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CENTRAL BANK & TRUST CO	LEXINGTON	KY	50310530701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CENTRAL BANK & TRUST CO	LEXINGTON	KY	50210530701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CENTRAL NATIONAL BANK	JUNCTION CITY	KS	50210841901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CENTRAL NATIONAL BANK	JUNCTION CITY	KS	50210841901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CENTRAL NATIONAL BANK	JUNCTION CITY	KS	50210841901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CENTRAL NATIONAL BANK & TRUST CO	ENID	OK	50210862701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CENTRAL NATIONAL BANK & TRUST CO	ENID	OK	50210862701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CENTRAL NATIONAL BANK & TRUST CO	ENID	OK	50310862701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CENTRAL NATIONAL BANK & TRUST CO	ENID	OK	50210862701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CENTRAL NATIONAL BANK & TRUST CO CENTRAL NATIONAL BANK & TRUST CO	ENID ENID	OK OK	50310862701-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CENTRAL NATIONAL BANK & TROST CO	SAN ANDREAS	CA	50310862701-006 502ZZQE1901-001	Prototype Non-Standardized Sale Harbor Cash or Deferred Arrangement  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
CENTRAL SIERRA BANK CENTRAL STATE BANK	MUSCATINE	IA	50262391101-001	Prototype Standardized Money Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CENTRAL STATE BANK	MUSCATINE	IA IA	50262391101-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
CENTRAL STATE BANK	MUSCATINE	IA	50262391101-002	Prototype Standardized Money Furchase Fiah	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
CENTRAL STATE BANK	MUSCATINE	IA	50262391101-004	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
CENTRAL STATE BANK	MUSCATINE	IA	50262391101-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
CENTRAL STATE BANK	MUSCATINE	IA	50362391101-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
CENTRAL TRUST & SAVINGS BANK OF GENESEO	GENESEO	IL.	50311041901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CENTRAL TRUST & SAVINGS BANK OF GENESEO	GENESEO	ΪĹ	50311041901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CENTRAL TRUST & SAVINGS BANK OF GENESEO	GENESEO	ίĽ	50311041901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CENTRAL TRUST & SAVINGS BANK OF GENESEO	GENESEO	IL	50211041901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CENTRAL VIRGINIA BANK	POWHATAN	VA	502ZZDP1901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CENTREVILLE SAVINGS BANK	WEST WARWICK	RI	50207582701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CENTREVILLE SAVINGS BANK	WEST WARWICK	RI	50207582701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CENTURION TRUST	PHOENIX	AZ	502B5742701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CENTURION TRUST	PHOENIX	AZ	502B5742701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CENTURION TRUST	PHOENIX	AZ	502B5742701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CENTURION TRUST	PHOENIX	AZ	502B5742701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD	CO	503A5950701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD	CO	502A5950701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD	CO	503A5950701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD	CO	502A5950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD	CO	503A5950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD	CO	502A5950701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD	CO	503A5950701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD	CO	502A5950701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
CERIDIAN RETIREMENT PLAN SERVICES CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD ENGLEWOOD	CO	503A5950702-001 503A5950702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
		co		Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	
CERIDIAN RETIREMENT PLAN SERVICES CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD ENGLEWOOD	CO	502A5950702-003 502A5950702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
CERTIFIED ACTUARIAL SERVICES INC	PINE BROOK	NJ	503A1590001-001	Prototype Standardized Defined Benefit Filah With Fernitted Dispanty  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/18/2001
CERTIFIED ACTUARIAL SERVICES INC	PINE BROOK	NJ	503A1590001-001	Prototype Non-standardized Cash of Belefied Afrangement  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/02/2002
CERTIFIED ACTUARIAL SERVICES INC	PINE BROOK	NJ	503A1590003-001	Prototype Non-standardized Boney Purchase Plan	Opinion Letter Issued 12/18/2001
CERTIFIED ACTUARIAL SERVICES INC	PINE BROOK	NJ	503A1590004-001	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/25/2001
CERTIFIED PENSION SERVICES INC	TWINSBURG	OH	503A6480701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CERTIFIED PENSION SERVICES INC	TWINSBURG	ОН	502A6480701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CERTIFIED PENSION SERVICES INC	TWINSBURG	OH	503A6480701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CERTIFIED PENSION SERVICES INC	TWINSBURG	OH	502A6480701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CERTIFIED PENSION SERVICES INC	TWINSBURG	OH	503A6480701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CERTIFIED PENSION SERVICES INC	TWINSBURG	OH	502A6480701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CFS BANK	WESTBURY	NY	502A3461901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CFS BANK	WESTBURY	NY	502A3461901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CH PENSION SERVICE	CAMPBELL	CA	503B0160701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CH PENSION SERVICE	CAMPBELL	CA	503B0160701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CH PENSION SERVICE	CAMPBELL	CA	503B0160701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CH PENSION SERVICE	CAMPBELL	CA	503B0160701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
CH PENSION SERVICE	CAMPBELL	CA	503B0160702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CH PENSION SERVICE	CAMPBELL	CA	503B0160702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CHAMBLISS BAHNER & STOPHEL PC	CHATTANOOGA	TN	503B0150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHAMBLISS BAHNER & STOPHEL PC	CHATTANOOGA	TN	502B0150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHAMBLISS BAHNER & STOPHEL PC	CHATTANOOGA	TN	503B0150701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHAMBLISS BAHNER & STOPHEL PC	CHATTANOOGA	TN	503B0150701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHAMBLISS BAHNER & STOPHEL PC	CHATTANOOGA	TN	502B0150701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY CHATTANOOGA	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
CHAMBLISS BAHNER & STOPHEL PC CHAMBLISS BAHNER & STOPHEL PC	CHATTANOOGA	TN TN	503B0150701-006 503B0150702-001	Prototype Non-standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
CHAPPELLE CONSULTING GROUP INC	BIRMINGHAM	AL	502A728BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
CHAPPELLE CONSULTING GROUP INC	BIRMINGHAM	AL	502A728BE01-002	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
CHAPPELLE CONSULTING GROUP INC	BIRMINGHAM	AL	502A728BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
CHAPPELLE CONSULTING GROUP INC	BIRMINGHAM	AL	503A728BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
CHAPPELLE CONSULTING GROUP INC	BIRMINGHAM	AL	503A728BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
CHAPPELLE CONSULTING GROUP INC	BIRMINGHAM	AL	503A728BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
CHAPPELLE CONSULTING GROUP INC	BIRMINGHAM	AL	VS323157	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
CHAPPELLE CONSULTING GROUP, INC.	BIRMINGHAM	AL OH	VS323323	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
CHARD SNYDER & ASSOCIATES INC CHARD SNYDER & ASSOCIATES INC	MASON MASON	OH	503A6470701-001 502A6470701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CHARD SNYDER & ASSOCIATES INC	MASON	OH	503A6470701-003	Prototype Standardized Front Sharing Frant Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHARD SNYDER & ASSOCIATES INC	MASON	OH	502A6470701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHARD SNYDER & ASSOCIATES INC	MASON	ОН	503A6470701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHARD SNYDER & ASSOCIATES INC	MASON	OH	502A6470701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHARLES D MINER PA	ORLANDO	FL	503A2920701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CHARLES D MINER PA	ORLANDO	FL	502A2920701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CHARLES D MINER PA	ORLANDO	FL	503A2920701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CHARLES D MINER PA	ORLANDO	FL	502A2920701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CHARLES H AYMOND PC	JACKSON	MI MI	503A2910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CHARLES H AYMOND PC CHARLES SCHWAB & CO	JACKSON SAN FRANCISCO	CA	503A2910701-002 50262472701-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
CHARLES SCHWAB & CO	SAN FRANCISCO	CA	50262472701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CHARLES SCHWAB & CO	SAN FRANCISCO	CA	50262472701-002	Prototype Standardized Moriey Furchase Flam  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHARLES SCHWAB & CO	SAN FRANCISCO	CA	50262472701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHARLES SCHWAB & CO	SAN FRANCISCO	CA	50262472701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHARLES SCHWAB & CO	SAN FRANCISCO	CA	50262472701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHARLES SCHWAB TRUST CO	SAN FRANCISCO	CA	50329460001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/15/2002
CHARLES SCHWAB TRUST CO	SAN FRANCISCO	CA	50229460001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/15/2002
CHARLES SCHWAB TRUST CO	SAN FRANCISCO	CA	50329460001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/15/2002
CHARLES SCHWAB TRUST CO	SAN FRANCISCO	CA	50229460001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/15/2002
CHARLES W WHETSTINE PC	SCOTTSDALE	AZ	503A6640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CHARLES W WHETSTINE PC	SCOTTSDALE	AZ	503A6640701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CHARLES W WHETSTINE PC CHARTER ONE BANK FSB	SCOTTSDALE CLEVELAND	AZ OH	503A6640701-003 50270142701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CHARTER ONE BANK FSB	CLEVELAND	OH	50270142701-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CHARTER ONE BANK FSB	CLEVELAND	OH	50270142701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHARTER ONE BANK FSB	CLEVELAND	OH	50270142701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHARTER ONE BANK FSB	CLEVELAND	ОН	50271981901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHARTER ONE BANK FSB	CLEVELAND	OH	50271981901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHARTER ONE BANK FSB	CLEVELAND	ОН	50271981901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHARTER ONE BANK FSB	CLEVELAND	OH	50271981901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHARTER ONE BANK FSB	CLEVELAND	ОН	50271981901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CHARTER ONE BANK FSB	CLEVELAND	OH	50371981901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CHAUSER & CO	VILLA PARK	CA	503A2930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHAUSER & CO CHAUSER & CO	VILLA PARK VILLA PARK	CA CA	502A2930701-002 503A2930701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CHAUSER & CO	VILLA PARK	CA	502A2930701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	503A9290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	502A9290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	503A9290701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	502A9290701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	503A9290701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	502A9290701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	503A9290701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	502A9290701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CHEMICAL BANK & TRUST CO CHEMICAL BANK & TRUST CO	MIDLAND MIDLAND	MI MI	50211491901-001 50211491901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CHEMICAL BANK & TRUST CO	MIDLAND	MI	50311491901-003	Prototype Non-Standardized Money Furchase Flam  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHEMICAL BANK & TRUST CO	MIDLAND	MI	50311491901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEMICAL BANK & TRUST CO	MIDLAND	MI	50211491901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CHEMICAL BANK & TRUST CO	MIDLAND	MI	50311491901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CHEMICAL BANK & TRUST CO	MIDLAND	MI	50211491901-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHEMICAL BANK & TRUST CO	MIDLAND	MI	50211491901-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEMICAL BANK & TRUST CO	MIDLAND	MI	50211491902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
CHEMICAL BANK & TRUST CO	MIDLAND	MI	50211491902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
CHEMICAL BANK & TRUST CO CHEMICAL BANK & TRUST CO	MIDLAND MIDLAND	MI MI	50311491902-003 50311491902-004	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
CHEMING CANAL TRUST CO	ELMIRA	NY	50211511901-001	Prototype Non-standardized Defined Benefit Flan with Fermitted Dispanty  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 00/20/2002 Opinion Letter Issued 11/19/2001
CHEMUNG CANAL TRUST CO	ELMIRA	NY	50211511901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEMUNG CANAL TRUST CO	ELMIRA	NY	50211511901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHEMUNG CANAL TRUST CO	ELMIRA	NY	50211511901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEMUNG CANAL TRUST CO	ELMIRA	NY	50311511901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHEMUNG CANAL TRUST CO	ELMIRA	NY	50311511901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEMUNG CANAL TRUST CO	ELMIRA	NY	50211511901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CHEMUNG CANAL TRUST CO	ELMIRA	NY	50311511901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CHEROKEE BENEFITS GROUP INC	WOODSTOCK	GA	502B6051901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHEROKEE BENEFITS GROUP INC CHEROKEE BENEFITS GROUP INC	WOODSTOCK WOODSTOCK	GA GA	502B6051901-002 503B6051901-003	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CHEROKEE BENEFITS GROUP INC CHEROKEE BENEFITS GROUP INC	WOODSTOCK	GA GA	503B6051901-003 503B6051901-004	Prototype Non-Standardized Safe Harbor Protit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CHEROKEE BENEFITS GROUP INC	WOODSTOCK	GA	503B6051901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan  Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CHEROKEE BENEFITS GROUP INC	WOODSTOCK	GA	502B6051901-006	Prototype Non-Standardized Sale Harbor Money Furchase Flam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CHEROKEE BENEFITS GROUP INC	WOODSTOCK	GA	503B6051901-007	Prototype Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CHEVY CHASE TRUST CO	BETHESDA	MD	502B6061901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001

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CHEVY CHASE TRUST CO CHEVY CHASE TRUST CO	BETHESDA BETHESDA	MD MD	502B6061901-002 502B6061901-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CHEVY CHASE TRUST CO	BETHESDA	MD	502B6061901-003	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEVY CHASE TRUST CO	BETHESDA	MD	503B6061901-005	Prototype Non-Standardized Money Full Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHEVY CHASE TRUST CO	BETHESDA	MD	503B6061901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEVY CHASE TRUST CO	BETHESDA	MD	502B6061901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CHEVY CHASE TRUST CO	BETHESDA	MD	503B6061901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CHEVY CHASE TRUST CO	BETHESDA	MD	502B6061901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CHICAGO TRUST CO	CHICAGO	IL ::	50311690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CHICAGO TRUST CO	CHICAGO	IL IL	50211690701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CHICAGO TRUST CO CHICAGO TRUST CO	CHICAGO CHICAGO	IL IL	50311690701-003 50211690701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CHICAGO TRUST CO	CHICAGO	IL	50311690701-005	Prototype Non-standardized Money Full Glase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CHICAGO TRUST CO	CHICAGO	iL	50211690701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CHICKASHA BANK & TRUST CO	CHICKASHA	OK	50270121901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHICOPEE SAVINGS BANK	CHICOPEE	MA	502ZZOK1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHILTON & MEDLEY FINANCIAL SERVICES LLC	LOUISVILLE	KY	503B0820701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHILTON & MEDLEY FINANCIAL SERVICES LLC	LOUISVILLE	KY	502B0820701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHILTON & MEDLEY FINANCIAL SERVICES LLC	LOUISVILLE	KY	503B0820701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHILTON & MEDLEY FINANCIAL SERVICES LLC	LOUISVILLE	KY	502B0820701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHILTON & MEDLEY FINANCIAL SERVICES LLC	LOUISVILLE	KY	503B0820701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHILTON & MEDLEY FINANCIAL SERVICES LLC CHITTENDEN TRUST CO	LOUISVILLE BURLINGTON	KY VT	502B0820701-006 50211721901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
CHITTENDEN TRUST CO	BURLINGTON	VT	50211721901-001	Prototype Standardized Profit Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHITTENDEN TRUST CO	BURLINGTON	VT	50311721901-003	Prototype Non-Standardized Money Full diase Flam  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHITTENDEN TRUST CO	BURLINGTON	VT	50311721901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHRISTOPHER SMITH LEONARD BRISTOW STANELL & WELLS PA	BRADENTON	FL	503B0830701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHRISTOPHER SMITH LEONARD BRISTOW STANELL & WELLS PA	BRADENTON	FL	502B0830701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHRISTOPHER SMITH LEONARD BRISTOW STANELL & WELLS PA	BRADENTON	FL	503B0830701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHRISTOPHER SMITH LEONARD BRISTOW STANELL & WELLS PA	BRADENTON	FL	502B0830701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHRISTOPHER SMITH LEONARD BRISTOW STANELL & WELLS PA	BRADENTON	FL	503B0830701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHRISTOPHER SMITH LEONARD BRISTOW STANELL & WELLS PA	BRADENTON	FL	502B0830701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHUHAK & TECSON PC	CHICAGO	IL.	VS322516	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/13/2001
CHUHAK & TECSON PC	CHICAGO	IL.	VS322567	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/13/2001
CHURCHIN GROUP LLC	RED BANK	NJ	502A3281901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHURCHIN GROUP LLC CIBC WORLD MARKETS CORP	RED BANK NEW YORK	NJ NY	502A3281901-002 50245202701-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 10/10/2001
CIBC WORLD MARKETS CORP	NEW YORK	NY	50245202701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
CIBC WORLD MARKETS CORP	NEW YORK	NY	50245202701-002	Prototype Standardized Money Fulcinase Filan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
CIBC WORLD MARKETS CORP	NEW YORK	NY	50245202701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
CIBC WORLD MARKETS CORP	NEW YORK	NY	50245202701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
CIBC WORLD MARKETS CORP	NEW YORK	NY	50245202702-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 05/21/2002
CITIBANK NA	NEW YORK	NY	50211826001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/24/2002
CITIBANK NA	NEW YORK	NY	50211826001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/24/2002
CITIBANK NA	NEW YORK	NY	50211826001-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/24/2002
CITIBANK NA	NEW YORK	NY	50211826001-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/24/2002
CITIBANK NA	NEW YORK	NY	50211826002-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
CITIBANK NA	NEW YORK	NY	50211826002-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
CITIBANK NA	NEW YORK NEW YORK	NY NY	50311826002-003 50311826002-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/06/2001 Opinion Letter Issued 11/06/2001
CITIBANK NA CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	503A0640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	502A0640701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	503A0640701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	502A0640701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	503A0640701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	502A0640701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	503A0640701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	502A0640701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	503A0640702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CITIGROUP GLOBAL MARKETS INC CITIGROUP GLOBAL MARKETS INC	NEW YORK NEW YORK	NY NY	503A0640702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	502A0640702-003 502A0640702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	502A0640703-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	502A0640703-002	Prototype Standardized Michely Farchase Flam  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	503A9300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	502A9300701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	503A9300701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	502A9300701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	503A9300701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	502A9300701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	503A9300701-007 502A9300701-008	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CITISTREET ASSOCIATES LLC CITISTREET ASSOCIATES LLC	EAST BRUNSWICK EAST BRUNSWICK	NJ NJ	502A9300701-008 503A9300702-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 10/10/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	502A9300702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001 Opinion Letter Issued 10/10/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	503A9300702-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	502A9300702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	503A9300702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	502A9300702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
CITISTREET LLC	QUINCY	MA	503A4650001-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/17/2001
CITISTREET LLC	QUINCY	MA	503A4650001-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/17/2001
CITISTREET LLC	QUINCY	MA	502A4650001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/17/2001
CITISTREET LLC	QUINCY	MA	502A4650001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/17/2001
CITIZENS & NORTHERN BANK CITIZENS & NORTHERN BANK	WELLSBORO WELLSBORO	PA PA	50372810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS & NORTHERN BANK CITIZENS & NORTHERN BANK	WELLSBORO	PA PA	50272810701-002 50372810701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
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CITIZENS & NORTHERN BANK	WELLSBORO	PA	50272810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS & NORTHERN BANK	WELLSBORO	PA	50372810701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS & NORTHERN BANK	WELLSBORO	PA IA	50272810701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 01/10/2002
CITIZENS BANK CITIZENS BANK & TRUST CO	SAC CITY HUTCHINSON	MN	50213031101-001 50212221101-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
CITIZENS BANK & TRUST CO	HUTCHINSON	MN	50212221101-001	Prototype Standardized Profit Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
CITIZENS BANK & TRUST CO	CHILLICOTHE	MO	50312232701-001	Prototype Non-Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS BANK & TRUST CO	CHILLICOTHE	MO	50212232701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS BANK & TRUST CO	CHILLICOTHE	MO	50312232701-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS BANK & TRUST CO	BAYTOWN	TX	50212511901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS BANK & TRUST CO	ARDMORE	OK	50269842701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS BANK & TRUST CO	ARDMORE	OK	50269842701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS BANK & TRUST CO	ARDMORE	OK	50269842701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS BANK OF BATESVILLE	BATESVILLE	AR	50277821901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS BANK OF BATESVILLE	BATESVILLE	AR	50277821901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS BANK OF BATESVILLE	BATESVILLE	AR	50277821901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS BANK OF BATESVILLE	BATESVILLE	AR	50277821901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS BANK OF BATESVILLE	BATESVILLE	AR	50277821901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS BANK OF BATESVILLE	BATESVILLE	AR	50377821901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS BANK OF BATESVILLE	BATESVILLE	AR	50277821901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS BANK OF BATESVILLE	BATESVILLE	AR	50277821901-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS BANK OF CLOVIS	CLOVIS	NM	50212361901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS BANK OF LAS CRUCES	LAS CRUCES	NM	50274661901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS BANK OF LAS CRUCES	LAS CRUCES	NM	50274661901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	50213022701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	50213022701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	50313022701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/13/2001
CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	50313022701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/13/2001
CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	50213022701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	50313022701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	50213022701-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	50313022701-008	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/13/2001
CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI RI	50213022701-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	50313022701-010	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
CITIZENS BANK OF RHODE ISLAND CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	50313022701-011	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
CITIZENS BANK OF RHODE ISLAND CITIZENS BANK OF RHODE ISLAND	PROVIDENCE PROVIDENCE	RI	50313022701-012 50213022702-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 08/07/2001
CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	50213022702-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CITIZENS EXCHANGE BANK	FAIRMOUNT	IN	50313071901-001	Prototype Standardized Money Fulcilase Filan  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS FIRST NATIONAL BANK	PRINCETON	IL	50312570701-001	Prototype Non-standardized Sale Harbor Cash or Belefied Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS FIRST NATIONAL BANK	PRINCETON	IL.	50212570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST NATIONAL BANK	PRINCETON	ΪĹ	50312570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST NATIONAL BANK	PRINCETON	ΪĹ	50212570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST NATIONAL BANK	PRINCETON	IL	50312570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS FIRST NATIONAL BANK	PRINCETON	IL	50212570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS FIRST NATIONAL BANK	STORM LAKE	IA	50212581101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CITIZENS FIRST NATIONAL BANK	STORM LAKE	IA	50212581101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
CITIZENS FIRST NATIONAL BANK	STORM LAKE	IA	50212581101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	503A6660701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	502A6660701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	503A6660701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	502A6660701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	503A6660701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	502A6660701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	502A6662702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	502A6662702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	503A6662702-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	503A6662702-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS NATIONAL BANK	BUTLER	PA	50212871901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK	BUTLER	PA	50212871901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK CITIZENS NATIONAL BANK	BUTLER	PA	50212871901-003 50312871901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK	BUTLER BUTLER	PA PA	50212871901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK	MEYERSDALE	PA PA	50282921101-001	Prototype Standardized Cash of Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 01/10/2002
CITIZENS NATIONAL BANK	PARK RAPIDS	MN	50289201101-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
CITIZENS NATIONAL BANK	PARK RAPIDS	MN	50289201101-001	Prototype Standardized Profit Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
CITIZENS NATIONAL BANK	CONCORDIA	KS	502ZZRF1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK	CONCORDIA	KS	502ZZRF1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK	CONCORDIA	KS	502ZZRF1901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK OF MILAM COUNTY	CAMERON	TX	50212721901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK OF MILAM COUNTY	CAMERON	TX	50312721901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK OF PAINTSVILLE	PAINTSVILLE	KY	50213011901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK OF PAINTSVILLE	PAINTSVILLE	KY	50213011901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS STATE BANK	ROSEAU	MN	50213152701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	ROSEAU	MN	50213152701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	POSTVILLE	IA	50213181101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CITIZENS STATE BANK	FINLEY	ND	50213202701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	NEW CASTLE	IN	50213412701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	NEW CASTLE	IN	50213412701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	NEW CASTLE	IN	50213412701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	NEW CASTLE	IN	50313412701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	SHELDON	IA	50282031101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CITIZENS STATE BANK	OAKLAND	IA	50286941901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS STATE BANK	POCOHONTAS CLARINDA	IA IA	50290361901-001 50292881101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 01/10/2002
CITIZENS STATE BANK	CLARINDA	IA	20725001101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued on 10/2002

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CITIZENS STATE BANK CITIZENS STATE BANK	CLARINDA CLARINDA	IA IA	50292881101-002 50392881101-003	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
CITIZENS STATE BANK	CLARINDA	IA	50392881101-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
CITIZENS STATE BANK	ST JAMES	MN	50295582701-001	Prototype Non-Standardized Mioney Furchase Fiah	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	GLENVILLE	MN	50296712701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	WYOMING	IA	502ZZIP1101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CITIZENS STATE BANK	WYOMING	IA	502ZZIP1101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
CITIZENS STATE BANK	WYOMING	IA	503ZZIP1101-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CITIZENS STATE BANK	WYOMING	IA	503ZZIP1101-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
CITIZENS STATE BANK & TRUST CO	ELLSWORTH	KS	50213291901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS STATE BANK & TRUST CO	ELLSWORTH	KS	50213291901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS STATE BANK OF MILFORD CITIZENS TRUST CO	MILFORD COUDERSPORT	IL PA	50213351901-001 50213451901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CITIZENS TRUST CO	COUDERSPORT	PA	50213451901-001	Prototype Standardized Front Sharing Flan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS TRUST CO	COUDERSPORT	PA	50213451901-002	Prototype Standardized Moriey Furchase Fiah	Opinion Letter Issued 11/19/2001
CITIZENS TRUST CO	COUDERSPORT	PA	50313451901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS-UNION SAVINGS BANK	FALL RIVER	MA	50290976001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
CITIZENS-UNION SAVINGS BANK	FALL RIVER	MA	50290976001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
CITIZENS-UNION SAVINGS BANK	FALL RIVER	MA	50290971902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS-UNION SAVINGS BANK	FALL RIVER	MA	50290971902-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS-UNION SAVINGS BANK	FALL RIVER	MA	50290971902-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITY NATIONAL BANK	BEVERLY HILLS	CA	50313630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITY NATIONAL BANK	BEVERLY HILLS	CA	50213630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITY NATIONAL BANK	BEVERLY HILLS	CA	50313630701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITY NATIONAL BANK	BEVERLY HILLS	CA	50213630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITY NATIONAL BANK CITY NATIONAL BANK	BEVERLY HILLS BEVERLY HILLS	CA CA	50313630701-005 50213630701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITY NATIONAL BANK	SHENANDOAH	IA	50279741101-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 01/10/2002
CITY STATE BANK	CENTRAL CITY	IA	502ZZFA1901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITY STATE BANK	CENTRAL CITY	IA	502ZZFA1901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CLARE BANK NA	PLATTEVILLE	WI	50253791901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CLARE BANK NA	PLATTEVILLE	WI	50253791901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CLARK FRIEL & NICHOLSON PA	PORTLAND	ME	502A5632701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CLARK GREENE & ASSOCIATES LTD	LAS VEGAS	NV	503A9310701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CLARK GREENE & ASSOCIATES LTD	LAS VEGAS	NV	502A9310701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CLARK GREENE & ASSOCIATES LTD	LAS VEGAS	NV	503A9310701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CLARK GREENE & ASSOCIATES LTD	LAS VEGAS	NV	502A9310701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CLARK GREENE & ASSOCIATES LTD	LAS VEGAS	NV	503A9310701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CLARK GREENE & ASSOCIATES LTD	LAS VEGAS	NV	502A9310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CLARK GREENE & ASSOCIATES LTD	LAS VEGAS	NV NV	503A9310701-007 502A9310701-008	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CLARK GREENE & ASSOCIATES LTD CLARK MIZE & LINVILLE CHARTERED	LAS VEGAS SALINA	KS	503A9320701-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CLARK MIZE & LINVILLE CHARTERED	SALINA	KS	503A9320701-001	Prototype Non-standardized Front Sharing Fran	Opinion Letter Issued 08/30/2001
CLARK MIZE & LINVILLE CHARTERED	SALINA	KS	503A9320701-003	Prototype Non-standardized Noney'r drondse'r ian	Opinion Letter Issued 08/30/2001
CLARK MIZE & LINVILLE CHARTERED	SALINA	KS	503A9320701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
CLARK SCHAEFER HACKETT & CO	MIDDLETOWN	OH	502A2111901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CLARK SCHAEFER HACKETT & CO	MIDDLETOWN	OH	502A2111901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CLARK SCHAEFER HACKETT & CO	MIDDLETOWN	OH	503A2111901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CLARK SCHAEFER HACKETT & CO	MIDDLETOWN	OH	503A2111901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CLARK SCHAEFER HACKETT & CO	MIDDLETOWN	OH	502A2111901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CLARK SCHAEFER HACKETT & CO	MIDDLETOWN	OH	503A2111901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CLAY CITY BANKING CO	CLAY CITY	IL.	50213891901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CLAYTON L SCROGGINS ASSOC INC	CINCINNATI	OH OH	503B0500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CLAYTON L SCROGGINS ASSOC INC CLAYTON L SCROGGINS ASSOC INC	CINCINNATI CINCINNATI	OH	502B0500701-002 503B0500701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CLAYTON L SCROGGINS ASSOC INC	CINCINNATI	OH	502B0500701-003	Prototype Non-Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CLAYTON L SCROGGINS ASSOC INC	CINCINNATI	OH	503B0500701-005	Prototype Non-standardized World or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CLAYTON L SCROGGINS ASSOC INC	CINCINNATI	OH	502B0500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CLEARFIELD BANK & TRUST CO	CLEARFIELD	PA	50213941901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CLEARFIELD BANK & TRUST CO	CLEARFIELD	PA	50213941901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CLESI ACTUARIAL SERVICES INC	NEW ORLEANS	LA	503A8950701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CLESI ACTUARIAL SERVICES INC	NEW ORLEANS	LA	502A8950701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CLESI ACTUARIAL SERVICES INC	NEW ORLEANS	LA	503A8950701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CLESI ACTUARIAL SERVICES INC	NEW ORLEANS	LA	502A8950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CLESI ACTUARIAL SERVICES INC	NEW ORLEANS	LA	503A8950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CLESI ACTUARIAL SERVICES INC	NEW ORLEANS	LA	502A8950701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
CLESI ACTUARIAL SERVICES INC CLESI ACTUARIAL SERVICES INC	NEW ORLEANS NEW ORLEANS	LA LA	503A8950702-001 503A8950702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CLESI ACTUARIAL SERVICES INC	NEW ORLEANS	LA	502A8950702-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CLESI ACTUARIAL SERVICES INC	NEW ORLEANS	LA	502A8950702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CLIFFORD FIELD KRIER MANNING STONE & WILKERSON PC	LUBBOCK	TX	503B0510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CLIFFORD FIELD KRIER MANNING STONE & WILKERSON PC	LUBBOCK	TX	502B0510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CLIFFORD FIELD KRIER MANNING STONE & WILKERSON PC	LUBBOCK	TX	503B0510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CLIFFORD FIELD KRIER MANNING STONE & WILKERSON PC	LUBBOCK	TX	502B0510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CLIFFORD FIELD KRIER MANNING STONE & WILKERSON PC	LUBBOCK	TX	503B0510701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CLIFFORD FIELD KRIER MANNING STONE & WILKERSON PC	LUBBOCK	TX	502B0510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CLINTON NATIONAL BANK	CLINTON	IA	50386570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CLINTON NATIONAL BANK	CLINTON	IA	50286570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CLINTON NATIONAL BANK CLINTON NATIONAL BANK	CLINTON CLINTON	IA IA	50386570701-003 50286570701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CLINTON NATIONAL BANK CLINTON NATIONAL BANK	CLINTON	IA IA	50386570701-004	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CLINTON NATIONAL BANK CLINTON NATIONAL BANK	CLINTON	IA IA	50286570701-005	Prototype Non-standardized Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CLYDE SNOW SESSIONS & SWENSON	SALT LAKE CITY	ÜT	503B0490701-001	Prototype Standardized Cash of Belefied Arrangement	Opinion Letter Issued 08/30/2001
CLYDE SNOW SESSIONS & SWENSON	SALT LAKE CITY	ÜT	502B0490701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CLYDE SNOW SESSIONS & SWENSON	SALT LAKE CITY	UT	503B0490701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001

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CLYDE SNOW SESSIONS & SWENSON	SALT LAKE CITY	UT	503B0490701-005	Prototype Non-standardized Money r dronase rian	Opinion Letter Issued 08/30/2001
CLYDE SNOW SESSIONS & SWENSON	SALT LAKE CITY	UT	502B0490701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CMC PENSION SERVICES INC	BEACHWOOD	OH	503A3940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CMC PENSION SERVICES INC	BEACHWOOD	OH	502A3940701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CMC PENSION SERVICES INC	BEACHWOOD	OH	503A3940701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CMC PENSION SERVICES INC	BEACHWOOD	OH	502A3940701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CMC PENSION SERVICES INC	BEACHWOOD	OH OH	503A3940701-005 502A3940701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CMC PENSION SERVICES INC CMC PENSION SERVICES INC	BEACHWOOD BEACHWOOD	OH	502A3940701-006 503A3940701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CMC PENSION SERVICES INC	BEACHWOOD	OH	502A3940701-007	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CMC PENSION SERVICES INC	BEACHWOOD	OH	503A3940702-001	Prototype Standardized Pariset Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CMC PENSION SERVICES INC	BEACHWOOD	ОН	503A3940702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CMC PENSION SERVICES INC	BEACHWOOD	OH	502A3940702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CMC PENSION SERVICES INC	BEACHWOOD	OH	502A3940702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CMC RETIREMENT & EMPLOYEE BENEFIT SPECIALISTS INC	GLENDALE	CA	VS323158	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALIST INC	GLENDALE	CA	VS323181	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALIST INC CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALISTS INC	GLENDALE	CA	VS323279	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALISTS INC	GLENDALE GLENDALE	CA CA	502A715BE01-001 502A715BE01-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALISTS INC	GLENDALE	CA	502A715BE01-002	Prototype Standardized Money r dronase riam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALISTS INC	GLENDALE	CA	503A715BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALISTS INC	GLENDALE	CA	503A715BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALISTS INC	GLENDALE	CA	503A715BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALISTS INC	GLENDALE	CA	502A715BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALISTS INC	GLENDALE	CA	502A715BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALISTS INC	GLENDALE	CA	503A715BE02-003	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALISTS INC	GLENDALE	CA	503A715BE02-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
CMC RETIREMENT & EMPLOYEE BENEFITS SPECIALISTS, IN	GLENDALE	CA	VS323324	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
CMG CONSULTING INC CMG CONSULTING INC	ENGLEWOOD	CO	503A5720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CMG CONSULTING INC	ENGLEWOOD ENGLEWOOD	CO	502A5720701-002 503A5720701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CMG CONSULTING INC	ENGLEWOOD	CO	502A5720701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CMG CONSULTING INC	ENGLEWOOD	co	503A5720701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CMG CONSULTING INC	ENGLEWOOD	co	502A5720701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CMG CONSULTING INC	ENGLEWOOD	CO	503A5720701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CMG CONSULTING INC	ENGLEWOOD	CO	502A5720701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CMG CONSULTING INC	ENGLEWOOD	CO	503A5720702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CMG CONSULTING INC	ENGLEWOOD	CO	503A5720702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CMG CONSULTING INC	ENGLEWOOD	CO	502A5720702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CMG CONSULTING INC	ENGLEWOOD	CO	502A5720702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CN & CO CPA'S LTD	WESTMONT	IL II	503A9330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD CN & CO CPA'S LTD	WESTMONT WESTMONT	IL IL	502A9330701-002 503A9330701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	IL	502A9330701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	IL.	503A9330701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	ΪĹ	502A9330701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	IL	503A9330701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	IL	502A9330701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CNA TRUST	COSTA MESA	CA	50334930001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/25/2002
CNA TRUST	COSTA MESA	CA	50234930001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/25/2002
CNA TRUST CNA TRUST	COSTA MESA	CA CA	50334930001-003 50234930001-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/25/2002
CNA TRUST	COSTA MESA COSTA MESA	CA	50334930001-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/25/2002 Opinion Letter Issued 09/25/2002
CNA TRUST	COSTA MESA	CA	50234930001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/25/2002
CNA TRUST	COSTA MESA	CA	50334930702-001	Prototype Standardized Coast of Deterred Variangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 07/31/2002
CNA TRUST	COSTA MESA	CA	50334930702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 07/31/2002
CNA TRUST	COSTA MESA	CA	50234930702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 07/31/2002
CNA TRUST	COSTA MESA	CA	50234930702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 07/31/2002
CNA UNISOURCE OF AMERICA INC	CHICAGO	IL	503A7930701-001	Prototype Non-standardized Cash or Deferred Arrangement	Withdrawn 05/03/2002
COAST CONSULTANTS	SAN DIEGO	CA	VS323325	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
COAST CONSULTANTS	SAN DIEGO	CA	VS323256	Volume Submitter Profit Sharing/401(k) Plan	Advisory Letter Issued 1/11/2002
COAST CONSULTANTS COAST CONSULTANTS	SAN DIEGO SAN DIEGO	CA CA	VS323298 VS323345	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 1/11/2002 Advisory Letter Issued 1/11/2002
COASTAL BANK SSB	HOUSTON	TX	50257882701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COASTAL BANK SSB	HOUSTON	TX	50257882701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	503A8940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	502A8940701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	503A8940701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	502A8940701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	503A8940701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	502A8940701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC COASTAL PENSION SERVICES LLC	BALTIMORE BALTIMORE	MD MD	503A8940702-001 503A8940702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
COASTAL PENSION SERVICES LLC COASTAL PENSION SERVICES LLC	BALTIMORE	MD	503A6940702-002 502A8940702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	502A8940702-003	Prototype Standardized Defined Benefit Plan with Dermitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
COBLE PENSION GROUP LLC	PHOENIX	AZ	503A8960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COBLE PENSION GROUP LLC	PHOENIX	AZ	502A8960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COBLE PENSION GROUP LLC	PHOENIX	AZ	503A8960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COBLE PENSION GROUP LLC	PHOENIX	AZ	502A8960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COBLE PENSION GROUP LLC	PHOENIX	AZ	503A8960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COBLE PENSION GROUP LLC	PHOENIX	AZ	502A8960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COBLE PENSION GROUP LLC COBLE PENSION GROUP LLC	PHOENIX PHOENIX	AZ AZ	503A8960702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
COBLE PENSION GROUP LLC COBLE PENSION GROUP LLC	PHOENIX	AZ AZ	503A8960702-002 502A8960702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
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PLAN SPONSOR COBLE PENSION GROUP LLC	CITY PHOENIX	STATE AZ	FILE FOLDER/VS NO. 502A8960702-004	PLAN TYPE Prototype Standardized Defined Benefit Plan with Permitted Disparity	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 04/29/2002
COBLE PENSION GROOF LLC COHEN GARELICK & GLAZIER	INDIANAPOLIS	IN	VS322615	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 6/21/2001
COHEN GARELICK & GLAZIER	INDIANAPOLIS	IN	VS322616	Volume Submitter Money Purchase Plan	Advisory Letter Issued 6/21/2001
COLE TAYLOR BANK	CHICAGO	IL	50217151901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COLE TAYLOR BANK	CHICAGO	IL	50217151901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COLE TAYLOR BANK	CHICAGO	IL "	50217151901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COLE TAYLOR BANK COLE TAYLOR BANK	CHICAGO CHICAGO	IL IL	50217151901-004 50317151901-005	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
COLE TAYLOR BANK	CHICAGO	IL	50317151901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
COLE TAYLOR BANK	CHICAGO	iL	50217151901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COLE TAYLOR BANK	CHICAGO	iL	50317151901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COLE TAYLOR BANK	CHICAGO	IL	50217151901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COLLIER & ASSOCIATES CO LPA	CLEVELAND	ОН	VS322754	Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/28/2002
COLLIER & ASSOCIATES CO LPA	CLEVELAND	OH	VS322755	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/28/2002
COLLIER & ASSOCIATES CO LPA COLLIER SARNER AND ASSOCIATES INC	CLEVELAND CLEVELAND	OH OH	VS322781 VS323404	Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/28/2002 Advisory Letter Issued 4/2/2001
COLLIER SARNER AND ASSOCIATES INC	CLEVELAND	OH	VS323404 VS323405	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 4/2/2001 Advisory Letter Issued 4/2/2001
COLLIER SARNER AND ASSOCIATES INC	CLEVELAND	ОН	VS323406	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 04/02/2002
COLLIER SARNER AND ASSOCIATES INC	CLEVELAND	OH	VS322614	Volume Submitter Target Benefit Plan	Advisory Letter Issued 11/2/2000
COLLIER SARNER AND ASSOCIATES INC	CLEVELAND	ОН	VS322773	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/27/2002
COLLIN W FRITZ & ASSOCIATES LTD	BRAINERD	MN	50299111101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
COLLIN W FRITZ & ASSOCIATES LTD	BRAINERD	MN	50299111101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
COLLIN W FRITZ & ASSOCIATES LTD COLLIN W FRITZ & ASSOCIATES LTD	BRAINERD BRAINERD	MN MN	50299111101-003 50299111101-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
COLLIN W FRITZ & ASSOCIATES LTD	BRAINERD	MN	50299111101-004	Prototype Standardized Moriey Furchase Flam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
COLLIN W FRITZ & ASSOCIATES LTD	BRAINERD	MN	50399111101-006	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
COLLIN W FRITZ & ASSOCIATES LTD	BRAINERD	MN	50399111101-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
COLLIN W FRITZ & ASSOCIATES LTD	BRAINERD	MN	50399111101-008	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
COLONEL INSURANCE INC	HENDERSONVILLE	TN	502A5622701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLONEL INSURANCE INC	HENDERSONVILLE	TN	502A5622701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLORADO BANK & TRUST CO COLORADO BANK & TRUST CO	LA JUNTA LA JUNTA	CO	50214312701-001 50214312701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COLUMBIA BANK	FAIR LAWN	NJ	50214462701-002	Prototype Standardized Moriey Furchase Flam  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	FAIR LAWN	NJ	50214462701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	FAIR LAWN	NJ	50314462701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	FAIR LAWN	NJ	50314462701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	FAIR LAWN	NJ	50214462701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	FAIR LAWN FAIR I AWN	NJ	50214462702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK COLUMBIA BANK	FAIR LAWN	NJ NJ	50214462702-002 50214462703-001	Prototype Standardized Money Purchase Plan Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 01/29/2002
COLUMBIA BANK	ELLICOTT CITY	MD	50226772701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	ELLICOTT CITY	MD	50226772701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	ELLICOTT CITY	MD	50226772702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	ELLICOTT CITY	MD	50226772702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BENEFITS CONSULTANTS INC	COLUMBIA	MD MD	503A9340701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BENEFITS CONSULTANTS INC COLUMBIA BENEFITS CONSULTANTS INC	COLUMBIA COLUMBIA	MD MD	502A9340701-002 503A9340701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COLUMBIA BENEFITS CONSULTANTS INC	COLUMBIA	MD	502A9340701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COLUMBIA BENEFITS CONSULTANTS INC	COLUMBIA	MD	503A9340701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COLUMBIA BENEFITS CONSULTANTS INC	COLUMBIA	MD	502A9340701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COLUMBIA BENEFITS CONSULTANTS INC	COLUMBIA	MD	503A9340701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BENEFITS CONSULTANTS INC	COLUMBIA	MD	502A9340701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
COLUMBIA COUNTY FARMERS NATIONAL BANK COLUMBIA COUNTY FARMERS NATIONAL BANK	BLOOMSBURG BLOOMSBURG	PA PA	502ZZRH1901-001 502ZZRH1901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
COLUMBIA COUNTY FARMERS NATIONAL BANK	BLOOMSBURG	PA	503ZZRH1901-003	Prototype Non-Standardized Moriey Putchase Flam  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
COLUMBIA TRUST CO	PORTLAND	OR	50214485001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
COLUMBIA TRUST CO	PORTLAND	OR	50214485001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
COLUMBIA TRUST CO	PORTLAND	OR	50214482702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA TRUST CO	PORTLAND	OR	50214482702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBUS RETIREMENT ADMINISTRATORS INC COLUMBUS RETIREMENT ADMINISTRATORS INC	COLUMBUS COLUMBUS	OH OH	503B0480701-001 502B0480701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBUS RETIREMENT ADMINISTRATORS INC	COLUMBUS	OH	503B0480701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COLUMBUS RETIREMENT ADMINISTRATORS INC	COLUMBUS	OH	502B0480701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBUS RETIREMENT ADMINISTRATORS INC	COLUMBUS	ОН	503B0480701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COLUMBUS RETIREMENT ADMINISTRATORS INC	C0LUMBUS	ОН	502B0480701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COMERICA BANK	DETROIT	MI	50214582701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMERICA BANK	DETROIT	MI MI	50214582701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COMERICA BANK COMERICA BANK	DETROIT DETROIT	MI	50214582701-003 50214582701-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COMERICA BANK	DETROIT	MI	50214581902-001	Prototype Standardized Money Fulcilase Filan	Opinion Letter Issued 11/19/2001
COMERICA BANK	DETROIT	MI	50214581902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COMERICA BANK	DETROIT	MI	50314581902-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COMERICA BANK	DETROIT	MI	50314581902-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
COMERICA BANK	DETROIT	MI	50214581902-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COMERICA BANK COMMERCE BANK	DETROIT WICHITA	MI KS	50314581902-006 50356280000-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 05/22/1987
COMMERCE BANK NA	ST LOUIS	MO	50252812701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
COMMERCE BANK NA	ST LOUIS	MO	50252812701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
COMMERCE BANK NA	ST LOUIS	MO	50252812701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
COMMERCE BANK NA	ST LOUIS	MO	50252812701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
COMMERCE BANK NA	ST LOUIS	MO	50252812701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
COMMERCE BANK NA COMMERCE BANK NA	ST LOUIS ST LOUIS	MO MO	50352812701-006 50252812701-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 09/13/2001
COMMERCE BANK NA	ST LOUIS	MO	50252812701-007	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 09/13/2001
COMMERCE BANK NA	ST LOUIS	MO	50352812701-009	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/13/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
COMMERCE BANK NA COMMERCE BANK NA	ST LOUIS ST LOUIS	MO MO	50352812701-010 50352812701-011	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 09/13/2001
COMMERCE BANK NA	ST LOUIS	MO	50252812701-011	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 09/13/2001
COMMERCIAL & SAVINGS BANK	MILLERSBURG	OH	50273490701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
COMMERCIAL & SAVINGS BANK	MILLERSBURG	OH	50273490701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
COMMERCIAL & SAVINGS BANK	MILLERSBURG	OH	50373490701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
COMMERCIAL & SAVINGS BANK	MILLERSBURG	OH	50273490701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
COMMERCIAL BANK & TRUST CO	MONTICELLO	AR	50390271901-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
COMMERCIAL BANK & TRUST CO	MONTICELLO	AR	50390271901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COMMERCIAL BANK OF MOTT	MOTT	ND NE	50214902701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMMERCIAL FEDERAL BANK COMMERCIAL FEDERAL BANK	OMAHA OMAHA	NE NE	50214942701-001 50214942701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COMMERCIAL FEDERAL BANK	OMAHA	NE	50214942701-002	Prototype Standardized Morey Furchase Fig. 1	Opinion Letter Issued 08/07/2001
COMMERCIAL FEDERAL BANK	OMAHA	NE	50214942701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMMERCIAL SAVINGS BANK	CARROLL	IA	50292801101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
COMMERCIAL SAVINGS BANK	CARROLL	IA	50292801101-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
COMMERCIAL STATE BANK OF EL CAMPO	EL CAMPO	TX	50215161901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COMMERCIAL STATE BANK OF EL CAMPO	EL CAMPO	TX	50215161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COMMERCIAL TRUST & SAVINGS BANK	STORM LAKE	IA	50292851101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
COMMERCIAL TRUST & SAVINGS BANK COMMUNITY BANK	STORM LAKE PRESTON	IA IA	50292851101-002 50283921901-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 11/19/2001
COMMUNITY BANK	COVINA	CA	502ZZDH1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COMMUNITY BANK	COVINA	CA	502ZZDH1901-002	Prototype Standardized Profit Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COMMUNITY BANK & TRUST	CORNELIA	GA	50315961901-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COMMUNITY BANK & TRUST SSB	BEAUMONT	TX	503A8640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMMUNITY BANK & TRUST SSB	BEAUMONT	TX	502A8640701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMMUNITY BANK & TRUST SSB	BEAUMONT	TX	503A8640701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMMUNITY BANK & TRUST SSB	BEAUMONT	TX	502A8640701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMMUNITY BANK & TRUST SSB	BEAUMONT	TX	503A8640701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COMMUNITY BANK & TRUST SSB COMMUNITY BANK CLEVELAND	BEAUMONT CLEVELAND	TX MN	502A8640701-006 50291542701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMMUNITY BANK OF SULLIVAN	MONTICELLO	NY	50240482701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Closed Without Opinion Letter 10/04/2001
COMMUNITY BANK OF SULLIVAN	MONTICELLO	NY	50240482701-001	Prototype Standardized Cash of Defended Arrangement Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
COMMUNITY BANK OF SULLIVAN	MONTICELLO	NY	50240482701-003	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
COMMUNITY BANK OF SULLIVAN	MONTICELLO	NY	50240482701-004	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
COMMUNITY BANK OF SULLIVAN	MONTICELLO	NY	50240482701-005	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
COMMUNITY BANK OF SULLIVAN	MONTICELLO	NY	50240482701-006	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
COMMUNITY BANKS NA	POTTSVILLE	PA	50296141901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COMMUNITY BANKS NA	POTTSVILLE	PA	50296141901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COMMUNITY BANKS OF SHELBY COUNTY COMMUNITY BANKS OF SHELBY COUNTY	COWDEN COWDEN	IL II	50274031101-001 50274031101-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
COMMUNITY FIRST NATIONAL BANK	FARGO	IL ND	50318310701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
COMMUNITY FIRST NATIONAL BANK	FARGO	ND	50218310701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
COMMUNITY FIRST NATIONAL BANK	FARGO	ND	50318310701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
COMMUNITY FIRST NATIONAL BANK	FARGO	ND	50218310701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
COMMUNITY FIRST NATIONAL BANK	FARGO	ND	50318310701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
COMMUNITY FIRST NATIONAL BANK	FARGO	ND	50218310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
COMMUNITY FIRST NATIONAL BANK	DECORAH	IA NE	50218311902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COMMUNITY FIRST NATIONAL BANK COMMUNITY NATIONAL BANK	ALLIANCE NORTHFIELD	MN.	50270621901-001 50220751901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
COMMUNITY NATIONAL BANK	SENECA	KS	50289120701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
COMMUNITY NATIONAL BANK	SENECA	KS	50289120701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
COMMUNITY NATIONAL BANK	SENECA	KS	50289120701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
COMMUNITY NATIONAL BANK	COLUMBUS JUNCTION	IA	50292941101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
COMMUNITY NATIONAL BANK	COLUMBUS JUNCTION	IA	50292941101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
COMMUNITY SAVINGS FA	NORTH PALM BEACH	FL	502A3231901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COMMUNITY SAVINGS FA	NORTH PALM BEACH	FL	502A3231901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COMMUNITY SAVINGS FA COMMUNITY SAVINGS FA	NORTH PALM BEACH NORTH PALM BEACH	FL FL	502A3231901-003 502A3231901-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
COMMUNITY SAVINGS FA	UNION GROVE	WI	50253522701-001	Prototype Standardized Money Purchase Flam  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMMUNITY STATE BANK	UNION GROVE	WI	50253522701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMMUNITY STATE BANK	UNION GROVE	WI	50353522701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMMUNITY STATE BANK	UNION GROVE	WI	50353522701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMMUNITY STATE BANK	SPENCER	IA	50292922701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMMUNITY STATE BANK	SPENCER	IA	50292922701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMMUNITY TRUST & INVESTMENT CO	ASHLAND	KY	50239151901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COMMUNITY TRUST & INVESTMENT CO COMMUNITY TRUST & INVESTMENT CO	ASHLAND ASHLAND	KY KY	50239151901-002 50239151901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
COMMUNITY TRUST & INVESTMENT CO	ASHLAND	KY	50239151901-003	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COMMUNITY TRUST & INVESTMENT CO	ASHLAND	KY	50339151901-005	Prototype Non-Standardized Morely Full Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COMMUNITY TRUST & INVESTMENT CO	ASHLAND	KY	50339151901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
COMMUNITY TRUST & INVESTMENT CO	ASHLAND	KY	50239151901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COMMUNITY TRUST & INVESTMENT CO	ASHLAND	KY	50339151901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COMMUNITY TRUST & INVESTMENT CO	ASHLAND	KY	50239151901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COMMUNITY TRUST BANK	IRVINGTON	IL TY	50315521901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COMPASS BANK	HOUSTON	TX	50310620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMPASS BANK COMPASS BANK	HOUSTON HOUSTON	TX TX	50210620701-002 50310620701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COMPASS BANK COMPASS BANK	HOUSTON	TX	50210620701-003	Prototype Non-standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COMPASS BANK	HOUSTON	TX	50310620701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COMPASS BANK	HOUSTON	TX	50210620701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COMPASS BANK	NEW BEDFORD	MA	502A6932701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMPASS BANK	NEW BEDFORD	MA	502A6932701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMPASS FINANCIAL ADVISORS LLC	ELKHART	IN	503A9530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMPASS FINANCIAL ADVISORS LLC	ELKHART	IN	502A9530701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR COMPACE FINANCIAL ADVICORS LLC	<u>CITY</u> ELKHART	STATE IN	FILE FOLDER/VS NO.	PLAN TYPE  Protection of New Manager Distriction	DATE LETTER ISSUED/APPLICATION WITHDRAWN
COMPASS FINANCIAL ADVISORS LLC COMPASS FINANCIAL ADVISORS LLC	ELKHART	IN IN	503A9530701-003 502A9530701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COMPASS FINANCIAL ADVISORS LLC	ELKHART	IN	503A9530701-005	Prototype Non-standardized Mohey Fulchase Fiah	Opinion Letter Issued 08/07/2001
COMPASS FINANCIAL ADVISORS LLC	ELKHART	IN	502A9530701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COMPASS FINANCIAL ADVISORS LLC	ELKHART	IN	503A9530701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
COMPASS FINANCIAL ADVISORS LLC	ELKHART	IN	502A9530701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
COMPENSATION & BENEFITS STRATEGIES INC	DENVER	CO	503A8200700-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
COMPENSATION & BENEFITS STRATEGIES INC	DENVER	CO	502A8200701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
COMPENSATION & BENEFITS STRATEGIES INC COMPENSATION & BENEFITS STRATEGIES INC	DENVER DENVER	CO	503A8200701-003 502A8200701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
COMPENSATION & BENEFITS STRATEGIES INC	DENVER	CO	503A8200701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
COMPENSATION & BENEFITS STRATEGIES INC	DENVER	co	502A8200701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
COMPENSATION BENEFIT PLANNING INC	OVERLAND PARK	KS	503B0840701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMPENSATION BENEFIT PLANNING INC	OVERLAND PARK	KS	502B0840701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMPENSATION BENEFIT PLANNING INC	OVERLAND PARK	KS	503B0840701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMPENSATION BENEFIT PLANNING INC	OVERLAND PARK	KS	502B0840701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMPENSATION BENEFIT PLANNING INC	OVERLAND PARK	KS KS	503B0840701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COMPENSATION BENEFIT PLANNING INC COMPENSATION CONSULTANTS INC	OVERLAND PARK PORT ORCHARD	WA	502B0840701-006 503B0470701-001	Prototype Standardized Cash or Deferred Afrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COMPENSATION CONSULTANTS INC	PORT ORCHARD	WA	502B0470701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMPENSATION CONSULTANTS INC	PORT ORCHARD	WA	503B0470701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMPENSATION CONSULTANTS INC	PORT ORCHARD	WA	502B0470701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMPENSATION CONSULTANTS INC	PORT ORCHARD	WA	503B0470701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COMPENSATION CONSULTANTS INC	PORT ORCHARD	WA	502B0470701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COMPENSATION DESIGN CORP	BETHESDA	MD	503B1430701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMPENSATION DESIGN CORP	BETHESDA	MD MD	502B1430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMPENSATION DESIGN CORP COMPENSATION DESIGN CORP	BETHESDA BETHESDA	MD MD	503B1430701-003 502B1430701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COMPENSATION DESIGN CORP	BETHESDA	MD	503B1430701-005	Prototype Non-standardized Money Furchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
COMPENSATION DESIGN CORP	BETHESDA	MD	502B1430701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	503B0140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	502B0140701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	503B0140701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	502B0140701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	503B0140701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
COMPENSATION PLANNING CORP OF ROCHESTER INC COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER ROCHESTER	NY NY	502B0140701-006 503B0140701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	502B0140701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	503B0140702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	503B0140702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	502B0140702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	502B0140702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
COMPENSATION SERVICES INC	BUFFALO	NY	503A6610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
COMPENSATION SERVICES INC	BUFFALO	NY	502A6610701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
COMPENSATION SERVICES INC COMPENSATION SERVICES INC	BUFFALO BUFFALO	NY NY	503A6610701-003 502A6610701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
COMPENSATION SERVICES INC	BUFFALO	NY	503A6610701-005	Prototype Non-standardized Worley Fulcitate Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
COMPENSATION SERVICES INC	BUFFALO	NY	502A6610701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
COMPLETE PENSION SERVICES, INC.	SAN DIEGO	CA	VS323226	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
COMPLETE PENSION SERVICES, INC.	SAN DIEGO	CA	VS323367	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 09/10/2001 & 06/28/2002
COMPLETE PENSION SERVICES, INC.	SAN DIEGO	CA	VS323375	Volume Submitter Money Purchase Plan	Advisory Letter Issued 09/10/2001 & 06/28/2002
COMPLETE PENSION SERVICES, INC.	SAN DIEGO	CA	VS323382	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 09/10/2001 & 06/28/2002
COMPREHENSIVE PLANS MANAGEMENT LTD	WEST CHESTER	PA PA	503A9540701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
COMPREHENSIVE PLANS MANAGEMENT LTD COMPREHENSIVE PLANS MANAGEMENT LTD	WEST CHESTER WEST CHESTER	PA	502A9540701-002 502A9540701-003	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
COMPREHENSIVE PLANS MANAGEMENT LTD	WEST CHESTER	PA	502A9540701-003	Prototype Standardized Money Furchase Fiah  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CONCANNON GALLAGHER MILLER & CO PC	ALLENTOWN	PA	503A9550701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CONCANNON GALLAGHER MILLER & CO PC	ALLENTOWN	PA	503A9550701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CONCANNON GALLAGHER MILLER & CO PC	ALLENTOWN	PA	503A9550701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CONLIN MCKENNEY & PHILBRICK PC	ANN ARBOR	MI	VS322472	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 3/23/2001
CONLIN MCKENNEY & PHILBRICK PC	ANN ARBOR HARTFORD	MI CT	VS322473	Volume Submitter Money Purchase Plan	Advisory Letter Issued 3/23/2001
CONNECTICUT GENERAL LIFE INSURANCE CO CONNECTICUT GENERAL LIFE INSURANCE CO	HARTFORD	CT	50315620001-001 50215620001-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/06/2002 Opinion Letter Issued 02/06/2002
CONNECTICUT GENERAL LIFE INSURANCE CO	HARTFORD	CT	50315620001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/06/2002
CONNECTICUT GENERAL LIFE INSURANCE CO	HARTFORD	CT	50215620001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/06/2002
CONNECTICUT GENERAL LIFE INSURANCE CO	HARTFORD	CT	50315620002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/06/2002
CONNECTICUT GENERAL LIFE INSURANCE CO	HARTFORD	CT	50315620002-002	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 02/06/2002
CONRAD M SIEGEL INC	HARRISBURG	PA	VS322339	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 4/19/2001 & 01/24/2002
CONRAD M SIEGEL INC	HARRISBURG	PA	VS322340	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/01/2001
CONRAD M SIEGEL INC	HARRISBURG	PA PA	VS322341	Volume Submitter Money Purchase Plan	Advisory Letter Issued 4/19/2001 & 01/24/2002
CONRAD M SIEGEL INC CONRAD M SIEGEL INC	HARRISBURG HARRISBURG	PA PA	VS322343 VS322344	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing/401K Plan	Application Withdrawn 4/6/2001 Application Withdrawn 08/11/2000
CONRAD M SIEGEL INC	HARRISBURG	PA	VS322345	Volume Submitter Defined Benefit Plan	Application Withdrawn 08/11/2000
CONRAD M SIEGEL INC	HARRISBURG	PA	VS322346	Volume Submitter Profit Sharing Plan	Application Withdrawn 4/6/2001
CONSULTING ACTUARIAL GROUP INC	NORTHFIELD	IL	503A6600701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CONSULTING ACTUARIAL GROUP INC	NORTHFIELD	IL	502A6600701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CONSULTING ACTUARIAL GROUP INC	NORTHFIELD	IL	502A6600702-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CONSULTING ACTUARIES INC	FAIRFIELD	NJ	502A696BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
CONSULTING ACTUARIES INC CONSULTING ACTUARIES INC	FAIRFIELD FAIRFIELD	NJ NJ	502A696BE01-002 502A696BE01-003	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
CONSULTING ACTUARIES INC CONSULTING ACTUARIES INC	FAIRFIELD FAIRFIELD	NJ NJ	502A696BE01-003 502A696BE02-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 11/30/2001
CONSULTING ACTUARIES INC	FAIRFIELD	NJ	502A696BE02-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001 Opinion Letter Issued 11/30/2001
CONSULTING ACTUARIES INCORPORATED	WEST CALDWELL	NJ	VS323182	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
CONSULTING ACTUARIES INCORPORATED	WEST CALDWELL	NJ	VS323280	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
CONSULTING ACTUARIES INCORPORATED	WEST CALDWELL	NJ	VS323159	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
CONSULTING ACTUARIES, INCORPORATED	WEST CALDWELL	NJ	VS323325	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
CONTINENTAL GENERAL INSURANCE CO	OMAHA	NE	50263180701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CONTINENTAL GENERAL INSURANCE CO	OMAHA	NE	50263180701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CONTINENTAL GENERAL INSURANCE CO	OMAHA	NE	50263180701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CONTINENTAL GENERAL INSURANCE CO	OMAHA	NE	50263180701-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CONTINENTAL GENERAL INSURANCE CO	OMAHA	NE	50263180701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CONWAY JONES & ASSOCIATES INC	SEATTLE	WA	VS322651	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
CONWAY JONES & ASSOCIATES INC	SEATTLE	WA	VS322681	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
CONWAY JONES & ASSOCIATES INC	SEATTLE	WA	VS322711	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
CONWAY JONES & ASSOCIATES, INC.	SEATTLE	WA	VS323197	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH	503B0130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH	502B0130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH	503B0130701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH	502B0130701-004 503B0130701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH	503B0130701-005 502B0130701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH		Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH	503B0130701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH	502B0130701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON DAYTON	OH OH	503B0130702-001 503B0130702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA		OH		Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH	502B0130702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH	502B0130702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
COOPER NORMAN & CO	CLEVELAND	ID	VS322418	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/14/2001
COOPER NORMAN & CO	TWIN FALLS		503A2880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
COOPER NORMAN & CO COOPER NORMAN & CO	TWIN FALLS TWIN FALLS	ID ID	502A2880701-002 503A2880701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
COOPER NORMAN & CO	TWIN FALLS	ID	502A2880701-003	Prototype Non-standardized Money Purchase Plan	
		ID		Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
COOPER NORMAN & CO	TWIN FALLS	ID	503A2880701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
COOPER NORMAN & CO COOPER NORMAN & CO	TWIN FALLS TWIN FALLS	ID	502A2880701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
COOPER NORMAN & CO	TWIN FALLS	ID	503A2880701-007 502A2880701-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
	WINFIELD	KS	50276822701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
CORNERBANK NA	YORK	NE NE	50276622701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	
CORNERSTONE BANK NA CORNERSTONE BANK NA	YORK	NE NE	50276441901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
	YORK	NE		Prototype Standardized Norley Furchase Flam  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CORNERSTONE BANK NA	YORK	NE NE	50376441901-003		
CORNERSTONE BANK NA CORNERSTONE BANK NA	YORK	NE NE	50376441901-004 50376441901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CORNERSTONE BANK NA	YORK	NE	50276441901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	503B0120701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	502B0120701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	503B0120701-002		Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	502B0120701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
	MINNEAPOLIS	MN	503B0120701-004	Prototype Standardized Moriey Furchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	502B0120701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	503B0120701-006	Prototype Standardized Cash of Deferred Afrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	502B0120701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	503B0120702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	503B0120702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	502B0120702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	502B0120702-003	Prototype Standardized Defined Benefit Plan with Dermitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
CORPORATE BENEFIT ADVISORS INC	STONY CREEK	CT	502A5341901-001	Prototype Standardized Defined Benefit Flam with Fermitted Dispanty	Opinion Letter Issued 11/19/2001
CORPORATE BENEFIT ADVISORS INC	STONY CREEK	CT	502A5341901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CORPORATE BENEFIT ADVISORS INC	STONY CREEK	CT	502A5341901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CORPORATE BENEFIT ADVISORS INC	STONY CREEK	CT	502A5341901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CORPORATE BENEFIT ADVISORS INC	STONY CREEK	CT	503A5341901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CORPORATE BENEFIT ADVISORS INC	STONY CREEK	CT	503A5341901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CORPORATE BENEFIT ADVISORS INC	STONY CREEK	CT	502A5341901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CORPORATE BENEFIT ADVISORS INC	STONY CREEK	CT	503A5341901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CORPORATE BENEFIT ADVISORS INC	STONY CREEK	CT	502A5341901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CORPORATE BENEFIT SERVICES INC	CRESTVIEW HILLS	KY	503A3740701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CORPORATE BENEFIT SERVICES INC	CRESTVIEW HILLS	KY	502A3740701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CORPORATE BENEFIT SERVICES INC	CRESTVIEW HILLS	KY	503A3740701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CORPORATE BENEFIT SERVICES INC	CRESTVIEW HILLS	KY	502A3740701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CORPORATE BENEFIT SERVICES INC	CRESTVIEW HILLS	KY	503A3740701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CORPORATE BENEFIT SERVICES INC	CRESTVIEW HILLS	KY	502A3740701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CORPORATE PENSION SERIVCES INC	WAYNE	PA	503A6650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CORPORATE PENSION SERIVCES INC	WAYNE	PA	502A6650701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CORPORATE PENSION SERIVCES INC	WAYNE	PA	503A6650701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CORPORATE PENSION SERIVCES INC	WAYNE	PA	502A6650701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CORPORATE PENSION SERIVCES INC	WAYNE	PA	503A6650701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CORPORATE PENSION SERIVCES INC	WAYNE	PA	502A6650701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CORPORATE PLANS & SERVICES	CHARLOTTE	NC	503B1440701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CORPORATE PLANS & SERVICES	CHARLOTTE	NC	502B1440701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CORPORATE PLANS & SERVICES	CHARLOTTE	NC	503B1440701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CORPORATE PLANS & SERVICES	CHARLOTTE	NC	502B1440701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CORPORATE PLANS & SERVICES	CHARLOTTE	NC	503B1440701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CORPORATE PLANS & SERVICES	CHARLOTTE	NC	503B1440701-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CORPORATE RETIREMENT SERVICES INC	UNION	NJ	503B0338501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
CORPORATE RETIREMENT SERVICES INC	UNION	NJ	502B0338501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
CORPORATE RETIREMENT SERVICES INC	UNION	NJ	503B0338501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
CORPORATE RETIREMENT SERVICES INC	UNION	NJ	502B0338501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
CORPORATE RETIREMENT SERVICES INC	UNION	NJ	503B0338501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
CORPORATE RETIREMENT SERVICES INC	UNION	NJ	502B0338501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
CORPORATE RETIREMENT SERVICES INC	UNION	NJ	503B0338501-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
CORPORATE RETIREMENT SERVICES INC	UNION	NJ	503B0338502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001

PLAN SPONSOR CORPORATE RETIREMENT SERVICES INC	<u>CITY</u> UNION	STATE NJ	FILE FOLDER/VS NO. 503B0338502-002	PLAN TYPE Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 09/20/2001
CORPORATE RETIREMENT SERVICES INC	UNION	NJ NJ	502B0338502-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
CORPORATE RETIREMENT SERVICES INC	UNION	NJ	502B0338502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
CORRELL CO	HICKORY HILLS	IL	503A4390001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/18/2001
CORRELL CO	HICKORY HILLS	IL	503A4390001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/18/2001
CORRELL CO	HICKORY HILLS	IL	502A4390001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/18/2001
CORRELL COMPANY	HICKORY HILLS	IL	VS322953	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 02/04/2002
CORS & BASSETT	CINCINNATI	OH	503A2890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CORS & BASSETT	CINCINNATI	OH OH	502A2890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CORS & BASSETT CORS & BASSETT	CINCINNATI CINCINNATI	OH	503A2890701-003 502A2890701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CORS & BASSETT	CINCINNATI	OH	503A2890701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CORS & BASSETT	CINCINNATI	ОН	502A2890701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CORS & BASSETT	CINCINNATI	ОН	503A2890701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CORUS BANK	CHICAGO	IL	50211532701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CORUS BANK	CHICAGO	IL	50211532701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CORWITH STATE BANK	CORWITH	IA	50292671101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CORWITH STATE BANK	CORWITH	IA	50292671101-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
COSMOPOLITAN BANK & TRUST CO COSMOPOLITAN BANK & TRUST CO	CHICAGO CHICAGO	IL IL	50233161901-001 50233161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
COSMOPOLITAN BANK & TRUST CO	CHICAGO	iL	50233161901-002	Prototype Standardized Morley Futchase Flan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COSMOPOLITAN BANK & TRUST CO	CHICAGO	iL	50233161901-004	Prototype Standardized Front Sharing Flain Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COSMOPOLITAN BANK & TRUST CO	CHICAGO	iL	50333161901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COSMOPOLITAN BANK & TRUST CO	CHICAGO	IL	50333161901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
COSMOPOLITAN BANK & TRUST CO	CHICAGO	IL	50233161901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COSMOPOLITAN BANK & TRUST CO	CHICAGO	IL	50333161901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COSMOPOLITAN BANK & TRUST CO	CHICAGO	IL	50233161901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COTTON & ALLEN PSC	LOUISVILLE	KY	502A6921901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COTTON & ALLEN PSC	LOUISVILLE	KY	502A6921901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COTTON & ALLEN PSC COTTON & ALLEN PSC	LOUISVILLE LOUISVILLE	KY KY	502A6921901-003 502A6921901-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
COTTON & ALLEN PSC	LOUISVILLE	KY	502A6921901-004 502A6921901-005	Prototype Standardized Worley Furchase Flam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COTTON & ALLEN PSC	LOUISVILLE	KY	503A6921901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COUNTRY BANK FOR SAVINGS	WARE	MA	50217381901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COUNTRY BANK FOR SAVINGS	WARE	MA	50217381901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COUNTRY INVESTORS LIFE ASSURANCE CO	BLOOMINGTON	IL	50216102701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COUNTRY INVESTORS LIFE ASSURANCE CO	BLOOMINGTON	IL	50216102701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COUNTRY TRUST BANK	BLOOMINGTON	IL	50332210701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
COUNTRY TRUST BANK	BLOOMINGTON	IL.	50232210701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
COUNTRY TRUST BANK COUNTRY TRUST BANK	BLOOMINGTON BLOOMINGTON	IL IL	50332210701-003 50232210701-004	Prototype Non-standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
COUNTRY TRUST BANK	BLOOMINGTON	ΪĹ	50332210701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
COUNTRY TRUST BANK	BLOOMINGTON	iL	50232210701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
COUNTY NATIONAL BANK	CLEARFIELD	PA	50216161901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COUNTY NATIONAL BANK	CLEARFIELD	PA	50216161901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COUNTY NATIONAL BANK	CLEARFIELD	PA	50216161901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COUNTY NATIONAL BANK	CLEARFIELD	PA	50316161901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
COUNTY NATIONAL BANK	CLEARFIELD	PA PA	50216161901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COUNTY NATIONAL BANK COUNTYBANK	CLEARFIELD GREENWOOD	SC	50316161901-006 50382740701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
COUNTYBANK	GREENWOOD	SC	50282740701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COUNTYBANK	GREENWOOD	SC	50382740701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COUNTYBANK	GREENWOOD	SC	50282740701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COUSAR ASSOCIATES INC	ATLANTA	GA	503A2121901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COUSAR ASSOCIATES INC	ATLANTA	GA	503A2121901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
COUSAR ASSOCIATES INC	ATLANTA	GA	502A2121901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COUSAR ASSOCIATES INC COUSAR ASSOCIATES INC	ATLANTA ATLANTA	GA GA	503A2121901-004 503A2121901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
COUSAR ASSOCIATES INC COX HODGMAN & GIARMARCO PC	TROY	MI	VS322839	Prototype Non-Standardized Safe Harbor Target Benefit Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 03/08/2002
COX HODGMAN & GIARMARCO PC	TROY	MI	VS322802	Volume Submitter 401K Plan	Advisory Letter Issued 03/08/2002
COX HODGMAN & GIARMARCO PC	TROY	MI	VS322803	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/08/2002
COX HODGMAN & GIARMARCO PC	TROY	MI	VS322804	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/08/2002
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	503B0110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	502B0110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	503B0110701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CPH PENSION ADMINISTRATORS INC	CHATTANOGA	TN	502B0110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CPH PENSION ADMINISTRATORS INC CPH PENSION ADMINISTRATORS INC	CHATTANOOGA CHATTANOOGA	TN TN	503B0110701-005 502B0110701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	503B0110701-007	Prototype Non-standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	502B0110701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	503B0110702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	503B0110702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	502B0110702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	502B0110702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	503B0100701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	502B0100701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CPI QUALIFIED PLAN CONSULTANTS INC CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND GREAT BEND	KS KS	503B0100701-003 502B0100701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	503B0100701-004	Prototype Standardized Moriey Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	502B0100701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	503B0100701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	502B0100701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	503B0100702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	503B0100702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	502B0100702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	502B0100702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CRAIG F SIMON CRAIG F SIMON	HIGHLAND MILLS HIGHLAND MILLS	NY NY	VS322941 VS322940	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/20/2001 Advisory Letter Issued 12/20/2001
CREATIVE BENEFITS SERVICES INC	BALTIMORE	MD	502B6841901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CREATIVE BENEFITS SERVICES INC	BALTIMORE	MD	502B6841901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CREATIVE BENEFITS SERVICES INC	BALTIMORE	MD	503B6841901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CREATIVE BENEFITS SERVICES INC	BALTIMORE	MD	503B6841901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CREATIVE BENEFITS SERVICES INC	BALTIMORE	MD	502B6841901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CREATIVE BENEFITS SERVICES INC	BALTIMORE	MD	503B6841901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CREATIVE PENSION ADMINISTRATORS INC	MANALAPAN	NJ	502B6531901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CREATIVE PENSION ADMINISTRATORS INC CREATIVE PENSION ADMINISTRATORS INC	MANALAPAN MANALAPAN	NJ NJ	502B6531901-002 503B6531901-003	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
CREATIVE PENSION ADMINISTRATORS INC	MANALAPAN	NJ	503B6531901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CREATIVE PENSION ADMINISTRATORS INC	MANALAPAN	NJ	502B6531901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CREATIVE PENSION ADMINISTRATORS INC	MANALAPAN	NJ	503B6531901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	503B0328501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	503B0328501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	502B0328501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	503B0328501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	503B0328501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
CREATIVE PENSION CONSULTANTS INC CREATIVE PENSION CONSULTANTS INC	ALBANY ALBANY	NY NY	502B0328501-006 503B0328501-007	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	502B0328501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	503B0328501-009	Prototype Non-standardized Money i drondse i idii	Opinion Letter Issued 09/18/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	502B0328501-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	502B0328502-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	502B0328502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
CREATIVE PENSION CONSULTANTS INC	DANVILLE	PA	503B1420701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CREATIVE PENSION CONSULTANTS INC	DANVILLE	PA	502B1420701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CREATIVE PENSION CONSULTANTS INC	DANVILLE	PA	503B1420701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CREATIVE PENSION CONSULTANTS INC CREATIVE PENSION CONSULTANTS INC	DANVILLE DANVILLE	PA PA	502B1420701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CREATIVE PENSION CONSULTANTS INC	DANVILLE	PA PA	503B1420701-005 502B1420701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CREATIVE PENSION DESIGN & ADMINISTRATION INC	FAIRFIELD	CT	502B692AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
CREATIVE PENSION DESIGN & ADMINISTRATION INC	FAIRFIELD	CT	503B692AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
CREATIVE PENSION DESIGN & ADMINISTRATION INC	FAIRFIELD	CT	502B692AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
CREATIVE PENSION DESIGN & ADMINISTRATION INC	FAIRFIELD	CT	503B692AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
CREATIVE PENSION DESIGN & ADMINISTRATION INC	FAIRFIELD	CT	502B692AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
CREATIVE PENSION DESIGN & ADMINISTRATION INC	FAIRFIELD	CT	503B692AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
CREATIVE PENSION DESIGN & ADMINISTRATION INC	FAIRFIELD	CT	502B692AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
CREATIVE PENSION DESIGN & ADMINISTRATION INC CREATIVE PENSION SERVICES	FAIRFIELD LONG BRANCH	CT NJ	503B692AB02-004 502B6851901-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2002 Opinion Letter Issued 11/19/2001
CREATIVE PENSION SERVICES	LONG BRANCH	NJ	502B6851901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CREATIVE PENSION SERVICES	LONG BRANCH	NJ	503B6851901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CREATIVE PENSION SERVICES	LONG BRANCH	NJ	503B6851901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CREATIVE PENSION SERVICES	LONG BRANCH	NJ	502B6851901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CREATIVE PENSION SERVICES	LONG BRANCH	NJ	503B6851901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CREATIVE PENSION SERVICES CREATIVE PENSION SERVICES	LONG BRANCH LONG BRANCH	NJ NJ	502B6851902-001 502B6851902-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
CREATIVE PENSION SERVICES	LONG BRANCH	NJ	503B6851902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
CREATIVE PENSION SERVICES	LONG BRANCH	NJ	503B6851902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION	WALTHAM	MA	50315000001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/26/2001
CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION	WALTHAM	MA	50315000001-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/26/2001
CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION	WALTHAM	MA	50215000001-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/26/2001
CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION	WALTHAM WALTHAM	MA MA	50215000001-004 50315000001-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/26/2001
CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION  CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION	WALTHAM	MA	50215000001-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/26/2001 Opinion Letter Issued 09/26/2001
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE	MD	502A702BE01-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 03/05/2002
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE	MD	502A702BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE	MD	502A702BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE	MD	503A702BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE	MD	503A702BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE	MD	503A702BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE BOWIE	MD	502A702BE02-001 502A702BE02-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001 Opinion Letter Issued 11/30/2001
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE	MD MD	503A702BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001 Opinion Letter Issued 11/30/2001
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE	MD	503A702BE02-003	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
CREMEN, CLEMENTS & ASSOC. PENSION ADMINISTRATION	BOWIE	MD	VS323326	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
CREMEN, CLEMENTS AND ASSOCIATES PENSION ADMIN INC	BOWIE	MD	VS323160	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
CRESCO UNION SAVINGS BANK	CRESCO	IA	50216271101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CREWELL CAPITAL INC	LUBBOCK	TX	VS323402	Volume Submitter Profit Sharing Plan 401K	Advisory Letter Issued 12/07/2001
CREWELL CAPITAL INC	LUBBOCK	TX	VS323475	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/07/2001
CREWELL CAPITAL INC CRISP HUGHES EVANS LLP	LUBBOCK SPARTANBURG	TX SC	VS323476 503B1410701-001	Volume Submitter Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Advisory Letter Issued 12/07/2001 Opinion Letter Issued 08/30/2001
CRISP HUGHES EVANS LLP CRISP HUGHES EVANS LLP	SPARTANBURG	SC	502B1410701-001	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CRISP HUGHES EVANS LLP	SPARTANBURG	SC	503B1410701-002	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CRISP HUGHES EVANS LLP	SPARTANBURG	SC	502B1410701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CRISP HUGHES EVANS LLP	SPARTANBURG	SC	503B1410701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CRISP HUGHES EVANS LLP	SPARTANBURG	SC	502B1410701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CROGHAN COLONIAL BANK	FREEMONT	OH	502ZZNI1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CROGHAN COLONIAL BANK	FREEMONT	OH	503ZZNI2701-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CROGHAN COLONIAL BANK	FREEMONT FREEMONT	OH OH	502ZZNI1901-003 503ZZNI1901-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CROGHAN COLONIAL BANK CROSBY & FARNUM PLC	SANTA CLARA	CA	503ZZNI1901-004 502A9260701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
CROSBY & FARNUM PLC	SANTA CLARA	CA	502A9260701-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
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PLAN SPONSOR CROWE & DUNLEVY A PROFESSIONAL CORPORATION	CITY OKLAHOMA CITY	STATE OK	FILE FOLDER/VS NO. VS322335	PLAN TYPE Volume Submitter Profit Sharing/401K Plan	DATE LETTER ISSUED/APPLICATION Advisory Letter Issued 11/24/2000
CROWE & DONLEY TA PROFESSIONAL CORPORATION  CROWE CHIZEK & CO LLC	COLUMBUS	0H	503A8030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLC	COLUMBUS	0H	502A8030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLC	COLUMBUS	0H	503A8030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLC	COLUMBUS	0H	502A8030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLC CROWE CHIZEK & CO LLC	COLUMBUS COLUMBUS	0H 0H	503A8030701-005 502A8030701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CROWELL HART & CO LTD	JACKSON	MS	502R6030701-000 503B1400701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
CROWELL HART & CO LTD	JACKSON	MS	502B1400701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CROWELL HART & CO LTD	JACKSON	MS	503B1400701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CROWELL HART & CO LTD	JACKSON	MS	502B1400701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CROWELL HART & CO LTD CROWELL HART & CO LTD	JACKSON JACKSON	MS MS	503B1400701-005 502B1400701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CULVER & CO	BOULDER	CO	503B4988501-001	Prototype Standardized Cash or Deferred Arrangement  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001
CULVER & CO	BOULDER	co	503B4988501-002	Prototype Non-Standardized Cash of Deferred Arrangement	Opinion Letter Issued 09/18/2001
CULVER & CO	BOULDER	co	502B4988501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
CULVER & CO	BOULDER	CO	503B4988501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
CULVER & CO	BOULDER	CO	503B4988501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
CULVER & CO CULVER & CO	BOULDER BOULDER	CO	502B4988501-006 503B4988501-007	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
CULVER & CO	BOULDER	co	502B4988501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50316380001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50216380001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50316380001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50216380001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50316380001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY CUNA MUTUAL INSURANCE SOCIETY	MADISON MADISON	WI WI	50216380001-006 50316380001-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 05/28/2002 Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50216380001-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 05/28/2002 Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50316380002-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 10/29/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50316380002-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 10/29/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50216380002-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 10/29/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50216380002-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 10/29/2002
CUNA MUTUAL INSURANCE SOCIETY CUNA MUTUAL INSURANCE SOCIETY	MADISON MADISON	WI WI	50316380003-001 50216380003-002	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/28/2002 Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50316380003-003	Prototype Standardized Money Furchase Filah  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50216380003-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50316380004-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 10/29/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50316380004-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 10/29/2002
CUNNINGHAM DALMAN PC	HOLLAND	MI	503B1390701-001 502B1390701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CUNNINGHAM DALMAN PC CUNNINGHAM DALMAN PC	HOLLAND HOLLAND	MI MI	503B1390701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CUNNINGHAM DALMAN PC	HOLLAND	MI	502B1390701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CUNNINGHAM DALMAN PC	HOLLAND	MI	503B1390701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CUNNINGHAM DALMAN PC	HOLLAND	MI	502B1390701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CUPERTINO NATIONAL BANK & TRUST	PALO ALTO	CA	502ZZFD1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CUPERTINO NATIONAL BANK & TRUST CURNOW & CO PS	PALO ALTO BELLINGHAM	CA WA	502ZZFD1901-002 503A2900701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
CURNOW & CO PS	BELLINGHAM	WA	502A2900701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CURNOW & CO PS	BELLINGHAM	WA	503A2900701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CURNOW & CO PS	BELLINGHAM	WA	502A2900701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CUSHING MORRIS ARMBRUSTER & MONTGOMERY LLP	ATLANTA	GA	503A9270701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CUSHING MORRIS ARMBRUSTER & MONTGOMERY LLP CUSHING MORRIS ARMBRUSTER & MONTGOMERY LLP	ATLANTA ATLANTA	GA GA	502A9270701-002 503A9270701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
CUSHING MORRIS ARMBRUSTER & MONTGOMERY LLP	ATLANTA	GA	503A9270701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
D J ST GERMAIN CO INC	SPRINGFIELD	MA	50364970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
D J ST GERMAIN CO INC	SPRINGFIELD	MA	50264970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
D J ST GERMAIN CO INC	SPRINGFIELD	MA	50364970701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
D J ST GERMAIN CO INC	SPRINGFIELD	MA MD	50264970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
D R HUBE INC D R HUBE INC	BEL AIR BEL AIR	MD	503B0090701-001 503B0090701-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
D R HUBE INC	BEL AIR	MD	503B0090701-003	Prototype Non-standardized Winley Furchase Fiah	Opinion Letter Issued 08/07/2001
D R HUBE INC	BEL AIR	MD	503B0090701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
D R HUBE INC	BEL AIR	MD	503B0090702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
D S PENSION SERVICES INC	NEW HYDE PARK	NY	503B0010701-001 502B0010701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
D S PENSION SERVICES INC D S PENSION SERVICES INC	NEW HYDE PARK NEW HYDE PARK	NY NY	503B0010701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
D S PENSION SERVICES INC	NEW HYDE PARK	NY	502B0010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
D S PENSION SERVICES INC	NEW HYDE PARK	NY	503B0010701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
D S PENSION SERVICES INC	NEW HYDE PARK	NY	502B0010701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
D S PENSION SERVICES INC	NEW HYDE PARK	NY	503B0010701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
D S PENSION SERVICES INC D S PENSION SERVICES INC	NEW HYDE PARK NEW HYDE PARK	NY NY	502B0010701-008 503B0010702-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001
D S PENSION SERVICES INC	NEW HYDE PARK	NY	503B0010702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
D S PENSION SERVICES INC	NEW HYDE PARK	NY	502B0010702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
D S PENSION SERVICES INC	NEW HYDE PARK	NY	502B0010702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
DACOTAH BANK	ABERDEEN	SD	50218481901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DACOTALI BANK	ABERDEEN	SD	50218481901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DACOTAH BANK DACOTAH BANK	ABERDEEN ROLLA	SD ND	50218481901-003 50220482701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DAHLGREN & DAUENHAUER PC	SEATTLE	WA	503B0318501-001	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001
DAHLGREN & DAUENHAUER PC	SEATTLE	WA	503B0318501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
DAHLGREN & DAUENHAUER PC	SEATTLE	WA	503B0318501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
DAHLGREN & DAUENHAUER PC	SEATTLE	WA	503B0318501-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
DAILYACCESS.COM INC	MOBILE	AL	503A7920701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/20/2002

PLAN SPONSOR  DAIL MACCESS COM INC.	CITY MOBILE	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Destations Classified Destit Charles Disa	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 06/20/2002
DAILYACCESS.COM INC DAILYACCESS.COM INC	MOBILE	AL	502A7920701-002 503A7920701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/20/2002 Opinion Letter Issued 06/20/2002
DAILYACCESS.COM INC	MOBILE	AL AL	502A7920701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002 Opinion Letter Issued 06/20/2002
DAILYACCESS.COM INC	MOBILE	AL	503A7920701-004 503A7920701-005	Prototype Standardized Money Furchase Flain Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002 Opinion Letter Issued 06/20/2002
DAILYACCESS.COM INC	MOBILE	AL	502A7920701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002
DAKOTA HERITAGE STATE BANK	CHANCELLOR	SD	502ZZMM1101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
DAMICO & ASSOCIATES	WASHINGTON	DC	VS322524	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/05/2001 & 10/16/2001
DAMICO & ASSOCIATES	WASHINGTON	DC	VS322525	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 04/05/2001 & 10/16/2001
DAMON & MOREY LLP	BUFFALO	NY	503A4330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DAMON & MOREY LLP	BUFFALO	NY	503A4330701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DAMON & MOREY LLP	BUFFALO	NY	503A4330701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DAMON & MOREY LLP	BUFFALO	NY	503A4330701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
DAN RITSEMA COMPANIES INC	HUDSONVILLE	MI	502A4590001-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 12/03/2001
DAN RITSEMA COMPANIES INC	HUDSONVILLE	MI	503A4590001-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 12/03/2001
DAN RITSEMA COMPANIES INC	HUDSONVILLE	MI	503A4590001-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 12/03/2001
DANA CONSULTING GROUP LTD	CHICAGO	IL	503A8180701-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
DANA CONSULTING GROUP LTD	CHICAGO	IL	503A8180701-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
DANA CONSULTING GROUP LTD	CHICAGO	IL	502A8180701-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
DANA CONSULTING GROUP LTD	CHICAGO	IL	502A8180701-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
D'ANCONA & PFLAUM LLC	CHICAGO	IL	VS323064	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/28/2002
D'ANCONA & PFLAUM LLC	CHICAGO	IL	VS323065	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/28/2002
D'ANCONA & PFLAUM LLC	CHICAGO	IL	VS323066	Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/28/2002
DANZIGER & MARKHOFF LLP	WHITE PLAINS	NY	VS322779	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/22/2002
DANZIGER & MARKHOFF LLP	WHITE PLAINS	NY	VS311151	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/18/2001
DANZIGER & MARKHOFF LLP	WHITE PLAINS	NY	VS311156	Volume Submitter Profit Sharing/Money Purchase Plan	Advisory Letter Issued 12/18/2001
DANZIGER & MARKHOFF LLP	WHITE PLAINS	NY	VS311152	Volume Submitter 401K Plan	Advisory Letter Issued 11/13/2000
DANZIGER & MARKHOFF LLP	WHITE PLAINS	NY	VS311153	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/18/2001
DARNALL SIKES & FREDERICK CPAS	LAFAYETTE	LA	503B1380701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DARNALL SIKES & FREDERICK CPAS	LAFAYETTE	LA	502B1380701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DARNALL SIKES & FREDERICK CPAS	LAFAYETTE	LA	503B1380701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DARNALL SIKES & FREDERICK CPAS DARNALL SIKES & FREDERICK CPAS	LAFAYETTE LAFAYETTE	LA LA	502B1380701-004 503B1380701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DARNALL SIKES & FREDERICK CPAS  DARNALL SIKES & FREDERICK CPAS	LAFAYETTE	LA	502B1380701-006		Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
DATAIR	WESTMONT	IL.	VS322783	Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/05/2002
DATAIR	WESTMONT	IL IL	VS322783 VS322784	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 09/27/2002 Advisory Letter Issued 09/27/2002
DATAIR	WESTMONT	IL	VS322785	Volume Submitter Money Purchase Plan	Advisory Letter Issued 09/26/2002 Advisory Letter Issued 09/26/2002
DATAIR	WESTMONT	ΪĹ	VS322786	Volume Submitter Target Benefit Plan	Advisory Letter Issued 10/21/2002 Advisory Letter Issued 10/21/2002
DATAIR	WESTMONT	IL.	VS322734	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/12/2002
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL.	50399858501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	ΪĹ	50399858501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	ïL	50299858501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	ίĽ	50399858501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL	50399858501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL	50299858501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL	50399858501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL	50299858501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL	50399858501-009	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL	50299858501-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL	50399858502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL	50399858502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL	50299858502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL	50299858502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
DAVENPORT & CO LLC	RICHMOND	VA	50363760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DAVENPORT & CO LLC	RICHMOND	VA	50263760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DAVENPORT & CO LLC	RICHMOND	VA	50363760701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DAVENPORT & CO LLC	RICHMOND	VA	50263760701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DAVENPORT & CO LLC	RICHMOND	VA	50363760701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DAVENPORT & CO LLC	RICHMOND	VA	50263760701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DAVID KITCOFF & ASSOCIATES INC	MIAMI	FL	503B3750701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DAVID KITCOFF & ASSOCIATES INC	MIAMI	FL	502B3750701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DAVID KITCOFF & ASSOCIATES INC	MIAMI MIAMI	FL FL	503B3750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DAVID KITCOFF & ASSOCIATES INC DAVID KITCOFF & ASSOCIATES INC	MIAMI	FL	502B3750701-004 503B3750701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
DAVID KITCOFF & ASSOCIATES INC DAVID KITCOFF & ASSOCIATES INC	MIAMI	FL	502B3750701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
DAVID KITCOFF & ASSOCIATES INC	DENVER	CO	503A2530001-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/07/2001 Opinion Letter Issued 01/17/2002
DAVID KLEIN LLC	DENVER	CO	503A2530001-001	Prototype Non-standardized Cash of Deferred Arrangement	Opinion Letter Issued 01/17/2002 Opinion Letter Issued 01/17/2002
DAVID L GETZ	NEW YORK	NY	VS323169	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
DAVID L GETZ	NEW YORK	NY	VS323230	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
DAVID L GETZ ESQ	NEW YORK	NY	VS323288	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
DAVID L. GETZ, ESQ.	NEW YORK	NY	VS323335	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
DAVID M HELLMAN PC	SAN RAFAEL	CA	503A9280701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DAVID M HELLMAN PC	SAN RAFAEL	CA	503A9280701-002	Prototype Non-standardized Front Orlaining Flain	Opinion Letter Issued 08/30/2001
DAVID M SYRETT FSA EA	NEWPORT NEWS	VA	503A8190701-001	Prototype Non-standardized Money Fundase Fight	Opinion Letter Issued 04/29/2002
DAVID M SYRETT FSA EA	NEWPORT NEWS	VA	503A8190701-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
DAVID M SYRETT FSA EA	NEWPORT NEWS	VA	502A8190701-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
DAVID M SYRETT FSA EA	NEWPORT NEWS	VA	502A8190701-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
DAVID MACLENNAN CONSULTING ACTUARY	PORTLAND	OR	503B5048501-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
DAVID MACLENNAN CONSULTING ACTUARY	PORTLAND	OR	502B5048501-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
DAVID MACLENNAN CONSULTING ACTUARY	PORTLAND	OR	503B5048501-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
DAVID MACLENNAN CONSULTING ACTUARY	PORTLAND	OR	502B5048501-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
DAVID MACLENNAN CONSULTING ACTUARY	PORTLAND	OR	503B5048502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
DAVID MACLENNAN CONSULTING ACTUARY	PORTLAND	OR	503B5048502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
DAVID MACLENNAN CONSULTING ACTUARY	PORTLAND	OR	502B5048502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
DAVID MACLENNAN CONSULTING ACTUARY	PORTLAND	OR	502B5048502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
DAVIDSON TRUST CO	GREAT FALLS	MT	50255841901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001

PLAN SPONSOR  DAVIDOON TRUCT CO	CITY GREAT FALLS	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Destriction Clanderdined Manage Displace Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
DAVIDSON TRUST CO DAVIDSON TRUST CO	GREAT FALLS	MT MT	50255841901-002 50255841901-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
DAVIDSON TRUST CO	GREAT FALLS	MT	50255841901-004	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DAVIDSON TRUST CO	GREAT FALLS	MT	50355841901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DAVIDSON TRUST CO	GREAT FALLS	MT	50355841901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
DAVIDSON TRUST CO	GREAT FALLS	MT	50255841901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DAVIDSON TRUST CO	GREAT FALLS	MT	50355841901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DAVIDSON TRUST CO DAVIS BACON PENSION ADMINISTRATORS INC	GREAT FALLS KIRKLAND	MT WA	50255841901-009 VS322817	Prototype Standardized Cash or Deferred Arrangement Volume Submitter Money Purchase Plan	Opinion Letter Issued 11/19/2001 Advisory Letter Issued 8/30/2001
DAVIS GRAHAM & STUBBS LLP	DENVER	CO	503A1270001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DAVIS GRAHAM & STUBBS LLP	DENVER	CO	503A1270001-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DAVIS MOORE & ASSOCIATES INC	SEATTLE	WA	503B1370701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DAVIS MOORE & ASSOCIATES INC	SEATTLE	WA	502B1370701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DAVIS MOORE & ASSOCIATES INC	SEATTLE	WA	503B1370701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DAVIS MOORE & ASSOCIATES INC	SEATTLE SEATTLE	WA WA	502B1370701-004 503B1370701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DAVIS MOORE & ASSOCIATES INC DAVIS MOORE & ASSOCIATES INC	SEATTLE	WA	502B1370701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
DAVIS WRIGHT TREMAINE LLP	SEATTLE	WA	503A2050001-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/05/2001
DAVIS WRIGHT TREMAINE LLP	SEATTLE	WA	503A2050001-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/05/2001
DAVIS WRIGHT TREMAINE LLP	SEATTLE	WA	503A2050001-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/05/2001
DAVIS WRIGHT TREMAINE LLP	SEATTLE	WA	VS322916	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/18/2002
DAVIS WRIGHT TREMAINE LLP	SEATTLE SEATTLE	WA WA	VS322917	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/18/2002
DAVIS WRIGHT TREMAINE LLP DAVIS WRIGHT TREMAINE LLP	SEATTLE	WA	VS322928 VS322484	Volume Submitter Profit Sharing Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/18/2002 Advisory Letter Issued 2/21/2001
DE BOER BAUMANN & CO PLC	GRAND HAVEN	MI	503B1360701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DE BOER BAUMANN & CO PLC	GRAND HAVEN	MI	502B1360701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DE BOER BAUMANN & CO PLC	GRAND HAVEN	MI	503B1360701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DE BOER BAUMANN & CO PLC	GRAND HAVEN	MI	502B1360701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DE BOER BAUMANN & CO PLC	GRAND HAVEN	MI	503B1360701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DE BOER BAUMANN & CO PLC DEARBORN FEDERAL SAVINGS BANK	GRAND HAVEN DEARBORN	MI MI	502B1360701-006 50289422701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
DEARBORN FEDERAL SAVINGS BANK	DEARBORN	MI	50289422701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DEARBORN FEDERAL SAVINGS BANK	DEARBORN	MI	50389422701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DEARBORN FEDERAL SAVINGS BANK	DEARBORN	MI	50389422701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
DEBORAH L QUALE-EICHHORN QPA	CALHAN	CO	502B6891901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DEBORAH L QUALE-EICHHORN QPA	CALHAN	CO	502B6891901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DEBORAH L QUALE-EICHHORN QPA DEBORAH L QUALE-EICHHORN QPA	CALHAN CALHAN	CO	503B6891901-003 503B6891901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
DEBORAH L QUALE-EICHHORN QPA	CALHAN	CO	502B6891901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DEBORAH L QUALE-EICHHORN QPA	CALHAN	CO	503B6891901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DECATUR BANK & TRUST CO	DECATUR	IN	50316621801-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
DECIMAL INC	SAN FRANCISCO	CA	503A1632701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DEES JACKSON WATSON & ASSOC PA	SMITHFIELD	NC	503A9250701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DEES JACKSON WATSON & ASSOC PA DEES JACKSON WATSON & ASSOC PA	SMITHFIELD SMITHFIELD	NC NC	502A9250701-002 503A9250701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
DEES JACKSON WATSON & ASSOC PA	SMITHFIELD	NC	502A9250701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
DEFERRED COMPENSATION ADMINISTRATION INC D/B/A PIEDMONT DEFERRED	RALEIGH	NC	502A9240701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DEFERRED COMPENSATION ADMINISTRATION INC D/B/A PIEDMONT DEFERRED	RALEIGH	NC	502A9240701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DEFERRED COMPENSATION ADMINISTRATION INC D/B/A PIEDMONT DEFERRED	RALEIGH	NC	502A9240701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DELAWARE CHARTER GUARANTEE & TRUST CO	WILMINGTON	DE	50216680001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/19/2001
DELAWARE CHARTER GUARANTEE & TRUST CO DELAWARE CHARTER GUARANTEE & TRUST CO	WILMINGTON WILMINGTON	DE DE	50316680001-002 50216680002-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/19/2001 Opinion Letter Issued 10/19/2001
DELAWARE CHARTER GUARANTEE & TRUST CO	WILMINGTON	DE	50316680002-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/19/2001 Opinion Letter Issued 10/19/2001
DELAWARE CHARTER GUARANTEE & TRUST CO	WILMINGTON	DE	50216680002-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/19/2001
DELAWARE CHARTER GUARANTEE & TRUST CO	WILMINGTON	DE	50316680002-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/19/2001
DELAWARE CHARTER GUARANTEE & TRUST CO	WILMINGTON	DE	50216680002-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/19/2001
DELAWARE CHARTER GUARANTEE & TRUST CO	WILMINGTON	DE	50216680002-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/19/2001
DELAWARE CHARTER GUARANTEE & TRUST CO DELOITTE & TOUCHE LLP	WILMINGTON CLEVELAND	DE OH	50316680003-001 503A9560701-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/04/2002 Opinion Letter Issued 11/27/2001
DELOITTE & TOUCHE LLP	CLEVELAND	OH	502A9560701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
DELOITTE & TOUCHE LLP	CLEVELAND	ОН	503A9560701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
DELOITTE & TOUCHE LLP	CLEVELAND	OH	502A9560701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
DELOITTE & TOUCHE LLP	CLEVELAND	OH	503A9560701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
DELOITTE & TOUCHE LLP DELOITTE & TOUCHE LLP	CLEVELAND CLEVELAND	OH OH	502A9560701-006 503A9560702-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 04/29/2002
DELOITTE & TOUCHE LLP	CLEVELAND	OH	503A9560702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
DELOITTE & TOUCHE LLP	CLEVELAND	OH	502A9560702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
DELOITTE & TOUCHE LLP	CLEVELAND	ОН	502A9560702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
DELOITTE & TOUCHE LLP	PITTSBURGH	PA	VS322359	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/22/2002
DEMARK KOLBE & BRODEK SC	RACINE	WI	VS322826	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/22/2001
DEMARK KOLBE & BRODEK SC	RACINE	WI	VS322353	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 4/17/2001 & 02/08/2002
DEMARK KOLBE & BRODEK SC DEMARK KOLBE & BRODEK SC	RACINE RACINE	WI WI	VS322354 VS322373	Volume Submitter Profit Sharing Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 4/17/2001 & 02/08/2002 Advisory Letter Issued 4/17/2001 & 02/08/2002
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK	KS	503B0080701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK	KS	502B0080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK	KS	503B0080701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK	KS	502B0080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK OVERLAND PARK	KS	503B0080701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DEMARS PENSION CONSULTING SERVICES INC DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK OVERLAND PARK	KS KS	502B0080701-006 503B0080701-007	Prototype Standardized Cash of Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK	KS	502B0080701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK	KS	503B0080702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK	KS	503B0080702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK	KS	502B0080702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK	KS	502B0080702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
DENMAN CONSULTANTS INC	MERRICK	NY	503A8980701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
DENMAN CONSULTANTS INC	MERRICK	NY	502A8980701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
DENMAN CONSULTANTS INC	MERRICK MERRICK	NY NY	503A8980701-003 502A8980701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
DENMAN CONSULTANTS INC DENMAN CONSULTANTS INC	MERRICK	NY	503A8980701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
DENMAN CONSULTANTS INC	MERRICK	NY	502A8980701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
DENMAN CONSULTANTS INC	MERRICK	NY	503A8980701-007	Prototype Non-standardized Gash of Belefied Artangement	Opinion Letter Issued 11/27/2001
DENMAN CONSULTANTS INC	MERRICK	NY	502A8980701-008	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
DENMAN CONSULTANTS INC	MERRICK	NY	503A8980702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
DENMAN CONSULTANTS INC	MERRICK	NY	503A8980702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
DENMAN CONSULTANTS INC	MERRICK	NY	502A8980702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
DENMAN CONSULTANTS INC	MERRICK	NY	502A8980702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
DENVER PENSION CONSULTANTS LLC	ENGLEWOOD	CO	503B1350701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DENVER PENSION CONSULTANTS LLC	ENGLEWOOD	CO	502B1350701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DENVER PENSION CONSULTANTS LLC	ENGLEWOOD	CO	503B1350701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DENVER PENSION CONSULTANTS LLC	ENGLEWOOD	CO	502B1350701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DENVER PENSION CONSULTANTS LLC	ENGLEWOOD	CO	503B1350701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DENVER PENSION CONSULTANTS LLC	ENGLEWOOD	CO	502B1350701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DERBY & CO INC	NEWTON	MA	502B6071901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DERBY & CO INC	NEWTON	MA	502B6071901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DERBY & CO INC	NEWTON	MA	503B6071901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DERBY & CO INC	NEWTON	MA	503B6071901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
DERBY & CO INC	NEWTON	MA	502B6071901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DERBY & CO INC	NEWTON	MA	503B6071901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DERBY & CO INC	NEWTON	MA	502B6071901-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
DERBY & CO INC	NEWTON	MA	503B6071901-008	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
DERBY & CO INC	NEWTON	MA	502B6071902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
DERBY & CO INC DERBY & CO INC	NEWTON	MA MA	503B6071902-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
DERMODY BURKE & BROWN CPA PC	NEWTON SYRACUSE	NY	503B6071902-003 503B1340701-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/07/2001
DERMODY BURKE & BROWN CPA PC	SYRACUSE	NY	502B1340701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DERMODY BURKE & BROWN CPA PC	SYRACUSE	NY	503B1340701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DERMODY BURKE & BROWN CFA PC	SYRACUSE	NY	502B1340701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DERMODY BURKE & BROWN CPA PC	SYRACUSE	NY	503B1340701-005	Prototype Non-standardized North Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DERMODY BURKE & BROWN CPA PC	SYRACUSE	NY	502B1340701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DESANTIAGO PENSION CONSULTING LLC	PHOENIX	AZ	502A1851901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DESANTIAGO PENSION CONSULTING LLC	PHOENIX	AZ	502A1851901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DESANTIAGO PENSION CONSULTING LLC	PHOENIX	AZ	503A1851901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DESANTIAGO PENSION CONSULTING LLC	PHOENIX	AZ	503A1851901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
DESANTIAGO PENSION CONSULTING LLC	PHOENIX	AZ	503A1851901-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DESMOND & AHERN PC	CHICAGO	IL	502B6081901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DESMOND & AHERN PC	CHICAGO	IL	502B6081901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DESMOND & AHERN PC	CHICAGO	IL	503B6081901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DESMOND & AHERN PC	CHICAGO	IL	503B6081901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
DESMOND & AHERN PC	CHICAGO	IL	502B6081901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DESMOND & AHERN PC	CHICAGO	IL	503B6081901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DESTEL BERGEN CORPORATION	NOVATO	CA	503A2760001-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/16/2001
DESTEL BERGEN CORPORATION	NOVATO	CA	503A2760001-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/16/2001
DESTEL BERGEN CORPORATION	NOVATO	CA	503A2760001-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/16/2001
DESTEL BERGEN CORPORATION	NOVATO	CA	503A2760001-004	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/16/2001
DESTEL BERGEN CORPORATION	NOVATO	CA	502A2760001-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/16/2001
DESTEL BERGEN CORPORATION	NOVATO	CA	502A2760001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/16/2001
DESTEL BERGEN CORPORATION	NOVATO	CA	502A2760001-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/16/2001
DESTEL BERGEN CORPORATION	NOVATO NOVATO	CA CA	502A2760001-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/16/2001
DESTEL BERGEN CORPORATION DESTEL BERGEN CORPORATION	NOVATO	CA	503A2760002-001 503A2760002-002	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/16/2001 Opinion Letter Issued 11/16/2001
DESTEL BERGEN CORPORATION	NOVATO	CA	502A2760002-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/16/2001
DESTEL BERGEN CORPORATION	NOVATO	CA	502A2760002-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/16/2001
DESTEL-BERGEN CORPORATION	NOVATO	Ca	VS322604	Volume Submitter Target Benefit Plan	Advisory Letter Issued 11/06/01
DESTEL-BERGEN CORPORATION	NOVATO	CA	VS322572	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 11/06/01
DESTEL-BERGEN CORPORATION	NOVATO	CA	VS322573	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/06/01
DESTEL-BERGEN CORPORATION	NOVATO	CA	VS322574	Volume Submitter Money Purchase Plan	Advisory Letter Issued 11/06/01
DESTEL-BERGEN CORPORATION	NOVATO	CA	VS322590	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/27/01
DEUTSCHE BANK SECURITIES INC	BALTIMORE	MD	50309070701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DEUTSCHE BANK SECURITIES INC	BALTIMORE	MD	50209070701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DEUTSCHE BANK SECURITIES INC	BALTIMORE	MD	50309070701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DEUTSCHE BANK SECURITIES INC	BALTIMORE	MD	50209070701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DEUTSCHE BANK SECURITIES INC	BALTIMORE	MD	50309070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DEUTSCHE BANK SECURITIES INC	BALTIMORE	MD	50209070701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC	CHICAGO	IL	503A0070704-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC	CHICAGO	IL	502A0070704-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC	CHICAGO	IL.	503A0070704-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC	CHICAGO	IL.	502A0070704-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC	CHICAGO	IL.	503A0070704-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC	CHICAGO	IL II	502A0070704-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC	CHICAGO	IL II	503A0070704-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC	CHICAGO	IL II	502A0070704-008	Prototype Standardized Target Benefit Plan  Prototype Non standardized Defined Repefit Plan without Permitted Disparity	Opinion Letter Issued 08/30/2001 Closed Without Opinion Letter 04/29/2002
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC	CHICAGO CHICAGO	IL II	503A0070705-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC		IL IL	503A0070705-002 502A0070705-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Closed Without Opinion Letter 04/29/2002
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC	CHICAGO CHICAGO	IL IL	502A0070705-003 502A0070705-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Closed Without Opinion Letter 04/29/2002 Closed Without Opinion Letter 04/29/2002
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC	CHICAGO	IL.	502A0070705-004 502A0070706-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC DEUTSCHE INVESTMENT MANAGEMENT AMERICAS INC	CHICAGO	IL.	502A0070706-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001 Opinion Letter Issued 10/10/2001
DEVINE MILLIMET & BRANCH PA	MANCHESTER	NH	503B1330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DEVINE MILLIMET & BRANCH PA	MANCHESTER	NH	502B1330701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR DEVINE MILLIMET & BRANCH PA	CITY MANCHESTER	STATE NH	FILE FOLDER/VS NO. 503B1330701-003	PLAN TYPE Prototype Non-standardized Money Purchase Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
DEVINE MILLIMET & BRANCH PA	MANCHESTER	NH	502B1330701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DEVINE MILLIMET & BRANCH PA	MANCHESTER	NH	503B1330701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DEVINE MILLIMET & BRANCH PA	MANCHESTER	NH	502B1330701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DEWITT BANK & TRUST	DEWITT	IA	50282841101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
DEWITT BANK & TRUST CO	DEWITT	AR	50216881901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DEWITT BANK & TRUST CO	DEWITT	AR	50316881901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DEWITT ROSS & STEVENS SC	MADISON	WI WI	503B1320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DEWITT ROSS & STEVENS SC	MADISON MADISON	WI	502B1320701-002 503B1320701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DEWITT ROSS & STEVENS SC DEWITT ROSS & STEVENS SC	MADISON	WI	502B1320701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
DEWITT ROSS & STEVENS SC	MADISON	WI	503B1320701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DEWITT ROSS & STEVENS SC	MADISON	WI	502B1320701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DEWITT ROSS & STEVENS SC	MADISON	WI	VS322969	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/29/2001
DEWITT ROSS & STEVENS SC	MADISON	WI	VS322970	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/29/2001
DEWITT ROSS & STEVENS SC	MADISON	WI	VS322971	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/29/2001
DICKINSON WRIGHT PLLC	BLOOMFIELD HILLS	MI	VS323102	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/24/2002
DIGITAL RETIREMENT SOLUTIONS INC DIGITAL RETIREMENT SOLUTIONS INC	LONGMONT	CO	502A5471901-001	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
DIGITAL RETIREMENT SOLUTIONS INC	LONGMONT LONGMONT	CO	503A5471901-002 502A5471901-003	Prototype Non-Standardized Sale Harbor Money Purchase Plan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
DIGITAL RETIREMENT SOLUTIONS INC	LONGMONT	CO	503A5471901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DIGITAL RETIREMENT SOLUTIONS INC	LONGMONT	co	502A5471901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DILLION BOSCH DAW & BOCK CHARTERED	BOISE	ID	503B1310701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DILLION BOSCH DAW & BOCK CHARTERED	BOISE	ID	502B1310701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DILLION BOSCH DAW & BOCK CHARTERED	BOISE	ID	503B1310701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DILLION BOSCH DAW & BOCK CHARTERED	BOISE	ID	502B1310701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DILLION BOSCH DAW & BOCK CHARTERED	BOISE	ID	503B1310701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DILLION BOSCH DAW & BOCK CHARTERED	BOISE	ID	502B1310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DIME SAVINGS BANK	UNIONDALE	NY	50263422701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DIME SAVINGS BANK DIME SAVINGS BANK	UNIONDALE UNIONDALE	NY NY	50263422701-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DIME SAVINGS BANK	UNIONDALE	NY	50263422701-003 50263422701-004	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
DIME SAVINGS BANK OF WILLIAMSBURGH	BROOKLYN	NY	50281402701-001	Prototype Standardized Money Furchase Flair  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
DIME SAVINGS BANK OF WILLIAMSBURGH	BROOKLYN	NY	50281402701-002	Prototype Standardized Profit Griding Flain Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
DINSMORE & SHOHL LLP	CINCINNATI	ОН	503A8970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
DINSMORE & SHOHL LLP	CINCINNATI	ОН	502A8970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
DINSMORE & SHOHL LLP	CINCINNATI	OH	503A8970701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
DINSMORE & SHOHL LLP	CINCINNATI	OH	502A8970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
DINSMORE & SHOHL LLP	CINCINNATI	ОН	503A8970701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
DINSMORE & SHOHL LLP	CINCINNATI	OH	502A8970701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
DINSMORE & SHOHL LLP	CINCINNATI	OH	503A8970701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
DINSMORE & SHOHL LLP	CINCINNATI	OH OH	502A8970701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
DINSMORE & SHOHL LLP DINSMORE & SHOHL LLP	CINCINNATI CINCINNATI	OH	503A8970702-001 503A8970702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
DINSMORE & SHOHL LLP	CINCINNATI	OH	502A8970702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/26/2002
DINSMORE & SHOHL LLP	CINCINNATI	OH	502A8970702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
DIVERSIFIED INVESTMENTS ADVISORS INC	PURCHASE	NY	50238281901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DIVERSIFIED INVESTMENTS ADVISORS INC	PURCHASE	NY	50238281901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DIVERSIFIED INVESTMENTS ADVISORS INC	PURCHASE	NY	50338281901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DIVERSIFIED INVESTMENTS ADVISORS INC	PURCHASE	NY	50338281901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
DIVERSIFIED INVESTMENTS ADVISORS INC	PURCHASE	NY	50238281901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DIVERSIFIED INVESTMENTS ADVISORS INC	PURCHASE	NY	50338281901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DIVERSIFIED INVESTORS SECURITIES CORPORATION	LOS ANGELES	CA CA	VS322613 VS322640	Volume Submitter 401K Plan Volume Submitter 401K Plan	Advisory Letter Issued 04/17/2002
DIVERSIFIED INVESTORS SECURITIES CORPORATION DLJ WINTHROP FUNDS	LOS ANGELES JERSEY CITY	NJ	50288922701-001	Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 04/17/2002 Opinion Letter Issued 08/07/2001
DLJ WINTHROP FUNDS	JERSEY CITY	NJ	50288922701-001	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DLJ WINTHROP FUNDS	JERSEY CITY	NJ	50288922701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DLJ WINTHROP FUNDS	JERSEY CITY	NJ	50288922701-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DLJ WINTHROP FUNDS	JERSEY CITY	NJ	50288922701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DONALD C WHITMIRE AND RALPH PALADINO	NEW YORK	NY	VS322465	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/27/2001
DONALD C WHITMIRE AND RALPH PALADINO	NEW YORK	NY	VS322466	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/19/2002
DONALD C WHITMIRE AND RALPH PALADINO	NEW YORK	NY	VS322537	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/27/2001
DONALD C WHITMIRE AND RALPH PALADINO	NEW YORK	NY	VS322538	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/27/2001
DONALD C WHITMIRE AND RALPH PALADINO DONALDSON HOLMAN & WEST PC	NEW YORK BIRMINGHAM	NY AL	VS322799 502A8040701-001	Volume Submitter Target Benefit Plan Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 06/19/2002 Opinion Letter Issued 08/30/2001
DONALDSON HOLMAN & WEST PC	BIRMINGHAM	AL	502A8040701-001	Prototype Standardized Profit Sharing Fiah Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DONALDSON HOLMAN & WEST PC	BIRMINGHAM	AL	503A8040701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DONALDSON HOLMAN & WEST PC	BIRMINGHAM	AL	502A8040701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50208712701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50208712701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50208712701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50208712701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50308712701-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY JERSEY CITY	NJ NJ	50308712701-006 50208712701-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY JERSEY CITY	NJ NJ	50208712701-007	Prototype Standardized Cash or Deterred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50208712701-008	Prototype Non-Standardized Sale Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50308712701-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50208712701-011	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50308712701-012	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 01/25/2002
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	503B0070701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	502B0070701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	503B0070701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	502B0070701-004	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	СО	503B0070701-005	Frototype Non-Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER DENVER	CO	502B0070701-006 503B0070701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	502B0070701-007	Prototype Non-standardized Farget Benefit Plan	Opinion Letter Issued 08/07/2001
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	503B0070702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	503B0070702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	502B0070702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	502B0070702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
DORSEY & WHITNEY LLP	MINNEAPOLIS	MN	503A2580001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/25/2001
DORSEY & WHITNEY LLP	MINNEAPOLIS	MN	503A2580001-002 503A2580702-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/25/2001
DORSEY & WHITNEY LLP DORSEY & WHITNEY LLP	SEATTLE SEATTLE	WA WA	503A2580702-001 503A2580702-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
DOUGHERTY MCKINNON & LUBY BENEFIT SERVICES LLC	COLUMBUS	GA GA	503B1300701-001	Prototype Non-standardized Cash of Defended Arrangement  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DOUGHERTY MCKINNON & LUBY BENEFIT SERVICES LLC	COLUMBUS	GA	502B1300701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DOUGHERTY MCKINNON & LUBY BENEFIT SERVICES LLC	COLUMBUS	GA	503B1300701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DOUGHERTY MCKINNON & LUBY BENEFIT SERVICES LLC	COLUMBUS	GA	502B1300701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DOUGHERTY MCKINNON & LUBY BENEFIT SERVICES LLC	COLUMBUS	GA	503B1300701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DOUGHERTY MCKINNON & LUBY BENEFIT SERVICES LLC	COLUMBUS	GA	502B1300701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DOUGLAS COUNTY BANK	LAWRENCE	KS	50278031901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DOUGLAS COUNTY BANK DOUGLAS M FARR & CO INC	LAWRENCE LA CRESCENTA	KS CA	50278031901-002 503B5178501-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 09/18/2001
DOUGLAS M FARR & CO INC	LA CRESCENTA	CA	503B5178501-001	Prototype Non-Standardized Cash of Deferred Arrangement	Opinion Letter Issued 09/18/2001
DOUGLAS M FARR & CO INC	LA CRESCENTA	CA	502B5178501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
DOUGLAS M FARR & CO INC	LA CRESCENTA	CA	503B5178501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
DOUGLAS M FARR & CO INC	LA CRESCENTA	CA	503B5178501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
DOUGLAS M FARR & CO INC	LA CRESCENTA	CA	502B5178501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
DOUGLAS M FARR & CO INC	LA CRESCENTA	CA	503B5178501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
DOUGLAS M FARR & CO INC	LA CRESCENTA	CA	502B5178501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
DOUGLAS M FARR & CO INC	LA CRESCENTA	CA	503B5178502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
DOUGLAS M FARR & CO INC	LA CRESCENTA	CA	502B5178502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
DOUGLAS W CONNER LTD DOUGLAS W CONNER LTD	RICHMOND RICHMOND	VA VA	502A9420701-001 502A9420701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DOUGLAS W CONNER LTD  DOUGLAS W COY PA	LITTLE ROCK	AR	503A3920701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/27/2001
DOUGLAS W COY PA	LITTLE ROCK	AR	502A3920701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
DOUGLAS W COY PA	LITTLE ROCK	AR	503A3920701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
DOUGLAS W COY PA	LITTLE ROCK	AR	502A3920701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
DOUGLAS W COY PA	LITTLE ROCK	AR	503A3920701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
DOUGLAS W COY PA	LITTLE ROCK	AR	502A3920701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
DOUSSARD HODEL & MARKMAN PC	LAKEWOOD	CO	503B1280701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DOUSSARD HODEL & MARKMAN PC	LAKEWOOD	CO	502B1280701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DOUSSARD HODEL & MARKMAN PC	LAKEWOOD	CO	503B1280701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DOUSSARD HODEL & MARKMAN PC	LAKEWOOD	CO	502B1280701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
DOUSSARD HODEL & MARKMAN PC DOUSSARD HODEL & MARKMAN PC	LAKEWOOD LAKEWOOD	CO	503B1280701-005 502B1280701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
DOWLING AARON & KEELER INC	FRESNO	CA	503A9430701-000	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DOWLING AARON & KEELER INC	FRESNO	CA	503A9430701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DOWLING AARON & KEELER INC	FRESNO	CA	503A9430701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DOWNEAST PENSION SERVICES INC	PORTLAND	ME	503A8930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DOWNEAST PENSION SERVICES INC	PORTLAND	ME	502A8930701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DOWNEAST PENSION SERVICES INC	PORTLAND	ME	503A8930701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DOWNEAST PENSION SERVICES INC	PORTLAND	ME	502A8930701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DOWNEAST PENSION SERVICES INC	PORTLAND	ME	503A8930701-005	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DOWNEAST PENSION SERVICES INC DOWNERS GROVE NATIONAL BANK	PORTLAND DOWNERS GROVE	ME IL	502A8930701-006 50217081901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
DOWNERS GROVE NATIONAL BANK	DOWNERS GROVE	IL	50217081901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	502B6091901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	502B6091901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	503B6091901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	503B6091901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	502B6091901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	503B6091901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	502B6091901-007 502B6091901-008	Prototype Standardized Target Benefit Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DOYLE BARNETT ASSOCIATES DOYLE BARNETT ASSOCIATES	MILLWOOD MILLWOOD	NY NY	502B6091901-008 502B6091902-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/20/2002
DOYLE BARNETT ASSOCIATES  DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	502B6091902-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	503B6091902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	503B6091902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
DPA INC	PORTLAND	OR	503A9440701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DPA INC	PORTLAND	OR	502A9440701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DPA INC	PORTLAND	OR	503A9440701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DPA INC	PORTLAND	OR	502A9440701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
dpb&z inc	PITTSBURGH	PA	503B1550701-001 502B1550701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
dpb&z inc dpb&z inc	PITTSBURGH PITTSBURGH	PA PA	502B1550701-002 503B1550701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
dpb&z inc	PITTSBURGH	PA	502B1550701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
dpb&z inc	PITTSBURGH	PA	503B1550701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
dpb&z inc	PITTSBURGH	PA	502B1550701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DPB&Z INC	PITTSBURGH	PA	VS323183	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
DPB&Z INC	PITTSBURGH	PA	VS323281	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
DPB&Z, INC	PITTSBURGH	PA	VS323162	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
DPB&Z, INC.	PITTSBURGH	PA	VS323328	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
DREW & WARD	CINCINNATI	OH	VS322805	Volume Submitter Profit Sharing Plan (GOV)	Advisory Letter Issued 6/28/2001
DREW & WARD COLLPA	CINCINNATI	OH OH	VS323163	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 01/11/2002
DREW & WARD CO LPA DREW & WARD CO LPS	CINCINNATI CINCINNATI	OH	VS323282 VS323184	Volume Submitter Money Purchase Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 06/21/2002
DREW & WARD CO. L.P.A. c/o MARK A. STIEBEL	CINCINNATI	OH	VS323329	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 00/21/2002 Advisory Letter Issued 01/11/2002
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PLAN SPONSOR DREYFUS SERVICE CORP	<u>CITY</u> UNIONDALE	STATE NY	FILE FOLDER/VS NO. 50217130001-001	PLAN TYPE Prototype Standardized Money Purchase Plan	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 02/12/2002
DREYFUS SERVICE CORP	UNIONDALE	NY	50317130001-001	Prototype Standardized Morey Fulchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/12/2002
DREYFUS SERVICE CORP	UNIONDALE	NY	50217130001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/12/2002
DREYFUS SERVICE CORP	UNIONDALE	NY	50217130001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/12/2002
DREYFUS SERVICE CORP	UNIONDALE	NY	50217130001-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/12/2002
DREYFUS SERVICE CORP DREYFUS SERVICE CORP	UNIONDALE UNIONDALE	NY NY	50317130001-006 50217130002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/12/2002
DRINKER BIDDLE & REATH LLP	FLORHAM PARK	NJ	VS322555	Prototype Standardized Cash or Deferred Arrangement Volume Submitter Money Purchase Plan	Opinion Letter Issued 02/01/2002 Advisory Letter issued 12/04/2001
DRINKER BIDDLE & REATH LLP	FLORHAM PARK	NJ	VS322556	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/04/2001 Advisory Letter Issued 12/04/2001
DRINKER BIDDLE & REATH LLP	FLORHAM PARK	NJ	VS322557	Volume Submitter Profit Sharing/401K Plan	Advisory Letter issued 12/04/2001
DRYADES SAVINGS BANK FSB	METAIRIE	LA	502A3451901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DUANE MORRIS LLP	PHILADELPHIA	PA	503A1950001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002
DUANE MORRIS LLP	PHILADELPHIA	PA	503A1950001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
DUANE MORRIS LLP DUANE MORRIS LLP	PHILADELPHIA PHILADELPHIA	PA PA	503A1950002-001 503A1950002-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/20/2002
DUBOIS COOKSEY BISHOFF & FERRERI PA	ALBUQUERQUE	NM	503A9450701-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/20/2002 Opinion Letter Issued 08/30/2001
DUBOIS COOKSEY BISHOFF & FERRERI PA	ALBUQUERQUE	NM	503A9450701-001	Prototype Non-standardized Front Sharing Flan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DUBOIS COOKSEY BISHOFF & FERRERI PA	ALBUQUERQUE	NM	503A9450701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DUBUQUE BANK & TRUST CO	DUBUQUE	IA	50317190701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DUBUQUE BANK & TRUST CO	DUBUQUE	IA	50217190701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DUBUQUE BANK & TRUST CO	DUBUQUE	IA	50317190701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DUBUQUE BANK & TRUST CO	DUBUQUE	IA	50217190701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DUBUQUE BANK & TRUST CO DUBUQUE BANK & TRUST CO	DUBUQUE DUBUQUE	IA IA	50317190701-005 50217190701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
DUKES COUNTY SAVINGS BANK	WEST TISBURY	MA	50271161101-001	Prototype Standardized Cash of Deferred Affairgement	Opinion Letter Issued 01/10/2002
DUKES COUNTY SAVINGS BANK	WEST TISBURY	MA	50271161101-002	Prototype Standardized From Griding Flam  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
DUNCAN CORP	HOUSTON	TX	503A8620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DUNCAN CORP	HOUSTON	TX	502A8620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DUNCAN CORP	HOUSTON	TX	503A8620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DUNCAN CORP	HOUSTON	TX	502A8620701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DUNCAN CORP DUNCAN CORP	HOUSTON HOUSTON	TX TX	503A8620701-005 502A8620701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
DUNN CARNEY ALLEN HIGGINS & TONGUE LLP	PORTLAND	OR	503B1270701-000	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DUNN CARNEY ALLEN HIGGINS & TONGUE LLP	PORTLAND	OR	502B1270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DUNN CARNEY ALLEN HIGGINS & TONGUE LLP	PORTLAND	OR	503B1270701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DUNN CARNEY ALLEN HIGGINS & TONGUE LLP	PORTLAND	OR	502B1270701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DUNN CARNEY ALLEN HIGGINS & TONGUE LLP	PORTLAND	OR	503B1270701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DUNN CARNEY ALLEN HIGGINS & TONGUE LLP	PORTLAND	OR	502B1270701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DUNN CRESWELL SPARKS SMITH HORNE & DOWNING PLLC DUNN CRESWELL SPARKS SMITH HORNE & DOWNING PLLC	PARIS PARIS	TN TN	503B1260701-001 502B1260701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
DUNN CRESWELL SPARKS SMITH HORNE & DOWNING PLLC	PARIS	TN	503B1260701-003	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DUNN CRESWELL SPARKS SMITH HORNE & DOWNING PLLC	PARIS	TN	502B1260701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DUNN CRESWELL SPARKS SMITH HORNE & DOWNING PLLC	PARIS	TN	503B1260701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DUNN CRESWELL SPARKS SMITH HORNE & DOWNING PLLC	PARIS	TN	502B1260701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DUNN KELLER GILLESPIE JOHNSTON & LATZ LC	KANSAS CITY	MO	503A9460701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DUNN KELLER GILLESPIE JOHNSTON & LATZ LC	KANSAS CITY	MO	503A9460701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DUNN KELLER GILLESPIE JOHNSTON & LATZ LC DYLAN C TAI CONSULTING ACTUARY	KANSAS CITY COSTA MESA	MO CA	503A9460701-003 503B5028501-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 09/18/2001
DYLAN C TAI CONSULTING ACTUARY	COSTA MESA	CA	502B5028501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
DYLAN C TAI CONSULTING ACTUARY	COSTA MESA	CA	503B5028501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
DYLAN C TAI CONSULTING ACTUARY	COSTA MESA	CA	502B5028501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
DYLAN C TAI CONSULTING ACTUARY	COSTA MESA	CA	503B5028501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
DYLAN C TAI CONSULTING ACTUARY	COSTA MESA	CA	502B5028501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
DYLAN C TAI CONSULTING ACTUARY	COSTA MESA	CA CA	503B5028502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
DYLAN C TAI CONSULTING ACTUARY DYLAN C TAI CONSULTING ACTUARY	COSTA MESA COSTA MESA	CA	503B5028502-002 502B5028502-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
DYLAN C TAI CONSULTING ACTUARY	COSTA MESA	CA	502B5028502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
DYNAMIC PENSION SERVICES INC	KETTERING	OH	502A2131901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DYNAMIC PENSION SERVICES INC	KETTERING	OH	502A2131901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DYNAMIC PENSION SERVICES INC	KETTERING	OH	503A2131901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DYNAMIC PENSION SERVICES INC	KETTERING	OH	503A2131901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
DYNAMIC PENSION SERVICES INC DYNAMIC PENSION SERVICES INC	KETTERING KETTERING	OH OH	502A2131901-005 503A2131901-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
E A EDBERG ASSOCIATES INC	PHOENIX	AZ	503B0060701-001	Prototype Non-standardized Sale Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
E A EDBERG ASSOCIATES INC	PHOENIX	AZ	502B0060701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
E A EDBERG ASSOCIATES INC	PHOENIX	AZ	503B0060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
E A EDBERG ASSOCIATES INC	PHOENIX	AZ	502B0060701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
E A EDBERG ASSOCIATES INC	PHOENIX	AZ	503B0060701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
E A EDBERG ASSOCIATES INC	PHOENIX	AZ	502B0060701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
E A EDBERG ASSOCIATES INC E A EDBERG ASSOCIATES INC	PHOENIX PHOENIX	AZ AZ	503B0060701-007 502B0060701-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
E A EDBERG ASSOCIATES INC	PHOENIX	AZ	503B0060702-001	Prototype Standardized Target Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
E A EDBERG ASSOCIATES INC	PHOENIX	AZ	502B0060702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
E H ENTERPRISES INC d/b/a SASI	MILWAUKEE	WI	503B1250701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
E H ENTERPRISES INC d/b/a SASI	MILWAUKEE	WI	502B1250701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
E H ENTERPRISES INC d/b/a SASI	MILWAUKEE	WI	503B1250701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
E H ENTERPRISES INC d/b/a SASI	MILWAUKEE	WI	502B1250701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
E H ENTERPRISES INC d/b/a SASI E H ENTERPRISES INC d/b/a SASI	MILWAUKEE MILWAUKEE	WI WI	503B1250701-005 502B1250701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
E H THOMSON & CO INC	SEA GIRT	NJ	503B5378501-001	Prototype Standardized Cash or Deferred Arrangement  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/07/2001 Opinion Letter Issued 09/18/2001
E H THOMSON & CO INC	SEA GIRT	NJ	502B5378501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
E H THOMSON & CO INC	SEA GIRT	NJ	503B5378501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
E H THOMSON & CO INC	SEA GIRT	NJ	502B5378501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
E H THOMSON & CO INC	SEA GIRT	NJ	503B5378501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
E H THOMSON & CO INC	SEA GIRT	NJ	502B5378501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001

PLAN SPONSOR E H THOMSON & CO INC	<u>CITY</u> SEA GIRT	STATE NJ	FILE FOLDER/VS NO. 503B5378501-007	PLAN TYPE Prototype Non-standardized Target Benefit Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 09/18/2001
E H THOMSON & CO INC	SEA GIRT	NJ	502B5378501-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
E H THOMSON & CO INC	SEA GIRT	NJ	503B5378502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
E H THOMSON & CO INC	SEA GIRT	NJ	503B5378502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
E H THOMSON & CO INC	SEA GIRT	NJ	502B5378502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
E H THOMSON & CO INC	SEA GIRT	NJ	502B5378502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
E I P INC E I P INC	LARKSPUR LARKSPUR	CA CA	503B1240701-001 502B1240701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
EIPINC	LARKSPUR	CA	503B1240701-002	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
E I P INC	LARKSPUR	CA	502B1240701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
E I P INC	LARKSPUR	CA	503B1240701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
E I P INC	LARKSPUR	CA	502B1240701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
E*TRADE SECURITIES	RANCHO CORDOVA	CA	50258452701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
E*TRADE SECURITIES	RANCHO CORDOVA	CA	50258452701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
E.R.I.S.A. INC	NORTHFIELD	IL "	VS322823	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 03/06/2002
E.R.I.S.A. INC E.R.I.S.A. INC	NORTHFIELD NORTHFIELD	IL IL	VS322388 VS322490	Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 1/25/2001
E.R.I.S.A. INC	UNIONDALE	NY	50217982701-001	Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 1/25/2001 Opinion Letter Issued 08/07/2001
EAB	UNIONDALE	NY	50217982701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EAB	UNIONDALE	NY	50217982701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EAB	UNIONDALE	NY	50217982701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EAB	UNIONDALE	NY	50217982701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EAB	UNIONDALE	NY	50217982701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EAB	UNIONDALE	NY	50217982702-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
EAB EAB	UNIONDALE UNIONDALE	NY NY	50217982702-002 50217982702-003	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001 Opinion Letter Issued 10/04/2001
EAB	UNIONDALE	NY	50217982702-004	Prototype Standardized Gash of Defended Arrangement	Opinion Letter Issued 10/04/2001
EAGLE BANK & TRUST CO	FESTUS	MO	503ZZQZ1901-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EAGLE BANK & TRUST CO	FESTUS	MO	502ZZQZ1901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EAGLE RIDGE CAPITAL MANAGEMENT	SIOUX CITY	IA	502A4340701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
EAST BOSTON SAVINGS BANK	EAST BOSTON	MA	502B6701901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EASTERN BANK & TRUST CO	SALEM	MA	50292231901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EASTERN BANK & TRUST CO	SALEM SALEM	MA MA	50292231901-002 50292231901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EASTERN BANK & TRUST CO EASTERN BANK & TRUST CO	SALEM	MA	50292231901-003	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
EASTERN BANK & TRUST CO	SALEM	MA	50292231901-004	Prototype Standardized Moriey Fulcilase Flair  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EASTERN BANK & TRUST CO	SALEM	MA	50392231901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EASTERN BUILDING MATERIAL DEALERS ASSOCIATION	MEDIA	PA	50340460001-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/20/2001
EASTERN BUILDING MATERIAL DEALERS ASSOCIATION	MEDIA	PA	50240460001-002	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/20/2001
EASTERN COLORADO BANK	CHEYENNE WELLS	CO	502ZZAH1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EASTERN COLORADO BANK	CHEYENNE WELLS	CO	502ZZAH1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EASTERN SAVINGS & LOAN	NORWICH	CT CT	50292422701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EASTERN SAVINGS & LOAN EASTERN SAVINGS & LOAN	NORWICH NORWICH	CT	50292422701-002 50392422701-003	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
EASTERN SAVINGS & LOAN	NORWICH	CT	50392422701-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
EASTMAN & SMITH LTD	TOLEDO	OH	503A3910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EASTMAN & SMITH LTD	TOLEDO	OH	502A3910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EASTMAN & SMITH LTD	TOLEDO	OH	503A3910701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EASTMAN & SMITH LTD	TOLEDO	OH	502A3910701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EASTMAN & SMITH LTD	TOLEDO	OH	503A3910701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EASTMAN & SMITH LTD EASTMAN BENIRSCHKE FINANCIAL GROUP	TOLEDO SAN DIEGO	OH CA	502A3910701-006 503A1480001-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
EASYTEC SYSTEMS INC	SHERMAN OAKS	CA	502A2830701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EASYTEC SYSTEMS INC	SHERMAN OAKS	CA	502A2830701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EASYTEC SYSTEMS INC	SHERMAN OAKS	CA	502A2830701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EASYTEC SYSTEMS INC	SHERMAN OAKS	CA	502A2830701-004	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
EATON NATIONAL BANK & TRUST CO	EATON	OH	50217421901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EATON NATIONAL BANK & TRUST CO	EATON	OH	50217421901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EATON NATIONAL BANK & TRUST CO	EATON EATON	OH OH	50317421901-003 50317421901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
EATON NATIONAL BANK & TRUST CO ECONOMIC CONCEPTS INC	INDIANA	PA	503A9590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
ECONOMIC CONCEPTS INC	INDIANA	PA	502A9590701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ECONOMIC CONCEPTS INC	INDIANA	PA	503A9590701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ECONOMIC CONCEPTS INC	INDIANA	PA	502A9590701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ECONOMIC CONCEPTS INC	INDIANA	PA	503A9590701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ECONOMIC CONCEPTS INC	INDIANA	PA	502A9590701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ECONOMIC GROUP PENSION SERVICES INC	NEW YORK	NY	502B693AB01-001 503B693AB01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
ECONOMIC GROUP PENSION SERVICES INC ECONOMIC GROUP PENSION SERVICES INC	NEW YORK NEW YORK	NY NY	502B693AB01-002 502B693AB01-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
ECONOMIC GROUP PENSION SERVICES INC	NEW YORK	NY	503B693AB01-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
ECONOMIC GROUP PENSION SERVICES INC	NEW YORK	NY	502B693AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
ECONOMIC GROUP PENSION SERVICES INC	NEW YORK	NY	503B693AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
ECONOMIC GROUP PENSION SERVICES INC	NEW YORK	NY	502B693AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
ECONOMIC GROUP PENSION SERVICES INC	NEW YORK	NY	503B693AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
ECP DESIGN & SERVICE GROUP LTD	MELVILLE	NY	503A7960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ECP DESIGN & SERVICE GROUP LTD	MELVILLE MELVILLE	NY	502A7960701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ECP DESIGN & SERVICE GROUP LTD ECP DESIGN & SERVICE GROUP LTD	MELVILLE MELVILLE	NY NY	503A7960701-003 502A7960701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ECP DESIGN & SERVICE GROUP LTD	MELVILLE	NY	503A7960701-005	Prototype Non-standardized Money i dichase i lan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ECP DESIGN & SERVICE GROUP LTD	MELVILLE	NY	502A7960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ECP DESIGN & SERVICE GROUP LTD	MELVILLE	NY	503A7960702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ECP DESIGN & SERVICE GROUP LTD	MELVILLE	NY	503A7960702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ECP DESIGN & SERVICE GROUP LTD	MELVILLE	NY	502A7960702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ECP DESIGN & SERVICE GROUP LTD EDWARD JONES	MELVILLE	NY MO	502A7960702-004 503A3950701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002
LUNALIO JUNES	ST LOUIS	IVIO	100-1010080000	i rototype ivon-standardized Front Shanny Fidil	Opinion Letter Issued 08/30/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
EDWARD JONES	ST LOUIS	MO	502A3950701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EDWARD JONES	ST LOUIS	MO	503A3950701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EDWARD JONES	ST LOUIS	MO MO	502A3950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EDWARD JONES EDWARD JONES	ST LOUIS ST LOUIS	MO	503A3950701-005 502A3950701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
EDWARD JONES	ST LOUIS	MO	503A3950701-000	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
EDWARD JONES	ST LOUIS	MO	502A3950701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
EDWARD S JOHNSON	COLORADO SPRINGS	CO	VS322553	Volume Submitter Money Purchase Plan	Advisory Letter Issued 6/28/2001
EHLMANN & HILLER PC	PHOENIX	AZ	VS323164	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 0/20/2007 Advisory Letter Issued 01/11/2002
EHMANN & HILLER PC	PHOENIX	AZ	VS323185	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
EHMANN & HILLER PC	PHOENIX	AZ	VS323283	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
EHMANN & HILLER, P.C.	PHOENIX	AZ	VS323330	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
EIDE BAILLY LLP	EDEN PRAIRIE	MN	503A8020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EIDE BAILLY LLP	EDEN PRAIRIE	MN	502A8020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EIDE BAILLY LLP	EDEN PRAIRIE	MN	503A8020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EIDE BAILLY LLP	EDEN PRAIRIE	MN	502A8020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EIDE BAILLY LLP	EDEN PRAIRIE	MN	503A8020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EIDE BAILLY LLP	EDEN PRAIRIE	MN	502A8020701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EIP INC	OVERLAND PARK	KS	503A7970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EIP INC	OVERLAND PARK	KS	502A7970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EIP INC	OVERLAND PARK	KS	503A7970701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EIP INC	OVERLAND PARK	KS	502A7970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EIP INC	OVERLAND PARK	KS	503A7970701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EIP INC	OVERLAND PARK	KS	502A7970701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EIP INC	OVERLAND PARK	KS	503A7970702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
EIP INC	OVERLAND PARK	KS	503A7970702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
EIP INC	OVERLAND PARK	KS	502A7970702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
EIP INC	OVERLAND PARK	KS	502A7970702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
EJREYNOLDS INC	PEMBROKE PINES	FL	503B0050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
EJREYNOLDS INC	PEMBROKE PINES	FL	503B0050701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
EJREYNOLDS INC	PEMBROKE PINES	FL	503B0050701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
EJREYNOLDS INC	PEMBROKE PINES	FL	503B0050701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
EJREYNOLDS INC	PEMBROKE PINES	FL	503B0050702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
EJREYNOLDS INC	PEMBROKE PINES	FL	503B0050702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
EKMAN BOHRER & THULIN PS	SEATTLE	WA	503A9600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EKMAN BOHRER & THULIN PS	SEATTLE	WA	502A9600701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EKMAN BOHRER & THULIN PS	SEATTLE	WA	503A9600701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EKMAN BOHRER & THULIN PS	SEATTLE	WA	502A9600701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EKMAN BOHRER & THULIN PS	SEATTLE	WA	503A9600701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EKMAN BOHRER & THULIN PS	SEATTLE	WA	502A9600701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ELKHORN VALLEY BANK & TRUST	HOSKINS	NE	50274821901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ELKHORN VALLEY BANK & TRUST	HOSKINS	NE	50274821901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ELKHORN VALLEY BANK & TRUST	HOSKINS	NE	50274821901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ELKHORN VALLEY BANK & TRUST	HOSKINS	NE	50274821901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ELLIAS & ELLIAS PC	WEST BLOOMFIELD	MI	503A9470701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ELLIAS & ELLIAS PC	WEST BLOOMFIELD	MI	503A9470701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ELLIAS & ELLIAS PC	WEST BLOOMFIELD	MI	503A9470701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ELLIOT WISE & CO INC	BROCKTON	MA	502A1490001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/03/2001
ELLIOT WISE & CO INC	BROCKTON	MA	502A1490001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/03/2001
ELLIOT WISE & CO INC	BROCKTON	MA	503A1490001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/03/2001
ELLIOT WISE & CO INC	BROCKTON	MA	503A1490001-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 12/03/2001
ELLIOT WISE & CO INC ELLIOT WISE & CO INC	BROCKTON BROCKTON	MA MA	502A1490002-001 503A1490002-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/11/2002
		CT			Opinion Letter Issued 01/11/2002
EMERGING MONEY CORP EMERGING MONEY CORP	STAMFORD STAMFORD	CT	502B697AB01-001 503B697AB01-002	Prototype Standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
EMERGING MONEY CORP	STAMFORD	CT	502B697AB01-002	Prototype Standardized Money Purchase Plan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
EMERGING MONEY CORP	STAMFORD	CT	503B697AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
EMIGRANT SAVINGS BANK	NEW YORK	NY	50218822701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
EMIGRANT SAVINGS BANK	NEW YORK	NY	50218822701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
EMIGRANT SAVINGS BANK	NEW YORK	NY	50218822701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
EMIGRANT SAVINGS BANK	NEW YORK	NY	50218822701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
EMIGRANT SAVINGS BANK	NEW YORK	NY	50218822701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
EMIGRANT SAVINGS BANK	NEW YORK	NY	50218822701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
EMMET COUNTY STATE BANK	ESTERVILLE	IA	50317652701-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMMET COUNTY STATE BANK	ESTERVILLE	IA	50217652702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMMET COUNTY STATE BANK	ESTERVILLE	IA	50217652702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLANET INC	WESTBOROUGH	MA	502A2740001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
EMPLANET INC	WESTBOROUGH	MA	502A2741902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EMPLANET INC	WESTBOROUGH	MA	502A2741902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EMPLANET INC	WESTBOROUGH	MA	502A2741902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EMPLANET INC	WESTBOROUGH	MA	502A2741902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EMPLANET INC	WESTBOROUGH	MA	503A2741902-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EMPLANET INC	WESTBOROUGH	MA	503A2741902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
EMPLANET INC	WESTBOROUGH	MA	502A2741902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EMPLANET INC	WESTBOROUGH	MA	503A2741902-008	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EMPLOYEE BENEFIT COMPLIANCE SERVICES INC	ROCKY HILL	CT	503B0040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT COMPLIANCE SERVICES INC	ROCKY HILL	CT	502B0040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT COMPLIANCE SERVICES INC	ROCKY HILL	CT	503B0040701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT COMPLIANCE SERVICES INC	ROCKY HILL	CT	502B0040701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT COMPLIANCE SERVICES INC	ROCKY HILL	CT	503B0040701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT COMPLIANCE SERVICES INC	ROCKY HILL	CT	502B0040701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT COMPLIANCE SERVICES INC	ROCKY HILL	CT	503B0040701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT COMPLIANCE SERVICES INC	ROCKY HILL	CT	502B0040701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT COMPLIANCE SERVICES INC EMPLOYEE BENEFIT COMPLIANCE SERVICES INC	ROCKY HILL	CT CT	503B0040702-001 503B0040702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
LIVII LOTLE DEINEFTT GOIVIFLIAINGE SERVIGES INC	ROCKY HILL	O1	JUJDUU4U1UZ-UUZ	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 04/23/2002

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATIO
EMPLOYEE BENEFIT COMPLIANCE SERVICES INC EMPLOYEE BENEFIT COMPLIANCE SERVICES INC	ROCKY HILL ROCKY HILL	CT CT	502B0040702-003 502B0040702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
EMPLOYEE BENEFIT CONSULTANTS INC	BALTIMORE	MD	503A9580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT CONSULTANTS INC	BALTIMORE	MD	502A9580701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT CONSULTANTS INC	BALTIMORE	MD	503A9580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT CONSULTANTS INC	BALTIMORE	MD	502A9580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT CONSULTANTS INC	BALTIMORE	MD	503A9580701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT CONSULTANTS INC	BALTIMORE	MD	502A9580701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT CONSULTANTS OF FLORIDA INC	STUART	FL	502A5351901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EMPLOYEE BENEFIT CONSULTANTS OF FLORIDA INC	STUART	FL	502A5351901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EMPLOYEE BENEFIT CONSULTANTS OF FLORIDA INC EMPLOYEE BENEFIT CONSULTANTS OF FLORIDA INC	STUART STUART	FL FL	503A5351901-003 503A5351901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
EMPLOYEE BENEFIT CONSULTANTS OF FLORIDA INC	STUART	FL	503A5351901-004 503A5351901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EMPLOYEE BENEFIT CONSULTANTS OF FLORIDA INC	STUART	FL	502A5351901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EMPLOYEE BENEFIT CONSULTANTS OF FLORIDA INC	STUART	FL	503A5351901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EMPLOYEE BENEFIT CONSULTANTS OF FLORIDA INC	STUART	FL	503A5351901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EMPLOYEE BENEFIT CONSULTANTS OF FLORIDA INC	STUART	FL	502A5351902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
EMPLOYEE BENEFIT CONSULTANTS OF FLORIDA INC	STUART	FL	502A5351902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
EMPLOYEE BENEFIT CONSULTANTS OF FLORIDA INC	STUART	FL	503A5351902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
EMPLOYEE BENEFIT CONSULTANTS OF FLORIDA INC	STUART	FL	503A5351902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
EMPLOYEE BENEFIT MANAGEMENT SERVICES INC	BILLINGS	MT	503A9480701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFIT MANAGEMENT SERVICES INC	BILLINGS	MT	502A9480701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFIT MANAGEMENT SERVICES INC	BILLINGS	MT MT	503A9480701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFIT MANAGEMENT SERVICES INC EMPLOYEE BENEFIT MANAGEMENT SERVICES INC	BILLINGS BILLINGS	MT	502A9480701-004 503A9480701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFIT MANAGEMENT SERVICES INC	BILLINGS	MT	502A9480701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFIT MANAGEMENT SERVICES INC	BILLINGS	MT	503A9480701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFIT MANAGEMENT SERVICES INC	BILLINGS	MT	502A9480701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFIT RESOURCES INC	HUNTSVILLE	AL	502A8370701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT RESOURCES INC	HUNTSVILLE	AL	502A8370701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT RESOURCES INC	HUNTSVILLE	AL	503A8370701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT RESOURCES INC	HUNTSVILLE	AL	502A8370701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT RESOURCES LLP	HELENA	MT	503A9570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT RESOURCES LLP	HELENA	MT	502A9570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT RESOURCES LLP	HELENA	MT	503A9570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT RESOURCES LLP	HELENA HELENA	MT MT	502A9570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT RESOURCES LLP EMPLOYEE BENEFIT RESOURCES LLP	HELENA	MT	503A9570701-005 502A9570701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT SERVICES INC	BRENTWOOD	TN	503B5018501-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
EMPLOYEE BENEFIT SERVICES INC	BRENTWOOD	TN	502B5018501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
EMPLOYEE BENEFIT SERVICES INC	BRENTWOOD	TN	503B5018501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
EMPLOYEE BENEFIT SERVICES INC	BRENTWOOD	TN	502B5018501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
EMPLOYEE BENEFIT SERVICES INC	BRENTWOOD	TN	503B5018501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
EMPLOYEE BENEFIT SERVICES INC	BRENTWOOD	TN	502B5018501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
EMPLOYEE BENEFIT SOLUTIONS INC	HUNTSVILLE	AL	503B1230701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT SOLUTIONS INC	HUNTSVILLE	AL	502B1230701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT SOLUTIONS INC	HUNTSVILLE	AL	503B1230701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT SOLUTIONS INC EMPLOYEE BENEFIT SOLUTIONS INC	HUNTSVILLE HUNTSVILLE	AL AL	502B1230701-004 503B1230701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFIT SOLUTIONS INC	HUNTSVILLE	AL	502B1230701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYEE BENEFITS ADMINISTRATIVE SERVICES INC	COLCHESTER	VT	503A9010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFITS ADMINISTRATIVE SERVICES INC	COLCHESTER	VT	502A9010701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFITS ADMINISTRATIVE SERVICES INC	COLCHESTER	VT	503A9010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFITS ADMINISTRATIVE SERVICES INC	COLCHESTER	VT	502A9010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFITS ADMINISTRATIVE SERVICES INC	COLCHESTER	VT	503A9010701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFITS ADMINISTRATIVE SERVICES INC	COLCHESTER	VT	502A9010701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFITS ADMINISTRATIVE SERVICES INC	COLCHESTER	VT	502A9010701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
EMPLOYEE BENEFITS OF ST CLOUD INC	SAUK RAPIDS	MN	503A2650001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/05/2001
EMPLOYEE BENEFITS OF ST CLOUD INC EMPLOYEE BENEFITS RESOURCES INC	SAUK RAPIDS BARRINGTON	MN IL	503A2650001-002 503A2260001-001	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/05/2001 Opinion Letter Issued 12/20/2001
EMPLOYEE BENEFITS RESOURCES INC	BARRINGTON	IL	503A2260001-001	Prototype Non-standardized Cash of Deferred Arrangement  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/20/2001
EMPLOYEE INCENTIVE PLANS INC	AUSTIN	TX	503B2760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE INCENTIVE PLANS INC	AUSTIN	TX	502B2760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE INCENTIVE PLANS INC	AUSTIN	TX	503B2760701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE INCENTIVE PLANS INC	AUSTIN	TX	502B2760701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE INCENTIVE PLANS INC	AUSTIN	TX	503B2760701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYEE INCENTIVE PLANS INC	AUSTIN	TX	502B2760701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50235301902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50235301902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50235301902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE PURCHASE	NY NY	50235301902-004 50335301902-005	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK  EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY NY	50335301902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50235301902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50335301902-008	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50235301902-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EMPLOYEE RETIREMENT PLANS INC	GREENSBURG	PA	503A9020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE RETIREMENT PLANS INC	GREENSBURG	PA	502A9020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE RETIREMENT PLANS INC	GREENSBURG	PA	503A9020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE RETIREMENT PLANS INC	GREENSBURG	PA	502A9020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE RETIREMENT PLANS INC	GREENSBURG	PA	503A9020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYERS MODERN LIFE CO EMPLOYERS MODERN LIFE CO	DES MOINES	IA	50217761101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
EMPLOYERS MODERN LIFE CO EMPLOYMENT TRADITIONS INC	DES MOINES CALEDONIA	IA MI	50217761101-002 VS322811	Prototype Standardized Money Purchase Plan Volume Submitter Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Advisory Letter Issued 01/23/2002
ENGLAND WHITFIELD SCHROEDER & TREDWAY LLP	OXNARD	CA	503A8050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
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<u>PLAN SPONSOR</u>	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
ENGLAND WHITFIELD SCHROEDER & TREDWAY LLP	OXNARD	CA	502A8050701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ENGLAND WHITFIELD SCHROEDER & TREDWAY LLP	OXNARD	CA	503A8050701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ENGLAND WHITFIELD SCHROEDER & TREDWAY LLP	OXNARD	CA	502A8050701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ENGLISH MCCAUGHAN & O'BRYAN PA ENGLISH MCCAUGHAN & O'BRYAN PA	FORT LAUDERDALE FORT LAUDERDALE	FL FL	503B0030701-001 503B0030701-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ENGLISH MCCAUGHAN & O'BRYAN PA	FORT LAUDERDALE	FL	503B0030701-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ENGLISH MCCAUGHAN & O'BRYAN PA	FORT LAUDERDALE	FL	503B0030702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ENGLISH MCCAUGHAN & O'BRYAN PA	FORT LAUDERDALE	FL	503B0030702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ENTERPRISE BANK & TRUST CO	LOWELL	MA	502ZZFR1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ENTERPRISE PENSIONS	SCOTTSDALE	AZ	502B6831901-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
ENTERPRISE PENSIONS	SCOTTSDALE	AZ	502B6831901-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
ENTERPRISE PENSIONS	SCOTTSDALE	AZ	503B6831901-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
ENTERPRISE PENSIONS	SCOTTSDALE	AZ	503B6831901-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
ENTRUST ADMINISTRATION INC ENTRUST ADMINISTRATION INC	OAKLAND OAKLAND	CA CA	502A7412701-001 502A7412701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ENTRUST ADMINISTRATION INC	OAKLAND	CA	503A7412701-002	Prototype Non-Standardized Money Purchase Plan  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ENTRUST ADMINISTRATION INC	OAKLAND	CA	503A7412701-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	OH	503B0020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	ОН	502B0020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	OH	503B0020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	OH	502B0020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	OH	503B0020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	OH	502B0020701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	OH	503B0020702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ENTRUST INC ENTRUST INC	BEACHWOOD BEACHWOOD	OH OH	503B0020702-002 502B0020702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
ENTRUST INC ENTRUST INC	BEACHWOOD	OH	502B0020702-003 502B0020702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
EPHRATA NATIONAL BANK	EPHRATA	PA	50217821901-001	Prototype Standardized Defined Benefit Flan with Fermitted Dispanty  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EPHRATA NATIONAL BANK	EPHRATA	PA	50217821901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EPHRATA NATIONAL BANK	EPHRATA	PA	50217821901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EPHRATA NATIONAL BANK	EPHRATA	PA	50217821901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	ROCHESTER	NY	502A3552701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	ROCHESTER	NY	502A3552701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	ROCHESTER	NY	503A3552701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	ROCHESTER	NY	503A3552701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	ROCHESTER ROCHESTER	NY NY	502A3552701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC EPIC ADVISORS INC	ROCHESTER	NY	503A3552701-006 503A3552701-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 01/25/2002
EPIC ADVISORS INC	ROCHESTER	NY	502A3551902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	ROCHESTER	NY	502A3551902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	ROCHESTER	NY	503A3551902-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	ROCHESTER	NY	503A3551902-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	ROCHESTER	NY	502A3551902-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	ROCHESTER	NY	503A3551902-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ePlan Services Inc	DENVER	CO	502A2290001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/08/2002
EPLANS INC	HARRISBURG	PA	VS322762	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/27/2001
EQUITABLE BUILDING & LOAN ASSOCIATION EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	GRAND ISLAND NEW YORK	NE NY	50211662701-001 50317870001-001	Prototype Standardized Profit Sharing Plan  Meeter Non standardized Cook or Deformed Arrangement	Opinion Letter Issued 08/07/2001
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50217870001-001	Master Non-standardized Cash or Deferred Arrangement  Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/05/2002 Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50317870001-002	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50217870001-004	Master Standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50317870001-005	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50217870001-006	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50317870001-007	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50217870001-008	Master Standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50317870702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA ALPHARETTA	GA GA	50217870702-002 50317870702-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/01/2002 Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50217870702-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/01/2002 Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50317870702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50217870702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50317870702-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50217870702-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50317870703-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50317870703-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50217870703-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA NEW YORK	GA NY	50217870703-004 50217870004-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/05/2002 Opinion Letter Issued 01/30/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50217870004-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/30/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	WASHINGTON	DC	VS322602	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/03/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	WASHINGTON	DC	VS322603	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/03/2002
EQUITRUST LIFE INSURANCE CO	WEST DES MOINES	IA	502A0242701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EQUITRUST LIFE INSURANCE CO	WEST DES MOINES	IA	502A0242701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	503A9030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	502A9030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	503A9030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERAS LLC ERAS LLC	LEXINGTON LEXINGTON	KY KY	502A9030701-004 503A9030701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	502A9030701-006	Prototype Non-standardized Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	503A9030701-007	Prototype Non-standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	502A9030701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ERICKSON BROWN & KLOSTER PC	COLORADO SPRINGS	CO	502A6782701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERICKSON BROWN & KLOSTER PC	COLORADO SPRINGS	CO	502A6782701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERICKSON BROWN & KLOSTER PC	COLORADO SPRINGS	CO	502A6782701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ERIE FAMILY LIFE INSURANCE	ERIE	PA	50215662701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

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Fig. 1985 CAPEA, ACT	PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Destriction Classification Manage Distriction Classification Control Contro	DATE LETTER ISSUED/APPLICATION WITHDRAWN
Fig. 1   Fig. 2   F						
GRADE CANADATA PRINT   Comment of the comment of						
PRINCE DEBUT AND STATE						
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### STATES NO. 1992   Proceedings   Proceedings   Process   Proces						
SECURITY						
PRINCE SERVICES INC.						
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Files 6700075   100						
PROJUCTORS						
PRINCES   LOS WRIEES   CA   V9222212   Values include Polit Sharper(of Figs.   Activity Later Based 20222000 of 000000000000000000000000000	ERISA SERVICES INC	KNOXVILLE	TN	502B2750701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PREMERT   JOHN 5-8000 MICH   PROPERTY   AND STATE						
PRINCIPATION   C.   PRIN						
PRESENT JURIST ASSOCIATED   PRESENT ACT						
PROPERTY   JOSES 4600CM   POPUTION   AZ   SCIENCE   PROPERTY   ASSOCIATION   Property   Access and present   Company   Compa						
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PRINCEST   AND DELONAL ASSOCIATION   PRINCEST   AND DELONAL ASSOCIATION   AND DELONAL ASSOCIAT						
PRINCIPATE   A DIVISIO (18)   PRINCIPATE   A DIVISION   Company						
PRINCET & ASSOCIATES INC.						
PREMERT S NYTER A ASSOCIATE INC.						
BRINGHT   ASSOCIATES INC	ERNEST S RYDER & ASSOCIATES INC	SAN DIEGO	CA	VS323014	Volume Submitter Money Purchase Plan	
FRENCHIT A ASSOCIATES INC	ERNEST S RYDER & ASSOCIATES INC	SAN DIEGO	CA	VS323015	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 08/14/2002
PRINCIPLE   PRINCIPLE   Processes Plant   Proc						
PRINAMENT & ASSOCIATES IN C						
ERRORATIN A. ASSOCIATES INC						
ERHAFITH & ASSOCIATES INC						
FRANKANIN A SSCOLATES INC   WEXFORD PA						
ERNHARTH & ASSICUATES IN C						
FRHAZHI A ASSOCIATES IN C						
ERNAMTH A ASSOCIATES INC						
ERNST & YOUNG LLP						
ERNIN   AVOID   MINNEAPCLIS	ERNHARTH & ASSOCIATES INC	WEXFORD				Opinion Letter Issued 08/20/2002
ERWIN HASS EQUAL   Commonwealth					Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 6/4/2001
ERWIN HASS EGQ						
ERWIN ASS ESQ						
ESTATE & PENSION ADVISIONY BOARD INC						
ESTATE & PENSION ADVISIONY BOARD INC   BALA CYNNYO   PA   50920177071-003   Prototype Standardized Print Shamp Plan   Opinion Letter Issued 08/07/2001						
ESTATE & PENSION ADVISICATE BOARD INC   BAIA CYNWYD   PA   50380177071-004   Prototype Non-standardzed Money Purchase Plan   Opinion Letter Issued 08/07/2001   ESTATE & PENSION ADVISICATE BOARD INC   BAIA CYNWYD   PA   50380177071-004   Prototype Standardzed Money Purchase Plan   Opinion Letter Issued 08/07/2001   ESTATE & PENSION ADVISICATE BOARD INC   BAIA CYNWYD   PA   50380177071-007   Prototype Non-standardzed Cash or Deferred Arrangement   Opinion Letter Issued 08/07/2001   ESTATE & PENSION ADVISICATE BOARD INC   BAIA CYNWYD   PA   50380177071-007   Prototype Non-standardzed Targel Benefit Plan   Opinion Letter Issued 08/07/2001   ESTATE & PENSION ADVISICATE BOARD INC   BAIA CYNWYD   PA   50380177071-007   Prototype Non-standardzed Targel Benefit Plan   Opinion Letter Issued 08/07/2001   ESTATE & PENSION ADVISICATE BOARD INC   BAIA CYNWYD   PA   50380177072-007   Prototype Non-standardzed Defende Denefit Plan without Permitted Disparity   Opinion Letter Issued 08/07/2001   ESTATE & PENSION ADVISICATE BOARD INC   BAIA CYNWYD   PA   50380177072-007   Prototype Non-standardzed Defende Denefit Plan without Permitted Disparity   Opinion Letter Issued 08/07/2001   ESTATE & PENSION ADVISICATE BOARD INC   BAIA CYNWYD   PA   50380177072-007   Prototype Non-standardzed Defende Denefit Plan with Permitted Disparity   Opinion Letter Issued 08/07/2001   ESTATE & PENSION ADVISICATE BOARD INC   BAIA CYNWYD   PA   50380177072-007   Prototype Standardzed Defende Denefit Plan with Permitted Disparity   Opinion Letter Issued 08/07/2001   ESTATE & PENSION SERVICES INC   MAYFELD   KY   5038448010-102   Prototype Standardzed Cash or Deferred Arrangement   Opinion Letter Issued 09/18/2001   ESTATE & PENSION SERVICES INC   MAYFELD   KY   5038448010-102   Prototype Standardzed Defende Denefit Plan with Permitted Disparity   Opinion Letter Issued 09/18/2001   Prototype Standardzed Defende Denefit Plan with Permitted Disparity   Opinion Letter Issued 09/18/2001   Prototype Standardzed Defende Denefit Plan with Permitted Disparity						
ESTATE & PENSION ADVISSORY BOARD INC  BALA CYNWYO PA 5020177071-005 Prototype Standardized Clast no Entered Arrangement Opinion Letter Issued 08/07/2001 ESTATE & PENSION ADVISSORY BOARD INC  BALA CYNWYO PA 5020177071-007 Prototype Non-standardized Clast no Entered Arrangement Opinion Letter Issued 08/07/2001 Prototype Non-standardized Clast no Entered Arrangement Opinion Letter Issued 08/07/2001 ESTATE & PENSION ADVISSORY BOARD INC  BETATE & PENSION ADVISSORY BOARD INC  BETATE & PENSION ADVISSORY BOARD INC  BALA CYNWYO PA 50300177072-001 Prototype Non-standardized Defined Benefit Plan without Permitted Dispanity Opinion Letter Issued 04/08/2002 ESTATE & PENSION ADVISSORY BOARD INC  BETATE & PENSION ADVISSORY BOARD INC  BALA CYNWYO PA 50300177072-002 Prototype Non-standardized Defined Benefit Plan without Permitted Dispanity Opinion Letter Issued 04/08/2002 ESTATE & PENSION ADVISSORY BOARD INC  BALA CYNWYO PA 50300177072-002 Prototype Non-standardized Defined Benefit Plan without Permitted Dispanity Opinion Letter Issued 04/08/2002 ESTATE & PENSION ADVISSORY BOARD INC  BALA CYNWYO PA 50300177072-002 Prototype Non-standardized Defined Benefit Plan without Permitted Dispanity Opinion Letter Issued 04/08/2002 ESTATE & PENSION ADVISSORY BOARD INC  BALA CYNWYO PA 50300177072-001 Prototype Standardized Defined Benefit Plan without Permitted Dispanity Opinion Letter Issued 04/08/2002 ESTATE & PENSION ADVISSORY BOARD INC MARKED INC MARKE						
ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD   PA   50380170701-1008   Prototype Standardized Cash or Deferred Arrangement   Opinion Letter Issaed 0807/2001   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD   PA   50380170701-1008   Prototype Standardized Cash or Deferred Arrangement   Opinion Letter Issaed 0807/2001   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD   PA   50380170701-1008   Prototype Standardized Target Benefit Plan   Opinion Letter Issaed 0807/2001   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD   PA   50380170702-002   Prototype Standardized Target Benefit Plan   Without Pennitted Disparity   Opinion Letter Issaed 0807/2001   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD   PA   50380170702-002   Prototype Standardized Defende Benefit Plan with Permitted Disparity   Opinion Letter Issaed 042802002   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD   PA   50380170702-003   Prototype Standardized Defende Benefit Plan with Permitted Disparity   Opinion Letter Issaed 042802002   ESTATE & PENSION SERVICES INC   MAYFELD   KY   50285418801-002   Prototype Standardized Defende Benefit Plan with Permitted Disparity   Opinion Letter Issaed 042802002   ESTATE & PENSION SERVICES INC   MAYFELD   KY   50285418801-002   Prototype Standardized Defende Benefit Plan with Permitted Disparity   Opinion Letter Issaed 0467802002   ESTATE & PENSION SERVICES INC   MAYFELD   KY   50285418801-003   Prototype Standardized Defende Benefit Plan with Permitted Disparity   Opinion Letter Issaed 09182001   ESTATE & PENSION SERVICES INC   MAYFELD   KY   50285418801-003   Prototype Standardized Defende Benefit Plan with Permitted Disparity   Opinion Letter Issaed 09182001   ESTATE & PENSION SERVICES INC   MAYFELD   KY   5028541801-003   Prototype Not-attained Defended Benefit Plan with Permitted Disparity   Opinion Letter Issaed 09182001   ESTATE & PENSION SERVICES INC   MAYFELD   KY   5028541801-003   Prototype Not-attained Defended Benefit Plan with Defended Arrangement   Opinion Letter Issaed 09182001						
ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD   PA   50380170701-007   Prototype Non-standardized Target Benefit Plan   Opinion. Letter Issued 080772001   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD   PA   5038017072-001   Prototype Non-standardized Defined Benefit Plan without Permitted Disparity   Opinion. Letter Issued 040272002   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD   PA   5038017072-001   Prototype Non-standardized Defined Benefit Plan without Permitted Disparity   Opinion. Letter Issued 040272002   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD   PA   5038017072-004   Prototype Non-standardized Defined Benefit Plan without Permitted Disparity   Opinion. Letter Issued 040272002   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD   PA   5038017072-004   Prototype Non-standardized Carbon To Defined Penefit Plan with Permitted Disparity   Opinion. Letter Issued 040272002   ESTATE & PENSION SERVICES INC   MAYFIELD   KY   50285418501-002   Prototype Standardized Carbon To Defined Penefit Plan with Permitted Disparity   Opinion. Letter Issued 040272002   ESTATE & PENSION SERVICES INC   MAYFIELD   KY   50285418501-002   Prototype Standardized Carbon Defined Penefit Plan with Permitted Disparity   Opinion. Letter Issued 040272002   ESTATE & PENSION SERVICES INC   MAYFIELD   KY   50285418501-002   Prototype Standardized Carbon Defined Penefit Plan with Permitted Disparity   Opinion. Letter Issued 04072001   ESTATE & PENSION SERVICES INC   MAYFIELD   KY   50285418501-002   Prototype Standardized Penefit Plan   Opinion. Letter Issued 04072001   ESTATE & PENSION SERVICES INC   MAYFIELD   KY   50285418501-002   Prototype Standardized Penefit Plan   Opinion. Letter Issued 04072001   ESTATE & PENSION SERVICES INC   MAYFIELD   KY   50285418501-004   Prototype Standardized Penefit Plan   Opinion. Letter Issued 04072001   EUGENE SCHLOSS & CO INC   WESTBURY   NY   50286251901-002   Prototype Standardized Penefit Stanting Plan   Opinion. Letter Issued 07072001   EUGENE SCHLOSS & CO INC   WESTBURY						
ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYO   PA   5080170701-008   Prototype Non-athandrized Defined Benefit Plan without Permitted Disparity   Opinion Letter Issued 0407/2002   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYO   PA   5080170702-2012   Prototype Non-athandrized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 042/39/2002   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYO   PA   5080170702-2013   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 042/39/2002   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYO   PA   50209170702-2034   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 042/39/2002   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 042/39/2002   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 049/39/2002   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 049/39/2002   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 049/39/2002   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 049/39/2002   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 049/39/2002   Prototype Standardized Prot Standardi	ESTATE & PENSION ADVISORY BOARD INC	BALA CYNWYD	PA	502B0170701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD PA   S0880170702-001   Prototype Non-standardized Defined Benefit Plan without Permitted Disparity   Opinion Letter issued 04/29/2002   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD PA   S0880170702-002   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter issued 04/29/2002   ESTATE & PENSION ADVISORY BOARD INC   BALA CYNWYD PA   S0280170702-003   Prototype Standardized Defined Benefit Plan without Permitted Disparity   Opinion Letter issued 04/29/2002   ESTATE & PENSION SERVICES INC   MAYPIELD   KY   S088145801-002   Prototype Standardized Defined Benefit Plan without Permitted Disparity   Opinion Letter issued 04/29/2002   ESTATE & PENSION SERVICES INC   MAYPIELD   KY   S088145801-002   Prototype Standardized Cash or Deferred Arrangement   Opinion Letter issued 04/19/2001   ESTATE & PENSION SERVICES INC   MAYPIELD   KY   S088145801-002   Prototype Standardized Cash or Deferred Arrangement   Opinion Letter issued 04/19/2001   ESTATE & PENSION SERVICES INC   MAYPIELD   KY   S088145801-004   Prototype Standardized Money Purchase Plan   Opinion Letter issued 04/18/2001   EUGENE SCHLOSS & CO INC   WESTBURY   NY   S0886251901-002   Prototype Standardized Money Purchase Plan   Opinion Letter issued 04/18/2001   EUGENE SCHLOSS & CO INC   WESTBURY   NY   S0886251901-003   Prototype Standardized Money Purchase Plan   Opinion Letter issued 11/18/2001   EUGENE SCHLOSS						
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ESTATE & PENSION SERVICES INC         MAYFIELD         KY         50285418501-002         Prototype Standardized Cash or Deferred Arrangement         Opinion Letter Issued 09/18/2001           ESTATE & PENSION SERVICES INC         MAYFIELD         KY         50285418501-004         Prototype Non-standardized Profft Sharing Plan         Opinion Letter Issued 09/18/2001           ESTATE & PENSION SERVICES INC         MAYFIELD         KY         50285418501-006         Prototype Standardized Profft Sharing Plan         Opinion Letter Issued 09/18/2001           ESTATE & PENSION SERVICES INC         MAYFIELD         KY         50285418501-006         Prototype Standardized Profft Sharing Plan         Opinion Letter Issued 09/18/2001           EUGENE SCHLOSS & CO INC         WESTBURY         NY         50285651901-000         Prototype Standardized Money Purchase Plan         Opinion Letter Issued 11/19/2001           EUGENE SCHLOSS & CO INC         WESTBURY         NY         5028651901-002         Prototype Standardized Money Purchase Plan         Opinion Letter Issued 11/19/2001           EUGENE SCHLOSS & CO INC         WESTBURY         NY         5028651901-002         Prototype Standardized Money Purchase Plan         Opinion Letter Issued 11/19/2001           EUGENE SCHLOSS & CO INC         WESTBURY         NY         50286251901-002         Prototype Standardized Money Purchase Plan         Opinion Letter Issued 11/19/2001						
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EVEREST PENSION SERVICES LLC  ALBANY  NY  50382740701-003  Frotofype Non-standardized Money Purchase Plan  Opinion Letter Issued 08/07/2001  Prototype Standardized Money Purchase Plan  Opinion Letter Issued 08/07/2001  Opinion Letter Issued 08/07/2001  Prototype Standardized Money Purchase Plan  Opinion Letter Issued 08/07/2001  Opinion Letter Issued 08/07/2001  Prototype Non-standardized Money Purchase Plan  Opinion Letter Issued 08/07/2001  Opinion Letter Issued 08/07/2001  Opinion Letter Issued 08/07/2001  Prototype Standardized Cash or Deferred Arrangement  Opinion Letter Issued 08/07/2001  Opinion Letter Issued 08/07/2001  Prototype Standardized Profit Sharing Plan  Opinion Letter Issued 08/07/2001  Opinion Letter Issued 08/07/2001  Prototype Standardized Profit Sharing Plan  Opinion Letter Issued 08/07/2001  Opinion Letter Issued 08/07/2001  Prototype Standardized Money Purchase Plan  Opinion Letter Issued 08/07/2001  Opinion Letter Issued 08/07/2001  Prototype Standardized Profit Sharing Plan  Opinion Letter Issued 08/07/2001  Opinion Letter Issued 08/07/2001  Prototype Standardized Money Purchase Plan  Opinion Letter Issued 08/07/2001  Opinion Letter Issued 08/07/2001						
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EVEREST PENSION SERVICES LLC ALBANY NY 502B2740701-006 Prototype Standardized Cash or Deferred Arrangement Opinion Letter Issued 08/07/2001 Prototype Standardized Profit Sharing Plan Opinion Letter Issued 08/07/2001 Prototype Standardized Profit Sharing Plan Opinion Letter Issued 08/07/2001 Prototype Standardized Profit Sharing Plan Opinion Letter Issued 08/07/2001 Prototype Standardized Arrangement Opinion Letter Issued 08/07/2001 Prototype Standardized Cash or Deferred Arrangement Opinion Letter Issued 08/07/2001						
EVERGREEN SECURITIES CO BOSTON MA 5027890AQ01-001 Protofype Standardized Profit Sharing Plan Opinion Letter Issued 08/07/2001 EVERGREEN SECURITIES CO BOSTON MA 5027890AQ01-002 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/07/2001 EVERGREEN SECURITIES CO BOSTON MA 5027890AQ01-003 Prototype Standardized Cash or Deferred Arrangement Opinion Letter Issued 08/07/2001						
EVERGREEN SECURITIES CO BOSTON MA 5027890AQ01-002 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/07/2001 EVERGREEN SECURITIES CO BOSTON MA 5027890AQ01-003 Prototype Standardized Cash or Deferred Arrangement Opinion Letter Issued 08/07/2001						
	EVERGREEN SECURITIES CO	BOSTON	MA			
EVERGREEN SECURITIES CO BOSTON MA 5027890AQ01-004 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/07/2001						
	EVERGREEN SECURITIES CO	BOSTON	MA	5027890AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY BOSTON	STATE MA	FILE FOLDER/VS NO.	PLAN TYPE  Destriction of New attended in a discount of New Advancement	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
EVERGREEN SECURITIES CO EVERGREEN SECURITIES CO	BOSTON	MA	5037890AQ01-005 5037890AQ01-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/07/2001 Opinion Letter Issued 08/07/2001
EVERGREEN SECORTIES CO EVIDON & WEISBERG PA	MINNEAPOLIS	MN	503A5491901-001	Prototype Non-Standardized Money Purchase Plan  Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 06/07/2001 Opinion Letter Issued 11/19/2001
EVIDON & WEISBERG PA	MINNEAPOLIS	MN	503A5491901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EXCELLUS BENEFIT SERVICES	FAIRPORT	NY	502B6541901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EXCELLUS BENEFIT SERVICES	FAIRPORT	NY	502B6541901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EXCELLUS BENEFIT SERVICES	FAIRPORT	NY	503B6541901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EXCELLUS BENEFIT SERVICES	FAIRPORT	NY	503B6541901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
EXCELLUS BENEFIT SERVICES	FAIRPORT	NY	502B6541901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EXCELLUS BENEFIT SERVICES	FAIRPORT	NY	503B6541901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EXCHANGE BANK EXCHANGE BANK	SANTA ROSA SANTA ROSA	CA CA	50218050701-001 50218050701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
EXCHANGE BANK	SANTA ROSA	CA	50218050701-002	Prototype Standardized Money Functions Final Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EXCHANGE BANK	SANTA ROSA	CA	50218050701-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EXCHANGE BANK	SANTA ROSA	CA	50218050701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EXCHANGE NATIONAL BANK	JEFFERSON CITY	MO	50271751901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EXECUTIVE FINANCIAL SERVICES INC	MEMPHIS	TN	503B2730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EXECUTIVE FINANCIAL SERVICES INC	MEMPHIS	TN	502B2730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EXECUTIVE FINANCIAL SERVICES INC	MEMPHIS	TN	503B2730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EXECUTIVE FINANCIAL SERVICES INC	MEMPHIS	TN	502B2730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EXECUTIVE FINANCIAL SERVICES INC	MEMPHIS	TN	503B2730701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EXECUTIVE FINANCIAL SERVICES INC	MEMPHIS SACRAMENTO	TN CA	502B2730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EXECUTIVE PENSION SERVICES INC EXECUTIVE PENSION SERVICES INC	SACRAMENTO	CA	503B6000701-001 502B6000701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
EXECUTIVE PENSION SERVICES INC	SACRAMENTO	CA	503B6000701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EXECUTIVE PENSION SERVICES INC	SACRAMENTO	CA	502B6000701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EXECUTIVE PENSION SERVICES INC	SACRAMENTO	CA	503B6000701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EXECUTIVE PENSION SERVICES INC	SACRAMENTO	CA	502B6000701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA	FL	503B5428501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA	FL	502B5428501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA	FL	503B5428501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA	FL	502B5428501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA	FL	503B5428501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA	FL	502B5428501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA TAMPA	FL FL	503B5428501-007 502B5428501-008	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA	FL	503B5428502-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/20/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA	FL	503B5428502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA	FL	502B5428502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA	FL	502B5428502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
EXETER TRUST - CUSTODY FIRST	ROCHESTER	NY	50251312701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EXETER TRUST - CUSTODY FIRST	ROCHESTER	NY	50251312701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EXETER TRUST - CUSTODY FIRST	ROCHESTER	NY	50251312701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EXETER TRUST - CUSTODY FIRST	ROCHESTER	NY	50251312701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EXETER TRUST - CUSTODY FIRST	ROCHESTER	NY	50251312701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EXETER TRUST - CUSTODY FIRST	ROCHESTER	NY NY	50251312701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EXETER TRUST - CUSTODY FIRST EXETER TRUST - CUSTODY FIRST	ROCHESTER ROCHESTER	NY	50351312701-007 50351312701-008	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
EXETER TRUST - CUSTODY FIRST	ROCHESTER	NY	50251312701-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EXETER TRUST - CUSTODY FIRST	ROCHESTER	NY	50351312701-010	Prototype Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EXETER TRUST - CUSTODY FIRST	ROCHESTER	NY	50351312701-011	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EXPANSION FUNDS AMERICA INC	SCOTTSDALE	AZ	503A4360701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EXPERTPLAN INC	EAST WINDSOR	NJ	502A1841901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EXPERTPLAN INC	EAST WINDSOR	NJ	502A1841901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EXPERTPLAN INC	EAST WINDSOR	NJ	502A1841901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EXPERTPLAN INC	EAST WINDSOR	NJ	502A1841901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EXPERTILAN INC	EAST WINDSOR	NJ	503A1841901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EXPERTPLAN INC EXPERTPLAN INC	EAST WINDSOR EAST WINDSOR	NJ NJ	503A1841901-006 502A1841901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
EXPERTIPLAN INC  EXPERTPLAN INC	EAST WINDSOR EAST WINDSOR	NJ NJ	503A1841901-008	Prototype Non-Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
EXPERTPLAN INC	EAST WINDSOR	NJ	502A1841901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EXPERTPLAN INC	EAST WINDSOR	NJ	502A1841901-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EXTRACO BANKS NA DBA FIRST NATIONAL BANK OF TEMPLE	TEMPLE	TX	50226521901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EXTRACO BANKS NA DBA FIRST NATIONAL BANK OF TEMPLE	TEMPLE	TX	50226521901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EXTRACO BANKS NA DBA FIRST NATIONAL BANK OF TEMPLE	TEMPLE	TX	50326521901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EXTRACO BANKS NA DBA FIRST NATIONAL BANK OF TEMPLE	TEMPLE	TX	50326521901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
EXTRACO BANKS NA DBA FIRST NATIONAL BANK OF TEMPLE	TEMPLE	TX	50226521901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EXTRACO BANKS NA DBA FIRST NATIONAL BANK OF TEMPLE	TEMPLE	TX	50326521901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
F & M COMMUNITY BANK F & M TRUST	PRESTON CHAMBERSBURG	MN PA	50218692701-001 50272431901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
F & M TRUST	CHAMBERSBURG	PA	50372431901-002	Prototype Non-Standardized Money Purchase Plan  Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
F & M TRUST	CHAMBERSBURG	PA	50272431901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
F & M TRUST	CHAMBERSBURG	PA	50372431901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
F&M BANK	WATERTOWN	SD	502A3960701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
F&M BANK NORTHERN VIRGINIA	FAIRFAX	VA	502A0660001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/20/2002
F&M BANK NORTHERN VIRGINIA	FAIRFAX	VA	502A0661902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FABYANSKE WESTRA & HART PA	MINNEAPOLIS	MN	503A8380701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FABYANSKE WESTRA & HART PA	MINNEAPOLIS	MN	502A8380701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FABYANSKE WESTRA & HART PA	MINNEAPOLIS	MN	503A8380701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FABYANSKE WESTRA & HART PA	MINNEAPOLIS	MN	502A8380701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FACTS INC FACTS INC	CRAWFORDSVILLE CRAWFORDSVILLE	IN IN	503A9040701-001 502A9040701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FACTS INC	CRAWFORDSVILLE	IN	503A9040701-002	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FACTS INC	CRAWFORDSVILLE	IN	502A9040701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FACTS INC	CRAWFORDSVILLE	IN	503A9040701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE Prototype Standardized Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION
FACTS INC FACTS INC	CRAWFORDSVILLE CRAWFORDSVILLE	IN IN	502A9040701-006 503A9040701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FACTS INC	CRAWFORDSVILLE	IN	502A9040701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
FAEGRE & BENSON	MINNEAPOLIS	MN	50299430001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/12/2001
FAEGRE & BENSON	MINNEAPOLIS	MN	50299430001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/12/2001
FAEGRE & BENSON	MINNEAPOLIS	MN	50399430001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/12/2001
FAEGRE & BENSON	MINNEAPOLIS	MN	50399430001-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/12/2001
FAGGERT & FRIEDEN PC	CHESAPEAKE	VA	503A8390701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FAGGERT & FRIEDEN PC FAGGERT & FRIEDEN PC	CHESAPEAKE	VA	503A8390701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FAGGERT & FRIEDEN PC FAGGERT & FRIEDEN PC	CHESAPEAKE CHESAPEAKE	VA VA	503A8390701-003 502A8390701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FAHNESTOCK & CO INC	NEW YORK	NY	50256772701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FAHNESTOCK & CO INC	NEW YORK	NY	50256772701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FAIR AUFSESSER & FITZGERALD PC	WHITE PLAINS	NY	50299ABAB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
FAIR AUFSESSER & FITZGERALD PC	WHITE PLAINS	NY	50399ABAB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
FAIR AUFSESSER & FITZGERALD PC	WHITE PLAINS	NY	50299ABAB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
FAIR AUFSESSER & FITZGERALD PC	WHITE PLAINS	NY	50399ABAB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
FAIR AUFSESSER & FITZGERALD PC	WHITE PLAINS	NY	50299ABAB01-005	Prototype Standardized Target Benefit Plan Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
FAIR AUFSESSER & FITZGERALD PC FAIR AUFSESSER & FITZGERALD PC	WHITE PLAINS WHITE PLAINS	NY NY	50399ABAB01-006 50299ABAB02-001	Prototype Non-standardized Target Benefit Plan Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
FAIR AUFSESSER & FITZGERALD PC	WHITE PLAINS WHITE PLAINS	NY	50399ABAB02-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
FAIR AUFSESSER & FITZGERALD PC	WHITE PLAINS	NY	50299ABAB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
FAIR AUFSESSER & FITZGERALD PC	WHITE PLAINS	NY	50399ABAB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
FAIR AUFSESSER & FITZGERALD PG	WHITE PLAINS	NY	VS322958	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/06/2003
FAIR AUFSESSER & FITZGERALD PG	WHITE PLAINS	NY	VS322959	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/06/2003
FAIRFAX STATE SAVINGS BANK	FAIRFAX	IA	50243911101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FAIRFAX STATE SAVINGS BANK	FAIRFAX	IA	50243911101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FALL RIVER FIVE CENTS SAVINGS BANK	FALL RIVER	MA	50230451901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARM BUREAU LIFE INSURANCE CO	WEST DES MOINES	IA	50218352701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FARM BUREAU LIFE INSURANCE CO FARM BUREAU LIFE INSURANCE CO	WEST DES MOINES JEFFERSON CITY	IA MO	50218352701-002 50218362701-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FARM BUREAU LIFE INSURANCE CO	JEFFERSON CITY	MO	50218362701-001	Prototype Standardized Profit Straining Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FARM BUREAU LIFE INSURANCE CO	LANSING	MI	50218372701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FARMER CITY STATE BANK	FARMER CITY	IL.	50284801901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS BANK	TOMAH	WI	50218462701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FARMERS & MERCHANTS BANK	TOMAH	WI	50218462701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FARMERS & MERCHANTS BANK	STUTTGART	AR	50218541901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS BANK & TRUST	BURLINGTON	IA	50279631901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS BANK & TRUST	BURLINGTON	IA	50279631901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS BANK & TRUST FARMERS & MERCHANTS BANK & TRUST	BURLINGTON BURLINGTON	IA IA	50279631901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS BANK & TRUST FARMERS & MERCHANTS BANK & TRUST	BURLINGTON	IA IA	50379631901-004 50279631901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS BANK & TRUST	BURLINGTON	IA	50379631901-006	Prototype Standardized Cash of Defended Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS BANK & TRUST	BURLINGTON	IA	50279631901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS SAVINGS BANK	WAUKON	IA	50279651101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FARMERS & MERCHANTS SAVINGS BANK	WAUKON	IA	50279651101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FARMERS & MERCHANTS STATE BANK	ARGONIA	KS	50276371901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS STATE BANK	ARCHBOLD	OH	50283661901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL	IL	50218671901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS & TRADERS SAVINGS BANK FARMERS BANK & TRUST CO	BANCROFT MAGNOLIA	IA AR	50293211101-001 50287051901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 11/19/2001
FARMERS CAPITAL BANK CORP	FRANKFORT	KY	502A3251901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS CAPITAL BANK CORP	FRANKFORT	KY	502A3251901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FARMERS CAPITAL BANK CORP	FRANKFORT	KY	503A3251901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS CAPITAL BANK CORP	FRANKFORT	KY	503A3251901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FARMERS CAPITAL BANK CORP	FRANKFORT	KY	502A3251901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FARMERS CAPITAL BANK CORP	FRANKFORT	KY	503A3251901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FARMERS CAPITAL BANK CORP	FRANKFORT	KY	502A3251901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FARMERS NATIONAL BANK	DANVILLE	KY	50219031901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FARMERS NATIONAL BANK	DANVILLE	KY KY	50219031901-002 50219031901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FARMERS NATIONAL BANK FARMERS NATIONAL BANK	DANVILLE DANVILLE	KY	50319031901-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FARMERS NATIONAL BANK	PROPHETSTOWN	IL	50263881901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS NATIONAL BANK	OPELIKA	AL	50375081901-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FARMERS NEW WORLD LIFE INSURANCE CO	MERCER ISLAND	WA	50219100701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FARMERS NEW WORLD LIFE INSURANCE CO	MERCER ISLAND	WA	50219100701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FARMERS SAVINGS BANK	MITCHELLVILLE	IA	50282051101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FARMERS SAVINGS BANK	MITCHELLVILLE	IA	50282051101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FARMERS STATE BANK	LAGRANGE	IN	50219121901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS STATE BANK	WARSAW MARION	IN IA	50219151801-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
FARMERS STATE BANK FARMERS STATE BANK	YALE	IA IA	50219291101-001 50219301101-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
FARMERS STATE BANK	YALE	IA IA	50219301101-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
FARMERS STATE BANK	TRIMONT	MN	50273952701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FARMERS STATE BANK	LAKE VIEW	IA	50293531101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FARMERS STATE BANK	ALGONA	IA	502A3761901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS STATE BANK	ALGONA	IA	502A3761901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FARMERS STATE BANK & TRUST	JACKSONVILLE	IL 	50219392701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FARMERS STATE BANK & TRUST	JACKSONVILLE	IL "	50219392701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FARMERS STATE BANK & TRUST FARMERS STATE BANK & TRUST	JACKSONVILLE JACKSONVILLE	IL IL	50319392701-003 50319392701-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
FARMERS STATE BANK & TRUST FARMERS STATE BANK OF ADAMS	ADAMS	IL MN	50292622701-004	Prototype Non-Standardized Sate Harbor Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FARMERS STATE BANK OF ADAMS	ADAMS	MN	50292622701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FARMERS STATE BANK OF MADELIA	MADELIA	MN	50274792701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FARMERS STATE BANK OF SOMONAUK	SOMONAUK	IL	50219481901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001

PLAN SPONSOR FARMERS TRUST & SAVINGS BANK	CITY BUFFALO CENTER	STATE IA	FILE FOLDER/VS NO. 50279701101-001	Prototype Standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 01/10/2002
FARMERS TRUST & SAVINGS BANK FARMERS TRUST & SAVINGS BANK	BUFFALO CENTER	IA IA	50279701101-001	Prototype Standardized Front Srianing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
FASCORP	ENGLEWOOD	CO	502B5951901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FASCORP	ENGLEWOOD	CO	502B5951901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FASCORP	ENGLEWOOD	CO	503B5951901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FASCORP FASCORP	ENGLEWOOD ENGLEWOOD	CO	503B5951901-004 502B5951901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FASCORP	ENGLEWOOD ENGLEWOOD	CO	503B5951901-006	Prototype Non-Standardized Cash of Deferred Arrangement	Opinion Letter Issued 11/19/2001
FASCORP	ENGLEWOOD	CO	502B5951901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FAULK & WINKLER LLC	BATON ROUGE	LA	503B2720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FAULK & WINKLER LLC	BATON ROUGE	LA	502B2720701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FAULK & WINKLER LLC FAULK & WINKLER LLC	BATON ROUGE BATON ROUGE	LA LA	503B2720701-003 502B2720701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FAULK & WINKLER LLC	BATON ROUGE	LA	503B2720701-004 503B2720701-005	Prototype Standardized Money Furchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FAULK & WINKLER LLC	BATON ROUGE	LA	502B2720701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FAUQUIER NATIONAL BANK	WARRENTON	VA	502ZZEL1901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FAUQUIER NATIONAL BANK	WARRENTON	VA	502ZZEL1901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FAY PENSION SERVICES	CRANSTON	RI	503A3730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FAY PENSION SERVICES FAY PENSION SERVICES	CRANSTON CRANSTON	RI RI	502A3730701-002 503A3730701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FAY PENSION SERVICES	CRANSTON	RI	502A3730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FAY PENSION SERVICES	CRANSTON	RI	503A3730701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FAY PENSION SERVICES	CRANSTON	RI	502A3730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FBD CONSULTING INC	LEAWOOD	KS	503A9680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FBD CONSULTING INC FBD CONSULTING INC	LEAWOOD LEAWOOD	KS KS	502A9680701-002 503A9680701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FBD CONSULTING INC	LEAWOOD	KS	502A9680701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FBD CONSULTING INC	LEAWOOD	KS	503A9680701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FBD CONSULTING INC	LEAWOOD	KS	502A9680701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FBD CONSULTING INC	LEAWOOD	KS	503A9680701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
FBD CONSULTING INC	LEAWOOD	KS	502A9680701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
FBD CONSULTING INC FBD CONSULTING INC	LEAWOOD LEAWOOD	KS KS	503A9680702-001 503A9680702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
FBD CONSULTING INC	LEAWOOD	KS	502A9680702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
FBD CONSULTING INC	LEAWOOD	KS	502A9680702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FBD CONSULTING OF OKLAHOMA INC	OKLAHOMA CITY	OK	503A3970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
FBD CONSULTING OF OKLAHOMA INC	OKLAHOMA CITY	OK	502A3970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
FBD CONSULTING OF OKLAHOMA INC FBD CONSULTING OF OKLAHOMA INC	OKLAHOMA CITY OKLAHOMA CITY	OK OK	503A3970701-003 502A3970701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
FBD CONSULTING OF OKLAHOMA INC	OKLAHOMA CITY	OK	503A3970701-004 503A3970701-005	Prototype Standardized Money Furchase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
FBD CONSULTING OF OKLAHOMA INC	OKLAHOMA CITY	OK	502A3970701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
FBD CONSULTING OF OKLAHOMA INC	OKLAHOMA CITY	OK	503A3970701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
FBD CONSULTING OF OKLAHOMA INC	OKLAHOMA CITY	OK 	502A3970701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
FBOP CORP FBOP CORP	CHICAGO CHICAGO	IL IL	50287092701-001 50287092701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/27/2001 Opinion Letter Issued 09/27/2001
FBR NATIONAL BANK & TRUST	BETHESDA	MD	50335010001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/22/2002
FECHTOR DETWILER & CO INC	BOSTON	MA	50219582701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FECHTOR DETWILER & CO INC	BOSTON	MA	50219582701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FECTEAU BENEFITS GROUP INC	EAST PROVIDENCE	RI	VS323165	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
FECTEAU BENEFITS GROUP INC FECTEAU BENEFITS GROUP INC	EAST PROVIDENCE EAST PROVIDENCE	RI RI	VS323186 VS323284	Volume Submitter Defined Benefit Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/21/2002 Advisory Letter Issued 01/11/2002
FECTEAU BENEFITS GROUP, INC.	EAST PROVIDENCE	RI	VS323331	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
FEDERATED FUNERAL DIRECTORS OF AMERICA INC	SPRINGFIELD	IL	503A8420701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FEDERATED FUNERAL DIRECTORS OF AMERICA INC	SPRINGFIELD	IL	502A8420701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FEDERATED FUNERAL DIRECTORS OF AMERICA INC	SPRINGFIELD	IL 	503A8420701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FEDERATED FUNERAL DIRECTORS OF AMERICA INC FEDERATED FUNERAL DIRECTORS OF AMERICA INC	SPRINGFIELD SPRINGFIELD	IL IL	502A8420701-004 503A8420701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FEDERATED LIFE INSURANCE CO	OWATONNA	MN	50319690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FEDERATED LIFE INSURANCE CO	OWATONNA	MN	50219690701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FEDERATED LIFE INSURANCE CO	OWATONNA	MN	50319690701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FEDERATED LIFE INSURANCE CO FEDERATED LIFE INSURANCE CO	OWATONNA OWATONNA	MN MN	50219690701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FEDERATED LIFE INSURANCE CO	OWATONNA	MN	50319690701-005 50219690701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FEDERATED LIFE INSURANCE CO	OWATONNA	MN	50219690701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
FEINGOLD & FEINGOLD INSURANCE AGENCY INC	WORCESTER	MA	502B691AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
FEINGOLD & FEINGOLD INSURANCE AGENCY INC	WORCESTER	MA	503B691AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
FEINGOLD & FEINGOLD INSURANCE AGENCY INC	WORCESTER WORCESTER	MA MA	502B691AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
FEINGOLD & FEINGOLD INSURANCE AGENCY INC FEINGOLD & FEINGOLD INSURANCE AGENCY INC	WORCESTER	MA	503B691AB01-004 502B691AB01-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
FEINGOLD & FEINGOLD INSURANCE AGENCY INC	WORCESTER	MA	503B691AB01-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
FEINGOLD & FEINGOLD INSURANCE AGENCY INC	WORCESTER	MA	502B691AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
FEINGOLD & FEINGOLD INSURANCE AGENCY INC	WORCESTER	MA	503B691AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
FEINGOLD & FEINGOLD INSURANCE AGENCY INC	WORCESTER	MA	502B691AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
FEINGOLD & FEINGOLD INSURANCE AGENCY INC FELDSTEIN GRINBERG STEIN & MCKEE	WORCESTER PITTSBURGH	MA PA	503B691AB02-004 503A9050701-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 08/07/2001
FELDSTEIN GRINBERG STEIN & MCKEE	PITTSBURGH	PA	502A9050701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FELDSTEIN GRINBERG STEIN & MCKEE	PITTSBURGH	PA	503A9050701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FELDSTEIN GRINBERG STEIN & MCKEE	PITTSBURGH	PA	502A9050701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FELDSTEIN GRINBERG STEIN & MCKEE	PITTSBURGH	PA	503A9050701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FELHABER LARSON FENLON & VOGT PA FELHABER LARSON FENLON & VOGT PA	MINNEAPOLIS MINNEAPOLIS	MN MN	503B2710701-001 502B2710701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FELHABER LARSON FENLON & VOGT PA	MINNEAPOLIS	MN	503B2710701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FELHABER LARSON FENLON & VOGT PA	MINNEAPOLIS	MN	502B2710701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FELHABER LARSON FENLON & VOGT PA	MINNEAPOLIS	MN	503B2710701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FELHABER LARSON FENLON & VOGT PA	MINNEAPOLIS	MN	502B2710701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001

PLAN SPONSOR FENNEMORE CRAIG PC	<u>CITY</u> PHOENIX	STATE AZ	FILE FOLDER/VS NO. 503A9060701-001	Prototype Non-standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/30/2001
FENNEMORE CRAIG PC	PHOENIX	AZ AZ	503A9060701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/30/2001 Opinion Letter Issued 08/30/2001
FENNEMORE CRAIG PC	PHOENIX	AZ	503A9060701-002	Prototype Non-standardized Morrey Futchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FERGUSON & WIDMAYER PC	ANN ARBOR	MI	VS322973	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/28/2002
FERGUSON & WIDMAYER PC	ANN ARBOR	MI	VS322974	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 03/03/2003
FERGUSON & WIDMAYER PC	ANN ARBOR	MI	VS322975	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/05/2002
FERRIS BAKER WATTS INC	RICHMOND	VA	50292561901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FERRIS BAKER WATTS INC	RICHMOND	VA	50292561901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FERRIS BAKER WATTS INC	RICHMOND	VA	50292561901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FERRIS BAKER WATTS INC FERRIS BAKER WATTS INC	RICHMOND RICHMOND	VA VA	50292561901-004 50392561901-005	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FERRIS BAKER WATTS INC	RICHMOND	VA	50392561901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FERRIS BAKER WATTS INC	RICHMOND	VA	50292561901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FERRIS BAKER WATTS INC	RICHMOND	VA	50392561901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIDELITY ASSET MANAGER	BOSTON	MA	503A027AH01-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY ASSET MANAGER	BOSTON	MA	502A027AH01-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY ASSET MANAGER	BOSTON	MA	503A027AH01-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY ASSET MANAGER	BOSTON	MA	502A027AH01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY ASSET MANAGER GROWTH FIDELITY ASSET MANAGER GROWTH	BOSTON	MA	503A025AH01-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY ASSET MANAGER GROWTH FIDELITY ASSET MANAGER GROWTH	BOSTON BOSTON	MA MA	502A025AH01-002 503A025AH01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001 Opinion Letter Issued 08/21/2001
FIDELITY ASSET MANAGER GROWTH	BOSTON	MA	502A025AH01-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/21/2001 Opinion Letter Issued 08/21/2001
FIDELITY ASSET MANAGER INCOME	BOSTON	MA	503A026AH01-001	Prototype Standardized Noney Futchase Flam  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY ASSET MANAGER INCOME	BOSTON	MA	502A026AH01-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY ASSET MANAGER INCOME	BOSTON	MA	503A026AH01-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY ASSET MANAGER INCOME	BOSTON	MA	502A026AH01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY BANK	MINNEAPOLIS	MN	50204532701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
FIDELITY BANK	MINNEAPOLIS	MN	50204532701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
FIDELITY BANK	MINNEAPOLIS	MN	50304532701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
FIDELITY BANK	MINNEAPOLIS	MN	50304532701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
FIDELITY BANK	MINNEAPOLIS	MN	50204532701-005	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001
FIDELITY BANK FIDELITY BANK	MINNEAPOLIS PITTSBURGH	MN PA	50304532701-006 50234252701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001 Opinion Letter Issued 08/07/2001
FIDELITY BANK	PITTSBURGH	PA PA	50234252701-001	Prototype Standardized Profit Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIDELITY BANK & TRUST	DYERSVILLE	IA	50293231101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIDELITY CASH RESERVES	BOSTON	MA	5036398AH01-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY CASH RESERVES	BOSTON	MA	5026398AH01-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY CASH RESERVES	BOSTON	MA	5036398AH01-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY CASH RESERVES	BOSTON	MA	5026398AH01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY FREEDOM 2010 FUND	BOSTON	MA	503A028AH01-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY FREEDOM 2010 FUND	BOSTON	MA	502A028AH01-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY FREEDOM 2010 FUND	BOSTON	MA	503A028AH01-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY FREEDOM 2010 FUND	BOSTON	MA	502A028AH01-004	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY FREEDOM 2020 FIDELITY FREEDOM 2020	BOSTON BOSTON	MA MA	503A029AH01-001 502A029AH01-002	Prototype Non-Standardized Sale Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001 Opinion Letter Issued 08/21/2001
FIDELITY FREEDOM 2020	BOSTON	MA	503A029AH01-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY FREEDOM 2020	BOSTON	MA	502A029AH01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY FREEDOM 2030 FUND	BOSTON	MA	503A030AH01-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY FREEDOM 2030 FUND	BOSTON	MA	502A030AH01-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY FREEDOM 2030 FUND	BOSTON	MA	503A030AH01-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY FREEDOM 2030 FUND	BOSTON	MA	502A030AH01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY FUND	BOSTON	MA	5031990AH01-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY FUND	BOSTON	MA	5021990AH01-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY FUND	BOSTON BOSTON	MA MA	5031990AH01-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY FUND FIDELITY HOMESTEAD ASSOCIATION	NEW ORLEANS	LA	5021990AH01-004 50206992701-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/21/2001 Opinion Letter Issued 08/07/2001
FIDELITY HOMESTEAD ASSOCIATION	NEW ORLEANS	LA	50206992701-002	Prototype Standardized Profit Sharing Flair  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5031874AH01-001	Prototype Standardized Norley Furdhase Flam  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5021874AH01-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5031874AH01-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5021874AH01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5031874AH02-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 12/05/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5021874AH02-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/05/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5031874AH02-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 12/05/2001
FIDELITY MANAGEMENT & RESEARCH CO FIDELITY MANAGEMENT & RESEARCH CO	BOSTON BOSTON	MA MA	5021874AH02-004 50218740003-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/05/2001 Opinion Letter Issued 04/18/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	50218740003-001	Prototype Standardized Profit Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/18/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	50218740004-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/18/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	50218740004-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/18/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	50218740005-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/18/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	50218740005-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/18/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	50218740006-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/18/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	50218740006-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/18/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	50218740007-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/03/2002
FIDELITY MANAGEMENT & RESEARCH CO FIDELITY MANAGEMENT & RESEARCH CO	BOSTON BOSTON	MA MA	5031874AH08-001 5021874AH08-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/26/2002 Opinion Letter Issued 06/26/2002
FIDELITY MANAGEMENT & RESEARCH CO FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5021874AH08-002 5031874AH09-001	Prototype Standardized Cash or Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 06/26/2002 Opinion Letter Issued 01/22/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5021874AH09-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/22/2002 Opinion Letter Issued 01/22/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5031874AH10-001	Prototype Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 12/05/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5021874AH10-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/05/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5031874AH10-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 12/05/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5021874AH10-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/05/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5031874AH11-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5021874AH11-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5031874AH11-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 06/20/2002

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FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5021874AH11-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
FIDELITY MANAGEMENT & RESEARCH CO FIDELITY MANAGEMENT & RESEARCH CO	BOSTON BOSTON	MA MA	5031874AH12-001 5021874AH12-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001 Opinion Letter Issued 12/10/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5031874AH12-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 12/10/2001 Opinion Letter Issued 12/10/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5021874AH12-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5031874AH13-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5021874AH13-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
FIDELITY PURITAN FUND	BOSTON	MA	5039723AH01-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY PURITAN FUND	BOSTON	MA	5029723AH01-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001
FIDELITY PURITAN FUND	BOSTON	MA	5039723AH01-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY PURITAN FUND FIDELITY STATE BANK & TRUST CO	BOSTON DODGE CITY	MA KS	5029723AH01-004 50219981901-001	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/21/2001 Opinion Letter Issued 11/19/2001
FIDELITY STATE BANK & TRUST CO	DODGE CITY	KS	50319981901-002	Prototype Non-Standardized Cash of Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIDELITY STATE BANK & TRUST CO	DODGE CITY	KS	50219981901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIDUCIARY FUNDS INC	MILWAUKEE	WI	502A5642701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIDUCIARY FUNDS INC	MILWAUKEE	WI	502A5642701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIDUCIARY FUNDS INC	MILWAUKEE	WI	502A5642701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIDUCIARY FUNDS INC	MILWAUKEE	WI	502A5642701-004	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
FIDUCIARY TRUST CO	BOSTON	MA	50238390001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/18/2002
FIDUCIARY TRUST CO	BOSTON	MA	50238390001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/18/2002
FIDUCIARY TRUST CO INTERNATIONAL	NEW YORK	NY	50220042701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIDUCIARY TRUST CO INTERNATIONAL FIDUCIARY TRUST CO INTERNATIONAL	NEW YORK NEW YORK	NY NY	50220042701-002 50220042702-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIDUCIARY TRUST CO INTERNATIONAL FIDUCIARY TRUST CO INTERNATIONAL	NEW YORK	NY	50220042702-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIFTH DISTRICT SAVINGS & LOAN	NEW FORK	LA	502A1732701-001	Prototype Standardized Money Furchase Frant	Opinion Letter Issued 08/07/2001
FIFTH DISTRICT SAVINGS & LOAN	NEW ORLEANS	LA	502A1732701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIFTH THIRD BANK	CINCINNATI	OH	50220071901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIFTH THIRD BANK	CINCINNATI	OH	50220071901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIFTH THIRD BANK	CINCINNATI	OH	50220071901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIFTH THIRD BANK	CINCINNATI	OH	50220071901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIFTH THIRD BANK	CINCINNATI	OH	50320071901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIFTH THIRD BANK	CINCINNATI	OH	50320071901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIFTH THIRD BANK	CINCINNATI	OH	50220071901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIFTH THIRD BANK FIFTH THIRD BANK	CINCINNATI CINCINNATI	OH OH	50320071901-008 50220071901-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FINANCIAL DESIGN CENTER INC	GREEN BAY	WI	503A3980701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FINANCIAL DESIGN CENTER INC	GREEN BAY	WI	503A3980701-001	Prototype Non-standardized Profit Sharing Flan	Opinion Letter Issued 08/30/2001
FINANCIAL DESIGN CENTER INC	GREEN BAY	WI	503A3980701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FINANCIAL SERVICE ASSOCIATES INC	KNOXVILLE	TN	503A4370701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
FINANCIAL SERVICE ASSOCIATES INC	KNOXVILLE	TN	502A4370701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
FINANCIAL SERVICE ASSOCIATES INC	KNOXVILLE	TN	503A4370701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
FINANCIAL SERVICE ASSOCIATES INC	KNOXVILLE	TN	502A4370701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
FINANCIAL SERVICE ASSOCIATES INC	KNOXVILLE	TN	503A4370701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
FINANCIAL SERVICE ASSOCIATES INC FINDLEY DAVIES INC	KNOXVILLE	TN OH	502A4370701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
FINDLEY DAVIES INC FINDLEY DAVIES INC	TOLEDO TOLEDO	OH	503A3990701-001 502A3990701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FINDLEY DAVIES INC	TOLEDO	OH	503A3990701-003	Prototype Standardized Front Sharing Frant Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FINDLEY DAVIES INC	TOLEDO	OH	502A3990701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FINDLEY DAVIES INC	TOLEDO	OH	503A3990701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FINDLEY DAVIES INC	TOLEDO	OH	502A3990701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FINDLEY DAVIES INC	TOLEDO	OH	503A3990701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
FINKE & ASSOCIATES PC	DENVER	CO	502A2490001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002
FINKE & ASSOCIATES PC	DENVER	CO	503A2490002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
FIRMANI PENSION SERVICES INC FIRMANI PENSION SERVICES INC	HADDONFIELD HADDONFIELD	NJ NJ	503B0378501-001 503B0378501-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
FIRMANI PENSION SERVICES INC	HADDONFIELD	NJ	502B0378501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
FIRMANI PENSION SERVICES INC	HADDONFIELD	NJ	503B0378501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
FIRMANI PENSION SERVICES INC	HADDONFIELD	NJ	502B0378501-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
FIRMANI PENSION SERVICES INC	HADDONFIELD	NJ	503B0378501-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
FIRMANI PENSION SERVICES INC	HADDONFIELD	NJ	502B0378501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
FIRST & PEOPLES BANK	RUSSELL	KY	502ZZDV1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST & PEOPLES BANK	RUSSELL	KY	502ZZDV1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST & PEOPLES BANK	RUSSELL	KY	502ZZDV1901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST & PEOPLES BANK FIRST & PEOPLES BANK	RUSSELL RUSSELL	KY KY	502ZZDV1901-004 503ZZDV1901-005	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST & PEOPLES BANK FIRST & PEOPLES BANK	RUSSELL	KY	503ZZDV1901-005 503ZZDV1901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST & PEOPLES BANK	RUSSELL	KY	502ZZDV1901-000 502ZZDV1901-007	Prototype Non-Standardized Sale Harbor Money Furchase Flam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST & PEOPLES BANK	RUSSELL	KY	503ZZDV1901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST & PEOPLES BANK	RUSSELL	KY	502ZZDV1901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST & PEOPLES BANK	RUSSELL	KY	502ZZDV1901-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST ACTUARIAL CORPORATION	GRAND RAPIDS	MI	502A4560001-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 12/03/2001
FIRST ACTUARIAL CORPORATION	GRAND RAPIDS	MI	503A4560001-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 12/03/2001
FIRST ACTUARIAL CORPORATION	GRAND RAPIDS	MI	503A4560001-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 12/03/2001
FIRST ACTUARIAL CORPORATION FIRST ACTUARIAL CORPORATION	GRAND RAPIDS	MI MI	502A4560002-001 502A4560002-002	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST ACTUARIAL CORPORATION FIRST ACTUARIAL CORPORATION	GRAND RAPIDS GRAND RAPIDS	MI	503A4560002-002	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST ACTUARIAL CORPORATION FIRST ACTUARIAL CORPORATION	GRAND RAPIDS	MI	503A4560002-003	Prototype Non-standardized Cash of Deferred Arrangement  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	WORCESTER	MA	50353700001-001	Prototype Non-standardized Morley Futchase Frant Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/26/2001
FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	WORCESTER	MA	50253700001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/26/2001
FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	WORCESTER	MA	50353700001-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 12/26/2001
FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	WORCESTER	MA	50253700001-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/26/2001
FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	WORCESTER	MA	50353700001-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/26/2001
FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	WORCESTER	MA	50253700001-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/26/2001
FIRST AMERICAN BANK FIRST AMERICAN BANK	URBANDALE URBANDALE	IA IA	50353210701-001 50253210701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
I INO I AMERICAN DANK	UNDANDALE	IA	JUZUJZ 1U1U1-UUZ	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 00/30/2001

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FIRST AMERICAN BANK FIRST AMERICAN BANK	URBANDALE URBANDALE	IA IA	50353210701-003 50253210701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK	URBANDALE	IA	50353210701-004	Prototype Standardized Morey Fundase Figure Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK	URBANDALE	ΙA	50253210701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK	DUNDEE	IL	50290961101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST AMERICAN BANK	DUNDEE	IL	50290961101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST AMERICAN BANK	DUNDEE	IL	50290961101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
FIRST AMERICAN BANK	DUNDEE	IL IL	50390961101-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST AMERICAN BANK FIRST AMERICAN BANK	DUNDEE DUNDEE	IL IL	50390961101-005 50390961101-006	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
FIRST AMERICAN BANK	DUNDEE	IL.	50290961902-001	Prototype Standardized Cash of Defended Arrangement	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 11/19/2001
FIRST AMERICAN BANK	DUNDEE	ίĽ	50290961902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST AMERICAN BANK	DUNDEE	IL	50290961902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST AMERICAN BANK	DUNDEE	IL	50290961902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST AMERICAN BANK	DUNDEE	IL	50390961902-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST AMERICAN BANK	DUNDEE	IL.	50390961902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST AMERICAN BANK	DUNDEE	IL 	50290961902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST AMERICAN BANK FIRST AMERICAN BANK	DUNDEE DUNDEE	IL IL	50390961902-008 50290961902-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST AMERICAN BANK	DUNDEE	IL	50290961902-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST AMERICAN BANK & TRUST	SIOUX FALLS	SD	50291491101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST AMERICAN BANK & TRUST	SIOUX FALLS	SD	50291491101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST AMERICAN BANK SSB	BRYAN	TX	503ZZFF0701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK SSB	BRYAN	TX	502ZZFF0701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK SSB	BRYAN	TX	503ZZFF0701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK SSB	BRYAN	TX	502ZZFF0701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK SSB	BRYAN	TX	503ZZFF0701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK SSB FIRST AMERICAN BANK SSB	BRYAN BRYAN	TX TX	502ZZFF0701-006 502ZZFFAQ02-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
FIRST AMERICAN BANK SSB	BRYAN	TX	502ZZFFAQ02-002	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST AMERICAN BANK SSB	BRYAN	TX	502ZZFFAQ02-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST AMERICAN BANK SSB	BRYAN	TX	502ZZFFAQ02-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST BANK	CHESTERFIELD	MO	503A4350701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST BANK	CHESTERFIELD	MO	502A4350701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST BANK	CHESTERFIELD	MO	503A4350701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST BANK	CHESTERFIELD	MO	502A4350701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST BANK FIRST BANK	CHESTERFIELD CHESTERFIELD	MO MO	503A4350701-005 502A4350701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST BANK - UPPER MICHIGAN	ESCANABA	MI	502A5451901-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST BANK - UPPER MICHIGAN	ESCANABA	MI	502A5451901-001	Prototype Standardized Money Fulcilase Filan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST BANK - UPPER MICHIGAN	ESCANABA	MI	503A5451901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST BANK & TRUST CO	DUNCAN	OK	50236682701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST BANK & TRUST CO	DUNCAN	OK	50236682701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST BANK & TRUST CO	DUNCAN	OK	50336682701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST BANK & TRUST CO	DUNCAN	OK	50336682701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST BANK & TRUST CO	DUNCAN	OK OK	50236682701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST BANK & TRUST CO FIRST BANK & TRUST CO	DUNCAN ABINGDON	VA	50336682701-006 50238662701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST BANK & TRUST CO	GLIDDEN	IA	50293801101-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 01/10/2002
FIRST BANK & TRUST EAST TEXAS	LUFKIN	TX	50396600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST BANK & TRUST EAST TEXAS	LUFKIN	TX	50296600701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST BANK & TRUST EAST TEXAS	LUFKIN	TX	50396600701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST BANK & TRUST EAST TEXAS	LUFKIN	TX	50296600701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST BANK & TRUST EAST TEXAS	LUFKIN	TX	50396600701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST BANK & TRUST EAST TEXAS	LUFKIN	TX	50296600701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST BANK NA FIRST BANK NA	CROWLEY CROWLEY	LA LA	50222971101-001 50222971101-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK	IL.	50290351901-001	Prototype Standardized Moriey Furchase Flair  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 11/19/2001
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK	IL	50290351901-001	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST BANKERS TRUST CO	QUINCY	ΪĹ	50223371901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST BANKERS TRUST CO	QUINCY	IL	50223371901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST BANKERS TRUST CO	QUINCY	IL	50223371901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST BANKERS TRUST CO	QUINCY	IL	50323371901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST BANKERS TRUST CO	QUINCY	IL "	50223371901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST BANKERS TRUST CO FIRST BANKING CENTER	QUINCY BURLINGTON	IL WI	50323371901-006 50320640701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
FIRST BANKING CENTER FIRST BANKING CENTER	BURLINGTON	WI	50220640701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST BANKING CENTER	BURLINGTON	WI	50220641902-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST BUSEY TRUST & INVESTMENT CO	LE ROY	IL	502B6591901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST BUSEY TRUST & INVESTMENT CO	LE ROY	IL	502B6591901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST CAPITAL BENEFIT ADVISORS / PETER D AUSTIN ASSOCIATES	STUDIO CITY	CA	VS323057	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/27/2002
FIRST CAPITAL BENEFIT ADVISORS INC	STUDIO CITY	CA	503B4820701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
FIRST CAPITAL BENEFIT ADVISORS INC	STUDIO CITY	CA	502B4820701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
FIRST CAPITAL BENEFIT ADVISORS INC FIRST CAPITAL BENEFIT ADVISORS INC	STUDIO CITY STUDIO CITY	CA CA	503B4820701-003 502B4820701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
FIRST CAPITAL BENEFIT ADVISORS INC	STUDIO CITY STUDIO CITY	CA	503B4820701-004 503B4820701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
FIRST CAPITAL BENEFIT ADVISORS INC	STUDIO CITY	CA	503B4820701-006	Prototype Non-standardized Cash of Deferred Arrangement	Opinion Letter Issued 11/27/2001
FIRST CAPITAL BENEFIT ADVISORS INC	STUDIO CITY	CA	503B4820702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FIRST CAPITAL BENEFIT ADVISORS INC	STUDIO CITY	CA	503B4820702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FIRST CAPITAL BENEFIT ADVISORS INC	STUDIO CITY	CA	502B4820702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FIRST CENTURY BANK NA	BLUE FIELD	WV	50227611901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST CENTURY BANK NA	BLUE FIELD	WV	50227611901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST CENTURY BANK NA FIRST CENTURY BANK NA	BLUE FIELD BLUE FIELD	WV WV	50227611901-003 50327611901-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST CENTURY BANK NA FIRST CHARTER NATIONAL BANK	CONCORD	NC	50327611901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
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PRINCE   CONTROLLED   CONTROL	FIRST CITIZENS BANK & TRUST CO OF SOUTH CAROLINA	COLUMBIA		50221300701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
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FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION   BLUEFIELD   W   50248231901-002   Prototype Standardized Money Purchase Plan   Opinion Letter Issaed 11/19/2001   FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION   BLUEFIELD   W   5024231901-003   Prototype Standardized Money Purchase Plan   Opinion Letter Issaed 11/19/2001   FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION   BLUEFIELD   W   5024231901-009   Prototype Standardized Money Purchase Plan   Opinion Letter Issaed 11/19/2001   FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION   BLUEFIELD   W   5024231901-007   Prototype Standardized Cleah or Deferred Arrangement   Opinion Letter Issaed 11/19/2001   FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION   BLUEFIELD   W   5024231901-007   Prototype Standardized Cleah or Deferred Arrangement   Opinion Letter Issaed 11/19/2001   FIRST COMMUNITY CARD TUNION   AMESTOWN   ND   50273822701-001   Prototype Standardized Protif Sharing Plan   Opinion Letter Issaed 508/7/2001   FIRST COMMUNITY CREDIT LINION   AMESTOWN   ND   50273822701-002   Prototype Standardized Protif Sharing Plan   Opinion Letter Issaed 508/7/2001   FIRST COMMUNITY CREDIT LINION   AMESTOWN   ND   50273822701-002   Prototype Standardized Protif Sharing Plan   Opinion Letter Issaed 508/7/2001   FIRST COMMUNITY CREDIT LINION   AMESTOWN   ND   50273822701-002   Prototype Standardized Protif Sharing Plan   Opinion Letter Issaed 508/7/2001   FIRST COMMUNITY CREDIT LINION   AMESTOWN   ND   50273822701-002   Prototype Standardized Protif Sharing Plan   Opinion Letter Issaed 508/7/2001   FIRST COMMUNITY CREDIT LINION   AMESTOWN   ND   50273822701-003   Prototype Standardized Protif Sharing Plan   Opinion Letter Issaed 508/7/2001   FIRST COMMUNITY CREDIT LINION   AMESTOWN   ND   50273822701-002   Prototype Standardized Protif Sharing Plan   Opinion Letter Issaed 508/7/2001   FIRST COMMUNITY CREDIT LINION   AMESTOWN   ND   5027382101-003   Prototype Standardized Protif Sharing Plan   Opinion Letter Issaed 508/7/2001						
FIRST COMMUNITY BANK TRUST & FIRMANCIAL, SERVICES DIVISION						
FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION   BLUEFIELD   WV 50248231901-040   Prototype Non-Standardized Safe Harbor PORT Sharing Plan   Opinion Letter Issued 11/19/2001   FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION   BLUEFIELD   WV 50248231901-060   Prototype Non-Standardized Safe Harbor Money Purchase Plan   Opinion Letter Issued 11/19/2001   Prototype Non-Standardized Safe Harbor Money Purchase Plan   Opinion Letter Issued 11/19/2001   Prototype Non-Standardized Safe Harbor Money Purchase Plan   Opinion Letter Issued 11/19/2001   Prototype Non-Standardized Safe Harbor Can or Celebrard Arrangement   Opinion Letter Issued 11/19/2001   Prototype Non-Standardized Safe Harbor Can or Celebrard Arrangement   Opinion Letter Issued 11/19/2001   Prototype Non-Standardized Safe Harbor Can or Celebrard Arrangement   Opinion Letter Issued 11/19/2001   Prototype Non-Standardized Safe Harbor Celebrary   Opinion Letter Issued 11/19/2001   Prototype Standardized Observation   Opinion Letter Issued 11/19/2001   Prototype Standardized Observation   Opinion Letter Issued 10/19/2001   Prototype Standardized Observation   Opinion Letter Issued 08/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 08/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 08/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 08/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 08/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 08/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 08/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 08/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 08/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 08/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 08/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter I						
FIRST COMMUNITY BANK TRUST & FIRANCIAL SERVICES DIVISION   BLUEFIELD   WV 50348231901-005   Prototype Non-Standardized Safe Harbor Protit Sharing Plan   Opinion Letter Issued 11/19/2001   FIRST COMMUNITY BANK TRUST & FIRANCIAL SERVICES DIVISION   BLUEFIELD   WV 50248231901-006   Prototype Standardized Safe Harbor Protite Safe Harbor Protitors Sharing Plan   Opinion Letter Issued 11/19/2001   Prototype Standardized Safe Harbor Protitors Sharing Plan   Opinion Letter Issued 11/19/2001   Prototype Standardized Safe Harbor Protitor Safe Trust Plan   Opinion Letter Issued 11/19/2001   Prototype Standardized Safe Harbor Protitor Safe Trust Plan   Opinion Letter Issued 11/19/2001   Prototype Standardized Safe Harbor Protitor Safe Trust Plan   Opinion Letter Issued 11/19/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Safe Harbor Protit Sharing Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Safe Harbor Protit Sharing Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Safe Harbor Protit Sharing Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Proti Sharing Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Proti Sharing Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Proti Sharing Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Proti Sharing Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Proti Sharing Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Proti Sharing Plan   Opinion Letter Issued 19/07/2001   Prototype Standardized Proti Shar						
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
FIRST FEDERAL SAVINGS BANK	SWANSEA	MA	50292452701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST FEDERAL SAVINGS BANK	SWANSEA	MA	50292452701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST FIDELITY BANK - BURKE	COLOME	SD SD	50281981101-001 50281981101-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST FIDELITY BANK - BURKE FIRST FINANCIAL ASSURANCE ADMINISTRATION CO	COLOME FAYETTEVILLE	AR	502A8400701-001		Opinion Letter Issued 01/10/2002 Opinion Letter Issued 08/30/2001
FIRST FINANCIAL ASSURANCE ADMINISTRATION CO	FAYETTEVILLE	AR	502A8400701-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST FINANCIAL ASSURANCE ADMINISTRATION CO	FAYETTEVILLE	AR	503A8400701-003	Prototype Non-standardized Worldy Furchase Fight	Opinion Letter Issued 08/30/2001
FIRST FINANCIAL ASSURANCE ADMINISTRATION CO	FAYETTEVILLE	AR	502A8400701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST FINANCIAL BANK NA	HAMILTON	OH	50226401901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST FINANCIAL BANK NA	HAMILTON	OH	50226401901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST FINANCIAL BANK NA	HAMILTON	ОН	50226401901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST FINANCIAL BANK NA	HAMILTON	OH	50226401901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST FINANCIAL BANK NA	HAMILTON	OH	50326401901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST FINANCIAL BANK NA	HAMILTON	OH	50326401901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST FINANCIAL BANK NA	HAMILTON	OH	50226401901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST FINANCIAL BANK NA	HAMILTON	OH	50326401901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST FINANCIAL BANK NA	HAMILTON	OH	50226401901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST FINANCIAL TRUST NA	FRAMINGHAM	MA	50295811901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST FINANCIAL TRUST NA	FRAMINGHAM	MA	50295811901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST FINANCIAL TRUST NA	FRAMINGHAM	MA	50395811901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST FINANCIAL TRUST NA	FRAMINGHAM	MA	50395811901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST HAWAIIAN BANK FIRST HAWAIIAN BANK	HONOLULU	HI HI	50221882701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST HAWAIIAN BANK FIRST HAWAIIAN BANK	HONOLULU HONOLULU	HI	50221882701-002 50221882701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST HAWAIIAN BANK	HONOLULU	HI	50221882701-003	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST HAWAIIAN BANK	HONOLULU	HI	50321882701-005	Prototype Non-Standardized Money Furthase Filant Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST HAWAIIAN BANK	HONOLULU	HI	50221882701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST HAWAIIAN BANK	HONOLULU	HI	50221882702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
FIRST HAWAIIAN BANK	HONOLULU	HI	50221882702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
FIRST HAWAIIAN BANK	HONOLULU	HI	50321882702-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/13/2001
FIRST HAWAIIAN BANK	HONOLULU	HI	50321882702-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/13/2001
FIRST INDEPENDENT BANK	VANCOUVER	WA	50221921101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST INDEPENDENT BANK	VANCOUVER	WA	50221921101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST INTERNATIONAL BANK	WILLISTON	ND	50281472701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST INTERNATIONAL BANK	WILLISTON	ND	50381472701-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST INTERNATIONAL BANK	WILLISTON	ND	50281472701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST INTERNATIONAL BANK	WILLISTON	ND	50381472701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST INTERNATIONAL BANK & TRUST	FARGO	ND	502A1871901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST INTERNATIONAL BANK & TRUST	FARGO	ND	502A1871901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST INTERNATIONAL BANK & TRUST	FARGO	ND	503A1871901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST INTERNATIONAL BANK & TRUST	FARGO	ND	503A1871901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST INTERNATIONAL BANK & TRUST	FARGO	ND	502A1871901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST INTERNATIONAL BANK & TRUST	FARGO	ND	503A1871901-006 503B2700701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST INTERSTATE BANK FIRST INTERSTATE BANK	BILLINGS BILLINGS	MT MT	503B2700701-001 502B2700701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRST INTERSTATE BANK	BILLINGS	MT	503B2700701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRST INTERSTATE BANK	BILLINGS	MT	502B2700701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST INTERSTATE BANK	BILLINGS	MT	503B2700701-005	Prototype Standardized Morey Fundiase Fight Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST INTERSTATE BANK	BILLINGS	MT	502B2700701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST INVESTORS CORP	NEW YORK	NY	50222020001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/13/2001
FIRST INVESTORS CORP	NEW YORK	NY	50222020001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/13/2001
FIRST INVESTORS CORP	NEW YORK	NY	50222022702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST INVESTORS CORP	NEW YORK	NY	50222022702-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST LIBERTY BANK & TRUST	SCRANTON	PA	502A0801901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST LIBERTY BANK & TRUST	SCRANTON	PA	502A0801901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST LIBERTY BANK & TRUST	SCRANTON	PA	502A0801901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST LIBERTY BANK & TRUST	SCRANTON	PA	502A0801901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST LIBERTY BANK & TRUST	SCRANTON	PA	503A0801901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST LIBERTY BANK & TRUST	SCRANTON	PA	503A0801901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST LIBERTY BANK & TRUST	SCRANTON	PA	502A0801901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST LIBERTY BANK & TRUST	SCRANTON SCRANTON	PA PA	503A0801901-008 502A0801901-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST LIBERTY BANK & TRUST FIRST MANHATTAN CO	NEW YORK	NY	50213900001-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 10/17/2001
FIRST MANHATTAN CO	NEW YORK	NY	50213900001-001	Prototype Standardized Profit Sharing Flair  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/17/2001 Opinion Letter Issued 10/17/2001
FIRST MERCANTILE TRUST CO	CORDOVA	TN	503A0610701-001	Prototype Standardized Morey Fundase Flan  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST MERCANTILE TRUST CO	CORDOVA	TN	502A0610701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST MERCANTILE TRUST CO	CORDOVA	TN	503A0610701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST MERCANTILE TRUST CO	CORDOVA	TN	502A0610701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST MERCANTILE TRUST CO	CORDOVA	TN	503A0610701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST MERCANTILE TRUST CO	CORDOVA	TN	502A0610701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST MERCHANTS BANK NA	MUNCIE	IN	50239751801-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
FIRST MERCHANTS BANK NA	MUNCIE	IN	50339751801-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
FIRST MERCHANTS BANK NA	MUNCIE	IN	50239751801-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
FIRST MERCHANTS BANK NA	MUNCIE	IN	50339751801-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
FIRST MID-ILLINOIS BANK & TRUST	MATTOON	IL	50227632701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST MID-ILLINOIS BANK & TRUST	MATTOON	IL 	50227632701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST MID-ILLINOIS BANK & TRUST	MATTOON	IL.	50327632701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST MID-ILLINOIS BANK & TRUST	MATTOON	IL.	50327632701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST MID-ILLINOIS BANK & TRUST	MATTOON	IL II	50227632701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST MID-ILLINOIS BANK & TRUST	MATTOON	IL II	50327632701-006 50327 IP1001 001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST MIDWEST TRUST CO NA FIRST MIDWEST TRUST CO NA	JOLIET JOLIET	IL IL	502ZZJP1901-001 502ZZJP1901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	IL.	502ZZJP1901-002 502ZZJP1901-003	Prototype Standardized Moriey Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	IL IL	502ZZJP1901-003	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	IL.	503ZZJP1901-005	Prototype Standardized Morely Furdicase Fight Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
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FIRST MIDWEST TRUST CO NA FIRST MIDWEST TRUST CO NA	JOLIET JOLIET	IL II	503ZZJP1901-006 502ZZJP1901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	IL IL	503ZZJP1901-007	Prototype Non-Standardized Cash of Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	IL	502ZZJP1901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	ΪĹ	502ZZJP1902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST MIDWEST TRUST CO NA	JOLIET	IL	502ZZJP1902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST MIDWEST TRUST CO NA	JOLIET	IL	503ZZJP1902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST MIDWEST TRUST CO NA	JOLIET	IL	503ZZJP1902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST MIDWEST TRUST CO NA	JOLIET	IL 	502ZZJP1902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST MIDWEST TRUST CO NA	JOLIET	IL SD	503ZZJP1902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST NATIONAL BANK FIRST NATIONAL BANK	PHILIP PHILIP	SD	50222711101-001 50222711101-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	SHELBY	NC	50222812702-001	Prototype Standardized Money 1 drchase 1 lan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	SHELBY	NC	50322812702-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	CARLYLE	IL	50223542701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	CARLYLE	IL	50223542701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	GOODLAND	KS	50223601901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	ARTESIA	NM	50224151901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	ARTESIA	NM	50224151901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK FIRST NATIONAL BANK	DANVILLE DANVILLE	IL IL	50224651101-001 50224651101-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK FIRST NATIONAL BANK	DANVILLE	IL IL	50224651101-002	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	DANVILLE	IL	50324651101-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	DANVILLE	iL	50324651101-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	DANVILLE	ΪĹ	50324651101-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	DANVILLE	IL	50224651902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	DANVILLE	IL	50224651902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	DANVILLE	IL	50324651902-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	DANVILLE	IL	50324651902-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	DANVILLE	IL	50224651902-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	DANVILLE	IL.	50324651902-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK FIRST NATIONAL BANK	WEST UNION ST JAMES	IA MN	50226731101-001 50229712701-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK FIRST NATIONAL BANK	ST JAMES ST JAMES	MN	50229712701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	WADENA	MN	50273932701-001	Prototype Standardized Money Furchase Fiah	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	WADENA	MN	50373932701-002	Prototype Non-Standardized Nafe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	CHRISTIANBURG	VA	50386650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	CHRISTIANBURG	VA	50286650701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	AMES	IA	50293761101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	AMES	IA	50293761101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	REMBRANDT	IA	50293831101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	REMBRANDT	IA	50293831101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	REMBRANDT	IA	50393831101-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	REMBRANDT FORT COLLINS	IA CO	50393831101-004 503A1130701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK FIRST NATIONAL BANK	FORT COLLINS	CO	502A1130701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK	FORT COLLINS	CO	503A1130701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK	FORT COLLINS	CO	502A1130701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK	FORT COLLINS	CO	503A1130701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK	FORT COLLINS	CO	502A1130701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK	CAMDENTON	MO	503ZZLX1901-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	COLUMBIA	MO	50223182701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	COLUMBIA	MO	50223182701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	COLUMBIA	MO MO	50223182701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST FIRST NATIONAL BANK & TRUST	COLUMBIA ROCHELLE	IL	50223182701-004 50223351901-001	Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	ROCHELLE	IL.	50223351901-001	Prototype Standardized Money Furchase Fiah	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	ROCHELLE	IL	50323351901-003	Prototype Standardized Front Sharing Flair  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	ROCHELLE	ΪĹ	50223351901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	WILLISTON	ND	50223872701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	WILLISTON	ND	50223872701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	WILLISTON	ND	50223872701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	PIPESTONE	MN	50226062701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	PIPESTONE PIPESTONE	MN MN	50226062701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST FIRST NATIONAL BANK & TRUST	PIPESTONE	MN	50326062701-003 50326062701-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	PIPESTONE	MN	50226062701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	PIPESTONE	MN	50326062701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	SYRACUSE	NE	50227031901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	SYRACUSE	NE	50227031901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	MOUNTAIN HOME	AR	50375551901-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	MOUNTAIN HOME	AR	50275551901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	MOUNTAIN HOME	AR	50375551901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST CO	NEWTOWN	PA	50223051901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST CO FIRST NATIONAL BANK & TRUST CO	NEWTOWN COLUMBUS	PA NE	50223051901-002 50223201901-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST CO FIRST NATIONAL BANK & TRUST CO	COLUMBUS	NE NE	50223201901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST CO	MINDEN	NE	50227431901-001	Prototype Standardized Money Furchase Flan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST CO	MINDEN	NE	50227431901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST CO	MINDEN	NE	50227431901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST CO	BOTTINEAU	ND	50264221901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST CO	BOTTINEAU	ND	50364221901-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST CO OF BELOIT	BELOIT	WI	50223091901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST CO OF BELOIT	BELOIT	WI	50223091901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST CO OF BELOIT	BELOIT	WI	50223091901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

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FIRST NATIONAL BANK & TRUST CO OF BELOIT	BELOIT	WI	50323091901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK IN AMBOY FIRST NATIONAL BANK IN BROOKINGS	AMBOY	IL CD	50227001901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK IN BROOKINGS FIRST NATIONAL BANK IN BROOKINGS	BROOKINGS BROOKINGS	SD SD	50223521901-001 50223521901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK IN BROOKINGS	BROOKINGS	SD	50223521901-002	Prototype Standardized Morey Furchase Hair	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK IN BROOKINGS	BROOKINGS	SD	50223521901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK IN BROOKINGS	BROOKINGS	SD	50323521901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK IN BROOKINGS	BROOKINGS	SD	50323521901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK IN BROOKINGS	BROOKINGS	SD	50223521901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK IN BROOKINGS	BROOKINGS	SD	50323521901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK IN GRAHAM	GRAHAM	TX	50227221901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK IN GRAHAM FIRST NATIONAL BANK IN GRAHAM	GRAHAM GRAHAM	TX TX	50227221901-002 50227221901-003	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK IN CARAMAR	LAMAR	CO	50275281901-003	Prototype Standardized Moriey Furchase Flan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK IN SIOUX FALLS	SIOUX FALLS	SD	50323790701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK IN SIOUX FALLS	SIOUX FALLS	SD	50223790701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK IN SIOUX FALLS	SIOUX FALLS	SD	50323790701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK IN SIOUX FALLS	SIOUX FALLS	SD	50223790701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK IN SIOUX FALLS	SIOUX FALLS	SD	50323790701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK IN SIOUX FALLS	SIOUX FALLS	SD	50223790701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK OF ABILENE	ABILENE	TX	50324020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF ABILENE	ABILENE	TX	50224020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF ABILENE	ABILENE	TX	50324020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF ABILENE FIRST NATIONAL BANK OF ABILENE	ABILENE ABILENE	TX TX	50224020701-004 50324020701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF ABILENE FIRST NATIONAL BANK OF ABILENE	ABILENE	TX	50224020701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF ALBION	ALBION	NE	50283801901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF ALBION	ALBION	NE	50283801901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF ANCHORAGE	ANCHORAGE	AK	50224090701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF ARCOLA	ARCOLA	IL	50224141901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF ATMORE	ATMORE	AL	50298741901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF ATMORE	ATMORE	AL	50298741901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF ATMORE	ATMORE	AL	50398741901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF ATMORE	ATMORE BAR HARBOR	AL ME	50398741901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF BAR HARBOR FIRST NATIONAL BANK OF BAR HARBOR	BAR HARBOR	ME	502ZZZO1901-001 502ZZZO1901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF BEMIDJI	BEMIDJI	MN	50222462701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK OF BLUE EARTH	BLUE EARTH	MN	50206222701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK OF BREWSTER	BREWSTER	MN	50283811901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF BROWNFIELD	BROWNFIELD	TX	50276611901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF EKALAKA	EKALAKA	MT	50279801101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK OF EKALAKA	EKALAKA	MT	50279801101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK OF ELMER	ELMER	NJ	50280151901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF LIMITE AND FIRST	ELMER	NJ TX	50280151901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF HUNTSVILLE FIRST NATIONAL BANK OF HUNTSVILLE	HUNTSVILLE HUNTSVILLE	TX	50276661901-001 50376661901-002	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF HUNTSVILLE	HUNTSVILLE	TX	50276661901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF HUNTSVILLE	HUNTSVILLE	TX	50376661901-004	Prototype Von-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF HUNTSVILLE	HUNTSVILLE	TX	50276661901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF HUNTSVILLE	HUNTSVILLE	TX	50276661901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF HUTCHINSON	HUTCHINSON	KS	50325200701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF HUTCHINSON	HUTCHINSON	KS	50225200701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF HUTCHINSON	HUTCHINSON	KS	50325200701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF HUTCHINSON FIRST NATIONAL BANK OF HUTCHINSON	HUTCHINSON HUTCHINSON	KS KS	50225200701-004 50325200701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF HUTCHINSON	HUTCHINSON	KS	50225200701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF HUTCHINSON	HUTCHINSON	KS	50225200701-007	Prototype Standardized Sash of Belefied Artangement	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF ILLINOIS	LANSING	IL	50278301901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF ILLINOIS	LANSING	IL	50278301901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF ILLINOIS	LANSING	IL	50278301901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF ILLINOIS	LANSING	IL	50378301901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF JOLIET	JOLIET	IL	50225272701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK OF JOLIET	JOLIET	IL 	50225272701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK OF JOLIET FIRST NATIONAL BANK OF JOLIET	JOLIET JOLIET	IL IL	50325272701-003 50325272701-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK OF JOLIET	JOLIET	IL	50225272701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK OF LA GRANGE	LAGRANGE	ïĽ	50227641901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF LA GRANGE	LAGRANGE	IL	50227641901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF LAMESA	LAMESA	TX	50225371901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF LAMESA	LAMESA	TX	50225371901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF LONG ISLAND	WOODBURY	NY	50225471901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF LONG ISLAND	WOODBURY	NY	50225471901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF LONGMONT FIRST NATIONAL BANK OF LONGMONT	LONGMONT LONGMONT	CO	50225490701-001 50225490701-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF MANITOWAC	MANITOWOC	WI	50223692701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
FIRST NATIONAL BANK OF MANITOWAC	MANITOWOC	WI	50323692701-001	Prototype Non-Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001 Closed Without Opinion Letter 08/07/2001
FIRST NATIONAL BANK OF MANITOWAC	MANITOWOC	WI	50223692701-003	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001
FIRST NATIONAL BANK OF MANITOWAC	MANITOWOC	WI	50323692701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001
FIRST NATIONAL BANK OF MUSCATINE	MUSCATINE	IA	50225751101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK OF MUSCATINE	MUSCATINE	IA	50225751101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK OF MUSCATINE	MUSCATINE	IA	50325751101-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK OF MUSCATINE	MUSCATINE	IA	50325751101-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK OF OGDEN FIRST NATIONAL BANK OF OGDEN	OGDEN OGDEN	IL IL	50276731901-001 50276731901-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF OGDEN FIRST NATIONAL BANK OF OGDEN	OGDEN	IL	50276731901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
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PLAN SPONSOR	<u>CITY</u>	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
FIRST NATIONAL BANK OF OGDEN	OGDEN	IL.	50276731901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF OGDEN	OGDEN	IL NE	50276731901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF OMAHA	OMAHA OMAHA	NE	50325900701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF OMAHA FIRST NATIONAL BANK OF OMAHA	OMAHA	NE NE	50225900701-002 50325900701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF OMAHA	OMAHA	NE	50225900701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF OMAHA	OMAHA	NE	50325900701-005	Prototype Non-standardized Nor Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF OMAHA	OMAHA	NE	50225900701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF PALMERTON	PALMERTON	PA	50225971901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF PALMERTON	PALMERTON	PA	50225971901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF PALMERTON	PALMERTON	PA	50225971901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF PLATTEVILLE	PLATTEVILLE	WI	50276751901-001	Prototype Standardized Money Purchase Plan	Withdrawn 11/06/2001
FIRST NATIONAL BANK OF PLATTEVILLE	PLATTEVILLE	WI	50376751901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Withdrawn 11/06/2001
FIRST NATIONAL BANK OF PLATTEVILLE	PLATTEVILLE	WI	50276751901-003	Prototype Standardized Cash or Deferred Arrangement	Withdrawn 11/06/2001
FIRST NATIONAL BANK OF PLATTEVILLE	PLATTEVILLE	WI	50376751901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Withdrawn 11/06/2001
FIRST NATIONAL BANK OF RIVER FALLS	RIVER FALLS	WI	50226222701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK OF RIVER FALLS	RIVER FALLS	WI	50226222701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK OF RIVER FALLS	RIVER FALLS	WI	50226222702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK OF RIVER FALLS	RIVER FALLS	WI	50226222702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK OF SHELBY	SHELBY	NC	50322810001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/25/2001
FIRST NATIONAL BANK OF SHELBY	SHELBY	NC	50322810001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/25/2001
FIRST NATIONAL BANK OF SIOUX CENTER	SIOUX CENTER	IA	50279811101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK OF SIOUX CENTER	SIOUX CENTER	IA	50279811101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK OF THOMAS	THOMAS	OK	50278331901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF THREE RIVERS	THREE RIVERS	MI	50226561901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF THREE RIVERS	THREE RIVERS	MI	50226561901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF THREE RIVERS	THREE RIVERS	MI	50226561901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF TULLAHOMA	TULLAHOMA	TN	502ZZJV1901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF TULLAHOMA	TULLAHOMA	TN	503ZZJV1901-002 502ZZJV1901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF TULLAHOMA FIRST NATIONAL BANK OF WASECA	TULLAHOMA WASECA	TN MN	502ZZEM1901-003	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF WAVERLY	WASECA	IA	50226691901-001	Prototype Standardized Profit Sharing Flan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF WAVERLY	WAVERLY	IA	50226691901-002	Prototype Standardized From Sharing Fran	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF WYNNE	WYNNE	AR	50287201901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK SWEETWATER	SWEETWATER	TX	50276410701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK SWEETWATER	SWEETWATER	TX	50276410701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK SWEETWATER	SWEETWATER	TX	50276410701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK VALPARAISO	VALPARAISO	IN	50276421901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK VALPARAISO	VALPARAISO	IN	50276421901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK VALPARAISO	VALPARAISO	IN	50376421901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK VALPARAISO	VALPARAISO	IN	50376421901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK VALPARAISO	VALPARAISO	IN	50376421901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK VALPARAISO	VALPARAISO	IN	50276421901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NIAGARA BANK	LOCKPORT	NY	5024625AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NIAGARA BANK	LOCKPORT	NY	5024625AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST NIAGARA BANK	LOCKPORT	NY	5024625AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST PENN BANK	PHILADELPHIA	PA	502B5841101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST PENN BANK	PHILADELPHIA	PA	502B5841101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST PREMIER BANK	SIOUX FALLS	SD	50357360701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST PREMIER BANK	SIOUX FALLS	SD	50257360701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST PREMIER BANK	SIOUX FALLS	SD	50357360701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST PREMIER BANK FIRST PREMIER BANK	SIOUX FALLS	SD SD	50257360701-004 50357360701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
	SIOUX FALLS CARLSBAD	CA		Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST REGIONAL BANK FIRST REGIONAL BANK	CARLSBAD	CA	502A0722701-001 502A0722701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST REGIONAL BANK	CARLSBAD	CA	502A0722701-002 502A0722701-003	Prototype Standardized Money Furchase Flam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST REGIONAL BANK	CARLSBAD	CA	503A0722701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST REGIONAL BANK	CARLSBAD	CA	503A0722701-004 503A0722701-005	Prototype Non-standardized Sale Harbor Morley Fulchase Flair  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST REGIONAL BANK	CARLSBAD	CA	503A0722701-005	Prototype Non-standardized Profit Sharing Prant	Opinion Letter Issued 08/07/2001
FIRST SECURITY BANK	BATESVILLE	MS	50207771901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST SECURITY BANK	BATESVILLE	MS	50207771901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST SECURITY BANK	BATESVILLE	MS	50207771901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST SECURITY BANK	BATESVILLE	MS	50207771901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST SECURITY BANK	BATESVILLE	MS	50207771901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST SECURITY BANK	SANBORN	MN	50289112701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST SECURITY BANK	SANBORN	MN	50289112701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST SECURITY BANK	BYRON	MN	50289132701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST SECURITY BANK	SLEEPY EYE	MN	50289152701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST SECURITY BANK	SLEEPY EYE	MN	50289152701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST SECURITY BANK & TRUST CO	CHARLES CITY	IA	50277842701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
FIRST SECURITY BANK & TRUST CO	CHARLES CITY	IA	50277842701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
FIRST STATE BANK	IDA GROVE	IA	50204951101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK	IDA GROVE	IA	50204951101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK	MENDOTA	IL 	50228131101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK	MENDOTA	IL.	50228131101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK	WEBSTER CITY	IA TV	50228251901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST STATE BANK	STRATFORD FOUNTAIN CITY	TX WI	50228840701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
FIRST STATE BANK FIRST STATE BANK	WYOMING	MN	50373722701-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	
FIRST STATE BANK FIRST STATE BANK	HAWARDEN	IA	50373732701-001 50276871901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
FIRST STATE BANK FIRST STATE BANK	BEARDSTOWN	IA IL	50282011101-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 01/10/2002
FIRST STATE BANK	BEARDSTOWN	IL	50282011101-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
FIRST STATE BANK	LOOMIS	NE	50287241901-001	Prototype Standardized Moriey Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 11/19/2001
FIRST STATE BANK	LOOMIS	NE	50287241901-001	Prototype Standardized From Sharing Flan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FIRST STATE BANK	BRITT	IA	50293461101-001	Prototype Standardized Cash of Belefied Arrangement	Opinion Letter Issued 01/10/2002
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FIRST STATE BANK	BRITT	IA	50293461101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK	SUMNER	IA	50293851101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK	SUMNER	IA	50293851101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK LANGDON	LANGDON	ND	50221012701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST STATE BANK OF BAYPORT	BAYPORT	MN	50291880701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST STATE BANK OF BAYPORT	BAYPORT	MN	50291880701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST STATE BANK OF CANDO	CANDO	ND .:	50228581901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST STATE BANK OF FORREST	FORREST	IL "	50276921101-001 50276921101-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK OF FORREST	FORREST GAINESVILLE	IL TX		Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK OF GAINESVILLE FIRST STATE BANK OF GAINESVILLE	GAINESVILLE	TX	50228660701-001 50328660701-002	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRST STATE BANK OF GAINESVILLE FIRST STATE BANK OF HOPE	HOPE	ND	50272342701-001	Prototype Non-standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST STATE BANK OF LAMOURE	LAMOURE	ND	50228272701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST STATE BANK OF TX	DENTON	TX	50228621901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST STATE BANK OF TX	DENTON	TX	50228621901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST STATE BANK OF TX	DENTON	TX	50228621901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST STATE BANK OF TX	DENTON	TX	50228621901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST STATE BANK OF UVALDE	UVALDE	TX	50294642701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST STATE BANK OF UVALDE	UVALDE	TX	50294642701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST STATE BANK OF WARREN	WARREN	AR	50290311901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST STATE BANK OF WARREN	WARREN	AR	50290311901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST SUMMIT BANK	JOHNSTOWN	PA	50282211901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST SUMMIT BANK	JOHNSTOWN	PA	50282211901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST SUN EMPLOYEE BENEFITS INC	COLUMBIA	SC	503B2690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST SUN EMPLOYEE BENEFITS INC FIRST SUN EMPLOYEE BENEFITS INC	COLUMBIA COLUMBIA	SC SC	502B2690701-002 503B2690701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST SUN EMPLOYEE BENEFITS INC	COLUMBIA	SC	502B2690701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST SUN EMPLOYEE BENEFITS INC	COLUMBIA	SC	503B2690701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST SUN EMPLOYEE BENEFITS INC	COLUMBIA	SC	502B2690701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST TENNESSEE BANK NA	CHATTANOOGA	TN	503A9070701-001	Prototype Non-standardized Profit Sharing Plan	Closed Without Opinion Letter 08/30/2001
FIRST TENNESSEE BANK NA	CHATTANOOGA	TN	502A9070701-002	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/30/2001
FIRST TENNESSEE BANK NA	CHATTANOOGA	TN	503A9070701-003	Prototype Non-standardized Money Purchase Plan	Closed Without Opinion Letter 08/30/2001
FIRST TENNESSEE BANK NA	CHATTANOOGA	TN	502A9070701-004	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/30/2001
FIRST TENNESSEE BANK NA	CHATTANOOGA	TN	503A9070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 08/30/2001
FIRST TENNESSEE BANK NA	CHATTANOOGA	TN	502A9070701-006	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 08/30/2001
FIRST TENNESSEE BANK NA	CHATTANOOGA	TN	503A9070701-007	Prototype Non-standardized Target Benefit Plan	Closed Without Opinion Letter 08/30/2001
FIRST TENNESSEE BANK NA	CHATTANOOGA	TN	502A9070701-008	Prototype Standardized Target Benefit Plan	Closed Without Opinion Letter 08/30/2001
FIRST TRUST & SAVINGS BANK	WATSEKA	IL	50228991901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST TRUST & SAVINGS BANK	OXFORD	IA	502ZZJF1101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST TRUST & SAVINGS BANK	OXFORD	IA	502ZZJF1101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST TRUST & SAVINGS BANK FIRST UNION CORPORATION	OXFORD CHARLOTTE	IA NC	502ZZJF1101-003 50284772701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 08/07/2001
FIRST UNION CORPORATION FIRST UNION CORPORATION	CHARLOTTE	NC NC	50284772701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST UNION CORPORATION	CHARLOTTE	NC	50284772701-002	Prototype Standardized Worley Fulchase Flam  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST UNION CORPORATION	CHARLOTTE	NC	50284772701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST UNION CORPORATION	CHARLOTTE	NC	50284776002-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
FIRST UNION CORPORATION	CHARLOTTE	NC	50284776002-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
FIRST UNION CORPORATION	CHARLOTTE	NC	50284776002-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
FIRST UNION CORPORATION	CHARLOTTE	NC	50284776002-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
FIRST UNION CORPORATION	CHARLOTTE	NC	50384776002-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
FIRST UNION CORPORATION	CHARLOTTE	NC	50384776002-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/06/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50326960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50226960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50326960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST UNION NATIONAL BANK	CHARLOTTE CHARLOTTE	NC NC	50226960701-004 50326960701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST UNION NATIONAL BANK FIRST UNION NATIONAL BANK	CHARLOTTE	NC NC	50226960701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRST UNION NATIONAL BANK FIRST UNION SECURITIES INC	RICHMOND	VA	503A1010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRST UNION SECURITIES INC	RICHMOND	VA	502A1010701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST UNION SECURITIES INC	RICHMOND	VA	503A1010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST UNION SECURITIES INC	RICHMOND	VA	502A1010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST UNION SECURITIES INC	RICHMOND	VA	503A1010701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST UNION SECURITIES INC	RICHMOND	VA	502A1010701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST UNION SECURITIES INC	RICHMOND	VA	503A1010701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
FIRST UNION SECURITIES INC	RICHMOND	VA	502A1010701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
FIRST UNION SECURITIES INC	RICHMOND	VA	503A1010702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FIRST UNION SECURITIES INC	RICHMOND	VA	503A1010702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FIRST UNION SECURITIES INC	RICHMOND	VA	502A1010702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FIRST UNION SECURITIES INC	RICHMOND	VA	502A1010702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FIRST UNITED BANK & TRUST	OAKLAND	MD ND	50223991901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST UNITED BANK OF PARK RIVER FIRST VICTORIA NATIONAL BANK	PARK RIVER VICTORIA	TX	50228781101-001 50329260701-001	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 08/30/2001
FIRST VICTORIA NATIONAL BANK	VICTORIA	TX	50229260701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST VICTORIA NATIONAL BANK	VICTORIA	TX	50329260701-003	Prototype Standardized Front Sharing Frant Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST VICTORIA NATIONAL BANK	VICTORIA	TX	50229260701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST VICTORIA NATIONAL BANK	VICTORIA	TX	50329260701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST VICTORIA NATIONAL BANK	VICTORIA	TX	50229260701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST VIRGINIA BANK	FALLS CHURCH	VA	50229271901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST VIRGINIA BANK	FALLS CHURCH	VA	50229271901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST VIRGINIA BANK	FALLS CHURCH	VA	50229271901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST VIRGINIA BANK	FALLS CHURCH	VA	50229271901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST VIRGINIA BANK	FALLS CHURCH	VA	50329271901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST VIRGINIA BANK	FALLS CHURCH	VA	50329271901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST VIRGINIA BANK	FALLS CHURCH	VA	50229271901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST VIRGINIA BANK	FALLS CHURCH	VA	50329271901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

PLAN SPONSOR FIRST VIRGINIA BANK	CITY FALLS CHURCH	STATE VA	FILE FOLDER/VS NO. 50229271901-009	PLAN TYPE Prototype Standardized Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 11/19/2001
FIRST WESTERN BANK & TRUST	MINOT	ND	50229292701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST WESTERN BANK & TRUST	MINOT	ND	50229292701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST WESTERN BANK & TRUST	MINOT	ND	50329292701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST WESTERN BANK & TRUST	MINOT	ND	50329292701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST WESTERN BANK & TRUST FIRST WESTERN BANK & TRUST	MINOT	ND	50229292701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST WESTERN BANK & TRUST FIRSTBANK-ALMA	MINOT ALMA	ND MI	50329292701-006 50311330701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FIRSTBANK-ALMA	ALMA	MI	50211330701-001	Prototype Non-standardized Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST-CITIZENS BANK & TRUST CO	RALEIGH	NC	50346680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST-CITIZENS BANK & TRUST CO	RALEIGH	NC	50246680701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST-CITIZENS BANK & TRUST CO	RALEIGH	NC	50346680701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST-CITIZENS BANK & TRUST CO	RALEIGH	NC	50246680701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST-CITIZENS BANK & TRUST CO	RALEIGH	NC	50346680701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST-CITIZENS BANK & TRUST CO	RALEIGH	NC	50246680701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRSTMERIT BANK NA	AKRON	OH OH	50324030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRSTMERIT BANK NA FIRSTMERIT BANK NA	AKRON AKRON	ОН	50224030701-002 50324030701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FIRSTMERIT BANK NA	AKRON	OH	50224030701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRSTMERIT BANK NA	AKRON	OH	50324030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRSTMERIT BANK NA	AKRON	OH	50224030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRSTRUST BANK	PHILADELPHIA	PA	50204422701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRSTRUST BANK	PHILADELPHIA	PA	50204422701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FISERV SECURITIES INC	PHILADELPHIA	PA	5028659AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FISERV SECURITIES INC	PHILADELPHIA	PA	5028659AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FISERV SECURITIES INC FISERV SECURITIES INC	PHILADELPHIA PHILADELPHIA	PA PA	5028659AQ01-003 5028659AQ01-004	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FISERV SECURITIES INC	PHILADELPHIA	PA	50286591902-001	Prototype Standardized Moriey Furchase Flair  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FISHER & PHILLIPS LLP	ATLANTA	GA	VS322441	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 7/25/2000
FISHER TOUSEY LEAS & BALL PA	JACKSONVILLE	FL	VS322845	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/11/2001
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	503A8410701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	502A8410701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	503A8410701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	502A8410701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD BLOOMFIELD	NJ NJ	503A8410701-005 502A8410701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
FITZGERALD & CONTA PENSION SERVICES FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	503A8410701-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	502A8410701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	503A8410702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	503A8410702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	502A8410702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	502A8410702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	502A841AB03-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
FITZGERALD & CONTA PENSION SERVICES FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD BLOOMFIELD	NJ NJ	503A841AB03-002 502A841AB03-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
FITZGERALD & CONTA PENSION SERVICES FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	503A841AB03-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	502A841AB03-005	Prototype Standardized Cash of Belefied Affangement	Opinion Letter Issued 01/25/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	503A841AB03-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	502A841AB04-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	503A841AB04-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	502A841AB04-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	503A841AB04-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO	OMAHA	NE NE	50399AC0701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO	OMAHA OMAHA	NE NE	50299AC0701-002 50399AC0701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO	OMAHA	NE	50299AC0701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO	OMAHA	NE	50399AC0701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO	OMAHA	NE	50299AC0701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO	OMAHA	NE	50399AC0702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO	OMAHA	NE	50399AC0702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO	OMAHA	NE	50299AC0702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO	OMAHA	NE	50299AC0702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FLASTER/GREENBERG PC FLASTER/GREENBERG PC	CHERRY HILL	NJ NJ	VS323166 VS323187	Volume Submitter Profit Sharing/401K Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 06/21/2002
FLASTER/GREENBERG PC FLASTER/GREENBERG PC PHILIP N ROTGIN PC	CHERRY HILL	NJ	VS323285	Volume Submitter Money Purchase Plan	Advisory Letter Issued 00/21/2002 Advisory Letter Issued 01/11/2002
FLASTER/GREENBERG, P.C.	CHERRY HILL	NJ	VS323332	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
FLEET INVESTMENT MANAGEMENT	BOSTON	MA	502A7362701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FLEET INVESTMENT MANAGEMENT	BOSTON	MA	502A7362701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FLEET INVESTMENT MANAGEMENT	BOSTON	MA	502A7362701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FLEET INVESTMENT MANAGEMENT	BOSTON	MA	502A7362701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FLEET NATIONAL BANK	PROVIDENCE	RI	50305190701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/07/2001
FLEET NATIONAL BANK	PROVIDENCE	RI	50205190701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/07/2001
FLEET NATIONAL BANK FLEET NATIONAL BANK	PROVIDENCE PROVIDENCE	RI RI	50305190701-003 50205190701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/07/2001 Opinion Letter Issued 11/07/2001
FLEET NATIONAL BANK	PROVIDENCE	RI	50305190701-004	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/07/2001 Opinion Letter Issued 11/07/2001
FLEET NATIONAL BANK	PROVIDENCE	RI	50205190701-005	Prototype Non-standardized Cash of Deferred Arrangement	Opinion Letter Issued 11/07/2001
FLEET NATIONAL BANK	PROVIDENCE	RI	50205192702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FLEET NATIONAL BANK	PROVIDENCE	RI	50205192702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FLEET NATIONAL BANK	PROVIDENCE	RI	50205192702-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FLEET NATIONAL BANK	PROVIDENCE	RI	50205192702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FLEET NATIONAL BANK	PROVIDENCE	RI	50205192702-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FLEET NATIONAL BANK FLETCHER HARLEY & FLETCHER LLP	PROVIDENCE	RI GA	50205192702-006 503A7580701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/30/2001
FLETCHER HARLEY & FLETCHER LLP FLETCHER HARLEY & FLETCHER LLP	AUGUSTA AUGUSTA	GA GA	502A7580701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FLETCHER HARLEY & FLETCHER LLP	AUGUSTA	GA	503A7580701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION
FLETCHER HARLEY & FLETCHER LLP FLEX ADMINISTRATORS INC	AUGUSTA GRAND RAPIDS	GA MI	502A7580701-004 503B2680701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
FLEX ADMINISTRATORS INC	GRAND RAPIDS	MI	502B2680701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FLEX ADMINISTRATORS INC	GRAND RAPIDS	MI	503B2680701-003	Prototype Standardized Front Sharing Frant Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FLEX ADMINISTRATORS INC	GRAND RAPIDS	MI	502B2680701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FLEX ADMINISTRATORS INC	GRAND RAPIDS	MI	503B2680701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FLEX ADMINISTRATORS INC	GRAND RAPIDS	MI	502B2680701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FLOOD KALLUS & YEN PC	SPRING	TX	503A7590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FLOOD KALLUS & YEN PC	SPRING	TX	503A7590701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FLOOD KALLUS & YEN PC	SPRING	TX	503A7590701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FLORIDA COMBINED LIFE INSURANCE CO FLORIDA COMBINED LIFE INSURANCE CO	JACKSONVILLE JACKSONVILLE	FL FL	50321690701-001 50221690701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FLORIDA COMBINED LIFE INSURANCE CO	JACKSONVILLE	FL	50221690701-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FLORIDA COMBINED LIFE INSURANCE CO	JACKSONVILLE	FL	50321690701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FLORIDA COMBINED LIFE INSURANCE CO	JACKSONVILLE	FL	50221690701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FLORIDA COMBINED LIFE INSURANCE CO	JACKSONVILLE	FL	50221690701-006	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
FLORIDA PENSION CONSULTANTS	TAMPA	FL	503B3880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FLORIDA PENSION CONSULTANTS	TAMPA	FL	502B3880701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FLORIDA PENSION CONSULTANTS	TAMPA	FL	503B3880701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FLORIDA PENSION CONSULTANTS	TAMPA	FL	502B3880701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FLORIDA PENSION CONSULTANTS	TAMPA	FL	503B3880701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FLORIDA PENSION CONSULTANTS	TAMPA	FL	502B3880701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FLORIDA PENSION CONSULTANTS FLORIDA PENSION CONSULTANTS	TAMPA TAMPA	FL FL	503B3880701-007 502B3880701-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FLORIDA PENSION CONSULTANTS FLORIDA PENSION CONSULTANTS	TAMPA	FL	503B3880702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FLORIDA PENSION CONSULTANTS	TAMPA	FL	503B3880702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FLORIDA PENSION CONSULTANTS	TAMPA	FL	502B3880702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FLORIDA PENSION CONSULTANTS	TAMPA	FL	502B3880702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FLOWER & ASSOCIATES INC	LAFAYETTE	LA	502B6321901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FLOWER & ASSOCIATES INC	LAFAYETTE	LA	502B6321901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FLOWER & ASSOCIATES INC	LAFAYETTE	LA	503B6321901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FLOWER & ASSOCIATES INC	LAFAYETTE	LA	503B6321901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FLOWER & ASSOCIATES INC	LAFAYETTE	LA	502B6321901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FLOWER & ASSOCIATES INC	LAFAYETTE	LA	503B6321901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FLOWER & ASSOCIATES INC FLOWER & ASSOCIATES INC	LAFAYETTE LAFAYETTE	LA LA	502B6321902-001 502B6321902-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
FLOWER & ASSOCIATES INC	LAFAYETTE	LA	503B6321902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
FLOWER & ASSOCIATES INC	LAFAYETTE	LA	503B6321902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
FLPG INC	PITTSBURGH	PA	VS322962	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/29/2001
FLUEGEL & MOYNIHAN PA	HASTINGS	MN	503A4280701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FLUEGEL & MOYNIHAN PA	HASTINGS	MN	503A4280701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FLUEGEL & MOYNIHAN PA	HASTINGS	MN	503A4280701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FLUSHING SAVINGS BANK FSA	FLUSHING	NY	50203431901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA	CA	503B4530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA	CA	502B4530701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA	CA CA	503B4530701-003 502B4530701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FLYNN SHOJINAGA & ASSOCIATES INC FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA ALAMEDA	CA	503B4530701-004 503B4530701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA	CA	502B4530701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA	CA	503B4530701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA	CA	502B4530701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA	CA	503B4530702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA	CA	503B4530702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA	CA	502B4530702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA	CA	502B4530702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FOLBRE & ASSOCIATES INC	SAN ANTONIO	TX	VS323167	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
FOLBRE & ASSOCIATES INC FOLBRE & ASSOCIATES, INC.	SAN ANTONIO SAN ANTONIO	TX TX	VS323286 VS323333	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 01/11/2002
FORREST T JONES CONSULTING CO INC	EDGEWOOD	KY	503B1540701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FORREST T JONES CONSULTING CO INC	EDGEWOOD	KY	502B1540701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FORREST T JONES CONSULTING CO INC	EDGEWOOD	KY	503B1540701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FORREST T JONES CONSULTING CO INC	EDGEWOOD	KY	502B1540701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FORREST T JONES CONSULTING CO INC	EDGEWOOD	KY	503B1540701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FORREST T JONES CONSULTING CO INC	EDGEWOOD	KY	502B1540701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FORT JENNINGS STATE BANK	FORT JENNINGS	OH	50230061901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FORT MADISON BANK & TRUST CO	FORT MADISON	IA	50230081101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FORT MADISON BANK & TRUST CO FORTIS ADVISERS INC	FORT MADISON ST PAUL	IA MN	50230081101-002 50272590001-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FORTIS ADVISERS INC	ST PAUL	MN	50272590001-001	Prototype Standardized Profit Straining Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/13/2001 Opinion Letter Issued 12/13/2001
FORTIS ADVISERS INC	ST PAUL	MN	50272590001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/13/2001
FORTIS ADVISERS INC	ST PAUL	MN	50272590001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/13/2001
FORTIS ADVISERS INC	WOODBURY	MN	50372590702-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FORTIS ADVISERS INC	WOODBURY	MN	50272590702-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FORTRESS BANK OF WESTBY	WESTBY	WI	502A3542701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FORTRESS BANK OF WESTBY	WESTBY	WI	502A3542701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FORTRESS BANK OF WESTBY	WESTBY	WI	503A3542701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FORTRESS BANK OF WESTBY FORTRESS BENEFIT ADMINISTRATORS INC	WESTBY	WI	503A3542701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FORTRESS BENEFIT ADMINISTRATORS INC	TEMECULA TEMECULA	CA CA	503A4860701-001 502A4860701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FORTRESS BENEFIT ADMINISTRATORS INC	TEMECULA	CA	503A4860701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FORTRESS BENEFIT ADMINISTRATORS INC	TEMECULA	CA	502A4860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FORTRESS BENEFIT ADMINISTRATORS INC	TEMECULA	CA	503A4860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FORTRESS BENEFIT ADMINISTRATORS INC	TEMECULA	CA	502A4860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FORTRESS BENEFIT ADMINISTRATORS INC	TEMECULA	CA	503A4860701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
FORTRESS BENEFIT ADMINISTRATORS INC	TEMECULA	CA	502A4860701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
FORTUNE BENEFIT CONSULTANTS INC	RUTHERFORD RUTHERFORD	NJ NJ	503A4270701-001 502A4270701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FORTUNE BENEFIT CONSULTANTS INC FORTUNE BENEFIT CONSULTANTS INC	RUTHERFORD	NJ	502A4270701-002 502A4270701-003	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FORTUNE BENEFIT CONSULTANTS INC	RUTHERFORD	NJ	502A4270701-003	Prototype Standardized Norley Fulchase Fiah	Opinion Letter Issued 08/07/2001
FOSTER SWIFT COLLINS & SMITH PC	LANSING	MI	VS311167	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/14/2001
FOSTER SWIFT COLLINS & SMITH PC	LANSING	MI	VS311168	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/14/2001
FOSTER SWIFT COLLINS & SMITH PC	LANSING	MI	VS311169	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 8/14/2001
FOULSTON & SIEFKIN LLP	WICHITA	KS	503A4770001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/01/2002
FOULSTON & SIEFKIN LLP FOUNDERS ASSET MANAGEMENT LLC	WICHITA DENVER	KS CO	503A4770001-002 50230152701-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/01/2002 Opinion Letter Issued 08/07/2001
FOUNDERS ASSET MANAGEMENT LLC FOUNDERS ASSET MANAGEMENT LLC	DENVER	CO	50230152701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FOUNDERS ASSET MANAGEMENT LLC	DENVER	co	50230152701-002	Prototype Standardized Money Furchase Fiahr  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FOUNDERS BANK	PALOS HEIGHTS	IL	50270431101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FOUNDERS BANK	PALOS HEIGHTS	IL	50270431101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FOUNDERS TRUST CO	BIRMINGHAM	AL	502A1991901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FOUNDERS TRUST CO	BIRMINGHAM	AL	502A1991901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FOUNDERS TRUST CO FOUNDERS TRUST CO	BIRMINGHAM BIRMINGHAM	AL AL	503A1991901-003 503A1991901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FOUNDERS TRUST CO	BIRMINGHAM	AL AL	502A1991901-004 502A1991901-005	Prototype Non-Standardized Sale Harbor Money Purchase Plant Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FOUNDERS TRUST CO	BIRMINGHAM	AL	503A1991901-006	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FOWLER WHITE GILLEN BOGGS VILLAREAL & BANKER PA	TAMPA	FL	VS323069	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/28/2002
FOWLER WHITE GILLEN BOGGS VILLAREAL & BANKER PA	TAMPA	FL	VS323070	Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/28/2002
FOWLER WHITE GILLEN BOGGS VILLAREAL & BANKER PA	TAMPA	FL	VS323071	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/28/2002
FOX & FOX	LIVINGSTON	NJ	502A5401901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FOX & FOX	LIVINGSTON	NJ	502A5401901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FOX & FOX FOX & FOX	LIVINGSTON LIVINGSTON	NJ NJ	503A5401901-003 503A5401901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FOX & FOX	LIVINGSTON	NJ	502A5401901-004 502A5401901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FOX & FOX	LIVINGSTON	NJ	503A5401901-006	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FOX ONEILL & SHANNON SC	MILWAUKEE	WI	VS323049	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/30/2002
FOX O'NEILL & SHANNON SC	MILWAUKEE	WI	VS322569	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/06/2001
FOX O'NEILL & SHANNON SC	MILWAUKEE	WI	VS322570	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/06/2001
FOX ROTHSCHILD O'BRIEN & FRANKEL	PHILADELPHIA	PA	502A5421901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FOX ROTHSCHILD O'BRIEN & FRANKEL FOX ROTHSCHILD O'BRIEN & FRANKEL	PHILADELPHIA PHILADELPHIA	PA PA	502A5421901-002 503A5421901-003	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FOX ROTHSCHILD O'BRIEN & FRANKEL	PHILADELPHIA	PA PA	503A5421901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FOX ROTHSCHILD O'BRIEN & FRANKEL	PHILADELPHIA	PA	502A5421901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FOX ROTHSCHILD O'BRIEN & FRANKEL	PHILADELPHIA	PA	503A5421901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FOX ROTHSCHILD O'BRIEN & FRANKEL LLP	PITTSBURGH	PA	VS322870	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 03/05/2002
FOX ROTHSCHILD O'BRIEN & FRANKEL LLP	PITTSBURGH	PA	VS322792	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/18/2002
FOX ROTHSCHILD O'BRIEN & FRANKEL LLP	PITTSBURGH	PA	VS322793	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/18/2002
FOX ROTHSCHILD O'BRIEN & FRANKEL LLP	PITTSBURGH	PA CA	VS322794	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/18/2002
FRAILEY & ASSOCIATES FRAILEY & ASSOCIATES	ENCINO ENCINO	CA	VS323200 VS322654	Volume Submitter Defined Benefit Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/30/2002 Advisory Letter Issued 12/22/2000
FRAILEY & ASSOCIATES FRAILEY & ASSOCIATES	ENCINO	CA	VS322684	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 Advisory Letter Issued 12/22/2000
FRAILEY & ASSOCIATES	ENCINO	CA	VS322714	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000
FRANCIS C WELCH JR	WESTFORD	MA	VS322763	Volume Submitter Profit Sharing /401K Plan	Advisory Letter Issued 02/06/2002
FRANCIS M DAULERIO PC	MEDFORD	NJ	502A4210701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FRANCIS M DAULERIO PC	MEDFORD	NJ	502A4210701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FRANCIS M DAULERIO PC	MEDFORD	NJ NJ	502A4210701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FRANCIS M DAULERIO PC FRANCIS P GALLAGHER & ASSOCIATES INC	MEDFORD CLEVELAND	OH	502A4210701-004 VS323035	Prototype Standardized Target Benefit Plan Volume Submitter Profit Sharing/401K Plan	Opinion Letter Issued 08/30/2001 Advisory Letter Issued 03/29/2002
FRANCIS P GALLAGHER & ASSOCIATES INC	CLEVELAND	OH	VS323036	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/29/2002 Advisory Letter Issued 03/29/2002
FRANCIS P GALLAGHER & ASSOCIATES INC	CLEVELAND	ОН	VS323037	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/29/2002
FRANCIS P GALLAGHER & ASSOCIATES INC	CLEVELAND	OH	VS323038	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 03/25/2002
FRANK SHEAHAN RETIREMENT PLANS	SAN LUIS OBISPO	CA	503A4220701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FRANK SHEAHAN RETIREMENT PLANS	SAN LUIS OBISPO	CA	502A4220701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FRANK SHEAHAN RETIREMENT PLANS FRANK SHEAHAN RETIREMENT PLANS	SAN LUIS OBISPO SAN LUIS OBISPO	CA CA	503A4220701-003 502A4220701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
FRANK SHEAHAN RETIREMENT PLANS	SAN LUIS OBISPO	CA	503A4220701-004 503A4220701-005	Prototype Non-standardized Noney Furchase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FRANKLIN SAVINGS BANK	FRANKLIN	NH	50252961901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FRANKLIN TEMPLETON BANK & TRUST FSB	SAN MATEO	CA	50245621901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FRANKLIN TEMPLETON BANK & TRUST FSB	SAN MATEO	CA	50245621901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FRANKLIN TEMPLETON BANK & TRUST FSB	SAN MATEO	CA	50245621901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/12/2002
FRANKLIN TEMPLETON BANK & TRUST FSB	SAN MATEO	CA	50245621901-004	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 02/12/2002 Opinion Letter Issued 11/19/2001
FRANKLIN TEMPLETON BANK & TRUST FSB FRANKLIN TEMPLETON BANK & TRUST FSB	SAN MATEO SAN MATEO	CA CA	50345621901-005 50345621901-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FRANKLIN TEMPLETON BANK & TRUST FSB	SAN MATEO	CA	50245621901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FRANKLIN TEMPLETON BANK & TRUST FSB	SAN MATEO	CA	50245621901-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FRANKLIN TEMPLETON INVESTOR SERVICES INC	RANCHO CORDOVA	CA	50359300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRANKLIN TEMPLETON INVESTOR SERVICES INC	RANCHO CORDOVA	CA	50259300701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRANKLIN TEMPLETON INVESTOR SERVICES INC	RANCHO CORDOVA	CA	50359300701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FRANKLIN TEMPLETON INVESTOR SERVICES INC	RANCHO CORDOVA	CA CA	50259300701-004	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FRANKLIN TEMPLETON INVESTOR SERVICES INC FRANKLIN TEMPLETON INVESTOR SERVICES INC	RANCHO CORDOVA RANCHO CORDOVA	CA	50359300701-005 50259300701-006	Prototype Non-standardized Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FRED ALGER & CO INC	JERSEY CITY	NJ	50232722701-001	Prototype Standardized Cash of Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRED ALGER & CO INC	JERSEY CITY	NJ	50232722701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FRED ALGER & CO INC	JERSEY CITY	NJ	50232722701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRED ALGER & CO INC	JERSEY CITY	NJ	50232722701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FRED ALGER & CO INC	JERSEY CITY	NJ	50232722701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FRED ALGER & CO INC FRED C SCOTT & ASSOCIATES INC	JERSEY CITY ARLINGTON	NJ VA	50332722701-006 503B3580701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA VA	502B3580701-001 502B3580701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	503B3580701-002	Prototype Standardized Flont Sharing Flan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	502B3580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC FRED C SCOTT & ASSOCIATES INC	ARLINGTON ARLINGTON	VA VA	503B3580701-005 502B3580701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC FRED C SCOTT & ASSOCIATES INC		VA VA	503B3580701-007		Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC	ARLINGTON ARLINGTON	VA VA	502B3580701-007	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	503B3580702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	503B3580702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	502B3580702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	502B3580702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FRED S SHAPIRO & ASSOCIATES INC	OWINGS MILLS	MD	503A1390001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/29/2002
FRED S SHAPIRO & ASSOCIATES INC	OWINGS MILLS	MD	503A1390001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/29/2002
FRED S SHAPIRO & ASSOCIATES INC	OWINGS MILLS	MD	503A1390002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/29/2002
FRED S SHAPIRO & ASSOCIATES INC	OWINGS MILLS	MD	503A1390003-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/02/2002
FRED S SHAPIRO & ASSOCIATES INC	OWINGS MILLS	MD	503A1390003-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/02/2002
FREDERIC Z KONIGSBERG PC	GARDEN CITY PARK	NY	503A6190701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
FREDERIC Z KONIGSBERG PC	GARDEN CITY PARK	NY	503A6190701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
FREDERIC Z KONIGSBERG PC	GARDEN CITY PARK	NY	503A6190701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
FREDERICK B HILL & CO PC	NORFOLK	VA	503B2670701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FREDERICK B HILL & CO PC	NORFOLK	VA	502B2670701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FREDERICK B HILL & CO PC	NORFOLK NORFOLK	VA VA	503B2670701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FREDERICK B HILL & CO PC FREDERICK B HILL & CO PC	NORFOLK	VA	502B2670701-004 503B2670701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FREDERICK B HILL & CO PC	NORFOLK	VA	502B2670701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FREDRIKSON & BYRON PA	MINNEAPOLIS	MN	VS322964	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/08/2002
FREDRIKSON & BYRON PA	MINNEAPOLIS	MN	VS322965	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/08/2002
FREDRIKSON & BYRON PA	MINNEAPOLIS	MN	VS322966	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/08/2002
FREEDOM SECURITY BANK	KALONA	IA	50291431101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FREEDOM SECURITY BANK	KALONA	IA	50291431101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FREEPORT STATE BANK	FREEPORT	MN	50230422701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRESE NASH & HANSEN PA	MELBOURNE	FL	503B2660701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRESE NASH & HANSEN PA	MELBOURNE	FL	502B2660701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRESE NASH & HANSEN PA	MELBOURNE	FL	503B2660701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FRESE NASH & HANSEN PA	MELBOURNE	FL	502B2660701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FRESE NASH & HANSEN PA	MELBOURNE	FL	503B2660701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FRESE NASH & HANSEN PA	MELBOURNE	FL	502B2660701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FRIBERG RETIREMENT PLAN CONSULTANTS	ARLINGTON	TX	503B5078501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
FRIBERG RETIREMENT PLAN CONSULTANTS	ARLINGTON	TX	503B5078501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
FRIBERG RETIREMENT PLAN CONSULTANTS	ARLINGTON	TX	502B5078501-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
FRIBERG RETIREMENT PLAN CONSULTANTS	ARLINGTON	TX	503B5078501-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
FRIBERG RETIREMENT PLAN CONSULTANTS FRIBERG RETIREMENT PLAN CONSULTANTS	ARLINGTON ARLINGTON	TX TX	502B5078501-005 503B5078502-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/20/2001
FRIBERG RETIREMENT PLAN CONSULTANTS	ARLINGTON	TX	503B5078502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
FRIBERG RETIREMENT PLAN CONSULTANTS	ARLINGTON	TX	502B5078502-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
FRIBERG RETIREMENT PLAN CONSULTANTS	ARLINGTON	TX	502B5078502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
FRIDAY ELDREDGE & CLARK	LITTLE ROCK	AR	50299830001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/03/2001
FRIDAY ELDREDGE & CLARK	LITTLE ROCK	AR	50299830001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/03/2001
FRIDAY ELDREDGE & CLARK LLP	LITTLE ROCK	AR	VS323188	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
FRIDAY, ELDREDGE & CLARK	LITTLE ROCK	AR	VS322884	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/21/2001
FRIDAY, ELDREDGE & CLARK	LITTLE ROCK	AR	VS322885	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/21/2001
FRIEDMAN & FRIEDMAN LLP	TOWSON	MD	502A3181901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FRIEDMAN & FRIEDMAN LLP	TOWSON	MD	502A3181901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FRIEDMAN & FRIEDMAN LLP	TOWSON	MD	502A3181901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FRIEDMAN & FRIEDMAN LLP	TOWSON	MD	502A3181901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FRIEDMAN & FRIEDMAN LLP	TOWSON	MD	503A3181901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FRIEDMAN & FRIEDMAN LLP	TOWSON	MD MD	503A3181901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FRIEDMAN & FRIEDMAN LLP FRIEDMAN & FRIEDMAN LLP	TOWSON TOWSON	MD	502A3181901-007 503A3181901-008	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FRIEDMAN & FRIEDMAN LLP	TOWSON	MD	502A3181901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FRINGE BENEFITS DESIGN OF MINNESOTA INC	BLOOMINGTON	MN	503A5130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FRINGE BENEFITS DESIGN OF MINNESOTA INC	BLOOMINGTON	MN	502A5130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FRINGE BENEFITS DESIGN OF MINNESOTA INC	BLOOMINGTON	MN	503A5130701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FRINGE BENEFITS DESIGN OF MINNESOTA INC	BLOOMINGTON	MN	502A5130701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FRINGE BENEFITS DESIGN OF MINNESOTA INC	BLOOMINGTON	MN	503A5130701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FRINGE BENEFITS DESIGN OF MINNESOTA INC	BLOOMINGTON	MN	502A5130701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FRINGE BENEFITS DESIGN OF MINNESOTA INC	BLOOMINGTON	MN	503A5130701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
FRINGE BENEFITS DESIGN OF MINNESOTA INC	BLOOMINGTON	MN	502A5130701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
FRINGE BENEFITS DESIGN OF MINNESOTA INC	BLOOMINGTON	MN	503A5130702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FRINGE BENEFITS DESIGN OF MINNESOTA INC	BLOOMINGTON	MN	503A5130702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FRINGE BENEFITS DESIGN OF MINNESOTA INC	BLOOMINGTON	MN	502A5130702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
FRINGE BENEFITS DESIGN OF MINNESOTA INC FRONTIER BANK	BLOOMINGTON EVERETT	MN WA	502A5130702-004 50230462701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
FRONTIER BANK	EVERETT	WA	50230462701-001	Prototype Standardized Profit Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FRONTIER BANK	EVERETT	WA	50330462701-003	Prototype Non-Standardized Nonley Fulchase Flair  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRONTIER BANK	EVERETT	WA	50330462701-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FRONTIER BANK	EVERETT	WA	50230462701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FRONTIER BANK	EVERETT	WA	50330462701-006	Prototype Vandardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FRONTIER BANK	ROCK RAPIDS	IA	50293331101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FRONTIER BANK	ROCK RAPIDS	IA	50293331101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FROST BROWN & TODD PLLC	LOUISVILLE	KY	VS322506	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/28/01 & 12/21/2001
FROST BROWN TODD LLC	LOUISVILLE	KY	503A5120701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
FROST BROWN TODD LLC	LOUISVILLE	KY	502A5120701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
FROST BROWN TODD LLC	LOUISVILLE	KY	503A5120701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
FROST BROWN TODD LLC	LOUISVILLE	KY	502A5120701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
FROST BROWN TODD LLC FROST BROWN TODD LLC	LOUISVILLE	KY	503A5120701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
FROST BROWN TODD LLC FROST BROWN TODD LLC	LOUISVILLE LOUISVILLE	KY KY	502A5120701-006 VS322955	Prototype Standardized Cash or Deferred Arrangement Volume Submitter Money Purchase Plan	Opinion Letter Issued 11/27/2001 Advisory Letter Issued 02/01/2002
THOUT BROWN TODD LEG	LOUISVILLE	IXI	v 0022300	Volume outrilliter Money i uronase i lan	MOVIDURY LETTER ISSUED 02/01/2002

PLAN SPONSOR FROST NATIONAL BANK	CITY SAN ANTONIO	STATE TX	FILE FOLDER/VS NO. 50230521901-001	Prototype Standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
FROST NATIONAL BANK	SAN ANTONIO	TX	50230521901-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FROST NATIONAL BANK	SAN ANTONIO	TX	50330521901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FROST NATIONAL BANK	SAN ANTONIO	TX	50330521901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FROST NATIONAL BANK	SAN ANTONIO	TX	50230521901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FROST NATIONAL BANK	SAN ANTONIO	TX	50330521901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FRUTH & CO PLL FRUTH & CO PLL	DELAWARE DELAWARE	OH OH	502B5931901-001 502B5931901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FSR BROKERAGE INC	LOS ANGELES	CA	502A4780001-001	Prototype Standardized Worley Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/16/2002
FSR BROKERAGE INC	LOS ANGELES	CA	502A4780001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/16/2002
FULTON FINANCIAL ADVISORS NA	LANCASTER	PA	502A1611901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FULTON FINANCIAL ADVISORS NA	LANCASTER	PA	502A1611901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FULTON FINANCIAL ADVISORS NA	LANCASTER	PA	503A1611901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FULTON FINANCIAL ADVISORS NA	LANCASTER	PA	503A1611901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FULTON FINANCIAL ADVISORS NA	LANCASTER	PA PA	503A1611901-005 502A1611901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FULTON FINANCIAL ADVISORS NA FULTON FINANCIAL ADVISORS NA	LANCASTER LANCASTER	PA PA	503A1611901-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
FULTON FINANCIAL ADVISORS NA	LANCASTER	PA	503A1611901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FULTON SAVINGS BANK	FULTON	NY	50202992701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/25/2002
FULTON SAVINGS BANK	FULTON	NY	50202992701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/25/2002
FUTURE FINANCES INC	COLUMBUS	ОН	503B2650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FUTURE FINANCES INC	COLUMBUS	OH	502B2650701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FUTURE FINANCES INC FUTURE FINANCES INC	COLUMBUS COLUMBUS	OH OH	503B2650701-003 502B2650701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FUTURE FINANCES INC	COLUMBUS	OH	503B2650701-004	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FUTURE FINANCES INC	COLUMBUS	OH	502B2650701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FUTURE PLANNING ASSOCIATES INC	WILLISTON	VT	50384780701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FUTURE PLANNING ASSOCIATES INC	WILLISTON	VT	50284780701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FUTURE PLANNING ASSOCIATES INC	WILLISTON	VT	50384780701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FUTURE PLANNING ASSOCIATES INC	WILLISTON	VT	50284780701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FUTURE PLANNING ASSOCIATES INC FUTURE PLANNING ASSOCIATES INC	WILLISTON WILLISTON	VT VT	50384780701-005 50284780701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FUTURE PLANNING INC	PITTSFIELD	MA	503B3860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
FUTURE PLANNING INC	PITTSFIELD	MA	502B3860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FUTURE PLANNING INC	PITTSFIELD	MA	503B3860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FUTURE PLANNING INC	PITTSFIELD	MA	502B3860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FUTURE PLANNING INC	PITTSFIELD	MA	503B3860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FUTURE PLANNING INC	PITTSFIELD	MA	502B3860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GABLE & GOTWALS INC GABLE & GOTWALS INC	TULSA TULSA	OK OK	503B3590701-001 502B3590701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GABLE & GOTWALS INC	TULSA	OK	503B3590701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GABLE & GOTWALS INC	TULSA	OK	502B3590701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GABLE & GOTWALS INC	TULSA	OK	503B3590701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GABLE & GOTWALS INC	TULSA	OK	502B3590701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GABLE & GOTWALS INC	TULSA	OK	503B3590702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GABLE & GOTWALS INC GABLE & GOTWALS INC	TULSA TULSA	OK OK	503B3590702-002 502B3590702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
GABLE & GOTWALS INC	TULSA	OK	502B3590702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
GABROY ROLLMAN & BOSSE' PC	TUCSON	AZ	503B4750701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GABROY ROLLMAN & BOSSE' PC	TUCSON	AZ	502B4750701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GABROY ROLLMAN & BOSSE' PC	TUCSON	AZ	503B4750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GABROY ROLLMAN & BOSSE' PC	TUCSON	AZ	502B4750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GABROY ROLLMAN & BOSSE' PC GABROY ROLLMAN & BOSSE' PC	TUCSON TUCSON	AZ AZ	503B4750701-005 502B4750701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
GALLAGHER & KENNEDY PA	PHOENIX	AZ	VS322835	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/05/2002
GALLAGHER & KENNEDY PA	PHOENIX	AZ	VS322999	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/05/2002
GALLOP JOHNSON & NEUMAN LC	ST LOUIS	MO	502A712BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
GALLOP JOHNSON & NEUMAN LC	ST LOUIS	MO	502A712BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
GALLOP JOHNSON & NEUMAN LC	ST LOUIS	MO	502A712BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
GALLOP JOHNSON & NEUMAN LC	ST LOUIS ST LOUIS	MO MO	VS323168 VS323189	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
GALLOP JOHNSON & NEUMAN LC GALLOP JOHNSON & NEUMAN LC	ST LOUIS	MO	VS323169 VS323287	Volume Submitter Defined Benefit Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/21/2002 Advisory Letter Issued 01/11/2002
GALLOP, JOHNSON & NEUMAN, L.C.	ST. LOUIS	MO	VS323334	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
GANIM MEDER CHILDERS & HOERING PC	BELLEVILLE	IL	503B3940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GANIM MEDER CHILDERS & HOERING PC	BELLEVILLE	IL	502B3940701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GANIM MEDER CHILDERS & HOERING PC	BELLEVILLE	IL.	503B3940701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GANIM MEDER CHILDERS & HOERING PC GANIM MEDER CHILDERS & HOERING PC	BELLEVILLE BELLEVILLE	IL IL	502B3940701-004 503B3940701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GANIM MEDER CHILDERS & HOERING PC	BELLEVILLE	IL.	502B3940701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GAP-PENSION INC	SECAUCUS	NJ	503B4840701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
GAP-PENSION INC	SECAUCUS	NJ	502B4840701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
GAP-PENSION INC	SECAUCUS	NJ	503B4840701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
GAP-PENSION INC	SECAUCUS	NJ	502B4840701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
GAP-PENSION INC	SECAUCUS SECAUCUS	NJ	503B4840701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
GAP-PENSION INC GAP-PENSION INC	SECAUCUS SECAUCUS	NJ NJ	502B4840701-006 503B4840701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
GAP-PENSION INC	SECAUCUS	NJ	503B4840702-001	Prototype Non-standardized Pariget Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GAP-PENSION INC	SECAUCUS	NJ	503B4840702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GAP-PENSION INC	SECAUCUS	NJ	502B4840702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GAP-PENSION INC	SECAUCUS	NJ	502B4840702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GARDERE WYNNE SEWELL LLP	DALLAS	TX	503B4420701-001 502B4420701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
GARDERE WYNNE SEWELL LLP GARDERE WYNNE SEWELL LLP	DALLAS DALLAS	TX TX	502B4420701-002 503B4420701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
GARDERE WYNNE SEWELL LLP	DALLAS	TX	503B4420701-003 502B4420701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GARDERE WYNNE SEWELL LLP	DALLAS	TX	503B4420701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001

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GARDERE WYNNE SEWELL LLP	DALLAS	TX	502B4420701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GARDNER AND QUAN INCORPORATED GARDNER AND QUAN INCORPORATED	NEWPORT BEACH NEWPORT BEACH	CA	VS322873	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/19/2001
GARDNER AND QUAN INCORPORATED  GARDNER AND QUAN INCORPORATED	NEWPORT BEACH	CA CA	VS322874 VS322875	Volume Submitter Money Purchase Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/19/2001 Advisory Letter Issued 12/19/2001
GARRETT H SUEMORI A PROFESSIONAL CORPORATION	TORRANCE	CA	VS322075 VS323213	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/19/2001 Advisory Letter Issued 01/30/2002
GARRETT H SUEMORI A PROFESSIONAL CORPORATION	TORRANCE	CA	VS322667	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
GARRETT H SUEMORI A PROFESSIONAL CORPORATION	TORRANCE	CA	VS322697	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
GARRETT H SUEMORI A PROFESSIONAL CORPORATION	TORRANCE	CA	VS322727	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
GARRETT STATE BANK	GARRETT	IN	50230741901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GARRETT STATE BANK	GARRETT	IN	50230741901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GARRETT STATE BANK	GARRETT	IN	50230741901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GARY A NAGLER & ASSOCIATES PLLC	HOUSTON	TX	503B1800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GARY A NAGLER & ASSOCIATES PLLC	HOUSTON	TX	502B1800701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GARY A NAGLER & ASSOCIATES PLLC	HOUSTON	TX	503B1800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GARY A NAGLER & ASSOCIATES PLLC	HOUSTON	TX	502B1800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GARY A NAGLER & ASSOCIATES PLLC	HOUSTON	TX	503B1800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GARY A NAGLER & ASSOCIATES PLLC	HOUSTON	TX	502B1800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GARY A NAGLER & ASSOCIATES PLLC	HOUSTON	TX	503B1800701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
GARY A NAGLER & ASSOCIATES PLLC	HOUSTON	TX	502B1800701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
GARY A NAGLER & ASSOCIATES PLLC	HOUSTON	TX	503B1800702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GARY A NAGLER & ASSOCIATES PLLC	HOUSTON	TX	503B1800702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GARY A NAGLER & ASSOCIATES PLLC	HOUSTON	TX	502B1800702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GARY A NAGLER & ASSOCIATES PLLC	HOUSTON	TX TX	502B1800702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GARY F MANSKER ATTORNEY PC GARY F MANSKER ATTORNEY PC	CORPUS CHRISTI CORPUS CHRISTI	TX	502A4230701-001 502A4230701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
GASAWAY & ASSOCIATES INC	PORTAGE	MI	503A8590701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GASAWAY & ASSOCIATES INC	PORTAGE	MI	502A8590701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GASAWAY & ASSOCIATES INC	PORTAGE	MI	503A8590701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GASAWAY & ASSOCIATES INC	PORTAGE	MI	502A8590701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GASAWAY & ASSOCIATES INC	PORTAGE	MI	503A8590701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GASAWAY & ASSOCIATES INC	PORTAGE	MI	502A8590701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GATE CITY BANK	FARGO	ND	50279371901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GATEWAY PENSION PLANNERS INC	PITTSBURGH	PA	502A3171901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GATEWAY PENSION PLANNERS INC	PITTSBURGH	PA	502A3171901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GATEWAY PENSION PLANNERS INC	PITTSBURGH	PA	502A3171901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GATEWAY PENSION PLANNERS INC	PITTSBURGH	PA	502A3171901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GATEWAY PENSION PLANNERS INC	PITTSBURGH	PA	503A3171901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GATEWAY PENSION PLANNERS INC	PITTSBURGH	PA	503A3171901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
GATEWAY PENSION PLANNERS INC	PITTSBURGH	PA	502A3171901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GATEWAY PENSION PLANNERS INC	PITTSBURGH	PA	503A3171901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GATEWAY PENSION PLANNERS INC	PITTSBURGH	PA	502A3171901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GATEWAY PENSION SERVICES LTD	ST LOUIS	MO	503B5358501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
GATEWAY PENSION SERVICES LTD	ST LOUIS	MO	502B5358501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
GATEWAY PENSION SERVICES LTD	ST LOUIS	MO	503B5358501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
GATEWAY PENSION SERVICES LTD	ST LOUIS	MO	502B5358501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
GATEWAY PENSION SERVICES LTD	ST LOUIS	MO	503B5358501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
GATEWAY PENSION SERVICES LTD	ST LOUIS ST LOUIS	MO MO	502B5358501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
GATEWAY PENSION SERVICES LTD	ST LOUIS ST LOUIS	MO	503B5358501-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
GATEWAY PENSION SERVICES LTD GATEWAY PENSION SERVICES LTD	ST LOUIS	MO	503B5358502-001 503B5358502-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
GBQ PARTNERS LLP	COLUMBUS	OH	503A8580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GBQ PARTNERS LLP	COLUMBUS	OH	502A8580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GBQ PARTNERS LLP	COLUMBUS	OH	503A8580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GBQ PARTNERS LLP	COLUMBUS	ОН	502A8580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GBQ PARTNERS LLP	COLUMBUS	ОН	503A8580701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GBQ PARTNERS LLP	COLUMBUS	ОН	502A8580701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GENE H SNAPP JR PC	DAVENPORT	IA	503A5110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GENE H SNAPP JR PC	DAVENPORT	IA	502A5110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GENE H SNAPP JR PC	DAVENPORT	IA	503A5110701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GENE H SNAPP JR PC	DAVENPORT	IA	502A5110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GENE H SNAPP JR PC	DAVENPORT	IA	503A5110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GENE H SNAPP JR PC	DAVENPORT	IA	502A5110701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO	50330830701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO	50230830701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO	50330830701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO	50230830701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO	50330830701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO MO	50230830701-006 50330830702-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
GENERAL AMERICAN LIFE INSURANCE CO GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS ST LOUIS	MO	50330830702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO	50230830702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO	50230830702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GENEVA STATE BANK	GENEVA	NE	50277061901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GENEVA STATE BANK	GENEVA	NE	50277061901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GENTRY LOCKE RAKES & MOORE	ROANOKE	VA	502B5971901-001	Prototype Standardized Worldy Furchase Harri	Opinion Letter Issued 11/19/2001
GENTRY LOCKE RAKES & MOORE	ROANOKE	VA	502B5971901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GENTRY LOCKE RAKES & MOORE	ROANOKE	VA	503B5971901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GENTRY LOCKE RAKES & MOORE	ROANOKE	VA	503B5971901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
GENTRY LOCKE RAKES & MOORE	ROANOKE	VA	502B5971901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GENTRY LOCKE RAKES & MOORE	ROANOKE	VA	503B5971901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GEORGE CENOVICH PC	COUNCIL BLUFFS	IA	503A3590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GEORGE CENOVICH PC	COUNCIL BLUFFS	IA	502A3590701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GEORGE CENOVICH PC	COUNCIL BLUFFS	IA	503A3590701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GEORGE CENOVICH PC	COUNCIL BLUFFS	IA	502A3590701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GEORGE W MCCAUSLAN FSA	SAN FRANCISCO	CA	502A718BE01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001

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GEORGE W MCCAUSLAN FSA	SAN FRANCISCO	CA	502A718BE01-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
GEORGIA BANKERS ASSOCIATION GEORGIA BANKERS ASSOCIATION	ATLANTA ATLANTA	GA GA	50331010001-001 50331010002-001	Master Non-Standardized Safe Harbor Cash or Deferred Arrangement  Master Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 10/30/2001 Opinion Letter Issued 10/30/2001
GERARD ASSET MANAGEMENT LTD	MENOMONEE FALLS	WI	503A5100701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GERARD ASSET MANAGEMENT LTD	MENOMONEE FALLS	WI	502A5100701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GERARD ASSET MANAGEMENT LTD	MENOMONEE FALLS	WI	503A5100701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GERARD ASSET MANAGEMENT LTD	MENOMONEE FALLS	WI	502A5100701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GERARD ASSET MANAGEMENT LTD	MENOMONEE FALLS	WI	503A5100701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GERARD ASSET MANAGEMENT LTD	MENOMONEE FALLS	WI	502A5100701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GERMAN AMERICAN BANCORP	JASPER	IN	50231052701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GERMAN AMERICAN BANCORP	JASPER	IN	50331052701-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GERMAN AMERICAN BANCORP	JASPER	IN	50231052701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GERMAN AMERICAN BANCORP	JASPER	IN	50231052701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GERMAN AMERICAN BANCORP	JASPER	IN	50331052701-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GERMAN AMERICAN BANCORP GERRY L WILSON & ASSOCIATES CHTD	JASPER BOISE	IN ID	50331052701-006 503A8570701-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/30/2001
GERRY L WILSON & ASSOCIATES CHTD	BOISE	ID	502A8570701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GERRY L WILSON & ASSOCIATES CHTD	BOISE	ID	503A8570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GERRY L WILSON & ASSOCIATES CHTD	BOISE	ID	502A8570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GERRY L WILSON & ASSOCIATES CHTD	BOISE	ID	503A8570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GERRY L WILSON & ASSOCIATES CHTD	BOISE	ID	502A8570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GIBRALTAR BANK FSB	CORAL GABLES	FL	502B6580701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GIBRALTAR BANK FSB	CORAL GABLES	FL	502B6580701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GIBRALTAR BANK FSB	CORAL GABLES	FL	502B6580701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GILBERT METZGER & MADIGAN LLP	CHARLESTOWN	IL	502B6331901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GILBERT METZGER & MADIGAN LLP	CHARLESTOWN	IL.	502B6331901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GILBERT METZGER & MADIGAN LLP	CHARLESTOWN	IL.	503B6331901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GILBERT METZGER & MADIGAN LLP	CHARLESTOWN	IL IL	502B6331901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GILBERT METZGER & MADIGAN LLP GILLESPIE & CO	CHARLESTOWN DANVILLE	VA	503B6331901-005 503A8560701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
GILLESPIE & CO	DANVILLE	VA	502A8560701-001	Prototype Non-Standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GILLESPIE & CO	DANVILLE	VA	503A8560701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GILLESPIE & CO	DANVILLE	VA	502A8560701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GILLESPIE & CO	DANVILLE	VA	503A8560701-005	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GILLESPIE & CO	DANVILLE	VA	502A8560701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GILMARTIN ASSOCIATES INC	SCRANTON	PA	503A8550701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GILMARTIN ASSOCIATES INC	SCRANTON	PA	502A8550701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GILMARTIN ASSOCIATES INC	SCRANTON	PA	503A8550701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GILMARTIN ASSOCIATES INC	SCRANTON	PA	502A8550701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GILMARTIN ASSOCIATES INC	SCRANTON	PA	503A8550701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GILMARTIN ASSOCIATES INC GINSPARG BOLTON & ASSOCIATES LTD	SCRANTON CHICAGO	PA IL	502A8550701-006 503A4850001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 03/21/2002
GINSPARG BOLTON & ASSOCIATES LTD	CHICAGO	IL.	503A4850001-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/21/2002 Opinion Letter Issued 03/21/2002
GIRARDOT STRAUCH & CO PC	LAFAYETTE	IN	503A8540701-001	Prototype Non-standardized Money Furchase France	Opinion Letter Issued 08/30/2001
GIRARDOT STRAUCH & CO PC	LAFAYETTE	IN	502A8540701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GIRARDOT STRAUCH & CO PC	LAFAYETTE	IN	503A8540701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GIRARDOT STRAUCH & CO PC	LAFAYETTE	IN	502A8540701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GIRARDOT STRAUCH & CO PC	LAFAYETTE	IN	503A8540701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GIRARDOT STRAUCH & CO PC	LAFAYETTE	IN	502A8540701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GLANKLER BROWN PLLC	MEMPHIS	TN	503B1150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GLANKLER BROWN PLLC	MEMPHIS	TN	502B1150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GLANKLER BROWN PLLC	MEMPHIS	TN	503B1150701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GLANKLER BROWN PLLC GLANKLER BROWN PLLC	MEMPHIS MEMPHIS	TN TN	502B1150701-004 503B1150701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
GLANKLER BROWN PLLC GLANKLER BROWN PLLC	MEMPHIS	TN	502B1150701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
GLANKLER BROWN PLLC	MEMPHIS	TN	503B1150701-007	Prototype Standardized Cash of Defended Affangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
GLANKLER BROWN PLLC	MEMPHIS	TN	502B1150701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
GLASS FREEDMAN CO	BINGHAM FARMS	MI	502A8920701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GLASS FREEDMAN CO	BINGHAM FARMS	MI	502A8920701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GLASS FREEDMAN CO	BINGHAM FARMS	MI	502A8920701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GLASSMAN PENSION SERVICES	SEVERNA PARK	MD	503A3600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GLASSMAN PENSION SERVICES	SEVERNA PARK	MD	502A3600701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GLASSMAN PENSION SERVICES	SEVERNA PARK	MD	503A3600701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GLASSMAN PENSION SERVICES	SEVERNA PARK SEVERNA PARK	MD MD	502A3600701-004 503A3600701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GLASSMAN PENSION SERVICES GLASSMAN PENSION SERVICES	SEVERNA PARK SEVERNA PARK	MD	502A3600701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GLASSMAN PENSION SERVICES	SEVERNA PARK	MD	503A3600701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
GLASSMAN PENSION SERVICES	SEVERNA PARK	MD	502A3600701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
GLEESON SKLAR SAWYERS & CUMPATA LLP	ELGIN	IL	503A8530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GLEESON SKLAR SAWYERS & CUMPATA LLP	ELGIN	IL	502A8530701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GLEESON SKLAR SAWYERS & CUMPATA LLP	ELGIN	IL	503A8530701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GLEESON SKLAR SAWYERS & CUMPATA LLP	ELGIN	IL	503A8530701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GLEESON SKLAR SAWYERS & CUMPATA LLP	ELGIN	IL.	502A8530701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GLENS FALLS NATIONAL BANK & TRUST CO	GLENS FALLS	NY	50331190001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/28/2002
GLENS FALLS NATIONAL BANK & TRUST CO	GLENS FALLS	NY	50231190001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/28/2002
GLENS FALLS NATIONAL BANK & TRUST CO GLENS FALLS NATIONAL BANK & TRUST CO	GLENS FALLS	NY	50331190001-003 50231190001-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/28/2002
GLENS FALLS NATIONAL BANK & TRUST CO GLENVIEW STATE BANK	GLENS FALLS GLENVIEW	NY IL	50231190001-004 50376240701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/28/2002 Opinion Letter Issued 08/07/2001
GLENVIEW STATE BANK	GLENVIEW	IL IL	50276240701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GLENVIEW STATE BANK	GLENVIEW	IL.	50376240701-002	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GLENVIEW STATE BANK	GLENVIEW	IL	50276240701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GLENVIEW STATE BANK	GLENVIEW	ΪĹ	50376240701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GLENVIEW STATE BANK	GLENVIEW	IL	50276240701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GLENVIEW STATE BANK	GLENVIEW	IL	50376240701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
GLENVIEW STATE BANK	GLENVIEW	IL	50276242702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
GLENVIEW STATE BANK	GLENVIEW	IL CO	50276242702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GLOBAL BENEFIT ADVISORS LLC GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD ENGLEWOOD	CO	503A5090701-001 502A5090701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	co	503A5090701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	502A5090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	503A5090701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	502A5090701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	503A5090701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	502A5090701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	503A5090702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GLOBAL BENEFIT ADVISORS LLC GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD ENGLEWOOD	CO	503A5090702-002 502A5090702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	co	502A5090702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	co	503A5090703-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	502A5090703-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	503A5090703-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	502A5090703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	503A5090703-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	502A5090703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	502A5090703-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	co	502A5090703-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
GLOVER & DAVIS PA	NEWNAN	GA GA	503A8060700-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GLOVER & DAVIS PA GLOVER & DAVIS PA	NEWNAN NEWNAN	GA	502A8060701-002 503A8060701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
GLOVER & DAVIS PA	NEWNAN	GA	502A8060701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GLOVER & DAVIS PA	NEWNAN	GA	503A8060701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GLOVER & DAVIS PA	NEWNAN	GA	502A8060701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GLS & ASSOCIATES	HOUSTON	TX	503A8080701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GLS & ASSOCIATES	HOUSTON	TX	502A8080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GLS & ASSOCIATES	HOUSTON	TX	503A8080701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GLS & ASSOCIATES	HOUSTON	TX	502A8080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GLS & ASSOCIATES	HOUSTON	TX	503A8080701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GLS & ASSOCIATES	HOUSTON	TX	502A8080701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GODFREY & KAHN SC	MILWAUKEE MILWAUKEE	WI	VS322617 VS322618	Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/7/2001 Advisory Letter Issued 8/7/2001
GODFREY & KAHN SC GODFREY & KAHN SC	MILWAUKEE	WI	VS322619	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/7/2001 Advisory Letter Issued 8/7/2001
GOLDBERG & GOLDBERG PC	GARDEN CITY	NY	502B703AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
GOLDBERG & GOLDBERG PC	GARDEN CITY	NY	503B703AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
GOLDBERG & GOLDBERG PC	GARDEN CITY	NY	502B703AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
GOLDBERG & GOLDBERG PC	GARDEN CITY	NY	503B703AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
GOLDBERG & GOLDBERG PC	GARDEN CITY	NY	502B703AB01-005	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
GOLDBERG & GOLDBERG PC	GARDEN CITY	NY	503B703AB01-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
GOLDBERG & GOLDBERG PC	GARDEN CITY	NY	502B703AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
GOLDBERG & GOLDBERG PC	GARDEN CITY	NY	503B703AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
GOLDBERG & GOLDBERG PC	GARDEN CITY GARDEN CITY	NY NY	502B703AB02-003 503B703AB02-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
GOLDBERG & GOLDBERG PC	LOUISVILLE	KY	503A1300701-001	Prototype Non-standardized Defined Benefit Flam with Fermitted Dispanty  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC GOLDBERG & SIMPSON PSC					
GOLDBERG & SIMPSON PSC	LOUISVILLE LOUISVILLE	KY KY	502A1300701-002 503A1300701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
	LOUISVILLE	KY	502A1300701-002		
GOLDBERG & SIMPSON PSC GOLDBERG & SIMPSON PSC GOLDBERG & SIMPSON PSC GOLDBERG & SIMPSON PSC	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE	KY KY KY KY	502A1300701-002 503A1300701-003 502A1300701-004 503A1300701-005	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC GOLDBERG & SIMPSON PSC GOLDBERG & SIMPSON PSC GOLDBERG & SIMPSON PSC GOLDBERG & SIMPSON PSC	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE	KY KY KY KY KY	502A1300701-002 503A1300701-003 502A1300701-004 503A1300701-005 502A1300701-006	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC GOLDBERG SWEDELSON & ASSOCIATES INC	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE ENCINO	KY KY KY KY KY CA	502A1300701-002 503A1300701-003 502A1300701-004 503A1300701-005 502A1300701-006 VS322655	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001 Advisory Letter Issued 12/22/2000 & 06/28/2002
GOLDBERG & SIMPSON PSC GOLDBERG & SWEDELSON & ASSOCIATES INC GOLDBERG SWEDELSON & ASSOCIATES INC	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE ENCINO ENCINO	KY KY KY KY CA CA	502A1300701-002 503A1300701-003 502A1300701-004 503A1300701-005 502A1300701-006 VS322655 VS322685	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
GOLDBERG & SIMPSON PSC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG SWEDELSON & ASSOCIATES INC	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE ENCINO ENCINO ENCINO	KY KY KY KY CA CA CA	502A1300701-002 503A1300701-003 502A1300701-004 503A1300701-005 502A1300701-006 VS322655 VS322685 VS322715	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan Volume Submitter Money Purchase Plan Volume Submitter Money Purchase Plan	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 08/07/2001 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
GOLDBERG & SIMPSON PSC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG, SWEDELSON & ASSOCIATES, INC.	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE ENCINO ENCINO ENCINO ENCINO ENCINO	KY KY KY KY CA CA CA CA	502A1300701-002 503A1300701-003 502A1300701-004 503A1300701-005 502A1300701-006 VS322655 VS322685 VS322715 VS323201	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing Plan Volume Submitter Defined Benefit Plan	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 10/30/2002
GOLDBERG & SIMPSON PSC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG SWEDELSON & ASSOCIATES, INC. GOLDK dba GALLAGHER FIRST	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE ENCINO ENCINO ENCINO ENCINO TROY	KY KY KY KY KY CA CA CA CA MI	502A1300701-002 503A1300701-003 502A1300701-004 503A1300701-005 502A1300701-006 VS322655 VS322685 VS322715 VS322201 503B3950701-001	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing Plan Volume Submitter Defined Benefit Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG, SWEDELSON & ASSOCIATES, INC.	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE ENCINO ENCINO ENCINO ENCINO ENCINO	KY KY KY KY CA CA CA CA	502A1300701-002 503A1300701-003 502A1300701-004 503A1300701-005 502A1300701-006 VS322685 VS3222685 VS322715 VS323201 503B3950701-001 502B3950701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan Volume Submitter Pofit Sharing Plan Volume Submitter Defined Benefit Plan Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 19/22/2000 Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG, SWEDELSON & ASSOCIATES INC GOLDBERG, SWEDELSON & ASSOCIATES, INC GOLDBERG, SWEDELSON & ASSOCIATES, INC. GOLDK dba GALLAGHER FIRST GOLDK dba GALLAGHER FIRST	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE ENCINO ENCINO ENCINO ENCINO TROY TROY	KY KY KY KY CA CA CA MI	502A1300701-002 503A1300701-003 502A1300701-004 503A1300701-005 502A1300701-006 VS322655 VS322685 VS322715 VS322201 503B3950701-001	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing Plan Volume Submitter Defined Benefit Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG, SWEDELSON & ASSOCIATES, INC. GOLDK dba GALLAGHER FIRST	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE ENCINO ENCINO ENCINO ENCINO TROY TROY TROY TROY TROY TROY	KY KY KY KY CA CA CA MI MI MI	502A1300701-002 503A1300701-003 502A1300701-004 503A1300701-005 502A1300701-006 VS322685 VS322685 VS322715 VS323201 503B3950701-001 502B3950701-002 503B3950701-003 503B3950701-004	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan Volume Submitter Defined Benefit Plan Volume Submitter Defined Benefit Plan Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 12/22/2000 & 06/28/2002 Opinion Letter Issued 08/07/2001
GOLDEERG & SIMPSON PSC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG, SWEDELSON & ASSOCIATES, INC GOLDK dba GALLAGHER FIRST	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE ENCINO ENCINO ENCINO ENCINO TROY TROY TROY TROY TROY TROY TROY TRO	KY KY KY KY KY CA CA CA MI MI MI MI MI	502A1300701-002 503A1300701-003 502A1300701-004 503A1300701-005 502A1300701-006 VS322665 VS322715 VS3223201 503B3950701-001 502B3950701-002 503B3950701-004 503B3950701-004 503B3950701-004	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing Plan Volume Submitter Defined Benefit Plan Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 17/30/2002 Opinion Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDBERG, SWEDELSON & ASSOCIATES, INC. GOLDBERG SWEDELSON & ASSOCIATES, INC. GOLDK dba GALLAGHER FIRST	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE ENCINO ENCINO ENCINO ENCINO TROY TROY TROY TROY TROY TROY TROY TRO	KY KY KY KY CA CA CA MI MI MI MI MI MI PA	502A1300701-002 503A1300701-003 502A1300701-004 503A1300701-005 502A1300701-006 V\$322655 V\$322685 V\$322715 V\$322201 503B3950701-001 502B3950701-002 503B3950701-003 502B3950701-004 503B3950701-006 503A5080701-006	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan Volume Submitter Defined Benefit Plan Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 08/07/2001 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 18/07/2001 Opinion Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC GOLDBERG SWEDELSON & ASSOCIATES INC GOLDK dba GALLAGHER FIRST GOLDK LC GOLDK LC GOLDK LLC	LOUISVILLE LOUISVILLE LOUISVILLE LOUISVILLE ENCINO ENCINO ENCINO ENCINO TROY TROY TROY TROY TROY TROY TROY TRO	KY KY KY KY CA CA CA MI MI MI MI MI PA	502A1300701-002 503A1300701-003 502A1300701-005 502A1300701-006 VS322655 VS3222685 VS3222685 VS3222115 VS323201 503B3950701-001 502B3950701-003 502B3950701-004 503B3950701-006 503B3950701-001 502B3950701-001	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan Volume Submitter Defined Benefit Plan Volume Submitter Defined Benefit Plan Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 12/22/2000 & 06/28/2002 Opinion Letter Issued 08/07/2001
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PLAN SPONSOR GORDON FRASER PENSION CONSULTANTS	CHICO	STATE CA	FILE FOLDER/VS NO. 502A3610702-003	PLAN TYPE Prototype Standardized Defined Benefit Plan without Permitted Disparity	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 04/29/2002
GORDON FRASER PENSION CONSULTANTS	CHICO	CA	502A3610702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GRAFT & THOMSON PC	ENGELWOOD	CO	503A3620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GRAFT & THOMSON PC	ENGELWOOD	CO	502A3620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GRAFT & THOMSON PC	ENGELWOOD	CO CO	502A3620701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GRAFT & THOMSON PC GRAND BANK	ENGELWOOD GRAND RAPIDS	MI	502A3620701-004 50394160701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/27/2001
GRAND BANK	GRAND RAPIDS	MI	50294160701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
GRAND BANK	GRAND RAPIDS	MI	50394160701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
GRAND BANK	GRAND RAPIDS	MI	50294160701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
GRAND BANK GRAND BANK	GRAND RAPIDS GRAND RAPIDS	MI MI	50394160701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
GRANT THORNTON LLP	WICHITA	KS	50294160701-006 503A4900701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 08/30/2001
GRANT THORNTON LLP	WICHITA	KS	502A4900701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GRANT THORNTON LLP	WICHITA	KS	503A4900701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GRANT THORNTON LLP	WICHITA	KS	502A4900701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GRANT THORNTON LLP GRANT THORNTON LLP	WICHITA	KS KS	503A4900701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GRANVILLE NATIONAL BANK	WICHITA GRANVILLE	IL	502A4900701-006 50231491901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/19/2001
GRANVILLE NATIONAL BANK	GRANVILLE	IL	50231491901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GRAY CARY WARE FREIDENRICH	PALO ALTO	CA	VS322521	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/18/2002
GRAY CARY WARE FREIDENRICH	PALO ALTO	CA	VS322522	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/18/2002
GRAY CARY WARE FREIDENRICH	PALO ALTO	CA FL	VS322523	Volume Submitter 401K Plan	Advisory Letter Issued 01/18/2002
GRAY HARRIS & ROBINSON PA GRAY HARRIS & ROBINSON PA	ORLANDO ORLANDO	FL	503A3640701-001 502A3640701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GRAY HARRIS & ROBINSON PA GRAY HARRIS & ROBINSON PA	ORLANDO	FL FL	502A3640701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
GRAY HARRIS & ROBINSON PA	ORLANDO ORLANDO	FL	503A3640701-007 502A3640701-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GRAY HARRIS & ROBINSON PA GRAY HARRIS & ROBINSON PA	ORLANDO ORLANDO	FL FL	502A3640702-004 503A3640703-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640703-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640703-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
GRAY HARRIS & ROBINSON PA GRAY HARRIS & ROBINSON PA	ORLANDO ORLANDO	FL FL	502A3640703-006 503A3640703-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640703-007	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
GRAY HUNTER STENN LLP	QUINCY	IL	503A3630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GRAY HUNTER STENN LLP	QUINCY	IL	502A3630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GRAY HUNTER STENN LLP	QUINCY	IL 	503A3630701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GRAY HUNTER STENN LLP GRAY PLANT MOOTY MOOTY & BENNETT PA	QUINCY MINNEAPOLIS	IL MN	502A3630701-004 VS323072	Prototype Standardized Money Purchase Plan Volume Submitter 401K Plan	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 02/22/2002
GRAY PLANT MOOTY MOOTY & BENNETT PA	MINNEAPOLIS	MN	VS323072 VS323073	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/22/2002 Advisory Letter Issued 02/22/2002
GRAY PLANT MOOTY MOOTY & BENNETT PA	MINNEAPOLIS	MN	VS323074	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/22/2002
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	502A3261901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	502A3261901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GRAYDON HEAD & RITCHEY LLP GRAYDON HEAD & RITCHEY LLP	CINCINNATI CINCINNATI	OH OH	502A3261901-003 502A3261901-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	503A3261901-005	Prototype Non-Standardized Morley Furchase Fiah	Opinion Letter Issued 11/19/2001
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	503A3261901-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	502A3261901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	503A3261901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GRAYDON HEAD & RITCHEY LLP GRAYDON HEAD & RITCHEY LLP	CINCINNATI CINCINNATI	OH OH	502A3261901-009 VS322766	Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing/401K Plan	Opinion Letter Issued 11/19/2001 Advisory Letter Issued 02/12/2002
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	VS322767	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/12/2002 Advisory Letter Issued 02/12/2002
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	VS322768	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/12/2002
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	VS322908	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 02/12/2002
GREAT LAKES PENSION SERVICES INC	TOLEDO	OH	502A5361901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GREAT LAKES PENSION SERVICES INC GREAT LAKES PENSION SERVICES INC	TOLEDO TOLEDO	OH OH	502A5361901-002 503A5361901-003	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
GREAT LAKES PENSION SERVICES INC	TOLEDO	OH	503A5361901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
GREAT LAKES PENSION SERVICES INC	TOLEDO	ОН	502A5361901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GREAT LAKES PENSION SERVICES INC	TOLEDO	OH	503A5361901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GREAT LAKES TRUST CO NA	BLUE ISLAND	IL.	502A5572701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GREAT LAKES TRUST CO NA GREAT LAKES TRUST CO NA	BLUE ISLAND BLUE ISLAND	IL IL	502A5572701-002 503A5572701-003	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GREAT LAKES TRUST CO NA	BLUE ISLAND	IL	503A5572701-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
GREAT WEST LIFE & ANNUITY INSURANCE CO	ENGLEWOOD	CO	50270931901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GREAT WEST LIFE & ANNUITY INSURANCE CO	ENGLEWOOD	CO	50370931901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GREAT WESTERN BANK	OMAHA	NE	502A5612701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GREAT WESTERN BANK GREAT WESTERN BANK	OMAHA OMAHA	NE NE	503A5612701-002 502A5612701-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GREAT WESTERN BANK	OMAHA	NE	503A5612701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GREATBANC TRUST CO	AURORA	IL	50298500701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GREATBANC TRUST CO	AURORA	IL	50398500701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GREATBANC TRUST CO	AURORA	IL IA	50298500701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/19/2001
GREEN BELT BANK & TRUST GREEN POINT BANK	IOWA FALLS LAKE SUCCESS	IA NY	50290481901-001 5029079AQ01-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
GREEN POINT BANK	LAKE SUCCESS	NY	5029079AQ01-001	Prototype Standardized From Sharing Frant Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
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PLAN SPONSOR	CITY LAKE SUCCESS	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
GREEN POINT BANK GREEN POINT BANK	LAKE SUCCESS	NY NY	5029079AQ01-003 5029079AQ01-004	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GREENBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	VS322946	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/10/2002
GREENBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	VS322947	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/10/2002
GREENBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	VS322948	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/10/2002
GREENBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	VS322949	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/23/2002
GREENBERG TRAURIG PA	MIAMI	FL	503B2410701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
GREENBERG TRAURIG PA	MIAMI	FL	502B2410701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
GREENBERG TRAURIG PA	MIAMI	FL	503B2410701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
GREENBERG TRAURIG PA GREENBERG TRAURIG PA	MIAMI	FL FL	502B2410701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
GREENBERG TRAURIG PA	MIAMI MIAMI	FL	503B2410701-005 502B2410701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
GREENBERG TRAURIG PA	MIAMI	FL	503B2410702-001	Prototype Standardized Coast of Betefied 7th angement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENBERG TRAURIG PA	MIAMI	FL	503B2410702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENBERG TRAURIG PA	MIAMI	FL	502B2410702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENBERG TRAURIG PA	MIAMI	FL	502B2410702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENEBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	50399AS0001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/15/2002
GREENEBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	50299AS0001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/15/2002
GREENEBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	50399AS0001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/15/2002
GREENEBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY KY	50299AS0001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/15/2002
GREENEBAUM DOLL & MCDONALD PLLC GREENEBAUM DOLL & MCDONALD PLLC	LOUISVILLE LOUISVILLE	KY	50399AS0702-001 50399AS0702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
GREENEBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	50299AS0702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENEBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	50299AS0702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENLEAF TRUST	KALAMAZOO	MI	503A0510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GREENLEAF TRUST	KALAMAZOO	MI	502A0510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GREENLEAF TRUST	KALAMAZOO	MI	503A0510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GREENLEAF TRUST	KALAMAZOO	MI	502A0510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GREENLEAF TRUST	KALAMAZOO	MI	503A0510701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GREENLEAF TRUST	KALAMAZOO	MI	502A0510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GREENSFELDER HEMKER & GALE PC GREENSFELDER HEMKER & GALE PC	ST LOUIS	MO	502B7241901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GREENSFELDER HEMKER & GALE PC GREENSFELDER HEMKER & GALE PC	ST LOUIS ST LOUIS	MO MO	502B7241901-002 503B7241901-003	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
GREENSFELDER HEMKER & GALE PC	ST LOUIS	MO	503B7241901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
GREENSFELDER HEMKER & GALE PC	ST LOUIS	MO	502B7241901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GREENSFELDER HEMKER & GALE PC	ST LOUIS	MO	503B7241901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GREENSPAN & ASSOCIATES, INC.	ENCINO	CA	VS323222	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
GREENWOOD GROUP LTD	FAYETTEVILLE	AR	503A4890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GREENWOOD GROUP LTD	FAYETTEVILLE	AR	502A4890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GREENWOOD GROUP LTD	FAYETTEVILLE	AR	503A4890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GREENWOOD GROUP LTD GREENWOOD GROUP LTD	FAYETTEVILLE	AR	502A4890701-004 503A4890701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GREENWOOD GROUP LTD	FAYETTEVILLE FAYETTEVILLE	AR AR	502A4890701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GRENLEY ROTENBERG EVANS BRAGG & BODIE PC	PORTLAND	OR	503B3600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GRENLEY ROTENBERG EVANS BRAGG & BODIE PC	PORTLAND	OR	502B3600701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GRENLEY ROTENBERG EVANS BRAGG & BODIE PC	PORTLAND	OR	503B3600701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GRENLEY ROTENBERG EVANS BRAGG & BODIE PC	PORTLAND	OR	502B3600701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GRENLEY ROTENBERG EVANS BRAGG & BODIE PC	PORTLAND	OR	503B3600701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GRENLEY ROTENBERG EVANS BRAGG & BODIE PC	PORTLAND	OR	502B3600701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GRENLEY ROTENBERG EVANS BRAGG & BODIE PC GRENLEY ROTENBERG EVANS BRAGG & BODIE PC	PORTLAND PORTLAND	OR OR	503B3600702-001 503B3600702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
GRENLEY ROTENBERG EVANS BRAGG & BODIE PC	PORTLAND	OR	502B3600702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GRENLEY ROTENBERG EVANS BRAGG & BODIE PC	PORTLAND	OR	502B3600702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GRINNELL STATE BANK	GRINNELL	IA	50266932701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GROTTA GLASSMAN & HOFFMAN	NEW YORK	NY	VS322575	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/23/2000 & 02/08/2002
GROTTA GLASSMAN & HOFFMAN	NEW YORK	NY	VS322583	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/23/2000 & 02/08/2002
GROUP & PENSION ADMINISTRATORS INC	RICHARDSON	TX	503B2400701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GROUP & PENSION ADMINISTRATORS INC	RICHARDSON	TX	502B2400701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GROUP & PENSION ADMINISTRATORS INC	RICHARDSON	TX TX	503B2400701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GROUP & PENSION ADMINISTRATORS INC GROUP DEKKO SERVICES LLC	RICHARDSON KENDALLVILLE	IN.	502B2400701-004 VS322440	Prototype Standardized Money Purchase Plan Volume Submitter Profit Sharing/401K Plan	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 1/25/2001
GROUP DEKKO SERVICES LLC	KENDALLVILLE	IN	VS322536	Volume Submitter Money Purchase Plan	Advisory Letter Issued 1/25/2001 Advisory Letter Issued 1/25/2001
GROUP HEALTH & BENEFIT ADMINISTRATORS INC	WORCESTER	MA	503A4880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GROUP HEALTH & BENEFIT ADMINISTRATORS INC	WORCESTER	MA	502A4880701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GROUP HEALTH & BENEFIT ADMINISTRATORS INC	WORCESTER	MA	503A4880701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GROUP HEALTH & BENEFIT ADMINISTRATORS INC	WORCESTER	MA	502A4880701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GROUP HEALTH & BENEFIT ADMINISTRATORS INC	WORCESTER	MA	503A4880701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GROUP HEALTH & BENEFIT ADMINISTRATORS INC	WORCESTER	MA	502A4880701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GRUNDY NATIONAL BANK GRUNDY NATIONAL BANK	GRUNDY CENTER GRUNDY CENTER	IA IA	50282911101-001 50282911101-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
GRUNDY NATIONAL BANK	GRUNDY CENTER	IA IA	50282911101-002	Prototype Standardized Moriey Putchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
GRUNDY NATIONAL BANK	GRUNDY CENTER	IA	50282911101-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
GRUNDY NATIONAL BANK	GRUNDY CENTER	IA	50282911101-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
GRUNDY NATIONAL BANK	GRUNDY CENTER	IA	50382911101-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
GRUNTAL FINANCIAL LLC	NEW YORK	NY	502A3562701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GRUNTAL FINANCIAL LLC	NEW YORK	NY	502A3562701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GRUNTAL FINANCIAL LLC	NEW YORK	NY	502A3562702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GRUNTAL FINANCIAL LLC	NEW YORK	NY	502A3562702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GSL ADVISORY SERVICES GSL ADVISORY SERVICES	WALNUT CREEK WALNUT CREEK	CA CA	502B698AB01-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
GSL ADVISORY SERVICES GTRUST	TOPEKA	KS	503B698AB01-002 502ZZQA1901-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 11/19/2001
GTRUST	TOPEKA	KS	502ZZQA1901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GUARANTEE LIFE INSURANCE CO	OMAHA	NE	50331922701-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GUARANTEE LIFE INSURANCE CO	OMAHA	NE	50331922701-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
GUARANTY BANK	CEDAR RAPIDS	IA	50232012701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
GUARANTY BANK	CEDAR RAPIDS	IA	50232012701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GUARANTY BANK GUARANTY BANK	CEDAR RAPIDS CEDAR RAPIDS	IA IA	50332012701-003 50332012701-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GUARANTY BANK	CEDAR RAPIDS	IA	50232012701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GUARANTY BANK	AUSTIN	TX	5024410AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GUARANTY BANK	AUSTIN	TX	5024410AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GUARANTY BANK & TRUST CO	DENVER	CO	50232082701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GUARANTY BANK & TRUST CO	DENVER	CO	50232082701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GUARANTY BANK SSB	BROWN DEER	WI	50239902701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GUARANTY BANK SSB	BROWN DEER	WI	50239902701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GUARANTY NATIONAL BANK OF TALLAHASS EE	TALLAHASSEE	FL	502ZZRX1101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
GUARANTY NATIONAL BANK OF TALLAHASS EE	TALLAHASSEE	FL	502ZZRX1101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
GUARANTY STATE BANK & TRUST CO	BELOIT	KS	50232141901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GUARANTY STATE BANK & TRUST CO	BELOIT	KS	50232141901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GUARANTY STATE BANK & TRUST CO GUARANTY STATE BANK & TRUST CO	BELOIT BELOIT	KS KS	50232141901-003 50232141901-004	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
GUARANTY TRUST CO OF MISSOURI	ST LOUIS	MO	50232161901-004	Prototype Standardized Cash of Defended Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
GUARANTY TRUST CO OF MISSOURI	ST LOUIS	MO	50232161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GUARANTY TRUST CO OF MISSOURI	ST LOUIS	MO	50232161901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GUARANTY TRUST CO OF MISSOURI	ST LOUIS	MO	50332161901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GUARANTY TRUST CO OF MISSOURI	ST LOUIS	MO	50332161901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
GUARANTY TRUST CO OF MISSOURI	ST LOUIS	MO	50232161901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GUARANTY TRUST CO OF MISSOURI	ST LOUIS	MO	50332161901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GUARDIAN LIFE INSURANCE CO OF AMERICA	NEW YORK	NY	5023220AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
GUARDIAN LIFE INSURANCE CO OF AMERICA	NEW YORK	NY	5033220AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
GUARDIAN LIFE INSURANCE CO OF AMERICA	NEW YORK	NY	5023220AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
GUARDIAN LIFE INSURANCE CO OF AMERICA	NEW YORK	NY	5033220AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
GUARDIAN LIFE INSURANCE CO OF AMERICA GUARDIAN LIFE INSURANCE CO OF AMERICA	NEW YORK NEW YORK	NY NY	5023220AB01-005 5033220AB01-006	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
GUARDIAN LIFE INSURANCE CO OF AMERICA GUARDIAN LIFE INSURANCE CO OF AMERICA	NEW YORK	NY NY	5023220AB01-006 5023220AB02-001	Prototype Non-standardized Target Benefit Plan Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
GUARDIAN LIFE INSURANCE CO OF AMERICA	NEW YORK	NY	5033220AB02-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
GUARDIAN LIFE INSURANCE CO OF AMERICA	NEW YORK	NY	5023220AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
GUARDIAN LIFE INSURANCE CO OF AMERICA	NEW YORK	NY	5033220AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
GULF COAST BANK & TRUST CO	METAIRIE	LA	50270071901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GULF COAST BANK & TRUST CO	METAIRIE	LA	50270071901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GULF COAST BANK & TRUST CO	METAIRIE	LA	50370071901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GULF COAST BANK & TRUST CO	METAIRIE	LA	50370071901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
GULF COAST BANK & TRUST CO	METAIRIE	LA	50270071901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GULF COAST BANK & TRUST CO	METAIRIE	LA	50370071901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GUNSTER YOAKLEY & STEWART PA	FORT LAUDERDALE	FL	503A6460701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GUNSTER YOAKLEY & STEWART PA	FORT LAUDERDALE	FL	502A6460701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GUNSTER YOAKLEY & STEWART PA GUNSTER YOAKLEY & STEWART PA	FORT LAUDERDALE FORT LAUDERDALE	FL FL	503A6460701-003 502A6460701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GUNSTER YOAKLEY & STEWART PA	FORT LAUDERDALE	FL	503A6460701-005	Prototype Non-standardized Norley Fulcilase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
GUNSTER YOAKLEY & STEWART PA	FORT LAUDERDALE	FL	502A6460701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GUTHERY & RICKLES PC	DENVER	CO	503B1100701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GUTHERY & RICKLES PC	DENVER	CO	502B1100701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GUTHERY & RICKLES PC	DENVER	CO	503B1100701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GUTHERY & RICKLES PC	DENVER	CO	502B1100701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GUTHERY & RICKLES PC	DENVER	CO	503B1100701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GUTHERY & RICKLES PC	DENVER	CO	502B1100701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GWYNEDD CO	LANSDALE	PA	502A2500001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
GWYNEDD CO	LANSDALE	PA	502A2500001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
H & H RETIREMENT SERVICES H & H RETIREMENT SERVICES	LIMA LIMA	OH OH	503B2890701-001 502B2890701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
H & H RETIREMENT SERVICES	LIMA	OH	503B2890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
H & H RETIREMENT SERVICES	LIMA	OH	502B2890701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
H & H RETIREMENT SERVICES	LIMA	OH	503B2890701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
H & H RETIREMENT SERVICES	LIMA	OH	502B2890701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HA & W BENEFIT ADVISORS INC	ATLANTA	GA	503A3650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HA & W BENEFIT ADVISORS INC	ATLANTA	GA	502A3650701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HA & W BENEFIT ADVISORS INC	ATLANTA	GA	503A3650701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HA & W BENEFIT ADVISORS INC	ATLANTA	GA	502A3650701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HA & W BENEFIT ADVISORS INC	ATLANTA	GA	503A3650701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HA & W BENEFIT ADVISORS INC	ATLANTA	GA	502A3650701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HA & W BENEFIT ADVISORS INC HADDLETON & ASSOCIATES PC	ATLANTA HYANNIS	GA MA	502A3650701-007 503A1940001-001	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 01/10/2002
HADDLETON & ASSOCIATES PC HADDLETON & ASSOCIATES PC	HYANNIS	MA	503A1940001-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
HAEFELE FLANAGAN & CO PC	MOORESTOWN	NJ	502A8990701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HAEFELE FLANAGAN & CO PC	MOORESTOWN	NJ	502A8990701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HAEFELE FLANAGAN & CO PC	MOORESTOWN	NJ	503A8990701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HAEFELE FLANAGAN & CO PC	MOORESTOWN	NJ	502A8990701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY	NY	503B2910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY	NY	502B2910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY	NY	503B2910701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY	NY	502B2910701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY	NY	503B2910701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HAGEDORN ACTUARIAL SERVICES INC HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY	NY	502B2910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HAGEDORN ACTUARIAL SERVICES INC HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY GARDEN CITY	NY NY	503B2910702-001 503B2910702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
HAGEDORN ACTUARIAL SERVICES INC HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY GARDEN CITY	NY NY	503B2910702-002 502B2910702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY	NY	502B2910702-003	Prototype Standardized Defined Benefit Plan with Dermitted Disparity	Opinion Letter Issued 04/29/2002
HALL & HALL INC	FAYETTEVILLE	AR	503A9000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/23/2002 Opinion Letter Issued 08/07/2001
HALL & HALL INC	FAYETTEVILLE	AR	502A9000701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HALL & HALL INC	FAYETTEVILLE	AR	503A9000701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Distallular Standardinad Manay Distalaga Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
HALL & HALL INC HALL DICKLER KENT GOLDSTEIN & WOOD LLP	FAYETTEVILLE NEW YORK	AR NY	502A9000701-004 502B696AB01-001	Prototype Standardized Money Purchase Plan Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 01/25/2002
HALL DICKLER KENT GOLDSTEIN & WOOD LLP HALL DICKLER KENT GOLDSTEIN & WOOD LLP	NEW YORK	NY	502B696AB01-001 503B696AB01-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
HALL DICKLER KENT GOLDSTEIN & WOOD LLP HALL DICKLER KENT GOLDSTEIN & WOOD LLP	NEW YORK	NY	502B696AB01-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
HALL DICKLER KENT GOLDSTEIN & WOOD LLP	NEW YORK	NY	503B696AB01-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
HALL RENDER KILLIAN HEATH & LYMAN PSC	INDIANAPOLIS	IN	503A4910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HALL RENDER KILLIAN HEATH & LYMAN PSC	INDIANAPOLIS	IN	502A4910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HALL RENDER KILLIAN HEATH & LYMAN PSC	INDIANAPOLIS	IN	503A4910701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HALL RENDER KILLIAN HEATH & LYMAN PSC	INDIANAPOLIS	IN	502A4910701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HALL RENDER KILLIAN HEATH & LYMAN PSC	INDIANAPOLIS	IN	503A4910701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HALL RENDER KILLIAN HEATH & LYMAN PSC	INDIANAPOLIS	IN	502A4910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HALL RENDER KILLIAN HEATH & LYMAN PSC	LOUISVILLE	KY	502A4910002-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/20/2002
HALL RENDER KILLIAN HEATH & LYMAN PSC	LOUISVILLE	KY	502A4910002-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/20/2002
HALL RENDER KILLIAN HEATH & LYMAN PSC	LOUISVILLE	KY	503A4910002-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/20/2002
HALL RENDER KILLIAN HEATH & LYMAN PSC	LOUISVILLE	KY	503A4910002-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/20/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	502B704AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	503B704AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	502B704AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	503B704AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	502B704AB01-005	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	503B704AB01-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	502B704AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	503B704AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	502B704AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	503B704AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
HALVERSON & APPLEGATE PS	YAKIMA	WA	503A3140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HALVERSON & APPLEGATE PS	YAKIMA	WA	503A3140701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HALVERSON & APPLEGATE PS	YAKIMA	WA	503A3140701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HAMILTON BANK	MIAMI	FL	50259991101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HAMILTON BANK	MIAMI	FL	50259991101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
HAMILTON BANK HAMILTON BANK	MIAMI MIAMI	FL FL	50359991101-003 50359991101-004	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
HAMPTON & ROYCE LC	SALINA	KS	503A4310701-004	Prototype Non-standardized Money Purchase Plan  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 08/30/2001
HAMPTON & ROYCE LC	SALINA	KS	503A4310701-001	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HAMPTON & ROYCE LC	SALINA	KS	503A4310701-002	Prototype Non-standardized Money Furchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HANCOCK & CO INC CPAS	KAPAA	HI	503A5730701-001	Prototype Non-standardized Cash of Delened Arrangement	Opinion Letter Issued 08/07/2001
HANCOCK & CO INC CPAS	KAPAA	HI	503A5730701-001	Prototype Non-standardized From Graning Fran	Opinion Letter Issued 08/07/2001
HANCOCK & CO INC CPAS	KAPAA	HI	503A5730701-002	Prototype Non-standardized Money Furdinase Filah  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HANCOCK & DANA PC	OMAHA	NE	503A4950701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HANCOCK & DANA PC	OMAHA	NE	502A4950701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HANCOCK & DANA PC	OMAHA	NE	503A4950701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HANCOCK & DANA PC	OMAHA	NE	502A4950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HANCOCK & DANA PC	OMAHA	NE	503A4950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HANCOCK & DANA PC	OMAHA	NE	502A4950701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HANCOCK BANK	GULFPORT	MS	50232491901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50232491901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50232491901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50232491901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50332491901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50332491901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50232491901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50332491901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50232491901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HANCOCK BENEFIT CONSULTANTS INC	HOUSTON	TX	503B2010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HANCOCK BENEFIT CONSULTANTS INC	HOUSTON	TX	503B2010701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HANCOCK BENEFIT CONSULTANTS INC	HOUSTON	TX	503B2010701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HAND & ASSOCIATES INC	HOUSTON	TX	503B2920701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HAND & ASSOCIATES INC	HOUSTON	TX	502B2920701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HAND & ASSOCIATES INC	HOUSTON	TX TX	503B2920701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HAND & ASSOCIATES INC	HOUSTON		502B2920701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HAND & ASSOCIATES INC HAND & ASSOCIATES INC	HOUSTON HOUSTON	TX TX	503B2920701-005 502B2920701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HAND & ASSOCIATES INC	HOUSTON	TX	503B2920701-006 503B2920702-001	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/07/2001 Opinion Letter Issued 04/29/2002
HAND & ASSOCIATES INC	HOUSTON	TX	503B2920702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
HAND & ASSOCIATES INC	HOUSTON	TX	502B2920702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
HAND & ASSOCIATES INC	HOUSTON	TX	502B2920702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HAND & ASSOCIATES INC	HOUSTON	TX	503B2920703-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HAND & ASSOCIATES INC	HOUSTON	TX	502B2920703-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HAND ARENDALL LLC	MOBILE	AL	503A4940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HAND ARENDALL LLC	MOBILE	AL	502A4940701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HAND ARENDALL LLC	MOBILE	AL	503A4940701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HAND ARENDALL LLC	MOBILE	AL	502A4940701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HAND ARENDALL LLC	MOBILE	AL	503A4940701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HAND ARENDALL LLC	MOBILE	AL	502A4940701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HARBOUR TRUST CO	MICHIGAN CITY	IN	50270171901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HARBOUR TRUST CO	MICHIGAN CITY	IN	50270171901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HARLEYSVILLE NATIONAL BANK & TRUST CO	HARLEYSVILLE	PA	50232561901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HARLEYSVILLE NATIONAL BANK & TRUST CO	HARLEYSVILLE	PA	50232561901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HARLEYSVILLE NATIONAL BANK & TRUST CO	HARLEYSVILLE	PA	50232561901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HARLEYSVILLE NATIONAL BANK & TRUST CO	HARLEYSVILLE	PA	50232561901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HARLEYSVILLE NATIONAL BANK & TRUST CO	HARLEYSVILLE	PA	50332561901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HARLEYSVILLE NATIONAL BANK & TRUST CO	HARLEYSVILLE	PA	50332561901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
HARLEYSVILLE NATIONAL BANK & TRUST CO	HARLEYSVILLE	PA	50232561901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HARLEYSVILLE NATIONAL BANK & TRUST CO	HARLEYSVILLE	PA	50332561901-008	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HARLEYSVILLE NATIONAL BANK & TRUST CO	HARLEYSVILLE	PA	50232561901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

PLAN SPONSOR	<u>CITY</u> FISHERS	STATE IN	FILE FOLDER/VS NO.	PLAN TYPE  Protections Standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
HARRINGTON WEALTH MANAGEMENT CO HARRINGTON WEALTH MANAGEMENT CO	FISHERS	IN IN	502A0902701-001 502A0902701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HARRINGTON WEALTH MANAGEMENT CO	FISHERS	IN	502A0902701-002 502A0902701-003	Prototype Standardized Money Purchase Plan  Prototype Standardized Cash or Deferred Arrangement	
HARRIS ADMINISTRATORS INC	CAMBRIDGE	MA	503B5628501-001	Prototype Standardized Cash or Deferred Arrangement  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001
HARRIS ADMINISTRATORS INC	CAMBRIDGE	MA	502B5628501-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
HARRIS ADMINISTRATORS INC	CAMBRIDGE	MA	503B5628501-003	Prototype Standardized Cash of Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
HARRIS ADMINISTRATORS INC	CAMBRIDGE	MA	502B5628501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
HARRIS ADMINISTRATORS INC	CAMBRIDGE	MA	503B5628501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
HARRIS ADMINISTRATORS INC	CAMBRIDGE	MA	502B5628501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
HARRIS BANK WINNETKA	WINNETKA	IL.	50286631101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HARRIS BANK WINNETKA	WINNETKA	iL	50286631101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
HARRIS BANK WINNETKA	WINNETKA	ίĒ	50286631101-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HARRIS BANK WINNETKA	WINNETKA	IL	50286631101-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
HARRIS BANK WINNETKA	WINNETKA	IL	50386631101-005	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HARRIS BANK WINNETKA	WINNETKA	IL	50386631101-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
HARRIS BEACH LLP	ROCHESTER	NY	503A4930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HARRIS BEACH LLP	ROCHESTER	NY	502A4930701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HARRIS BEACH LLP	ROCHESTER	NY	503A4930701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HARRIS BEACH LLP	ROCHESTER	NY	502A4930701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HARRIS BEACH LLP	ROCHESTER	NY	503A4930701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HARRIS BEACH LLP	ROCHESTER	NY	502A4930701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232602701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232602701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232602702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232602702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232602702-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232602702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50332602702-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50332602702-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232602702-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50332602702-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232602702-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232601903-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232601903-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232601903-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232601903-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50332601903-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50332601903-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232601903-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50332601903-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HARRIS TRUST & SAVINGS BANK	CHICAGO	IL	50232601903-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HARTER SECREST & EMERY	ROCHESTER	NY	502B6471901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HARTER SECREST & EMERY	ROCHESTER	NY	502B6471901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HARTER SECREST & EMERY	ROCHESTER	NY	503B6471901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HARTER SECREST & EMERY	ROCHESTER	NY	503B6471901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
HARTER SECREST & EMERY	ROCHESTER	NY	502B6471901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HARTER SECREST & EMERY	ROCHESTER	NY	503B6471901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HARTFORD LIFE INSURANCE CO	SIMSBURY	CT	50232672701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HARTFORD LIFE INSURANCE CO	SIMSBURY	CT	50232672701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HARTFORD LIFE INSURANCE CO	SIMSBURY	CT	50332672701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HARTFORD LIFE INSURANCE CO	SIMSBURY	CT	50332672701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
HARTFORD LIFE INSURANCE CO	SIMSBURY	CT	50232672701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HARTFORD LIFE INSURANCE CO	SIMSBURY	CT	50332672701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HARTFORD LIFE INSURANCE CO	SIMSBURY	CT	50332672701-007	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HARTFORD LIFE INSURANCE CO	SIMSBURY	CT	50332672701-008	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
HARTFORD LIFE INSURANCE CO	SIMSBURY	CT	50332672701-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HARTMAN CONSULTING LLC	ROCHESTER	NY NY	503A4920701-001 502A4920701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HARTMAN CONSULTING LLC	ROCHESTER	NY NY		Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HARTMAN CONSULTING LLC HARTMAN CONSULTING LLC	ROCHESTER ROCHESTER	NY	503A4920701-003 502A4920701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HARTMAN CONSULTING LLC HARTMAN CONSULTING LLC	ROCHESTER	NY	503A4920701-004 503A4920701-005	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HARTMAN CONSULTING LLC HARTMAN CONSULTING LLC	ROCHESTER	NY	502A4920701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HARTWICK STATE BANK	HARTWICK	IA	502ZZIN1101-001	Prototype Standardized Cash of Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HARTWICK STATE BANK	HARTWICK	IA	502ZZIN1101-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
HARTWICK STATE BANK	HARTWICK	IA	502ZZIN1101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
HARTWICK STATE BANK	HARTWICK	IA	503ZZIN1101-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HARTWICK STATE BANK	HARTWICK	IA	503ZZIN1101-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
HARTWICK STATE BANK	HARTWICK	IA	503ZZIN1101-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
HARTZOG CONGER CASON & NEVILLE PC	OKLAHOMA CITY	OK	503A4990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HARTZOG CONGER CASON & NEVILLE PC	OKLAHOMA CITY	OK	502A4990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HARTZOG CONGER CASON & NEVILLE PC	OKLAHOMA CITY	OK	503A4990701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HARTZOG CONGER CASON & NEVILLE PC	OKLAHOMA CITY	OK	502A4990701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HARTZOG CONGER CASON & NEVILLE PC	OKLAHOMA CITY	OK	503A4990701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HARTZOG CONGER CASON & NEVILLE PC	OKLAHOMA CITY	OK	502A4990701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HARVARD STATE BANK	HARVARD	IL	50250411901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HARVARD STATE BANK	HARVARD	IL	50250411901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HARVARD STATE BANK	HARVARD	IL	50250411901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HASLAUER HUSLEY & HALL INC	METAIRIE	LA	502B6481901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HASLAUER HUSLEY & HALL INC	METAIRIE	LA	502B6481901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HASLAUER HUSLEY & HALL INC	METAIRIE	LA	503B6481901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HASLAUER HUSLEY & HALL INC	METAIRIE	LA	503B6481901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
HASLAUER HUSLEY & HALL INC	METAIRIE	LA	502B6481901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HASLAUER HUSLEY & HALL INC	METAIRIE	LA	503B6481901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HAWKINS CLOWARD & SIMISTER LC	OREM	UT	503B2000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HAWKINS CLOWARD & SIMISTER LC	OREM	UT	502B2000701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Destruction Non-standardized Manage Districts Plans	DATE LETTER ISSUED/APPLICATION WITHDRAWN
HAWKINS CLOWARD & SIMISTER LC HAWKINS CLOWARD & SIMISTER LC	OREM OREM	UT UT	503B2000701-003 502B2000701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HAWKINS CLOWARD & SIMISTER LC HAWKINS CLOWARD & SIMISTER LC	OREM	UT	502B2000701-004 503B2000701-005	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HAWKINS CLOWARD & SIMISTER LC	OREM	UT	502B2000701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HAWKINS CLOWARD & SIMISTER LC	OREM	UT	503B2000701-000	Prototype Standardized Cash of Deferred Analogement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
HAWKINS CLOWARD & SIMISTER LC	OREM	UT	502B2000701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
HAWLEY TROXELL ENNIS & HAWLEY LLP	BOISE	ID	503A4980701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HAWLEY TROXELL ENNIS & HAWLEY LLP	BOISE	ID	502A4980701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HAWLEY TROXELL ENNIS & HAWLEY LLP	BOISE	ID	503A4980701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HAWLEY TROXELL ENNIS & HAWLEY LLP	BOISE	ID	502A4980701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HAWLEY TROXELL ENNIS & HAWLEY LLP	BOISE	ID	503A4980701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HAWLEY TROXELL ENNIS & HAWLEY LLP	BOISE	ID	502A4980701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	503B3890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	502B3890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	503B3890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	502B3890701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	503B3890701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	502B3890701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS SALINAS	CA CA	503B3890701-007 502B3890701-008	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	503B3890702-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	503B3890702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	502B3890702-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	502B3890702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HAYNES AND BOONE	DALLAS	TX	VS323144	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 05/07/2002
HAYNSWORTH SINKLER BOYD PA	FLORENCE	SC	503A5440701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HAYNSWORTH SINKLER BOYD PA	FLORENCE	SC	502A5440701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HAYNSWORTH SINKLER BOYD PA	FLORENCE	SC	503A5440701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HAYNSWORTH SINKLER BOYD PA	FLORENCE	SC	502A5440701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HAYNSWORTH SINKLER BOYD PA	FLORENCE	SC	503A5440701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HAYNSWORTH SINKLER BOYD PA	FLORENCE	SC	502A5440701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HBC FINANCIAL SERVICES LTD	DAVENPORT	IA	503B1930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HBC FINANCIAL SERVICES LTD	DAVENPORT	IA	502B1930701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HBC FINANCIAL SERVICES LTD	DAVENPORT	IA	502B1930701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HBC FINANCIAL SERVICES LTD	DAVENPORT	IA	503B1930701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HBC FINANCIAL SERVICES LTD	DAVENPORT	IA	502B1930701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HBC FINANCIAL SERVICES LTD HCM INTERNATIONAL LLC	DAVENPORT MINNEAPOLIS	IA MN	503B1930701-006 503A4970701-001	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/28/2003 Opinion Letter Issued 08/30/2001
HCM INTERNATIONAL LLC	MINNEAPOLIS	MN	502A4970701-001	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HCM INTERNATIONAL LLC	MINNEAPOLIS	MN	503A4970701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HCM INTERNATIONAL LLC	MINNEAPOLIS	MN	502A4970701-003	Prototype Norrestandardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HCM INTERNATIONAL LLC	MINNEAPOLIS	MN	503A4970701-005	Prototype Non-standardized Money Farchase Figure	Opinion Letter Issued 08/30/2001
HCM INTERNATIONAL LLC	MINNEAPOLIS	MN	502A4970701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HEALTH CARE CONSULTING INC	PLYMOUTH MEETING	PA	VS323174	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/04/2002
HEALTH CARE CONSULTING INC	PLYMOUTH MEETING	PA	VS323175	Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/04/2002
HEARTLAND BANK	GIBSON CITY	IL	50250301101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HEARTLAND BANK	GIBSON CITY	IL	50250301101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
HEARTLAND TRUST CO	FARGO	ND	50203512701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HEARTLAND TRUST CO	FARGO	ND	50203512701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HEARTLAND TRUST CO	FARGO	ND	50203512701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HEARTLAND TRUST CO	FARGO	ND	50303512701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HEATON & EADIE PSC HEATON & EADIE PSC	INDIANAPOLIS INDIANAPOLIS	IN IN	503B2930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
HEATON & EADIE PSC	INDIANAPOLIS	IN	502B2930701-002 503B2930701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
HEATON & EADIE PSC	INDIANAPOLIS	IN	502B2930701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
HEATON & EADIE PSC HEATON & EADIE PSC	INDIANAPOLIS	IN	503B2930701-004 503B2930701-005	Prototype Standardized Money Fundhase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
HEATON & EADIE PSC	INDIANAPOLIS	IN	502B2930701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
HEINZ-DANIEL ASSOCIATES INC	ATLANTA	GA	503B3610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HEINZ-DANIEL ASSOCIATES INC	ATLANTA	GA	502B3610701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HEINZ-DANIEL ASSOCIATES INC	ATLANTA	GA	503B3610701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HEINZ-DANIEL ASSOCIATES INC	ATLANTA	GA	502B3610701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HEINZ-DANIEL ASSOCIATES INC	ATLANTA	GA	503B3610701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HEINZ-DANIEL ASSOCIATES INC	ATLANTA	GA	502B3610701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HEINZ-DANIEL ASSOCIATES INC	ATLANTA	GA	503B3610702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HEINZ-DANIEL ASSOCIATES INC	ATLANTA	GA	503B3610702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HEINZ-DANIEL ASSOCIATES INC	ATLANTA	GA	502B3610702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HEINZ-DANIEL ASSOCIATES INC	ATLANTA	GA	502B3610702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HELMSING LEACH HERLONG NEWMAN & ROUSE PC HELMSING LEACH HERLONG NEWMAN & ROUSE PC	MOBILE MOBILE	AL AL	503B1990701-001 502B1990701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HELMSING LEACH HERLONG NEWMAN & ROUSE PC HELMSING LEACH HERLONG NEWMAN & ROUSE PC	MOBILE	AL AL	503B1990701-002	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HELMSING LEACH HERLONG NEWMAN & ROUSE PC	MOBILE	AL	502B1990701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HELP NETWORK INC	HUDSON	OH	503A1540001-001	Prototype Non-standardized North Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/30/2002
HELP NETWORK INC	HUDSON	OH	503A1540002-001	Prototype Non-standardized Cash of Deferred Arrangement	Withdrawn 01/08/2002
HELTZEL UPJOHN WILLIAMS YANDELL & ROTH PC	SALEM	OR	VS322751	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
HELTZEL UPJOHN WILLIAMS YANDELL & ROTH PC	SALEM	OR	VS322752	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
HENDERSON & GODBEE PC	VALDOSTA	GA	503A4960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HENDERSON & GODBEE PC	VALDOSTA	GA	502A4960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HENDERSON & GODBEE PC	VALDOSTA	GA	503A4960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HENDERSON & GODBEE PC	VALDOSTA	GA	502A4960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HENDERSON & GODBEE PC	VALDOSTA	GA	503A4960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HENDERSON & GODBEE PC	VALDOSTA	GA	502A4960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	503B2940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS FORT MYERS	FL FL	502B2940701-002 503B2940701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL FL	503B2940701-003 502B2940701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HENDERGON I INDIVIDUA OTAMINEO O HOLL FA	I OKI WILKO	1 -	502D2540101-004	i rototypo otanuaruizeu ivioney i uronase i idil	Opinion Letter issued 00/30/2001

PLAN SPONSOR	CITY FORT MYERS	STATE	FILE FOLDER/VS NO. 503B2940701-005	PLAN TYPE  Destroy on New standardinal Cook or Deferred Assessment	DATE LETTER ISSUED/APPLICATION WITHDRAWN
HENDERSON FRANKLIN STARNES & HOLT PA HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS FORT MYERS	FL FL	503B2940701-005 502B2940701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	503B2940701-007	Prototype Non-standardized Cash of Deferred Afrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	502B2940701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	503B2940702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	503B2940702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	502B2940702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	502B2940702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HENRY J COOPERSMITH INC	NEWPORT BEACH	CA	503B1970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HENRY J COOPERSMITH INC	NEWPORT BEACH	CA	502B1970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HENRY J COOPERSMITH INC	NEWPORT BEACH	CA	503B1970701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HENRY J COOPERSMITH INC	NEWPORT BEACH	CA	502B1970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HERBERT E GREENBERG INC	NEW YORK	NY	503B5800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HERBERT E GREENBERG INC	NEW YORK	NY	502B5800701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HERBERT E GREENBERG INC	NEW YORK	NY	503B5800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HERBERT E GREENBERG INC	NEW YORK PEKIN	NY IL	502B5800701-004 50273772701-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HERGET NATIONAL BANK OF PEKIN HERGET NATIONAL BANK OF PEKIN	PEKIN	IL	50273772701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HERGET NATIONAL BANK OF PEKIN	PEKIN	IL	50373772701-002	Prototype Standardized Money Furchase Frair	Opinion Letter Issued 08/07/2001
HERGET NATIONAL BANK OF PEKIN	PEKIN	IL	50373772701-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
HERITAGE BANK NA	ALTA	IA	50292761101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HERRING NATIONAL BANK	CLARENDON	TX	50278251901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HERSHNER, HUNTER, ANDREWS, NEILL, SMITH LLP	EUGENE	OR	VS322365	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 05/03/2000 & 12/21/2001
HERSHNER, HUNTER, ANDREWS, NEILL, SMITH LLP	EUGENE	OR	VS322366	Volume Submitter Money Purchase Plan	Advisory Letter Issued 05/03/2000
HERSHNER, HUNTER, ANDREWS, NEILL, SMITH LLP	EUGENE	OR	VS322367	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 05/03/2000 & 12/21/2001
HERZOG & SCHWARTZ PC	ROSELLE	IL	503A2640001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/18/2002
HERZOG HEINE GEDULD INC	NEW YORK	NY	50233232701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
HERZOG HEINE GEDULD INC	NEW YORK	NY	50233232701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
HERZOG HEINE GEDULD INC	NEW YORK	NY	50333232701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
HERZOG HEINE GEDULD INC	NEW YORK	NY	50333232701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
HERZOG HEINE GEDULD INC HESSEL & ASSOCIATES LLC	NEW YORK NORTHBROOK	NY	50233232701-005 VS322840	Prototype Standardized Cash or Deferred Arrangement Volume Submitter Defined Benefit Plan	Closed Without Opinion Letter 08/07/2001 Advisory Letter Issued 12/17/2001
HESSEL & ASSOCIATES LLC	NORTHBROOK	IL IL	VS322871	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/17/2001 Advisor Letter Issued 12/17/2001
HESSEL & ASSOCIATES LLC	NORTHBROOK	IL	VS322872	Volume Submitter Cross-Tested 401K Plan	Advisory Letter Issued 12/17/2001 Advisory Letter Issued 12/17/2001
HESSEL & ASSOCIATES LLC	NORTHBROOK	IL	VS322995	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/17/2001
HESSEL & ASSOCIATES LLC	NORTHBROOK	ΪĹ	VS322387	Volume Submitter Money Purchase Plan	Advisory Letter Issued 7/28/2000
HFCL LLC	GLEN ALLEN	VA	503B2900701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HFCL LLC	GLEN ALLEN	VA	502B2900701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HFCL LLC	GLEN ALLEN	VA	503B2900701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HFCL LLC	GLEN ALLEN	VA	502B2900701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HFCL LLC	GLEN ALLEN	VA	503B2900701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HFCL LLC	GLEN ALLEN	VA	502B2900701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HFG PENSION SERVICES	LIMA	ОН	502A8830701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HFG PENSION SERVICES	LIMA	OH	502A8830701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HFG PENSION SERVICES	LIMA	OH	502A8830701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HIBERNIA NATIONAL BANK HIBERNIA NATIONAL BANK	NEW ORLEANS NEW ORLEANS	LA LA	50233282701-001 50233282701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HIBERNIA NATIONAL BANK	NEW ORLEANS	LA	50233281902-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HIBERNIA NATIONAL BANK	NEW ORLEANS	LA	50233281902-002	Prototype Standardized Front Sharing Flan	Opinion Letter Issued 11/19/2001
HIBERNIA NATIONAL BANK	NEW ORLEANS	LA	50333281902-003	Prototype Standardized Worldy Full Holds Fright Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HIBERNIA NATIONAL BANK	NEW ORLEANS	LA	50333281902-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
HIBERNIA NATIONAL BANK	NEW ORLEANS	LA	50233281902-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HIBERNIA NATIONAL BANK	NEW ORLEANS	LA	50333281902-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HIGH POINT BANK & TRUST CO	HIGH POINT	NC	50333320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HIGH POINT BANK & TRUST CO	HIGH POINT	NC	50233320701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HIGH POINT BANK & TRUST CO	HIGH POINT	NC	50333320701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HIGH POINT BANK & TRUST CO	HIGH POINT	NC	50233320701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HIGH POINT BANK & TRUST CO	HIGH POINT	NC	50333320701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HIGH POINT BANK & TRUST CO	HIGH POINT BRIDGEPORT	NC MI	50233320701-006	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HILL & PORTER TAX & FINANCIAL SERVICES HILL & PORTER TAX & FINANCIAL SERVICES	BRIDGEPORT	MI	502B5862701-001 502B5862701-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HILLS BANK & TRUST CO	IOWA CITY	IA	50333380701-001	Prototype Non-standardized Moriey Furchase Flan  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HILLS BANK & TRUST CO	IOWA CITY	IA	50233380701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HILLS BANK & TRUST CO	IOWA CITY	IA	50333380701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HILLS BANK & TRUST CO	IOWA CITY	IA	50233380701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HILLS BANK & TRUST CO	IOWA CITY	IA	50333380701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HILLS BANK & TRUST CO	IOWA CITY	IA	50233380701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HILLS BANK & TRUST CO	HILLS	IA	50233381102-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HILLS BANK & TRUST CO	HILLS	IA	50233381102-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
HILLTOP NATIONAL BANK	CASPER	WY	50333420701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HILLTOP NATIONAL BANK	CASPER	WY	50233420701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HILLTOP NATIONAL BANK	CASPER	WY	50333420701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HILLTOP NATIONAL BANK HILLTOP NATIONAL BANK	CASPER CASPER	WY WY	50233420701-004 50333420701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HILLTOP NATIONAL BANK HILLTOP NATIONAL BANK	CASPER	WY	50233420701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HINES NORMAN & ASSOCIATES PL	TAMPA	FL	503B1960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HINES NORMAN & ASSOCIATES PL	TAMPA	FL	502B1960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HINES NORMAN & ASSOCIATES PL	TAMPA	FL	503B1960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HINES NORMAN & ASSOCIATES PL	TAMPA	FL	502B1960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HINES NORMAN & ASSOCIATES PL	TAMPA	FL	503B1960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HINES NORMAN & ASSOCIATES PL	TAMPA	FL	502B1960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HINES NORMAN & ASSOCIATES PL	TAMPA	FL	503B1960701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
HINES NORMAN & ASSOCIATES PL	TAMPA	FL	502B1960701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
HINGHAM INSTITUTION FOR SAVINGS	HINGHAM	MA	50217411901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HINGHAM INSTITUTION FOR SAVINGS	HINGHAM	MA	50217411901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001

PLAN SPONSOR HINKLE ELKOURI LAW FIRM LLC	<u>CITY</u> WICHITA	STATE KS	FILE FOLDER/VS NO. 503B1950701-001	PLAN TYPE Prototype Non-standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 08/30/2001
HINKLE ELKOURI LAW FIRM LLC	WICHITA	KS	502B1950701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HINKLE ELKOURI LAW FIRM LLC	WICHITA	KS	503B1950701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HINKLE ELKOURI LAW FIRM LLC	WICHITA	KS	502B1950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HINKLE ELKOURI LAW FIRM LLC	WICHITA	KS	503B1950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HINKLE ELKOURI LAW FIRM LLC	WICHITA	KS	502B1950701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HINKLE ELKOURI LAW FIRM LLC	WICHITA WICHITA	KS KS	503B1950701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
HINKLE ELKOURI LAW FIRM LLC HINSBROOK BANK & TRUST	WILLOWBROOK	IL	502B1950701-008 50355322701-001	Prototype Standardized Target Benefit Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
HINSBROOK BANK & TRUST	WILLOWBROOK	IL	50355322701-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
HINSBROOK BANK & TRUST	WILLOWBROOK	IL	50355322701-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HINSHAW & CULBERTSON	CHICAGO	IL	503B2950701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HINSHAW & CULBERTSON	CHICAGO	IL	502B2950701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HINSHAW & CULBERTSON	CHICAGO	IL	503B2950701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HINSHAW & CULBERTSON	CHICAGO	IL 	502B2950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HINSHAW & CULBERTSON	CHICAGO CHICAGO	IL IL	503B2950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HINSHAW & CULBERTSON HMI PENSION CONSULTANTS INC	MERRIAM	KS	502B2950701-006 503B1940701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HMI PENSION CONSULTANTS INC	MERRIAM	KS	503B1940701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HMI PENSION CONSULTANTS INC	MERRIAM	KS	503B1940701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HMI PENSION CONSULTANTS INC	MERRIAM	KS	502B1940701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HOCHMAN DOLGIN DELOTT GALARNYK & PROHOV PC	CHICAGO	IL	VS323231	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
HOCHMAN DOLGIN DELOTT GALARNYK & PROHOV PC	CHICAGO	IL	VS323289	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
HOCHMAN, DOLGIN, DELOTT, GALARNYK & PROHOV PC	CHICAGO	IL 	VS323170	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
HOCHMAN, DOLGIN, DELOTT, GALARNYK & PROHOV, P.C.	CHICAGO	IL NIX	VS323336	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
HODGSON RUSS ANDREWS WOODS & GOODYEAR LLP HODGSON RUSS ANDREWS WOODS & GOODYEAR LLP	BUFFALO BUFFALO	NY NY	503A4450001-001 503A4450001-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/24/2002 Opinion Letter Issued 01/24/2002
HOFHEIMER NUSBAUM PC	NORFOLK	VA	503B2960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HOFHEIMER NUSBAUM PC	NORFOLK	VA	502B2960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HOFHEIMER NUSBAUM PC	NORFOLK	VA	503B2960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HOFHEIMER NUSBAUM PC	NORFOLK	VA	502B2960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HOFHEIMER NUSBAUM PC	NORFOLK	VA	503B2960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HOFHEIMER NUSBAUM PC	NORFOLK	VA	502B2960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HOGAN - HANSEN PC	WATERLOO	IA	503B4540701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HOGAN - HANSEN PC HOGAN - HANSEN PC	WATERLOO WATERLOO	IA IA	502B4540701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HOGAN - HANSEN PC	WATERLOO	IA IA	503B4540701-003 502B4540701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HOGAN - HANSEN PC	WATERLOO	IA	503B4540701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HOGAN - HANSEN PC	WATERLOO	IA	502B4540701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HOGAN - HANSEN PC	WATERLOO	IA	503B4540702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HOGAN - HANSEN PC	WATERLOO	IA	502B4540702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HOLDEN KIDWELL HAHN & CRAPO PLLC	IDAHO FALLS	ID	503B5670701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HOLDEN KIDWELL HAHN & CRAPO PLLC HOLDEN KIDWELL HAHN & CRAPO PLLC	IDAHO FALLS	ID	502B5670701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HOLDEN KIDWELL HAHN & CRAPO PLLC HOLDEN KIDWELL HAHN & CRAPO PLLC	IDAHO FALLS IDAHO FALLS	ID ID	503B5670701-003 502B5670701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HOLDEN KIDWELL HAHN & CRAPO PLLC	IDAHO FALLS	ID	503B5670701-005	Prototype Non-standardized Money i dichase i lan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HOLDEN KIDWELL HAHN & CRAPO PLLC	IDAHO FALLS	ID	502B5670701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HOLLAND & KNIGHT LLP	MIAMI	FL	503B4400701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HOLLAND & KNIGHT LLP	MIAMI	FL	502B4400701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HOLLAND & KNIGHT LLP	MIAMI	FL	503B4400701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HOLLAND & KNIGHT LLP	MIAMI	FL	502B4400701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HOLLAND & KNIGHT LLP	MIAMI	FL	503B4400701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HOLLAND & KNIGHT LLP HOLLAND & KNIGHT LLP	MIAMI MIAMI	FL FL	502B4400701-006 503B4400702-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 04/29/2002
HOLLAND & KNIGHT LLP	MIAMI	FL	503B4400702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HOLLAND & KNIGHT LLP	MIAMI	FL	502B4400702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HOLLAND & KNIGHT LLP	MIAMI	FL	502B4400702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HOLME ROBERTS & OWEN LLP	DENVER	CO	503A4400001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/20/2001
HOLME ROBERTS & OWEN LLP	DENVER	CO	503A4400001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/20/2001
HOME FEDERAL SAVINGS BANK	SIOUX FALLS	SD	502B7111901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HOME FEDERAL SAVINGS BANK	SIOUX FALLS	SD	502B7111901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HOME FEDERAL SAVINGS BANK HOME FEDERAL SAVINGS BANK	SIOUX FALLS SIOUX FALLS	SD SD	502B7111901-003 503B7111901-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
HOME FEDERAL SAVINGS BANK	SIOUX FALLS	SD	502B7111901-004	Prototype Non-Standardized Sale Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HOME FEDERAL SAVINGS BANK	SIOUX FALLS	SD	502B7111901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HOME NATIONAL BANK	PONCA CITY	OK	50287701901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HOME NATIONAL BANK	PONCA CITY	OK	50287701901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HOME OFFICE NETWORK ACC	PHOENIX	AZ	503B2970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HOME OFFICE NETWORK ACC	PHOENIX	AZ	502B2970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HOME OFFICE NETWORK ACC	PHOENIX	AZ	503B2970701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HOME OFFICE NETWORK ACC HOME OFFICE NETWORK ACC	PHOENIX	AZ	502B2970701-004 503B2970701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HOME OFFICE NETWORK ACC	PHOENIX PHOENIX	AZ AZ	503B2970701-005 502B2970701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HOME SAVINGS & LOAN ASSOCIATION	NORBORNE	MO	502ZZCX1901-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 11/19/2001
HOME STATE BANK	JEFFERSON	IA	50233731101-001	Prototype Standardized Moriey Full Sharing Plan	Opinion Letter Issued 01/10/2002
HOME STATE BANK	JEFFERSON	IA	50233731101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
HOME STATE BANK	JEFFERSON	IA	50333731101-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HOME STATE BANK	LOVELAND	CO	50233741901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HOME STATE BANK	CRYSTAL LAKE	IL	50260181101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HOME STATE BANK	ROYAL	IA IA	50292911101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HOME STATE BANK HONESDALE NATIONAL BANK	ROYAL HONESDALE	IA PA	50292911101-002 50281242701-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 08/07/2001
HONESDALE NATIONAL BANK HONESDALE NATIONAL BANK	HONESDALE	PA PA	50281242701-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
HOOKER & HOLCOMBE INC	WEST HARTFORD	CT	502A3791901-001	Prototype Standardized Moriey Furchase Fiah	Opinion Letter Issued 11/19/2001
HOOKER & HOLCOMBE INC	WEST HARTFORD	CT	502A3791901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001

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HOOKER & HOLCOMBE INC	WEST HARTFORD	CT	502A3791901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HOOKER & HOLCOMBE INC	WEST HARTFORD	CT	502A3791901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HOOKER & HOLCOMBE INC	WEST HARTFORD	CT	503A3791901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HOOKER & HOLCOMBE INC	WEST HARTFORD	CT	503A3791901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
HOOKER & HOLCOMBE INC	WEST HARTFORD	CT CT	503A3791901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
HOOKER & HOLCOMBE INC HOOKER & HOLCOMBE INC	WEST HARTFORD WEST HARTFORD	CT	502A3791901-008 503A3791901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HOOKER & HOLCOMBE INC	WEST HARTFORD	CT	503A3791901-009 502A3791901-010	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
HOOPER A HOLCOMBE INC HOOPER HATHAWAY PRICE BEUCHE & WALLACE PC	ANN ARBOR	MI	503B2980701-001	Prototype Standardized Cash of Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HOOPER HATHAWAY PRICE BEUCHE & WALLACE PC	ANN ARBOR	MI	502B2980701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HOOPER HATHAWAY PRICE BEUCHE & WALLACE PC	ANN ARBOR	MI	503B2980701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HOOPER HATHAWAY PRICE BEUCHE & WALLACE PC	ANN ARBOR	MI	502B2980701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HOOPER HATHAWAY PRICE BEUCHE & WALLACE PC	ANN ARBOR	MI	503B2980701-005	Prototype Standardized Worley Furchase Franti Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HOOPER HATHAWAY PRICE BEUCHE & WALLACE PC	ANN ARBOR	MI	502B2980701-006	Prototype Non-Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HORIZON BANK	BELLINGHAM	WA	50233881901-001	Prototype Standardized Cosh of Belefied Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HORIZON BENEFITS INC	CHARLOTTE	NC	503A8840701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HORIZON BENEFITS INC	CHARLOTTE	NC	502A8840701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HORIZON BENEFITS INC	CHARLOTTE	NC	503A8840701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HORIZON BENEFITS INC	CHARLOTTE	NC	502A8840701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HORIZON BENEFITS INC	CHARLOTTE	NC	503A8840701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HORIZON BENEFITS INC	CHARLOTTE	NC	502A8840701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HORIZON BENEFITS INC	CHARLOTTE	NC	503A8840701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
HORIZON BENEFITS INC	CHARLOTTE	NC	502A8840701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
HORIZON TRUST & INVESTMENT MANAGEMENT	MICHIGAN CITY	IN	503B2150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HORIZON TRUST & INVESTMENT MANAGEMENT	MICHIGAN CITY	IN	502B2150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HORIZON TRUST & INVESTMENT MANAGEMENT	MICHIGAN CITY	IN	503B2150701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HORIZON TRUST & INVESTMENT MANAGEMENT	MICHIGAN CITY	IN	502B2150701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HORIZON TRUST & INVESTMENT MANAGEMENT	MICHIGAN CITY	IN	503B2150701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HORIZON TRUST & INVESTMENT MANAGEMENT	MICHIGAN CITY	IN	502B2150701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HORNE CPA GROUP PA	JACKSON	MS	503B5088501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
HORNE CPA GROUP PA	JACKSON	MS	503B5088501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
HORNE CPA GROUP PA	JACKSON	MS	502B5088501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
HORNE CPA GROUP PA	JACKSON	MS	503B5088501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
HORNE CPA GROUP PA	JACKSON	MS	503B5088501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
HORNE CPA GROUP PA	JACKSON	MS	502B5088501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
HORNE CPA GROUP PA	JACKSON	MS	503B5088501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
HORNE CPA GROUP PA	JACKSON	MS	502B5088501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
HOUSTON HARBAUGH PC	PITTSBURGH	PA	VS322369	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 07/31/2000 & 05/20/2002
HOUSTON HARBAUGH PC	PITTSBURGH	PA	VS322370	Volume Submitter Money Purchase Plan	Advisory Letter Issued 7/31/2000
HOUSTON HARBAUGH PC	PITTSBURGH	PA	VS322371	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 7/31/2000
HOUSTON HARBAUGH, PC	PITTSBURGH	PA	VS322889	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/05/2001
HOWARD SIMON & ASSOCIATES INC	RIVERWOODS	IL	502B1920701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HOWARD SIMON & ASSOCIATES INC	RIVERWOODS	IL 	502B1920701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HOWE BARNES INVESTMENTS INC	CHICAGO	IL.	50248722701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
HOWE BARNES INVESTMENTS INC	CHICAGO	IL IL	50248722701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
HOWE BARNES INVESTMENTS INC	CHICAGO	IL IL	50248722701-003	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001
HPL&S INC HPL&S INC	ARLINGTON HEIGHTS ARLINGTON HEIGHTS	IL IL	503B4860701-001 502B4860701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
HPL&S INC	ARLINGTON HEIGHTS ARLINGTON HEIGHTS	IL	503B4860701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
HPL&S INC	ARLINGTON HEIGHTS ARLINGTON HEIGHTS	IL	502B4860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
HPL&S INC	ARLINGTON HEIGHTS	IL.	503B4860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
HPL&S INC	ARLINGTON HEIGHTS	IL	502B4860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
HPL&S INC	ARLINGTON HEIGHTS	IL.	503B4860702-001	Prototype Standardized Cash of Belefied Arrangement  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HPL&S INC	ARLINGTON HEIGHTS	IL	503B4860702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HPL&S INC	ARLINGTON HEIGHTS	iL	502B4860702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HPL&S INC	ARLINGTON HEIGHTS	ίĽ	502B4860702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HSBC BANK USA	BUFFALO	NY	50249212701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
HSBC BANK USA	BUFFALO	NY	50249212701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
HSBC BANK USA	BUFFALO	NY	50349212701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 10/04/2001
HSBC BANK USA	BUFFALO	NY	50349212701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 10/04/2001
HSBC BANK USA	BUFFALO	NY	50249212701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
HSBC BANK USA	BUFFALO	NY	50349212701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
HSBC BANK USA	BUFFALO	NY	50249212702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HSBC BANK USA	BUFFALO	NY	50249212702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HSBC BANK USA	BUFFALO	NY	50249212702-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HSBC BANK USA	BUFFALO	NY	50249212702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HUCK BOUMA MARTIN JONES & BRADSHAW PC	WHEATON	IL	503B2160701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HUCK BOUMA MARTIN JONES & BRADSHAW PC	WHEATON	IL	502B2160701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HUCK BOUMA MARTIN JONES & BRADSHAW PC	WHEATON	IL	503B2160701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HUCK BOUMA MARTIN JONES & BRADSHAW PC	WHEATON	IL	502B2160701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HUCK BOUMA MARTIN JONES & BRADSHAW PC	WHEATON	IL	503B2160701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HUCK BOUMA MARTIN JONES & BRADSHAW PC	WHEATON	IL.	502B2160701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HUDSON CITY SAVINGS BANK	PARAMUS	NJ	50298692701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HUDSON CITY SAVINGS BANK	PARAMUS	NJ	50298692701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HUDSON CITY SAVINGS BANK	PARAMUS	NJ	50298692701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HUDSON CITY SAVINGS BANK	PARAMUS	NJ	50298692701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HUDSON RIVER BANK & TRUST	HUDSON	NY NY	50202322701-001 50202322701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
HUDSON RIVER BANK & TRUST	HUDSON			Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
HUDSON RIVER BANK & TRUST HUDSON RIVER BANK & TRUST	HUDSON	NY NY	50202322701-003 50202322701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
HUDSON RIVER BANK & TRUST HUDSON RIVER BANK & TRUST	HUDSON HUDSON	NY NY	50202322701-004	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001 Opinion Letter Issued 10/04/2001
HUDSON RIVER BANK & TRUST HUDSON RIVER BANK & TRUST	HUDSON	NY	50202322701-005	Prototype Standardized Cash of Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001 Opinion Letter Issued 10/04/2001
HUDSON RIVER BANK & TRUST HUDSON RIVER BANK & TRUST	HUDSON	NY	50202322701-006	Prototype Standardized Money Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HUDSON RIVER BANK & TRUST HUDSON RIVER BANK & TRUST	HUDSON	NY	50202321902-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
HUDSON UNITED BANK	CLIFFSIDE	NJ	50224192701-001	Prototype Standardized Money Furchase Flan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
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HUDSON UNITED BANK	CLIFFSIDE	NJ	50224192701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HUDSON UNITED BANK	CLIFFSIDE	NJ	50224192701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HUDSON UNITED BANK	CLIFFSIDE	NJ	50224192701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HUFFMAN & ASSOCIATES	CHATSWORTH	CA CA	VS322351	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 1/8/2001
HUFFMAN & ASSOCIATES HUGHES PANAGIOTU PS	CHATSWORTH TACOMA	WA	VS322352 503A5000701-001	Volume Submitter Profit Sharing/401K Plan Prototype Non-standardized Profit Sharing Plan	Advisory Letter Issued 09/20/2000 Opinion Letter Issued 08/30/2001
HUGHES PANAGIOTU PS	TACOMA	WA	502A5000701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HUGHES PANAGIOTU PS	TACOMA	WA	503A5000701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HUGHES PANAGIOTU PS	TACOMA	WA	502A5000701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HUGHES PANAGIOTU PS	TACOMA	WA	503A5000701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HUGHES PANAGIOTU PS	TACOMA	WA	502A5000701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HUMBOLDT TRUST & SAVINGS BANK	HUMBOLDT	IA	50292751101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HUMBOLT BANK	EUREKA	CA	50238701901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HUNTINGTON NATIONAL BANK	WYOMING	MI	50234021901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HUNTINGTON NATIONAL BANK	WYOMING	MI	50234021901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HUNTINGTON NATIONAL BANK	WYOMING	MI MI	50234021901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HUNTINGTON NATIONAL BANK	WYOMING WYOMING	MI	50234021901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HUNTINGTON NATIONAL BANK HUNTINGTON NATIONAL BANK	WYOMING	MI	50334021901-005 50334021901-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
HUNTINGTON NATIONAL BANK	WYOMING	MI	50234021901-000	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
HUNTINGTON NATIONAL BANK	WYOMING	MI	50334021901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HUNTINGTON NATIONAL BANK	WYOMING	MI	50234021901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HUNTON & WILLIAMS	RICHMOND	VA	503A2690001-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 01/10/2002
HUNTON & WILLIAMS	RICHMOND	VA	503A2690001-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HUNTON & WILLIAMS	RICHMOND	VA	503A2690001-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
HUNTON & WILLIAMS	RICHMOND	VA	502A2690001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
HURLEY TOEVS STYLES HAMBLIN & PANTER PA	ALBUQUERQUE	NM	503A5010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HURLEY TOEVS STYLES HAMBLIN & PANTER PA	ALBUQUERQUE	NM	502A5010701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HURLEY TOEVS STYLES HAMBLIN & PANTER PA	ALBUQUERQUE	NM	503A5010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HURLEY TOEVS STYLES HAMBLIN & PANTER PA	ALBUQUERQUE	NM	502A5010701-004 503A5010701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HURLEY TOEVS STYLES HAMBLIN & PANTER PA HURLEY TOEVS STYLES HAMBLIN & PANTER PA	ALBUQUERQUE ALBUQUERQUE	NM NM	502A5010701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HUSCH & EPPENBERGER LLC	ST LOUIS	MO	VS323031	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/31/2002
HUSCH & EPPENBERGER LLC	ST LOUIS	MO	VS323031 VS323032	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/31/2002 Advisory Letter Issued 01/31/2002
HUSCH & EPPENBERGER LLC	ST LOUIS	MO	VS323033	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/31/2002
HUTCHINS WHEELER & DITTMAR PC	BOSTON	MA	503B2170701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HUTCHINS WHEELER & DITTMAR PC	BOSTON	MA	502B2170701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HUTCHINS WHEELER & DITTMAR PC	BOSTON	MA	503B2170701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HUTCHINS WHEELER & DITTMAR PC	BOSTON	MA	502B2170701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HUTCHINS WHEELER & DITTMAR PC	BOSTON	MA	503B2170701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HUTCHINS WHEELER & DITTMAR PC	BOSTON	MA	502B2170701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HUTCHINSON BLACK & COOK LLC	BOULDER	CO	502B4480701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HUTCHINSON BLACK & COOK LLC HUTCHINSON COX COONS & DUPRIEST PC	BOULDER EUGENE	CO OR	502B4480701-002 503B2180701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
HUTCHINSON COX COONS & DUPRIEST PC	EUGENE	OR	502B2180701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HUTCHINSON COX COONS & DUPRIEST PC	EUGENE	OR	503B2180701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HUTCHINSON COX COONS & DUPRIEST PC	EUGENE	OR	502B2180701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HUTCHINSON COX COONS & DUPRIEST PC	EUGENE	OR	503B2180701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HUTCHINSON COX COONS & DUPRIEST PC	EUGENE	OR	502B2180701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HUTH THOMPSON LLP	LAFAYETTE	IN	503A5030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HUTH THOMPSON LLP	LAFAYETTE	IN	502A5030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HUTH THOMPSON LLP	LAFAYETTE	IN	503A5030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HUTH THOMPSON LLP	LAFAYETTE	IN IN	502A5030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HUTH THOMPSON LLP HUTH THOMPSON LLP	LAFAYETTE LAFAYETTE	IN IN	503A5030701-005 502A5030701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HYDE PARK BANK & TRUST CO	CHICAGO	IL	50284011901-001	Prototype Standardized Cash of Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/19/2001
HYDE PARK BANK & TRUST CO	CHICAGO	IL	50284011901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HYDEN MIRON & FOSTER PLLC	LITTLE ROCK	AR	503A3580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HYDEN MIRON & FOSTER PLLC	LITTLE ROCK	AR	502A3580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HYDEN MIRON & FOSTER PLLC	LITTLE ROCK	AR	503A3580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HYDEN MIRON & FOSTER PLLC	LITTLE ROCK	AR	502A3580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HYDEN MIRON & FOSTER PLLC	LITTLE ROCK	AR	503A3580701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HYDEN MIRON & FOSTER PLLC	LITTLE ROCK	AR	502A3580701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HYDEN MIRON & FOSTER PLLC	LITTLE ROCK	AR	503A3580701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
HYDEN MIRON & FOSTER PLLC	LITTLE ROCK	AR	502A3580701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
ICE MILLER ICE MILLER	INDIANAPOLIS INDIANAPOLIS	IN IN	502A4670001-001 502A4670001-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/30/2001 Opinion Letter Issued 10/30/2001
ICE MILLER	INDIANAPOLIS	IN	503A4670001-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/30/2001 Opinion Letter Issued 10/30/2001
ICE MILLER	INDIANAPOLIS	IN	503A4670001-003	Prototype Non-standardized Profit Sharing Fran	Opinion Letter Issued 10/30/2001
ICE MILLER	INDIANAPOLIS	IN	VS322828	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 02/22/2002
ICIS FINANCIAL INC	WARRENVILLE	IL	502B6741901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ICIS FINANCIAL INC	WARRENVILLE	IL	502B6741901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ICIS FINANCIAL INC	WARRENVILLE	IL	502B6741901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ICIS FINANCIAL INC	WARRENVILLE	IL	503B6741901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ICIS FINANCIAL INC	WARRENVILLE	IL :	502B6741901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ICIS FINANCIAL INC	WARRENVILLE	IL N. I	503B6741901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
iCLEARING LLC iCLEARING LLC	ISELIN ISELIN	NJ NJ	502A6842701-001 502A6842701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
iCLEARING LLC	ISELIN	NJ NJ	502A6842701-002 502A6842701-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
iCLEARING LLC	ISELIN	NJ	502A6842701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ICMA RETIREMENT CORPORATION	WASHINGTON	DC	VS322620	Volume Submitter Profit Sharing Plan(GOV)	Advisory Letter Issued 02/20/2002
ICMA RETIREMENT CORPORATION	WASHINGTON	DC	VS322621	Volume Submitter Money Purchase Plan (GOV)	Advisory Letter Issued 02/20/2002
IDEX INVESTOR SERVICES INC	ST PETERSBURG	FL	50252592701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
IDEX INVESTOR SERVICES INC	ST PETERSBURG	FL	50252592701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
IDEX INVESTOR SERVICES INC	ST PETERSBURG	FL	50252592702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001

PLAN SPONSOR	CITY ST PETERSBURG	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Prototype Standardized Manay Durahaga Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Inquired 00/12/2001
IDEX INVESTOR SERVICES INC IDEX INVESTOR SERVICES INC	ST PETERSBURG ST PETERSBURG	FL FL	50252592702-002 50352592702-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 09/13/2001
IDEX INVESTOR SERVICES INC	ST PETERSBURG	FL	50352592702-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 09/13/2001
IDEX INVESTOR SERVICES INC	ST PETERSBURG	FL	50252592702-004	Prototype Non-Standardized Sale Harbor Money Purchase Plan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 09/13/2001
IDEX INVESTOR SERVICES INC	ST PETERSBURG	FL	50352592702-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
ILLINOIS MUTUAL LIFE INSURANCE CO	PEORIA	iL	50334150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ILLINOIS MUTUAL LIFE INSURANCE CO	PEORIA	ίĽ	50234150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ILLINOIS MUTUAL LIFE INSURANCE CO	PEORIA	ίĽ	50334150701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ILLINOIS MUTUAL LIFE INSURANCE CO	PEORIA	IL	50234150701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INCENTIVE BENEFITS INC	PASADENA	CA	VS322656	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
INCENTIVE BENEFITS INC	PASADENA	CA	VS322686	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
INCENTIVE BENEFITS INC	PASADENA	CA	VS322716	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
INCENTIVE BENEFITS, INC.	PASADENA	CA	VS323202	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
INDEPENDENCE BANK	INDEPENDENCE	OH	50234341901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INDEPENDENCE BANK	INDEPENDENCE	OH	50234341901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INDEPENDENCE BANK	INDEPENDENCE INDEPENDENCE	OH OH	50334341901-003 50334341901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
INDEPENDENCE BANK INDEPENDENCE BANK	INDEPENDENCE	OH	50234341901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
INDEPENDENCE BANK	INDEPENDENCE	OH	50334341901-006	Prototype Standardized Cash of Deterred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INDEPENDENCE SAVINGS BANK	BROOKLYN	NY	50234392701-001	Prototype Standardized Sale Harbor Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
INDEPENDENCE SAVINGS BANK	BROOKLYN	NY	50234392701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
INDEPENDENCE SAVINGS BANK	BROOKLYN	NY	50234392701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
INDEPENDENCE SAVINGS BANK	BROOKLYN	NY	50234392701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
INDEPENDENCE SAVINGS BANK	BROOKLYN	NY	50234392701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
INDEPENDENCE SAVINGS BANK	BROOKLYN	NY	50234392701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
INDEPENDENT BENEFIT ADMINISTRATORS INC	WEST DES MOINES	IA	503A2540001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/16/2002
INDEPENDENT FINANCIAL ADVISORY SERVICES INC	BALA CYNWYD	PA	502A4740001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/24/2002
INDEPENDENT INSURANCE AGENTS OF AMERICA INC	ALEXANDRIA	VA	50352120701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INDEPENDENT INSURANCE AGENTS OF AMERICA INC	ALEXANDRIA	VA	50252120701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INDEPENDENT INSURANCE AGENTS OF AMERICA INC	ALEXANDRIA ALEXANDRIA	VA	50352120701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INDEPENDENT INSURANCE AGENTS OF AMERICA INC INDEPENDENT INSURANCE AGENTS OF AMERICA INC	ALEXANDRIA	VA VA	50252120701-004 50352120701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
INDEPENDENT INSURANCE AGENTS OF AMERICA INC	ALEXANDRIA	VA VA	50252120701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INDEPENDENT INVESTMENT ADVISORS INC	HUNTINGTON	wv	503A5020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INDEPENDENT INVESTMENT ADVISORS INC	HUNTINGTON	WV	502A5020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INDEPENDENT INVESTMENT ADVISORS INC	HUNTINGTON	WV	503A5020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INDEPENDENT INVESTMENT ADVISORS INC	HUNTINGTON	WV	502A5020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INDEPENDENT INVESTMENT ADVISORS INC	HUNTINGTON	WV	503A5020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INDEPENDENT INVESTMENT ADVISORS INC	HUNTINGTON	WV	502A5020701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	503B5448501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	503B5448501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	502B5448501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	503B5448501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	503B5448501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN IN	502B5448501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
INDIANA BENEFITS INC	BLOOMINGTON BLOOMINGTON	IN IN	503B5448501-007 502B5448501-008	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
INDIANA BENEFITS INC INDIANA BENEFITS INC	BLOOMINGTON	IN	503B5448501-009	Prototype Non-standardized Money Furchase Flan Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	502B5448501-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	503B5448502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	503B5448502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	502B5448502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	502B5448502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
INDIANA TRUST & INVESTMENT CO	MISHAWAKA	IN	502A7422701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INDIANA TRUST & INVESTMENT CO	MISHAWAKA	IN	502A7422701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INDIANA TRUST & INVESTMENT CO	MISHAWAKA	IN	503A7422701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INDIANA TRUST & INVESTMENT CO	MISHAWAKA	IN	503A7422701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
INDIANA TRUST & INVESTMENT CO	MISHAWAKA	IN	502A7422701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INDIANA TRUST & INVESTMENT CO	MISHAWAKA ENCINO	IN CA	503A7422701-006 VS323060	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Volume Submitter Money Purchase Plan	Opinion Letter Issued 08/07/2001
INDUSTRY CONSULTANTS INC INDUSTRY CONSULTANTS INC	ENCINO	CA	VS323060 VS323061	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/02/2002 Advisory Letter Issued 10/02/2002
INDUSTRY CONSULTANTS INC	ENCINO	CA	VS323061 VS323062	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/02/2002 Advisory Letter Issued 11/27/2002
INGHAM & CO D/B/A INGHAM GROUP	CORAL GABLES	FL	503B4760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INGHAM & CO. D/B/A INGHAM GROUP	CORAL GABLES	FL	502B4760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INGHAM & CO D/B/A INGHAM GROUP	CORAL GABLES	FL	503B4760701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INGHAM & CO D/B/A INGHAM GROUP	CORAL GABLES	FL	502B4760701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INGHAM & CO D/B/A INGHAM GROUP	CORAL GABLES	FL	503B4760701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INGHAM & CO D/B/A INGHAM GROUP	CORAL GABLES	FL	502B4760701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INGHAM & CO D/B/A INGHAM GROUP	CORAL GABLES	FL	503B4760701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
INGHAM & CO D/B/A INGHAM GROUP	CORAL GABLES	FL	502B4760701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
INGHAM & CO D/B/A INGHAM GROUP	CORAL GABLES	FL	503B4760702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INGHAM & CO D/B/A INGHAM GROUP	CORAL GABLES	FL	503B4760702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INGHAM & CO D/B/A INGHAM GROUP INGHAM & CO D/B/A INGHAM GROUP	CORAL GABLES CORAL GABLES	FL FL	502B4760702-003 502B4760702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
INGRAM T BENSON LTD LAW OFFICES	ARLINGTON	VA	503B4610701-001	Prototype Standardized Defined Benefit Plan with Permitted Dispantly  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/30/2001
INGRAM T BENSON LTD LAW OFFICES	ARLINGTON	VA	502B4610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INGRAM T BENSON LTD LAW OFFICES	ARLINGTON	VA	503B4610701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INGRAM T BENSON LTD LAW OFFICES	ARLINGTON	VA	502B4610701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INGRAM T BENSON LTD LAW OFFICES	ARLINGTON	VA	503B4610702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INGRAM T BENSON LTD LAW OFFICES	ARLINGTON	VA	503B4610702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INGRAM T BENSON LTD LAW OFFICES	ARLINGTON	VA	502B4610702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INGRAM T BENSON LTD LAW OFFICES	ARLINGTON	VA	502B4610702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INLAND COUNTIES PENSION SERVICES INC	SAN BERNARDINO	CA	503B4430701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INLAND COUNTIES PENSION SERVICES INC	SAN BERNARDINO	CA	502B4430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INLAND COUNTIES PENSION SERVICES INC	SAN BERNARDINO	CA	503B4430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
INLAND COUNTIES PENSION SERVICES INC	SAN BERNARDINO	CA	503B4430701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INLAND COUNTIES PENSION SERVICES INC	SAN BERNARDINO	CA	503B4430701-005	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
INLAND COUNTIES PENSION SERVICES INC INLAND COUNTIES PENSION SERVICES INC	SAN BERNARDINO SAN BERNARDINO	CA CA	503B4430702-001 503B4430702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INLINE PLANS INC	SAN FRANCISCO	CA	503B3280701-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
INLINE PLANS INC	SAN FRANCISCO	CA	502B3280701-001	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	SAN FRANCISCO	CA	503B3280701-003	Prototype Standardized Front Griannig Frant Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	SAN FRANCISCO	CA	502B3280701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	SAN FRANCISCO	CA	503B3280701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	SAN FRANCISCO	CA	502B3280701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	SAN FRANCISCO	CA	503B3280702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INLINE PLANS INC	SAN FRANCISCO	CA	503B3280702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INLINE PLANS INC	SAN FRANCISCO	CA	502B3280702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INLINE PLANS INC	SAN FRANCISCO	CA	502B3280702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INSTITUTION FOR SAVINGS IN NEWBURYPORT & ITS VICINITY	NEWBURYPORT	MA	50217441101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
INSTITUTION FOR SAVINGS IN NEWBURYPORT & ITS VICINITY	NEWBURYPORT	MA	50217441101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50299606001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50299606001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50299606001-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50299606001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50299606001-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50399606001-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50399606001-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50299606001-008	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL TRUST CO	ATLANTA	GA	50378510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	ATLANTA	GA	50278510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	ATLANTA	GA	50378510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	ATLANTA	GA	50278510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	ATLANTA	GA	50378510701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	ATLANTA	GA IN	50278510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INTEGRA BANK	EVANSVILLE	IN IN	50242341901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTEGRA BANK	EVANSVILLE		50242341901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INTEGRA BANK INTEGRA BANK	EVANSVILLE EVANSVILLE	IN IN	50342341901-003 50342341901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
INTEGRA BANK	EVANSVILLE	IN	50242341901-005	Prototype Non-Standardized Sale Harbor Money Furchase Flair  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INTEGRA BANK	EVANSVILLE	IN	50342341901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INTEGRATED CAPITAL SERVICES CORP	CLARKS SUMMIT	PA	502A3781901-000	Prototype Non-Standardized Sale Harbor Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTEGRATED CAPITAL SERVICES CORP	CLARKS SUMMIT	PA	502A3781901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INTEGRATED CAPITAL SERVICES CORP	CLARKS SUMMIT	PA	502A3781901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INTEGRATED FUND SERVICES INC	CINCINNATI	OH	50378730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	CINCINNATI	OH	50278730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	CINCINNATI	OH	50378730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	CINCINNATI	ОН	50278730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	CINCINNATI	OH	50378730701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	CINCINNATI	OH	50278730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	503B5348501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	503B5348501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	502B5348501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	503B5348501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	502B5348501-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	503B5348501-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	502B5348501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
INTERNATIONAL BANK OF COMMERCE	LAREDO	TX	50278441901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTERNATIONAL BANK OF COMMERCE	LAREDO	TX	50278441901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INTERPAYINC	SOUTH HADLEY	MA	503B2390701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
INTERPAY INC	SOUTH HADLEY	MA	502B2390701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
INTERPAY INC	SOUTH HADLEY	MA	503B2390701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
INTERPAY INC	SOUTH HADLEY	MA	502B2390701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
INTERPAY INC INTERPAY INC	SOUTH HADLEY SOUTH HADLEY	MA MA	503B2390701-005 502B2390701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
INTRUST BANK NA	WICHITA	KS	50223861901-001	Prototype Standardized Cash of Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/2//2001 Opinion Letter Issued 11/19/2001
INTRUST BANK NA	WICHITA	KS	50223860701-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
INTRUST BANK NA	WICHITA	KS	50323860701-003	Prototype Standardized Front Sharing Frant Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INTRUST BANK NA	WICHITA	KS	50223860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INTRUST BANK NA	WICHITA	KS	50323860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INTRUST BANK NA	WICHITA	KS	50223860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INTRUST BANK NA	WICHITA	KS	50223861902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INTRUST BANK NA	WICHITA	KS	50223861902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTRUST BANK NA	WICHITA	KS	50223861902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESCO FUNDS GROUP INC	DENVER	CO	50293432701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESCO FUNDS GROUP INC	DENVER	CO	50293432701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVESCO FUNDS GROUP INC	DENVER	CO	50293432701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESCO FUNDS GROUP INC	DENVER	CO	50293432701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVESCO RETIREMENT PLAN SERVICES	ATLANTA	GA	502B5981901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	ATLANTA	GA	502B5981901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	ATLANTA	GA	502B5981901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	ATLANTA	GA	502B5981901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	ATLANTA	GA	503B5981901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	ATLANTA	GA	503B5981901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	ATLANTA	GA	502B5981901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	ATLANTA	GA	503B5981901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	ATLANTA	GA	502B5981901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESMART INC	PITTSBURGH	PA	502A5592701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
INVESMART INC	PITTSBURGH	PA	502A5592701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
INVESMART INC	PITTSBURGH	PA	502A5592701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001

PLAN SPONSOR INVESMART INC	<u>CITY</u> PITTSBURGH	STATE PA	FILE FOLDER/VS NO. 502A5592701-004	PLAN TYPE Prototype Standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 10/10/2001
INVESMART INC	PITTSBURGH	PA	502A5592701-004 502A5592701-005	Prototype Standardized Front Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
INVESMART INC	PITTSBURGH	PA	503A5592701-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 10/10/2001
INVESMART INC	PITTSBURGH	PA	503A5592701-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 10/10/2001
INVESMART INC	PITTSBURGH	PA	502A5592701-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
INVESMART INC	PITTSBURGH	PA	503A5592701-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
INVESMART INC	PITTSBURGH	PA	503A5590702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESMART INC	PITTSBURGH	PA PA	502A5590702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESMART INC INVESMART INC	PITTSBURGH	PA PA	503A5590702-003 502A5590702-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESMART INC	PITTSBURGH PITTSBURGH	PA	503A5590702-004 503A5590702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
INVESMART INC	PITTSBURGH	PA	502A5590702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESMART INC	PITTSBURGH	PA	503A5590702-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
INVESMART INC	PITTSBURGH	PA	502A5590702-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
INVESMART INC	PITTSBURGH	PA	503A5590703-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 05/22/2002
INVESMART INC	PITTSBURGH	PA	503A5590703-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 05/22/2002
INVESMART INC	PITTSBURGH	PA	502A5590703-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 05/22/2002
INVESMART INC	PITTSBURGH	PA	502A5590703-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 05/22/2002 Opinion Letter Issued 01/29/2002
INVESMART INC INVESMART INC	PITTSBURGH PITTSBURGH	PA PA	502A5592704-001 503A5592704-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002 Opinion Letter Issued 01/29/2002
INVESMART INC	PITTSBURGH	PA	502A5592704-002	Prototype Non-Standardized Sale Harbor Defined Benefit Harr with Fermitted Disparity	Opinion Letter Issued 01/29/2002
INVESMART INC	PITTSBURGH	PA	503A5592704-004	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
INVESMART INC	BRAINERD	MN	VS323083	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/16/2001
INVESMART OF LOUISVILLE INC	LOUISVILLE	KY	503A8690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INVESMART OF LOUISVILLE INC	LOUISVILLE	KY	502A8690701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INVESMART OF LOUISVILLE INC	LOUISVILLE	KY	503A8690701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INVESMART OF LOUISVILLE INC	LOUISVILLE	KY	502A8690701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INVESMART OF LOUISVILLE INC	LOUISVILLE	KY KY	503A8690701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INVESMART OF LOUISVILLE INC INVESMART OF LOUISVILLE INC	LOUISVILLE LOUISVILLE	KY	502A8690701-006 503A8690702-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 04/29/2002
INVESMART OF LOUISVILLE INC	LOUISVILLE	KY	503A8690702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INVESMART OF LOUISVILLE INC	LOUISVILLE	KY	502A8690702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/06/2003
INVESMART OF LOUISVILLE INC	LOUISVILLE	KY	502A8690702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INVESMART OF NORTH CAROLINA INC	RALEIGH	NC	503A8090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESMART OF NORTH CAROLINA INC	RALEIGH	NC	502A8090701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESMART OF NORTH CAROLINA INC	RALEIGH	NC	503A8090701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVESMART OF NORTH CAROLINA INC	RALEIGH	NC	502A8090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVESMART OF NORTH CAROLINA INC INVESMART OF NORTH CAROLINA INC	RALEIGH RALEIGH	NC NC	503A8090701-005 502A8090701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
INVESMART OF THE NORTHWEST INC	SEATTLE	WA	503A8100701-001	Prototype Standardized Cash of Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INVESMART OF THE NORTHWEST INC	SEATTLE	WA	502A8100701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INVESMART OF THE NORTHWEST INC	SEATTLE	WA	503A8100701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INVESMART OF THE NORTHWEST INC	SEATTLE	WA	502A8100701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INVESMART OF THE NORTHWEST INC	SEATTLE	WA	503A8100701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INVESMART OF THE NORTHWEST INC	SEATTLE	WA	502A8100701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INVEST FINANCIAL CORP	TAMPA	FL	50355440701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INVEST FINANCIAL CORP	TAMPA TAMPA	FL FL	50255440701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
INVEST FINANCIAL CORP INVEST FINANCIAL CORP	TAMPA	FL	50355440701-003 50255440701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INVEST FINANCIAL CORP	TAMPA	FL	50355440701-005	Prototype Standardized Morey Fundiase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INVEST FINANCIAL CORP	TAMPA	FL	50255440701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INVESTMENT CO INSTITUTE	WASHINGTON	DC	50270225001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
INVESTMENT CO INSTITUTE	WASHINGTON	DC	50270225001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
INVESTMENT CO INSTITUTE	WASHINGTON	DC	50270225002-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/15/2001
INVESTMENT CO INSTITUTE	WASHINGTON	DC	50270225002-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/15/2001
INVESTOR SERVICE CENTER INC	NEW YORK	NY	502A5712701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESTOR SERVICE CENTER INC INVESTORS BANK & TRUST CO	NEW YORK BOSTON	NY MA	502A5712701-002 50204922701-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
INVESTORS BANK & TRUST CO	BOSTON	MA	50204922701-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
INVESTORS CAPITAL MANAGEMENT	ROWAYTON	CT	502A7392701-001	Prototype Standardized Morey Fulchase Flair  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESTORS CAPITAL MANAGEMENT	ROWAYTON	CT CT	502A7392701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVESTORS CAPITAL MANAGEMENT	ROWAYTON	CT	502A7392701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INVESTORS SAVINGS BANK	MILLBURN	NJ	50251012701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESTORS SAVINGS BANK	MILLBURN	NJ	50251012701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	502ZZRD1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK OVERLAND PARK	KS KS	502ZZRD1901-002	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESTORS SERVICES TRUST CO INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	503ZZRD1901-003 503ZZRD1901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	502ZZRD1901-004 502ZZRD1901-005	Prototype Non-Standardized Sale Harbor Worley Furchase Filan	Opinion Letter Issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	503ZZRD1901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	502ZZRD1901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESTORS TRUST CO	WYOMISSING	PA	50244621901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESTORS TRUST CO	WYOMISSING	PA	50244621901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESTORS TRUST CO	WYOMISSING	PA	50344621901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESTORS TRUST CO	WYOMISSING	PA	50344621901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
INVESTORS TRUST CO INVESTORS TRUST CO	WYOMISSING WYOMISSING	PA PA	50244621901-005 50344621901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
INVESTORS TRUST CO INVEST PENSION MANAGEMENT INC	MIDLAND	TX	50344621901-006 503A8110701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
INWEST PENSION MANAGEMENT INC	MIDLAND	TX	502A8110701-001	Prototype Norr-standardized Front Sharing Flan	Opinion Letter Issued 08/07/2001
INWEST PENSION MANAGEMENT INC	MIDLAND	TX	503A8110701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INWEST PENSION MANAGEMENT INC	MIDLAND	TX	502A8110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INWEST PENSION MANAGEMENT INC	MIDLAND	TX	503A8110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INWEST PENSION MANAGEMENT INC	MIDLAND	TX	502A8110701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
IOWA SAVINGS BANK	CARROLL	IA IA	50260281101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
IOWA STATE BANK	ALGONA	IA	50235231101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
IOWA STATE BANK IOWA STATE BANK	ALGONA DES MOINES	IA IA	50235231101-002 50235241901-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 11/19/2001
IOWA STATE BANK	DES MOINES	IA	50335241901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
IOWA STATE BANK	DES MOINES	IA	50235241901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
IOWA STATE BANK	DES MOINES	IA	50335241901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
IOWA STATE BANK	SAC CITY	IA	50250031101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
IOWA STATE BANK	SAC CITY	IA	50250031101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
IOWA STATE BANK	SHELDON	IA	50267812701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
IOWA STATE BANK	SHELDON	IA	50267812701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
IOWA STATE BANK	IRETON	IA	50279912701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
IOWA STATE BANK IOWA STATE BANK	IRETON KESLEY	IA IA	50279912701-002 50282891101-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 01/10/2002
IOWA STATE BANK	KESLEY	IA	50282891101-002	Prototype Standardized Front Sharing Frant Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
IOWA STATE BANK	ORANGE CITY	IA	50294302701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
IOWA STATE BANK	ORANGE CITY	IA	50294302701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
IOWA STATE BANK & TRUST CO	IOWA CITY	IA	50235252701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
IOWA STATE BANK & TRUST CO	IOWA CITY	IA	50235252701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
IOWA STATE BANK & TRUST CO	IOWA CITY	IA	50335252701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
IOWA TRUST & SAVINGS BANK	CENTERVILLE	IA	50335261901-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
IOWA TRUST & SAVINGS BANK	EMMETSBURG	IA	50292731101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
IOWA TRUST & SAVINGS BANK	EMMETSBURG	IA IA	50292731101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
IOWA TRUST & SAVINGS BANK IOWA TRUST & SAVINGS BANK	EMMETSBURG EMMETSBURG	IA IA	50392731101-003 50392731101-004	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
IRBY BROWN & TENCH LLC	CORNELIA	GA	503B0900701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
IRBY BROWN & TENCH LLC	CORNELIA	GA	502B0900701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
IRBY BROWN & TENCH LLC	CORNELIA	GA	503B0900701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
IRBY BROWN & TENCH LLC	CORNELIA	GA	502B0900701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
IROQUOIS FEDERAL SAVINGS & LOAN	WATSEKA	IL	502ZZEO1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
IROQUOIS FEDERAL SAVINGS & LOAN	WATSEKA	IL	502ZZEO1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
IROQUOIS FEDERAL SAVINGS & LOAN	WATSEKA	IL	502ZZEO1901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS	IN	50235311901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS	IN	50235311901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS	IN	50235311901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS COLUMBUS	IN IN	50235311901-004 50335311901-005	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
IRWIN UNION BANK & TRUST CO IRWIN UNION BANK & TRUST CO	COLUMBUS	IN	50335311901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS	IN	50235311901-007	Prototype Non-Standardized Sale Harbor Money Fundhase Fiah	Opinion Letter Issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS	IN	50335311901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ISAACSON ROSENBAUM WOODS & LEVY PC	DENVER	CO	VS322512	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 2/21/2001
ISAACSON ROSENBAUM WOODS & LEVY PC	DENVER	CO	VS322513	Volume Submitter Money Purchase Plan	Advisory Letter Issued 2/21/2001
ISAACSON ROSENBAUM WOODS & LEVY PC	DENVER	CO	VS322514	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 2/21/2001
ISAACSON ROSENBAUM WOODS & LEVY PC	DENVER	CO	VS322515	Volume Submitter 401K Plan	Advisory Letter Issued 2/21/2001
ISABELLA BANK & TRUST	MT. PLEASANT	MI	50235331101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
ISABELLA BANK & TRUST	MT. PLEASANT	MI	50235331101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
ISRAEL GROSSMAN ISRAEL GROSSMAN	NEW YORK NEW YORK	NY NY	VS322323 VS322324	Volume Submitter Money Purchase Plan Volume Submitter Defined Benefit Plan	Advisory Letter Revoked Effective 11/15/2005
ISRAEL GROSSMAN	BROOKLYN	NY	VS322322 VS322322	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Revoked Effective 11/15/2005 Advisory Letter Revoked Effective 11/15/2005
J HELLER PENSION ASSOCIATES INC	HYDE PARK	NY	VS322362	Volume Submitter Profit Sharing 40 NC Harr	Advisory Letter Issued 06/08/20000 & 11/30/2001
J HELLER PENSION ASSOCIATES INC	HYDE PARK	NY	VS322363	Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/08/20000 & 11/30/2001
J HELLER PENSION ASSOCIATES INC	HYDE PARK	NY	VS322482	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/24/2000
J P RAJKOVICH	SANTA BARBARA	CA	503B4300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
J P RAJKOVICH	SANTA BARBARA	CA	503B4300701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
J P RAJKOVICH	SANTA BARBARA	CA	503B4300701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
J RONALD JACKSON ATTORNEY-AT-LAW	PADUCAH	KY	503B4490701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
J RONALD JACKSON ATTORNEY AT LAW	PADUCAH	KY	503B4490701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
J RONALD JACKSON ATTORNEY-AT-LAW JABLINSKI FOLINO ROBERTS & MARTIN	PADUCAH DAYTON	KY OH	503B4490701-003 VS323010	Prototype Non-standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Advisory Letter Issued 02/26/2002
JABLINSKI FOLINO ROBERTS & MARTIN	DAYTON	OH	VS323010 VS323011	Volume Submitter Profit Sharing Flan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/26/2002 Advisory Letter Issued 02/26/2002
JABLINSKI FOLINO ROBERTS & MARTIN	DAYTON	OH	VS323012	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/26/2002
JABLONSKI-MADILL	DULUTH	MN	502A1742701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JABLONSKI-MADILL	DULUTH	MN	502A1742701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JABLONSKI-MADILL	DULUTH	MN	503A1742701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JABLONSKI-MADILL	DULUTH	MN	503A1742701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
JABLONSKI-MADILL	DULUTH	MN	502A1742701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JABLONSKI-MADILL	DULUTH	MN	503A1742701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JACKSON & KELLY PLLC JACKSON & KELLY PLLC	CHARLESTON CHARLESTON	WV WV	503B3678501-001 503B3678501-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
JACKSON & KELLY PLLC	CHARLESTON	WV	503B3678501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
JACKSON & KELLY PLLC	CHARLESTON	WV	503B3678501-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
JACKSON & KELLY PLLC	CHARLESTON	WV	503B3670702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JACKSON & KELLY PLLC	CHARLESTON	WV	502B3670702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JACKSON & KELLY PLLC	CHARLESTON	WV	503B3670702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JACKSON & KELLY PLLC	CHARLESTON	WV	502B3670702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JACKSON & KELLY PLLC	CHARLESTON	WV	503B3670702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JACKSON & KELLY PLLC	CHARLESTON	WV	502B3670702-006 50235412701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
JACKSON COUNTY BANK JACKSON COUNTY BANK	SEYMOUR SEYMOUR	IN IN	50235412701-001 50235412701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
JACKSON COUNTY BANK JACKSON THORNTON BENEFIT RESOURCES LLC	MONTGOMERY	AL	503B3900701-002	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
JACKSON THORNTON BENEFIT RESOURCES LLC  JACKSON THORNTON BENEFIT RESOURCES LLC	MONTGOMERY	AL	502B3900701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JACKSON THORNTON BENEFIT RESOURCES LLC	MONTGOMERY	AL	503B3900701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JACKSON THORNTON BENEFIT RESOURCES LLC	MONTGOMERY	AL	502B3900701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JACKSON THORNTON BENEFIT RESOURCES LLC	MONTGOMERY	AL	503B3900701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JACKSON THORNTON BENEFIT RESOURCES LLC	MONTGOMERY	AL	502B3900701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JACOB CO	WORTHINGTON	OH	502B6201901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
JACOB CO	WORTHINGTON	OH	502B6201901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001

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JACOB CO	WORTHINGTON	OH	503B6201901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
JACOB CO	WORTHINGTON	OH	503B6201901-004 502B6201901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
JACOB CO JACOB CO	WORTHINGTON	OH OH		Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JACOB CO	WORTHINGTON WORTHINGTON	OH	503B6201901-006 502B6201902-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/20/2002
JACOB CO	WORTHINGTON	OH	502B6201902-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
JACOB CO	WORTHINGTON	OH	503B6201902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
JACOB CO	WORTHINGTON	OH	503B6201902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
JADE PLAN SERVICES INC	FORT WORTH	TX	503B1590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JADE PLAN SERVICES INC	FORT WORTH	TX	502B1590701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JADE PLAN SERVICES INC	FORT WORTH	TX	503B1590701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JADE PLAN SERVICES INC	FORT WORTH	TX	502B1590701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JADE PLAN SERVICES INC	FORT WORTH	TX	503B1590701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JAFFE RAITT HEUER & WEISS PC	DETROIT	MI	VS323082	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/08/2002
JAFFE RAITT HEUER & WEISS PC	DETROIT	MI	VS323103	Volume Submitter 401K Plan	Advisory Letter Issued 01/08/2002
JAMES E KELLY ESQ	AMHERST	NY	VS322797	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/10/2002
JAMES E KELLY ESQ	AMHERST	NY	VS322798	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/10/2002
JAMES KERR & ASSOCIATES	SAN DIEGO	CA	503B5098501-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
JAMES KERR & ASSOCIATES	SAN DIEGO	CA	502B5098501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
JAMES KERR & ASSOCIATES	SAN DIEGO	CA	502B5098502-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
JAMES M SHUTA PA	ST PETERSBURG	FL	VS322528	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 2/8/2001
JAMES M SHUTA PA	ST PETERSBURG	FL	VS322529	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 2/8/2001
JANNEY MONTGOMERY SCOTT LLC	PHILADELPHIA	PA	5022378AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JANNEY MONTGOMERY SCOTT LLC	PHILADELPHIA	PA	5022378AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JANNEY MONTGOMERY SCOTT LLC	PHILADELPHIA	PA	5022378AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JANNEY MONTGOMERY SCOTT LLC	PHILADELPHIA	PA	5022378AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JANNEY MONTGOMERY SCOTT LLC	PHILADELPHIA	PA	5032378AQ01-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JANNEY MONTGOMERY SCOTT LLC	PHILADELPHIA	PA	5032378AQ01-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JANUS CAPITAL CORP	DENVER	co	50246232701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JANUS CAPITAL CORP	DENVER	CO	50246232701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JANUS CAPITAL CORP	DENVER	CO	50246232701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JANUS CAPITAL CORP	DENVER	CO	50246232701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JANUS CAPITAL CORP	DENVER	CO	50246232701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JANUS CAPITAL CORP	DENVER	co	50246232701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JAY ZABEL & ASSOCIATES	CHICAGO	IL	VS322896	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/03/2002
JAY ZABEL & ASSOCIATES	CHICAGO	ΪĹ	VS322897	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/03/2002
JAYNES REITMEIER BOYD & THERRELL PC	WACO	TX	503B1610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JAYNES REITMEIER BOYD & THERRELL PC	WACO	TX	502B1610701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JAYNES REITMEIER BOYD & THERRELL PC	WACO	TX	503B1610701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JAYNES REITMEIER BOYD & THERRELL PC	WACO	TX	502B1610701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JAYNES REITMEIER BOYD & THERRELL PC	WACO	TX	503B1610701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JAYNES REITMEIER BOYD & THERRELL PC	WACO	TX	502B1610701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JB OXFORD & CO	BEVERLY HILLS	CA	502A1962701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JB OXFORD & CO	BEVERLY HILLS	CA	502A1962701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JB OXFORD & CO	BEVERLY HILLS	CA	502A1962701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JB OXFORD & CO	BEVERLY HILLS	CA	502A1962701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JD BENEFITS INC	CHAPEL HILL	NC	503A1452701-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
JD BENEFITS INC	CHAPEL HILL	NC	502A1452701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JD BENEFITS INC	CHAPEL HILL	NC	503A1452701-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JD BENEFITS INC	CHAPEL HILL	NC	503A1452701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JD BENEFITS INC	CHAPEL HILL	NC	503A1452702-001	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	502B572BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	502B572BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	502B572BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	503B572BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	503B572BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	503B572BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	502B572BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	502B572BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	503B572BE02-003	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	503B572BE02-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
JENKENS & GILCHRIST LLP	LOS ANGELES	CA	VS322818	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 05/07/2002
JENKENS & GILCHRIST LLP	LOS ANGELES	CA	VS322819	Volume Submitter Money Purchase Plan	Advisory Letter Issued 05/07/2002
JENNINGS LAW FIRM LTD	WHEATON	IL	VS311428	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 7/26/2000
JENNINGS LAW FIRM LTD	WHEATON	IL	VS311429	Volume Submitter Money Purchase Plan	Advisory Letter Issued 7/26/2000
JENNINGS LAW FIRM LTD	WHEATON	IL	VS311430	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 7/26/2000
JERRY M COHEN FSA	ALTANTA	GA	502A711BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
JERRY M COHEN FSA	ALTANTA	GA	502A711BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
JERRY M COHEN FSA	ALTANTA	GA	502A711BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
JERRY M COHEN FSA	ALTANTA	GA	502A711BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
JERRY M COHEN FSA	ALTANTA	GA	502A711BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
JF ACTUARIAL SERVICES INC	HATBORO	PA	503B4870701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
JF ACTUARIAL SERVICES INC	HATBORO	PA	502B4870701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
JF ACTUARIAL SERVICES INC	HATBORO	PA	503B4870701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
JF ACTUARIAL SERVICES INC	HATBORO	PA	502B4870701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
JF ACTUARIAL SERVICES INC	HATBORO	PA	503B4870701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
JF ACTUARIAL SERVICES INC	HATBORO	PA	502B4870701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
JF ACTUARIAL SERVICES INC	HATBORO	PA	503B4870701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
JF ACTUARIAL SERVICES INC	HATBORO	PA	502B4870701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
JF ACTUARIAL SERVICES INC	HATBORO	PA	503B4870702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
JF ACTUARIAL SERVICES INC	HATBORO	PA	503B4870702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
JF ACTUARIAL SERVICES INC	HATBORO	PA	502B4870702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
JF ACTUARIAL SERVICES INC	HATBORO	PA	502B4870702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
JJB HILLIARD L LYONS INC	LOUISVILLE	KY	50296382701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JJB HILLIARD L LYONS INC	LOUISVILLE	KY	50296382701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

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JJB HILLIARD L LYONS INC	LOUISVILLE	KY	50296382701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JJB HILLIARD L LYONS INC	LOUISVILLE	KY	50396382701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JJB HILLIARD L LYONS INC	LOUISVILLE	KY	50296382702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JJB HILLIARD L LYONS INC	LOUISVILLE	KY	50296382702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JOHN DAVIS & ASSOCIATES CPA'S PLC	BURLINGTON	VT	503B3150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JOHN DAVIS & ASSOCIATES CPA'S PLC	BURLINGTON BURLINGTON	VT VT	502B3150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
JOHN DAVIS & ASSOCIATES CPA'S PLC JOHN DAVIS & ASSOCIATES CPA'S PLC	BURLINGTON	VT	503B3150701-003 502B3150701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
JOHN DAVIS & ASSOCIATES CPA'S PLC JOHN DAVIS & ASSOCIATES CPA'S PLC	BURLINGTON	VT	503B3150701-004	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
JOHN DAVIS & ASSOCIATES CHAST EC	BURLINGTON	VT	502B3150701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JOHN H W COLE PC	SHELBURNE	VT	502A4810001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/24/2002
JOHN H W COLE PC	SHELBURNE	VT	502A4810001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/24/2002
JOHN H W COLE PC	SHELBURNE	VT	VS322821	Volume Submitter Money Purchase Plan	Advisory Letter Issued 07/29/2002
JOHN H W COLE PC	SHELBURNE	VT	VS322822	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 08/27/2002
JOHN H. W. COLE. PC	SHELBURNE	VT	VS322795	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 07/29/2002
JOHN HANCOCK FUNDS INC	BOSTON	MA	50239222701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
JOHN HANCOCK FUNDS INC	BOSTON	MA	50239222701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
JOHN HANCOCK FUNDS INC	BOSTON	MA	50339222701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
JOHN HANCOCK FUNDS INC	BOSTON	MA	50339222701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
JOHN HANCOCK FUNDS INC	BOSTON	MA	50239222701-005	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001
JOHN HANCOCK FUNDS INC	BOSTON	MA	50339222701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001
JOHN HANCOCK LIFE INSURANCE CO	BOSTON	MA	50235672701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JOHN HANCOCK LIFE INSURANCE CO	BOSTON	MA	50235672701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JOHN HANCOCK LIFE INSURANCE CO	BOSTON	MA	50335672701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JOHN HANCOCK LIFE INSURANCE CO	BOSTON	MA	50335672701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
JOHN HANCOCK LIFE INSURANCE CO	BOSTON	MA	50235672702-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
JOHN HANCOCK LIFE INSURANCE CO	BOSTON	MA	50335672702-002	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
JOHN HANCOCK LIFE INSURANCE CO	BOSTON	MA	50235672702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
JOHN HANCOCK LIFE INSURANCE CO	BOSTON	MA	50335672702-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	502B6491901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	502B6491901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
JOHN STEPHENS & ASSOCIATES JOHN STEPHENS & ASSOCIATES	GREENVILLE GREENVILLE	SC SC	503B6491901-003 503B6491901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
JOHN STEPHENS & ASSOCIATES JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	502B6491901-004 502B6491901-005	Prototype Non-Standardized Sale narbor Money Purchase Plan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	503B6491901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	502B6491902-001	Prototype Non-Standardized Sale Harbor Cash of Defended Arrangement  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	502B6491902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	503B6491902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	503B6491902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	502B6491902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	503B6491902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
JOHN V HOWARD PC	HURST	TX	503A2670001-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 04/30/2002
JOHN V HOWARD PC	HURST	TX	503A2670002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/30/2002
JOHNSON & WURZER PC	HOUSTON	TX	503B2140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JOHNSON & WURZER PC	HOUSTON	TX	502B2140701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JOHNSON HANKINS MACDONALD KIMBALL & CO	WALNUT CREEK	CA	503B4100701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JOHNSON HANKINS MACDONALD KIMBALL & CO	WALNUT CREEK	CA	502B4100701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JOHNSON HANKINS MACDONALD KIMBALL & CO	WALNUT CREEK	CA	503B4100701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JOHNSON HANKINS MACDONALD KIMBALL & CO	WALNUT CREEK	CA	502B4100701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JOHNSON HANKINS MACDONALD KIMBALL & CO	WALNUT CREEK	CA	503B4100701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JOHNSON HANKINS MACDONALD KIMBALL & CO	WALNUT CREEK	CA	502B4100701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JOHNSON JONES DORNBLASER COFFMAN & SHORB JOHNSON JONES DORNBLASER COFFMAN & SHORB	TULSA	OK OK	502A3751901-001 502A3751901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
	TULSA	OK		Prototype Standardized Money Purchase Plan	
JOHNSON JONES DORNBLASER COFFMAN & SHORB JOHNSON JONES DORNBLASER COFFMAN & SHORB	TULSA TULSA	OK	503A3751901-003 503A3751901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
JOHNSON JONES DORNBLASER COFFMAN & SHORB	TULSA	OK	502A3751901-004 502A3751901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
JOHNSON JONES DORNBLASER COFFMAN & SHORB	TULSA	OK	503A3751901-006	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JOHNSON KILLEN THIBODEAU & SEILER PA	DULUTH	MN	VS311279	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/14/2002
JOHNSON KILLEN THIBODEAU & SEILER PA	DULUTH	MN	VS311280	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/14/2002
JOHNSON TRUST CO	RACINE	WI	50298571901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
JOHNSON TRUST CO	RACINE	WI	50298571901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
JOHNSON TRUST CO	RACINE	WI	50298571901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
JOHNSON TRUST CO	RACINE	WI	50398571901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
JOHNSON TRUST CO	RACINE	WI	50398571901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
JOHNSON TRUST CO	RACINE	WI	50298571901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JOHNSON TRUST CO	RACINE	WI	50398571901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JONATHAN H GREEN & ASSOCIATES PA	MIAMI	FL	503B4310701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JONATHAN H GREEN & ASSOCIATES PA	MIAMI	FL	502B4310701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JONATHAN H GREEN & ASSOCIATES PA	MIAMI	FL	503B4310701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JONATHAN H GREEN & ASSOCIATES PA	MIAMI	FL	502B4310701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JONATHAN H GREEN & ASSOCIATES PA	MIAMI	FL	503B4310701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JONATHAN H GREEN & ASSOCIATES PA	MIAMI	FL	502B4310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JONATHAN H GREEN & ASSOCIATES PA	MIAMI	FL	503B4310701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
JONATHAN H GREEN & ASSOCIATES PA	MIAMI	FL	503B4310702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
JONATHAN H GREEN & ASSOCIATES PA	MIAMI	FL	503B4310702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
JONATHAN H GREEN & ASSOCIATES PA	MIAMI	FL	502B4310702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
JONATHAN H GREEN & ASSOCIATES PA JONES & BALL PA	MIAMI GREENVII I E	FL	502B4310702-004 503B4260701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/30/2001
	GREENVILLE GREENVILLE	SC SC		Prototype Non-standardized Profit Sharing Plan	
JONES & BALL PA JONES & BALL PA	GREENVILLE		502B4260701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
JONES & BALL PA JONES & BALL PA	GREENVILLE	SC SC	503B4260701-003 502B4260701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
JONES & BALL PA JONES & BALL PA	GREENVILLE	SC	503B4260701-004	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
JONES & BALL PA	GREENVILLE	SC	502B4260701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JONES BLECHMAN WOLTZ & KELLY PC	NEWPORT NEWS	VA	503B3270701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JONES BLECHMAN WOLTZ & KELLY PC	NEWPORT NEWS	VA	502B3270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
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PLAN SPONSOR	CITY NEWPORT NEWS	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Protein and Non-standardined Manage Distribution Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
JONES BLECHMAN WOLTZ & KELLY PC JONES BLECHMAN WOLTZ & KELLY PC	NEWPORT NEWS NEWPORT NEWS	VA VA	503B3270701-003 502B3270701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
JONES BLECHMAN WOLTZ & KELLY PC JONES BLECHMAN WOLTZ & KELLY PC	NEWPORT NEWS	VA VA	503B3270701-004	Prototype Standardized Money Purchase Plant Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JONES BLECHMAN WOLTZ & KELLY PC	NEWPORT NEWS	VA	502B3270701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
JONES COCHENOUR & CO	LANCASTER	OH	503B2380701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JONES COCHENOUR & CO	LANCASTER	OH	502B2380701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JONES COCHENOUR & CO	LANCASTER	ОН	503B2380701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JONES COCHENOUR & CO	LANCASTER	OH	502B2380701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JONES COCHENOUR & CO	LANCASTER	ОН	503B2380701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JONES COCHENOUR & CO	LANCASTER	ОН	502B2380701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JONES NATIONAL BANK & TRUST CO	SEWARD	NE	50278461901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
JONES NATIONAL BANK & TRUST CO	SEWARD	NE	50278461901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JONES NATIONAL BANK & TRUST CO	SEWARD	NE	50378461901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JONES NATIONAL BANK & TRUST CO	SEWARD	NE	50278461901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JONES SPITZ MOORHEAD BAIRD & ALBERGOTTI PA	ANDERSON	SC	503A9780701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JONES SPITZ MOORHEAD BAIRD & ALBERGOTTI PA	ANDERSON	SC	502A9780701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JONES SPITZ MOORHEAD BAIRD & ALBERGOTTI PA	ANDERSON	SC	503A9780701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JONES SPITZ MOORHEAD BAIRD & ALBERGOTTI PA	ANDERSON	SC	502A9780701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JONES SPITZ MOORHEAD BAIRD & ALBERGOTTI PA	ANDERSON	SC	503A9780701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JONES SPITZ MOORHEAD BAIRD & ALBERGOTTI PA	ANDERSON	SC	502A9780701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JONES TROYAN PAPPAS & PERKINS LPA	POWELL	OH	503A2410001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/30/2001
JONES TROYAN PAPPAS & PERKINS LPA	POWELL	OH CA	503A2410001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/30/2001
JONIGIAN & FOX INC dba FOX & FOX JONIGIAN & FOX INC dba FOX & FOX	FRESNO FRESNO	CA	503A9770701-001 502A9770701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JONIGIAN & FOX INC dda FOX & FOX JONIGIAN & FOX INC dda FOX & FOX	FRESNO	CA	503A9770701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
JONIGIAN & FOX INC dba FOX & FOX  JONIGIAN & FOX INC dba FOX & FOX	FRESNO	CA	502A9770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
JONIGIAN & FOX INC dba FOX & FOX	FRESNO	CA	503A9770701-004	Prototype Standardized Mohey Functions Final Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JONIGIAN & FOX INC dda FOX & FOX	FRESNO	CA	502A9770701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JORDAN & ANDREWS CONSULTANTS & ACTUARIES	SANTA ROSA	CA	503B4500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JORDAN & ANDREWS CONSULTANTS & ACTUARIES	SANTA ROSA	CA	502B4500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JORDAN & ANDREWS CONSULTANTS & ACTUARIES	SANTA ROSA	CA	503B4500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JORDAN & ANDREWS CONSULTANTS & ACTUARIES	SANTA ROSA	CA	502B4500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JORDAN & ANDREWS CONSULTANTS & ACTUARIES	SANTA ROSA	CA	503B4500701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JORDAN & ANDREWS CONSULTANTS & ACTUARIES	SANTA ROSA	CA	502B4500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JORDAN & ANDREWS CONSULTANTS & ACTUARIES	SANTA ROSA	CA	503B4500702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
JORDAN & ANDREWS CONSULTANTS & ACTUARIES	SANTA ROSA	CA	502B4500702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
JOSEPH A MORRISON ESQ	LAKELAND	FL	503B2130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JOSEPH A MORRISON ESQ	LAKELAND	FL	502B2130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JOSEPH A MORRISON ESQ	LAKELAND	FL	503B2130701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JOSEPH A MORRISON ESQ	LAKELAND	FL	502B2130701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JOSEPH A MORRISON ESQ	LAKELAND	FL	503B2130701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JOSEPH A MORRISON ESQ	LAKELAND	FL	502B2130701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JOSEPH A MORRISON ESQ	LAKELAND	FL	503B2130701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
JOSEPH A MORRISON ESQ	LAKELAND	FL	502B2130701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
JOSEPH A WEST INC	OAKLAND	CA	VS322942	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/30/2001
JOSEPH A WEST INC	OAKLAND	CA	VS322944	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/30/2001
JOSEPH A. MCINTOSH PS	SEATTLE	WA	VS311245	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/05/2000
JOSEPH A. MCINTOSH PS	SEATTLE	WA	VS311247	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 04/05/2000
JOSEPH R POZZUOLO ASSOCIATES PC	PHILADELPHIA	PA	VS322837	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/13/2001
JOSEPH R POZZUOLO ASSOCIATES PC	PHILADELPHIA	PA NY	VS322838	Volume Submitter Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 12/13/2001
JP MORGAN CHASE BANK JP MORGAN CHASE BANK	NEW YORK NEW YORK	NY	50211482701-001 50211482701-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK JP MORGAN CHASE BANK	NEW YORK	NY	50211482701-002	Prototype Standardized Moriey Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50211482701-003	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50211482701-005	Prototype Standardized Morey Furchase Fiahr	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50211482701-006	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50311482701-007	Prototype Non-Standardized Money Furthers From Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50311482701-008	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50311482701-009	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50311482701-010	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	DALLAS	TX	50311480702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
JP MORGAN CHASE BANK	DALLAS	TX	50211480702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
JP MORGAN CHASE BANK	DALLAS	TX	50311480702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
JP MORGAN CHASE BANK	DALLAS	TX	50211480702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
JP MORGAN CHASE BANK	DALLAS	TX	50311480702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
JP MORGAN CHASE BANK	DALLAS	TX	50211480702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50211482703-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
JP MORGAN CHASE BANK	NEW YORK	NY	50211481904-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
JP MORGAN CHASE BANK	NEW YORK	NY	50211481904-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
JP MORGAN CHASE BANK	NEW YORK	NY	50311481904-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
JP MORGAN CHASE BANK	NEW YORK	NY	50311481904-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
JTB ACTUARIAL CONSULTANTS INC	STUART	FL	503B701AB01-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
JTB ACTUARIAL CONSULTANTS INC	STUART	FL	503B701AB02-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
JUDITH I DUNWOODIE ESQ	ALPHARETTA	GA	VS322406	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/7/2000
JUDITH I DUNWOODIE ESQ	ATLANTA	GA	VS322475	Volume Submitter Combination Plan	Advisory Letter Issued 11/7/2000
JUNKERMIER CLARK CAMPANELLA STEVENS PC	GREAT FALLS	MT	503A9760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
JUNKERMIER CLARK CAMPANELLA STEVENS PC JUNKERMIER CLARK CAMPANELLA STEVENS PC	GREAT FALLS GREAT FALLS	MT MT	502A9760701-002 503A9760701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
JUNKERMIER CLARK CAMPANELLA STEVENS PC JUNKERMIER CLARK CAMPANELLA STEVENS PC		MT		Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	
JUNKERMIER CLARK CAMPANELLA STEVENS PC JUNKERMIER CLARK CAMPANELLA STEVENS PC	GREAT FALLS GREAT FALLS	MT	502A9760701-004 503A9760701-005	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
JUNKERMIER CLARK CAMPANELLA STEVENS PC JUNKERMIER CLARK CAMPANELLA STEVENS PC	GREAT FALLS GREAT FALLS	MT	502A9760701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
K DALE MCCLOUD ATTORNEY AT LAW PC	LIBERTY	MO	502A9760701-006 502A714BE01-001	Prototype Standardized Cash or Deferred Arrangement  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
K DALE MCCLOUD ATTORNEY AT LAW PC	LIBERTY	MO	502A714BE01-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
K DALE MCCLOUD ATTORNEY AT LAW PC	LIBERTY	MO	502A714BE01-002	Prototype Standardized Morey Furchase Fiah Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
KABALA & GEESEMAN	PITTSBURGH	PA	502B6811901-001	Prototype Standardized Gash of Solenica Antangement	Opinion Letter Issued 11/19/2001
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PLAN SPONSOR KABALA & GEESEMAN	<u>CITY</u> PITTSBURGH	STATE PA	FILE FOLDER/VS NO. 502B6811901-002	Prototype Standardized Money Purchase Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
KABALA & GEESEMAN	PITTSBURGH	PA	503B6811901-003	Prototype Standardized Norley Fulchase Flair  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KABALA & GEESEMAN	PITTSBURGH	PA	503B6811901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
KABALA & GEESEMAN	PITTSBURGH	PA	502B6811901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KABALA & GEESEMAN	PITTSBURGH	PA	503B6811901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KADISH HINKEL & WEIBEL	CLEVELAND	OH	VS323075	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/28/2002
KADISH HINKEL & WEIBEL	CLEVELAND	OH	VS323076	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/28/2002
KADISH HINKEL & WEIBEL	CLEVELAND	OH OH	VS323077	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 03/28/2002
KAHN KLEINMAN YANOWITZ & ARNSON CO LPA	CLEVELAND CLEVELAND	OH	VS322337 VS322338	Volume Submitter Profit Sharing Plan Volume Submitter Money Purchase Plan	Application Withdrawn 9/4/2001 Application Withdrawn 03/15/2000
KAHN KLEINMAN YANOWITZ & ARNSON CO LPA KALOGREDIS SANSWEET DEARDEN AND BURKE LTD	WAYNE	PA	VS322497	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/20/2000
KALOGREDIS SANSWEET DEARDEN AND BURKE LTD	WAYNE	PA	VS322498	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/20/2000
KAMENSKY & RUBINSTEIN	LINCOLNWOOD	IL	VS322904	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/11/2002
KAMENSKY & RUBINSTEIN	LINCOLNWOOD	IL	VS322905	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/11/2002
KAMENSKY & RUBINSTEIN	LINCOLNWOOD	IL	VS322906	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 03/11/2002
KAMENSKY & RUBINSTEIN	LINCOLNWOOD	IL	VS322907	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 03/11/2002
KANE & KOLTUN ATTORNEYS AT LAW	MAITLAND	FL	503B2360701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
KANE & KOLTUN ATTORNEYS AT LAW KANE & KOLTUN ATTORNEYS AT LAW	MAITLAND	FL	502B2360701-002 503B2360701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
KANE & KOLTUN ATTORNEYS AT LAW KANE & KOLTUN ATTORNEYS AT LAW	MAITLAND MAITLAND	FL FL	503B2360701-003 502B2360701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
KANE & KOLTUN ATTORNEYS AT LAW	MAITLAND	FL	503B2360701-005	Prototype Standardized Noney Futchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
KANE & KOLTUN ATTORNEYS AT LAW	MAITLAND	FL	502B2360701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
KAREL & ASSOCIATES LTD	NORTHBROOK	İL	503B3290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KAREL & ASSOCIATES LTD	NORTHBROOK	IL	503B3290701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KAREL & ASSOCIATES LTD	NORTHBROOK	IL	503B3290701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KAREL & ASSOCIATES LTD	NORTHBROOK	IL	503B3290702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
KAREL & ASSOCIATES LTD	NORTHBROOK	IL	503B3290702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
KAREL & ASSOCIATES LTD	NORTHBROOK	IL	502B3290702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
KARR TUTTLE CAMPBELL	SEATTLE	WA	503B6010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KARR TUTTLE CAMPBELL	SEATTLE SEATTLE	WA	502B6010701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KARR TUTTLE CAMPBELL KARR TUTTLE CAMPBELL	SEATTLE	WA WA	503B6010701-003 502B6010701-004	Prototype Non-standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
KARR TUTTLE CAMPBELL	SEATTLE	WA	503B6010701-005	Prototype Standardized Mohey Futchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KARR TUTTLE CAMPBELL	SEATTLE	WA	502B6010701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KATTEN MUCHIN ZAVIS ROSENMAN	CHICAGO	IL	502A4420001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/29/2002
KATTEN MUCHIN ZAVIS ROSENMAN	CHICAGO	IL	502A4420001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/29/2002
KATTEN MUCHIN ZAVIS ROSENMAN	CHICAGO	IL	503A4420001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/29/2002
KATTEN MUCHIN ZAVIS ROSENMAN	CHICAGO	IL	503A4420001-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/29/2002
KATZ LOOK & MOISON PC	DENVER	CO	503B2350701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KATZ LOOK & MOISON PC	DENVER	CO	502B2350701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KATZ LOOK & MOISON PC	DENVER	CO	503B2350701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KATZ LOOK & MOISON PC	DENVER	CO	502B2350701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KATZ LOOK & MOISON PC KATZ LOOK & MOISON PC	DENVER DENVER	CO	503B2350701-005 502B2350701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
KATZ, TELLER, BRANT & HILD	CINCINNATI	OH	VS323050	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/06/2002
KATZ, TELLER, BRANT & HILD	CINCINNATI	OH	VS323051	Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/06/2002
KATZ, TELLER, BRANT & HILD	CINCINNATI	ОН	VS323052	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/06/2002
KAUFMAN & CANOLES PC	NORFOLK	VA	503B3240701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KAUFMAN & CANOLES PC	NORFOLK	VA	502B3240701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KAUFMAN & CANOLES PC	NORFOLK	VA	503B3240701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KAUFMAN & CANOLES PC	NORFOLK	VA	502B3240701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KAUFMAN & CANOLES PC	NORFOLK	VA	503B3240701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KAUFMAN & CANOLES PC	NORFOLK	VA CA	502B3240701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KAUFMANN & GOBLE ASSOCIATES INC KAUFMANN & GOBLE ASSOCIATES INC	SAN JOSE SAN JOSE	CA	502A3321901-001 502A3321901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
KAUFMANN & GOBLE ASSOCIATES INC	SAN JOSE	CA	502A3321901-002	Prototype Standardized Inforest Fulcinase Figure	Opinion Letter Issued 11/19/2001
KAUFMANN & GOBLE ASSOCIATES INC	SAN JOSE	CA	502A3321901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KAUFMANN & GOBLE ASSOCIATES INC	SAN JOSE	CA	503A3321901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KAUFMANN & GOBLE ASSOCIATES INC	SAN JOSE	CA	503A3321901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
KAUFMANN & GOBLE ASSOCIATES INC	SAN JOSE	CA	502A3321901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KAUFMANN & GOBLE ASSOCIATES INC	SAN JOSE	CA	503A3321901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KAW VALLEY STATE BANK & TRUST CO	TOPEKA	KS	50235951901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KAW VALLEY STATE BANK & TRUST CO	TOPEKA	KS	50235951901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KAW VALLEY STATE BANK & TRUST CO KB PENSION SERVICES INC	TOPEKA SARASOTA	KS FL	50335951901-003 503B2340701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/27/2001
KB PENSION SERVICES INC	SARASOTA	FL	502B2340701-001	Prototype Non-standardized Front Sharing Flan	Opinion Letter Issued 11/27/2001
KB PENSION SERVICES INC	SARASOTA	FL	503B2340701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
KB PENSION SERVICES INC	SARASOTA	FL	502B2340701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
KB PENSION SERVICES INC	SARASOTA	FL	503B2340701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
KB PENSION SERVICES INC	SARASOTA	FL	502B2340701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
KDP RETIREMENT PLAN SERVICES INC	GRAND RAPIDS	MI	503B2330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
KDP RETIREMENT PLAN SERVICES INC	GRAND RAPIDS	MI	502B2330701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
KDP RETIREMENT PLAN SERVICES INC	GRAND RAPIDS	MI	503B2330701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
KDP RETIREMENT PLAN SERVICES INC	GRAND RAPIDS GRAND RAPIDS	MI	502B2330701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
KDP RETIREMENT PLAN SERVICES INC KDP RETIREMENT PLAN SERVICES INC	GRAND RAPIDS GRAND RAPIDS	MI MI	503B2330701-005 502B2330701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
KDP RETIREMENT PLAN SERVICES INC	GRAND RAPIDS	MI	503B2330701-007	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
KDP RETIREMENT PLAN SERVICES INC	GRAND RAPIDS	MI	502B2330701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
KEATING MUETHING & KLEKAMP PLL	CINCINNATI	OH	503A4530001-001	Prototype Standardized Funger Benefit Harr Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/30/2002
KEATING MUETHING & KLEKAMP PLL	CINCINNATI	ОН	503A4530001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/30/2002
KEATING MUETHING & KLEKAMP PLL	CINCINNATI	ОН	502A4530001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/30/2002
KEATING MUETHING & KLEKAMP PLL	CINCINNATI	OH	502A4530001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/30/2002
KECA-IEC INC	LEXINGTON	KY	50351410701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KECA-IEC INC	LEXINGTON	KY	50251410701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KEENAN & ASSOCIATES	SAN FRANCISCO	CA	VS322447	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/11/2000

PLAN SPONSOR KEENAN & ASSOCIATES	CITY SAN FRANCISCO	STATE CA	FILE FOLDER/VS NO. VS322446	PLAN TYPE Volume Submitter Defined Benefit Plan	DATE LETTER ISSUED/APPLICATION Advisory Letter Issued 4/11/2000
KEGLER BROWN HILL & RITTER CO LPA	COLUMBUS	OH	502A2550001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KEITER SLABAUGH PENNY & HOLME LLC	GLEN ALLEN	VA	503B5810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KEITER SLABAUGH PENNY & HOLME LLC	GLEN ALLEN	VA	502B5810701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KEITER SLABAUGH PENNY & HOLME LLC	GLEN ALLEN	VA	503B5810701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KEITER SLABAUGH PENNY & HOLME LLC KEITER SLABAUGH PENNY & HOLME LLC	GLEN ALLEN GLEN ALLEN	VA VA	502B5810701-004 503B5810701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KEITER SLABAUGH PENNY & HOLME LLC	GLEN ALLEN	VA	502B5810701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KELL ALTERMAN & RUNSTEIN	PORTLAND	OR	503B2120701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KELL ALTERMAN & RUNSTEIN	PORTLAND	OR	503B2120701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KELL ALTERMAN & RUNSTEIN	PORTLAND	OR	503B2120701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KELLER ROHRBACK LLP KELLER ROHRBACK LLP	SEATTLE SEATTLE	WA WA	503B2320701-001 503B2320701-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
KELLER ROHRBACK LLP	SEATTLE	WA	503B2320701-002	Prototype Non-standardized Worley Furchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
KELLEY KELLEY & KELLEY	SCHAUMBERG	IL	502A6792701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KELLY FINANCIAL INC	MADISON	WI	503B2310701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
KELLY FINANCIAL INC	MADISON	WI	502B2310701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
KELLY FINANCIAL INC KELLY FINANCIAL INC	MADISON MADISON	WI WI	503B2310701-003 502B2310701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
KELLY FINANCIAL INC	MADISON	WI	503B2310701-004	Prototype Standardized Money Furchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
KELLY FINANCIAL INC	MADISON	WI	502B2310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
KELLY FINANCIAL INC	MADISON	WI	503B2310701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
KELLY FINANCIAL INC	MADISON	WI	502B2310701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
KEMPER CPA GROUP LLC	MT CARMEL	IL 	50399800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KEMPER CPA GROUP LLC KEMPER CPA GROUP LLC	MT CARMEL MT CARMEL	IL IL	50299800701-002 50399800701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
KEMPER CPA GROUP LLC	MT CARMEL	IL	50299800701-004	Prototype Non-Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KEMPER CPA GROUP LLC	MT CARMEL	ίĽ	50399800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KEMPER CPA GROUP LLC	MT CARMEL	IL.	50299800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KEMPER CPA GROUP LLC	MT CARMEL	IL	50399800701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
KEMPER CPA GROUP LLC	MT CARMEL	IL.	50299800701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
KEN ROBERTS & ASSOCIATES INC KEN ROBERTS & ASSOCIATES INC	GREENSBORO GREENSBORO	NC NC	VS322309 VS322310	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 7/11/2000 Advisory Letter Issued 7/11/2000
KENDRICKS BORDEAU PC	MARQUETTE	MI	503B3230701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KENDRICKS BORDEAU PC	MARQUETTE	MI	502B3230701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KENDRICKS BORDEAU PC	MARQUETTE	MI	503B3230701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KENDRICKS BORDEAU PC	MARQUETTE	MI	502B3230701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KENDRICKS BORDEAU PC	MARQUETTE MARQUETTE	MI MI	503B3230701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KENDRICKS BORDEAU PC KENNEDY & COE LLC	SALINA	KS	502B3230701-006 503B4620701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/30/2001
KENNEDY & COE LLC	SALINA	KS	502B4620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KENNEDY & COE LLC	SALINA	KS	503B4620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KENNEDY & COE LLC	SALINA	KS	502B4620701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KENNEDY & COE LLC	SALINA	KS	503B4620701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KENNEDY & COE LLC KENNEDY & COE LLC	SALINA SALINA	KS KS	502B4620701-006 503B4620702-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 04/29/2002
KENNEDY & COE LLC	SALINA	KS	502B4620702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
KENNEDY BERKLEY YARNEVICH & WILLIAMSON CHARTERED	SALINA	KS	503B2110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KENNEDY BERKLEY YARNEVICH & WILLIAMSON CHARTERED	SALINA	KS	502B2110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KENNEDY BERKLEY YARNEVICH & WILLIAMSON CHARTERED	SALINA	KS	503B2110701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KENNEDY BERKLEY YARNEVICH & WILLIAMSON CHARTERED KENNEDY BERKLEY YARNEVICH & WILLIAMSON CHARTERED	SALINA SALINA	KS KS	502B2110701-004 503B2110701-005	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
KENT C CASEY & CO IN	SACRAMENTO	CA	502A3841901-001	Prototype Standardized Cash of Belefied Affangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KENT C CASEY & CO IN	SACRAMENTO	CA	502A3841901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KENT C CASEY & CO IN	SACRAMENTO	CA	503A3841901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KENT C CASEY & CO IN	SACRAMENTO	CA	503A3841901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
KENT C CASEY & CO IN KENT C CASEY & CO IN	SACRAMENTO SACRAMENTO	CA CA	502A3841901-005 503A3841901-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
KENT C CASEY & CO IN	SACRAMENTO	CA	502A3841902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
KENT C CASEY & CO IN	SACRAMENTO	CA	502A3841902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
KENTLAND BANK	KENTLAND	IN	50236081901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KENTLAND BANK	KENTLAND	IN IO	50236081901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KENTUCKY BANK & TRUST KENTUCKY BANK & TRUST	RUSSELL RUSSELL	KY KY	50295690001-001 50395690001-002	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001 Opinion Letter Issued 10/03/2001
KENTUCKY BANK & TRUST	RUSSELL	KY	50295690001-003	Prototype Standardized Cash of Beleffed Affailgement	Opinion Letter Issued 10/03/2001
KENTUCKY BANK & TRUST	RUSSELL	KY	50395690001-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/03/2001
KEOKUK SAVINGS BANK	KEOKUK	IA	50236121101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
KEOKUK SAVINGS BANK	KEOKUK	IA	50236121101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
KEOKUK SAVINGS BANK KERBER ECK & BRAECKEL LLP	KEOKUK ST LOUIS	IA MO	50236121101-003 502A3271901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 11/19/2001
KERBER ECK & BRAECKEL LLP	ST LOUIS	MO	502A3271901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KERBER ECK & BRAECKEL LLP	ST LOUIS	MO	502A3271901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KERNDT BROTHERS SAVINGS BANK	LANSING	IA	50284101901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KERSCHNER BOYLE & CO PC	NEWTOWN	PA	503B3930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KERSCHNER BOYLE & CO PC KERSCHNER BOYLE & CO PC	NEWTOWN NEWTOWN	PA PA	502B3930701-002 503B3930701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KERSCHNER BOYLE & CO PC KERSCHNER BOYLE & CO PC	NEWTOWN	PA PA	503B3930701-003 502B3930701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KERSCHNER BOYLE & CO PC	NEWTOWN	PA	503B3930701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KERSCHNER BOYLE & CO PC	NEWTOWN	PA	502B3930701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KERSCHNER BOYLE & CO PC	NEWTOWN	PA	503B3930701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
KERSCHNER BOYLE & CO PC KETEL THORSTENSON LLP	NEWTOWN BARID CITY	PA	502B3930701-008 502A1801901-001	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
KETEL THORSTENSON LLP KETEL THORSTENSON LLP	RAPID CITY RAPID CITY	SD SD	502A1801901-001 502A1801901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
KETEL THORSTENSON LLP	RAPID CITY	SD	502A1801901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KETEL THORSTENSON LLP	RAPID CITY	SD	502A1801901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001

PLAN SPONSOR KETEL THORSTENSON LLP	CITY RAPID CITY	STATE SD	FILE FOLDER/VS NO. 503A1801901-005	PLAN TYPE Prototype Non-Standardized Safe Harbor Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
KETEL THORSTENSON LLP	RAPID CITY	SD	503A1801901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
KETEL THORSTENSON LLP	RAPID CITY	SD	502A1801901-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KETEL THORSTENSON LLP	RAPID CITY	SD	503A1801901-008	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KETEL THORSTENSON LLP	RAPID CITY	SD	502A1801901-009	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KEVIN R HUNTINGTON & ASSOCIATES CPAS PC	SALT LAKE CITY	UT	503A7640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KEVIN R HUNTINGTON & ASSOCIATES CPAS PC KEVIN R HUNTINGTON & ASSOCIATES CPAS PC	SALT LAKE CITY SALT LAKE CITY	UT UT	502A7640701-002 503A7640701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KEVIN R HUNTINGTON & ASSOCIATES CPAS PC KEVIN R HUNTINGTON & ASSOCIATES CPAS PC	SALT LAKE CITY	UT	502A7640701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KEY ASSET MANAGEMENT INC	CLEVELAND	OH	50266101901-001	Prototype Standardized Money Furchase Fiah	Opinion Letter Issued 11/19/2001
KEY ASSET MANAGEMENT INC	CLEVELAND	OH	50266101901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KEY ASSET MANAGEMENT INC	CLEVELAND	OH	50366101901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KEY ASSET MANAGEMENT INC	CLEVELAND	OH	50366101901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
KEY ASSET MANAGEMENT INC	CLEVELAND	OH	50266101901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KEY ASSET MANAGEMENT INC	CLEVELAND	OH	50366101901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KEY BANK & TRUST KEY BANK & TRUST	OWINGS MILLS OWINGS MILLS	MD MD	50229282701-001 50229282701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KEY BANK & TRUST	OWINGS MILLS	MD	50229282702-001	Prototype Standardized Money Furchase Fiah	Opinion Letter Issued 08/07/2001
KEY BANK & TRUST	OWINGS MILLS	MD	50229282702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KEY FINANCIAL ADMINISTRATORS LTD	INDIANAPOLIS	IN	503B4280701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KEY FINANCIAL ADMINISTRATORS LTD	INDIANAPOLIS	IN	502B4280701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KEY FINANCIAL ADMINISTRATORS LTD	INDIANAPOLIS	IN	503B4280701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KEY FINANCIAL ADMINISTRATORS LTD	INDIANAPOLIS	IN	502B4280701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KEY FINANCIAL ADMINISTRATORS LTD	INDIANAPOLIS	IN	503B4280701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KEY FINANCIAL ADMINISTRATORS LTD KEYBANK NA	INDIANAPOLIS CLEVELAND	IN OH	502B4280701-006 50251860001-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 03/14/2002
KEYBANK NA	CLEVELAND	OH	50351860001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/14/2002 Opinion Letter Issued 03/14/2002
KEYBANK NA	CLEVELAND	OH	50251860001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/14/2002
KEYBANK NA	CLEVELAND	OH	50351860001-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/14/2002
KEYBANK NA	CLEVELAND	ОН	50251860001-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/14/2002
KEYBANK NA	CLEVELAND	OH	50351860001-006	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/14/2002
KEYBANK NA	CLEVELAND	OH	50351860001-007	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/14/2002
KEYBANK NA	CLEVELAND	OH	50351860001-008	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/14/2002
KEYBANK NA	CLEVELAND CLEVELAND	OH OH	50251862702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KEYBANK NA KEYBANK NA	CLEVELAND	OH	50251862702-002 50251862702-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KEYBANK NA	CLEVELAND	OH	50251862702-004	Prototype Standardized Front Griding Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KEYBANK NA	CLEVELAND	OH	50251861903-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KEYBANK NA	CLEVELAND	OH	50251861903-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KEYBANK NA	CLEVELAND	OH	50251861903-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KEYBANK NA	CLEVELAND	OH	50251861903-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KEYBANK NA	CLEVELAND	OH	50351861903-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KEYBANK NA	CLEVELAND	OH	50351861903-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KEYBANK NA KEYBANK NA	CLEVELAND CLEVELAND	OH OH	50251861903-007 50351861903-008	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
KEYES CO REALTORS	MIAMI	FL	502A4640001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/16/2002
KEYSTONE FINANCIAL	MOUNTLAKE TERRACE	WA	502A4110701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KEYSTONE PENSION CO	TUSTIN	CA	503B5438501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
KEYSTONE PENSION CO	TUSTIN	CA	503B5438501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
KEYSTONE PENSION CO	TUSTIN	CA	502B5438501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
KEYSTONE PENSION CO	TUSTIN	CA	503B5438501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
KEYSTONE PENSION CO KEYSTONE PENSION CO	TUSTIN TUSTIN	CA CA	503B5438501-005 502B5438501-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
KEYSTONE PENSION CO	TUSTIN	CA	503B5438501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
KEYSTONE PENSION CO	TUSTIN	CA	502B5438501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
KEYSTONE PENSION CO	TUSTIN	CA	503B5438502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
KEYSTONE PENSION CO	TUSTIN	CA	502B5438502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
KEYSTONE RETIREMENT CORP	HARRISBURG	PA	502A7550701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KEYSTONE RETIREMENT CORP	HARRISBURG	PA	502A7550701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KEYSTONE RETIREMENT CORP KEYSTONE SAVINGS BANK	HARRISBURG	PA PA	502A7550701-003 50211162701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KEYSTONE SAVINGS BANK KEYSTONE SAVINGS BANK	LEHIGH VALLEY LEHIGH VALLEY	PA PA	50211162701-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KIBBLE & PRENTICE INC	SEATTLE	WA	503B3250701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KIBBLE & PRENTICE INC	SEATTLE	WA	502B3250701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KIBBLE & PRENTICE INC	SEATTLE	WA	503B3250701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KIBBLE & PRENTICE INC	SEATTLE	WA	502B3250701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KIBBLE & PRENTICE INC	SEATTLE	WA	503B3250701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KIBBLE & PRENTICE INC	SEATTLE	WA	502B3250701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KIDDER BENEFITS CONSULTANTS INC KIDDER BENEFITS CONSULTANTS INC	DES MOINES DES MOINES	IA IA	503B4880701-001 502B4880701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	IA IA	503B4880701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	IA	502B4880701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	IA	503B4880701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	IA	502B4880701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	IA	503B4880701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	IA	502B4880701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	IA IA	503B4880702-001 503B4880702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
KIDDER BENEFITS CONSULTANTS INC KIDDER BENEFITS CONSULTANTS INC	DES MOINES DES MOINES	IA IA	503B4880702-002 502B4880702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	IA IA	502B4880702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
KILPATRICK STOCKTON LLP	RALEIGH	NC	VS323095	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/07/2002
KILPATRICK STOCKTON LLP	RALEIGH	NC	VS323096	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 03/07/2002
KILPATRICK STOCKTON LLP	RALEIGH	NC	VS323097	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/07/2002
KING REINSCH PROSSER & CO LLP	SIOUX CITY	IA	503B3960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KING REINSCH PROSSER & CO LLP	SIOUX CITY	IA	502B3960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY SIOUX CITY	STATE	FILE FOLDER/VS NO. 503B3960701-003	PLAN TYPE  Destroy on Non-standardized Manage Displace Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
KING REINSCH PROSSER & CO LLP KING REINSCH PROSSER & CO LLP	SIOUX CITY	IA IA	502B3960701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KING REINSCH PROSSER & COLLP	SIOUX CITY	IA IA	503B3960701-004	Prototype Non-standardized Morley Fulchase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KING REINSCH PROSSER & CO LLP	SIOUX CITY	IA	502B3960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KINGSLEY STATE BANK	KINGSLEY	IA	50293181101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
KIRKLAND & ELLIS	CHICAGO	IL	503A4690001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/04/2002
KIRKLAND & ELLIS	CHICAGO	IL	503A4690001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/04/2002
KIRKPATRICK PETTIS	OMAHA	NE	50236292701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS	OMAHA	NE	50236292701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS	OMAHA	NE NE	50336292701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS KIRKPATRICK PETTIS	OMAHA OMAHA	NE NE	50336292701-004 50236292701-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS	OMAHA	NE	50336292701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS TRUST CO	OMAHA	NE	50251202701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS TRUST CO	OMAHA	NE	50251202701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS TRUST CO	OMAHA	NE	50351202701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS TRUST CO	OMAHA	NE	50351202701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS TRUST CO	OMAHA	NE	50251202701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS TRUST CO	OMAHA	NE	50351202701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KIRKPATRICK PHILLIPS & MILLER	SPRINGFIELD	MO	503A9750701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KIRKPATRICK PHILLIPS & MILLER	SPRINGFIELD	MO	502A9750701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KIRKPATRICK PHILLIPS & MILLER	SPRINGFIELD	MO MO	503A9750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KIRKPATRICK PHILLIPS & MILLER KIRKPATRICK PHILLIPS & MILLER	SPRINGFIELD SPRINGFIELD	MO	502A9750701-004 503A9750701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KIRKPATRICK PHILLIPS & MILLER	SPRINGFIELD	MO	502A9750701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
KIRKWOOD BANK & TRUST CO	BISMARCK	ND	50221382701-001	Prototype Standardized Cosh of Belefied Afrangement	Opinion Letter Issued 08/07/2001
KIRKWOOD BANK & TRUST CO	BISMARCK	ND	50221382701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KIRKWOOD BANK & TRUST CO	BISMARCK	ND	50321382701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KIRKWOOD BANK & TRUST CO	BISMARCK	ND	50221382701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KIRKWOOD BANK & TRUST CO	BISMARCK	ND	50321382701-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KIRSCHBAUM NANNEY BROWN & KEENAN PA	RALEIGH	NC	503A7560701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KIRSCHBAUM NANNEY BROWN & KEENAN PA	RALEIGH	NC	503A7560701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KIRSCHBAUM NANNEY BROWN & KEENAN PA	RALEIGH	NC	503A7560701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KIRSCHNER & ASSOCIATES PC	MARIETTA	GA	503B3660701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KIRSCHNER & ASSOCIATES PC	MARIETTA	GA	502B3660701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KIRSCHNER & ASSOCIATES PC KIRSCHNER & ASSOCIATES PC	MARIETTA MARIETTA	GA GA	503B3660701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KIRSCHNER & ASSOCIATES PC	MARIETTA	GA	502B3660701-004 503B3660701-005	Prototype Non-standardized Money Furchase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KIRSCHNER & ASSOCIATES PC	MARIETTA	GA	502B3660701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KLAMATH FIRST FEDERAL	KLAMATH FALLS	OR	50233432701-001	Prototype Standardized Gash of Belefied Arrangement	Opinion Letter Issued 08/07/2001
KLAMATH FIRST FEDERAL	KLAMATH FALLS	OR	50233432701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KLINE KEPPEL & KORYAK PC	BOARDMAN	OH	503A9740701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KLINE KEPPEL & KORYAK PC	BOARDMAN	OH	502A9740701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KLINE KEPPEL & KORYAK PC	BOARDMAN	OH	503A9740701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KLINE KEPPEL & KORYAK PC	BOARDMAN	OH	502A9740701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KLINE KEPPEL & KORYAK PC	BOARDMAN	OH	503A9740701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KLINE KEPPEL & KORYAK PC	BOARDMAN	OH CT	502A9740701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KNIGHTS OF COLUMBUS KNIGHTS OF COLUMBUS	NEW HAVEN NEW HAVEN	CT	5023637AQ01-001 50236376002-001	Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/06/2001
KNIGHTS OF COLUMBUS	NEW HAVEN	CT	50236376002-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA	503B4510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA	502B4510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA	503B4510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA	502B4510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA	503B4510701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA	502B4510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA	503B4510701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA	502B4510701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
KNOX MCLAUGHLIN GORNALL & SENNETT PC KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE ERIE	PA PA	503B4510702-001 503B4510702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
KNOX MCLAUGHLIN GORNALL & SENNETT PC KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA PA	502B4510702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
KNOX MCLAUGHLIN GORNALL & SENNETT PC KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA	502B4510702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
KOHN SHANDS ELBERT GIANOULAKIS & GILJUM	ST LOUIS	MO	VS322332	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 6/27/2000
KOHN SHANDS ELBERT GIANOULAKIS & GILJUM	ST LOUIS	MO	VS322333	Volume Submitter Money Purchase Plan	Advisory Letter Issued 6/27/2000
KOLB CO SC	MILWAUKEE	WI	503A9720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KOLB CO SC	MILWAUKEE	WI	502A9720701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KOLB CO SC	MILWAUKEE	WI	503A9720701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KOLB CO SC	MILWAUKEE	WI	502A9720701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KOLB CO SC	MILWAUKEE	WI	503A9720701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KOLB CO SC	MILWAUKEE	WI	502A9720701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KOLEY JESSEN PC KOLEY JESSEN PC	OMAHA	NE	503A9710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KOLEY JESSEN PC KOLEY JESSEN PC	OMAHA OMAHA	NE NE	502A9710701-002 503A9710701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KOLEY JESSEN PC	OMAHA	NE	502A9710701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
KOLEY JESSEN PC	OMAHA	NE	503A9710701-005	Prototype Non-standardized Money i dichase i lan	Opinion Letter Issued 08/07/2001
KOLEY JESSEN PC	OMAHA	NE	502A9710701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ	503B4410701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ	502B4410701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ	503B4410701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ	502B4410701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ	503B4410701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ	502B4410701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KOLLMAN & ASSOCIATES LTD	CHANDLER CHANDLER	AZ AZ	503B4410701-007 502B4410701-008	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
KOLLMAN & ASSOCIATES LTD KOLLMAN & ASSOCIATES LTD	CHANDLER CHANDLER	AZ AZ	503B4410701-008	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 04/29/2002
NOLEMAN & NOCOCIATED ETD	SIMILLIN	74	00004410102-001	r rototype from standardized benned benefit i fan without i ennitted bispanty	Opinion Lotter issued 04/23/2002

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ	503B4410702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ	502B4410702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ VA	502B4410702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
KOR BENEFITS INC KOR BENEFITS INC	CULPEPER CULPEPER	VA	502A727BE01-001 502A727BE01-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
KOR BENEFITS INC	CULPEPER	VA	502A727BE01-002	Prototype Standardized Money Furchase Flam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
KRAFT MILES & TATUM LLC	POPLAR BLUFF	MO	503A9700701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KRAFT MILES & TATUM LLC	POPLAR BLUFF	MO	502A9700701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KRAFT MILES & TATUM LLC	POPLAR BLUFF	MO	503A9700701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KRAFT MILES & TATUM LLC	POPLAR BLUFF	MO	502A9700701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KRAFT MILES & TATUM LLC	POPLAR BLUFF	MO	503A9700701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KRAFT MILES & TATUM LLC	POPLAR BLUFF	MO	502A9700701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KRASNY & DETTMER PA	MELBOURNE	FL	502A4300701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KRASNY & DETTMER PA	MELBOURNE	FL	502A4300701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KRASS SNOW & SCHMUTTER PC	NEW YORK	NY	VS322374	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 11/15/2000
KRASS SNOW & SCHMUTTER PC	NEW YORK	NY	VS322375	Volume Submitter Money Purchase Plan	Advisory Letter Issued 3/22/2001
KRASS SNOW & SCHMUTTER PC	NEW YORK	NY	VS322401	Volume Submitter Combination Plan	Advisory Letter Issued 6/28/2001
KRASS SNOW & SCHMUTTER PC	NEW YORK	NY	VS322589	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/17/2002
KRASS SNOW & SCHMUTTER PC	NEW YORK	NY	VS322765	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 05/16/2002
KREVOLIN & DONATO PC	NEW HAVEN	CT	VS322988	Volume Submitter Money Purchase Plan	Advisory Letter Issued 07/29/2002
KREVOLIN & DONATO PC	NEW HAVEN	CT	VS322801	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 07/29/2002
KRUGLIAK WILKINS GRIFFITHS & DOUGHERTY CO LPA	CANTON	OH	VS322635	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/19/2001
KSB BENEFIT CONSULTANTS INC	CHAMPAIGN	IL	503A9690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KSB BENEFIT CONSULTANTS INC	CHAMPAIGN	IL	502A9690701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KSB BENEFIT CONSULTANTS INC	CHAMPAIGN	IL	503A9690701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KSB BENEFIT CONSULTANTS INC	CHAMPAIGN	IL	502A9690701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KSB BENEFIT CONSULTANTS INC	CHAMPAIGN	IL	503A9690701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KSB BENEFIT CONSULTANTS INC	CHAMPAIGN	IL.	502A9690701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KT ADMINISTRATORS INC	WAYNE	PA	502A2141901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	WAYNE	PA	502A2141901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	WAYNE	PA	502A2141901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	WAYNE	PA	502A2141901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	WAYNE WAYNE	PA PA	503A2141901-005 503A2141901-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC		PA PA	502A2141901-006 502A2141901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC KT ADMINISTRATORS INC	WAYNE WAYNE	PA PA	502A2141901-007 503A2141901-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC KT ADMINISTRATORS INC	WAYNE	PA PA	502A2141901-006 502A2141901-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
KUTZKE RETIREMENT SERVICES	ROCHESTER	MN	502A4290701-009	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
KUTZKE RETIREMENT SERVICES	ROCHESTER	MN	502A4290701-001	Prototype Standardized From Sharing Frant Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
L & M PENSION SERVICES INC	EBENSBURG	PA	503A7570701-001	Prototype Standardized Cosh of Beteffed Arrangement  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
L & M PENSION SERVICES INC	EBENSBURG	PA	502A7570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
L & M PENSION SERVICES INC	EBENSBURG	PA	502A7570701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
L B MYHR INC	MEMPHIS	TN	503A4100701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
L B MYHR INC	MEMPHIS	TN	503A4100701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LA SALLE NATIONAL BANK	LA SALLE	IL	50266041901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LACO CONSULTING LLC	BAY CITY	MI	503A9980701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LACO CONSULTING LLC	BAY CITY	MI	502A9980701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LACO CONSULTING LLC	BAY CITY	MI	503A9980701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LACO CONSULTING LLC	BAY CITY	MI	502A9980701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LACO CONSULTING LLC	BAY CITY	MI	503A9980701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LACO CONSULTING LLC	BAY CITY	MI	502A9980701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LACONIA SAVINGS BANK	LACONIA	NH	50202241901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LACONIA SAVINGS BANK	LACONIA	NH	50202241901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LAFAYETTE BANK & TRUST CO	LAFAYETTE	IN	50236441801-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
LAFAYETTE BANK & TRUST CO	LAFAYETTE	IN	50236441801-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
LAFAYETTE LIFE INSURANCE CO	LAFAYETTE	IN	50336450701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	LAFAYETTE	IN	50236450701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	LAFAYETTE	IN	50336450701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	LAFAYETTE	IN	50236450701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	LAFAYETTE	IN	50336450701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	LAFAYETTE	IN	50236450701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INCLIDANCE CO	LAFAYETTE	IN	50236450701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
LAFAYETTE LIFE INSURANCE CO LAFAYETTE LIFE INSURANCE CO	LAFAYETTE LAFAYETTE	IN IN	50336450702-001 50236450702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
LAFAYETTE LIFE INSURANCE CO LAFAYETTE LIFE INSURANCE CO	LAFAYETTE	IN IN	50236450702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
LAFLIN LIEUWEN TUCKER PICK HEER & NEERKEN PA	ALBUQUERQUE	NM	VS323290	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
LAFLIN, LIEUWEN, TUCKER, PICK, HEER & NEERKEN PA	ALBUQUERQUE	NM	VS323230 VS323172	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
LAFLIN, LIEUWEN, TUCKER, PICK, HEER & NEERKEN, P.A	ALBUQUERQUE	NM	VS323337	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
LAFLIN, LIWUWEN, TUCKER, PICK HEER & NEERKEN PA	ALBUQUERGUE	NM	VS323171	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
LAIKEN ASSOCIATES INC	NEW YORK	NY	VS322830	Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/24/2002
LAIKEN ASSOCIATES INC	NEW YORK	NY	VS322831	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/24/2002
LAIKEN ASSOCIATES INC	NEW YORK	NY	VS322832	Volume Submitter Money Purchase/Profit Sharing Plan	Advisory Letter Issued 06/24/2002
LAIKEN ASSOCIATES INC	NEW YORK	NY	VS322833	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/23/2002
LAIKEN ASSOCIATES INC	NEW YORK	NY	VS322834	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/24/2002
LAKE SHORE SAVINGS & LOAN ASSOCIATION	DUNKIRK	NY	50227322701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
LAKE SHORE SAVINGS & LOAN ASSOCIATION	DUNKIRK	NY	50227322701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
LAKRITZ HERMAN & WISSBRUN PC	BINGHAM FARMS	MI	VS322450	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 1/2/2001
LAMBRIGHT & GUTTA PLLC	MORGANTOWN	WV	502A4070701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAMCO INC	BRADFORD	CT	502B6341901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LAMCO INC	BRADFORD	CT	502B6341901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LAMCO INC	BRADFORD	CT	503B6341901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LAMCO INC	BRADFORD	CT	503B6341901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
LAMCO INC	BRADFORD	CT	502B6341901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LAMCO INC	BRADFORD	CT	503B6341901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LAMCO INC	BRADFORD	CT	503B6341901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

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LAMCO INC	BRADFORD	CT	502B6341902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
LAMCO INC	BRADFORD	CT	503B6341902-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 11/19/2001
LAMESA NATIONAL BANK	LAMESA	TX IA	50287021901-001	Prototype Standardized Profit Sharing Plan	
LANE & WATERMAN LANE & WATERMAN	DAVENPORT DAVENPORT	IA IA	503A9970701-001 502A9970701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
LANE & WATERMAN	DAVENPORT	IA	503A9970701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LANE & WATERMAN	DAVENPORT	IA	502A9970701-003	Prototype Norrestandardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LANE & WATERMAN	DAVENPORT	IA	503A9970701-005	Prototype Non-standardized Money Farchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LANE & WATERMAN	DAVENPORT	IA	502A9970701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LANE GORMAN TRUBITT LLP	DALLAS	TX	503A9960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANE GORMAN TRUBITT LLP	DALLAS	TX	502A9960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANE GORMAN TRUBITT LLP	DALLAS	TX	503A9960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LANE GORMAN TRUBITT LLP	DALLAS	TX	502A9960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LANE GORMAN TRUBITT LLP	DALLAS	TX	503A9960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LANE GORMAN TRUBITT LLP	DALLAS	TX	502A9960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LANE POWELL SPEARS LUBERSKY LLP	PORTLAND	OR	VS323249	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
LANE POWELL SPEARS LUBERSKY LLP	PORTLAND	OR	VS323291	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
LANE POWELL SPEARS LUBERSKY LLP	PORTLAND	OR	VS323338	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
LANE TROHN BERTRAND & VREELAND PA	LAKELAND	FL	503A9950701-001	Prototype Non-standardized Profit Sharing Plan	Withdrawn 07/23/2001
LANE TROHN BERTRAND & VREELAND PA	LAKELAND	FL	502A9950701-002	Prototype Standardized Profit Sharing Plan	Withdrawn 07/23/2001
LANE TROUB BERTRAND & VREELAND PA	LAKELAND	FL	503A9950701-003	Prototype Non-standardized Money Purchase Plan	Withdrawn 07/23/2001
LANE TROUBLE PRINCE & VREELAND PA	LAKELAND	FL FL	502A9950701-004	Prototype Standardized Money Purchase Plan	Withdrawn 07/23/2001
LANE TROHN BERTRAND & VREELAND PA LANE TROHN BERTRAND & VREELAND PA	LAKELAND LAKELAND	FL	503A9950701-005 502A9950701-006	Prototype Non-standardized Cash or Deferred Arrangement	Withdrawn 07/23/2001 Withdrawn 07/23/2001
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	503B4890701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL IL	502B4890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	503B4890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL.	502B4890701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	ΪĹ	503B4890701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	ΪĹ	502B4890701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	ΪĹ	503B4890702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	503B4890702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	502B4890702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	502B4890702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	VS322978	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 05/03/2002
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	VS322992	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 05/03/2002
LANG LANG & CO	SANTA ANA	CA	VS322658	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
LANG LANG & CO	SANTA ANA	CA	VS322688	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
LANG LANG & CO	SANTA ANA	CA	VS322718	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
LANG, LANG & CO.	SANTA MONICA	CA	VS323204	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	503A4060701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	502A4060701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA LANGLAIS & SCHUMACHER PA	HASTINGS HASTINGS	MN MN	503A4060701-003 502A4060701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA LANGLAIS & SCHUMACHER PA	HASTINGS	MN	503A4060701-004 503A4060701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	502A4060701-005	Prototype Norr-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	503A4060701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	502A4060701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
LANRICK GROUP INC	KNOXVILLE	TN	503B0770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LANRICK GROUP INC	KNOXVILLE	TN	502B0770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LANRICK GROUP INC	KNOXVILLE	TN	503B0770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LANRICK GROUP INC	KNOXVILLE	TN	502B0770701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LANRICK GROUP INC	KNOXVILLE	TN	503B0770701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LANRICK GROUP INC	KNOXVILLE	TN	502B0770701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAPEER COUNTY BANK & TRUST	LAPEER	MI	50236821901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LAPEER COUNTY BANK & TRUST	LAPEER	MI	50236821901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LAPEER COUNTY BANK & TRUST	LAPEER	MI	50336821901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LAPEER COUNTY BANK & TRUST	LAPEER	MI	50236821901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LAPEER COUNTY BANK & TRUST	LAPEER	MI MN	50336821901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON		503A8650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LARKIN HOFFMAN DALY & LINDGREN LTD LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON BLOOMINGTON	MN MN	502A8650701-002 503A8650701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	502A8650701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	503A8650701-005	Prototype Standardized Morey Fundase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	502A8650701-006	Prototype Norratandardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	503A8650702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	503A8650702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	502A8650702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	502A8650702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LARKIN PENSION SERVICES INC	SAN DIEGO	CA	503B5518501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
LARKIN PENSION SERVICES INC	SAN DIEGO	CA	503B5518501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
LARKIN PENSION SERVICES INC	SAN DIEGO	CA	503B5518501-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
LARRY L MYERS ATTORNEY AT LAW	HONOLULU	HI	503B4710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LARRY L MYERS ATTORNEY AT LAW	HONOLULU	HI	502B4710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LARRY L MYERS ATTORNEY AT LAW	HONOLULU	HI	503B4710701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LARRY L MYERS ATTORNEY AT LAW	HONOLULU	HI	502B4710701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LARRY L MYERS ATTORNEY AT LAW	HONOLULU	HI	503B4710701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LARRY L MYERS ATTORNEY AT LAW	HONOLULU	HI	502B4710701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LARSON ALLEN WEISHAIR & COLLP	MINNEAPOLIS	MN	503A9940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LARSON ALLEN WEISHAIR & COLLP	MINNEAPOLIS MINNEAPOLIS	MN	502A9940701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LARSON ALLEN WEISHAIR & CO LLP LARSON ALLEN WEISHAIR & CO LLP	MINNEAPOLIS MINNEAPOLIS	MN MN	503A9940701-003 502A9940701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LARSON ALLEN WEISHAIR & CO LLP LARSON ALLEN WEISHAIR & CO LLP	MINNEAPOLIS	MN	502A9940701-004 503A9940701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LARSON ALLEN WEISHAIR & CO LLP LARSON ALLEN WEISHAIR & CO LLP	MINNEAPOLIS	MN	502A9940701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LASALLE BANK NA	CHICAGO	IL	50218091901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
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PLAN SPONSOR LASALLE BANK NA	CITY CHICAGO	STATE	FILE FOLDER/VS NO.	PLAN TYPE Prototype Standardized Money Purchase Plan	DATE LETTER ISSUED/APPLICA Opinion Letter Issued 11/19/2001
LASALLE BANK NA LASALLE BANK NA	CHICAGO	IL IL	50218091901-002 50318091901-003	Prototype Standardized Money Purchase Plan  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LASALLE BANK NA	CHICAGO	IL	50318091901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
LASALLE BANK NA	CHICAGO	ίĽ	50218091901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LASALLE BANK NA	CHICAGO	IL	50318091901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LASALLE BANK NA	CHICAGO	IL	50218091901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LASHER HOLZAPFEL SPERRY & EBBERSON PLLC	SEATTLE	WA	503A7670701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LASHER HOLZAPFEL SPERRY & EBBERSON PLLC	SEATTLE	WA	503A7670701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LASHER HOLZAPFEL SPERRY & EBBERSON PLLC	SEATTLE	WA	503A7670701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LASHER HOLZAPFEL SPERRY & EBBERSON PLLC LASHLY & BAER PC	SEATTLE ST LOUIS	WA MO	502A7670701-004 503A6330701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LASHLY & BAER PC	ST LOUIS	MO	502A6330701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LASHLY & BAER PC	ST LOUIS	MO	503A6330701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LASHLY & BAER PC	ST LOUIS	MO	502A6330701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LASHLY & BAER PC	ST LOUIS	MO	503A6330701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAURA RUBBO TENENBAUM JD LLM	CARMEL	IN	502B570AQ01-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAURA RUBBO TENENBAUM JD LLM	CARMEL	IN	502B570AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAURA RUBBO TENENBAUM JD LLM	CARMEL	IN	503B570AQ01-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAURA RUBBO TENENBAUM JD LLM	CARMEL	IN IN	503B570AQ01-004	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAUREN DAVIS & CO RETIREMENT SERVICES INC LAUREN DAVIS & CO RETIREMENT SERVICES INC	MISHAWAKA MISHAWAKA	IN	503A9930701-001 502A9930701-002	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LAUREN DAVIS & CO RETIREMENT SERVICES INC	MISHAWAKA	IN	503A9930701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAUREN DAVIS & CO RETIREMENT SERVICES INC	MISHAWAKA	IN	502A9930701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAUREN DAVIS & CO RETIREMENT SERVICES INC	MISHAWAKA	IN	503A9930701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAUREN DAVIS & CO RETIREMENT SERVICES INC	MISHAWAKA	IN	502A9930701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAURENS STATE BANK	LAURENS	IA	50272132701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
	BEVERLY HILLS	CA	503A7680701-001	Prototype Non-standardized Profit Sharing Plan	
LAMANOFOFFCEFCEFCEABARW WANARIEPER	BEVERLY HILLS	CA	503A7680701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LAW OFFICE OF MARK C GREER	GLASTONBURY		VS322990	Volume Submitter Profit Sharing/401K Plan	
LAW OFFICE OF MARK C GREER	GLASTONBURY	CT	VS322991	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/23/2002
LAW OFFICE OF WILLIAM E JOHNSON III PC LAW OFFICE OF WILLIAM E JOHNSON III PC	DALLAS DALLAS	TX	502A4430001-001 502A4430002-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/18/2002 Opinion Letter Issued 04/18/2002
LAW OFFICE OF WILLIAM E JOHNSON III FC	SANTA BARBARA	1.	503A7690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/16/2002
LAW OFFICES OF JOHN R NELSON	SANTA BARBARA	CA	502A7690701-001	Prototype Non-Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAW OFFICES OF JOHN R NELSON	SANTA BARBARAT	CA	503A7690701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAW OFFICES OF JOHN R NELSON	SANTA BARBARA	CA	502A7690701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAW OFFICES OF JOHN R NELSON	SANTA BARBARA	CA	503A7690701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAW OFFICES OF JOHN R NELSON	SANTA BARBARA CA	CA	502A7690701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAW OFFICES OF SHARDLOW & VICK	PASADENA		VS323019	Volume Submitter Defined Benefit Plan	
LAW OFFICES OF SHARDLOW & VICK	PASADEN/A	CA	VS323138	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/28/2002
LAW OFFICES OF SHARDLOW & VICK LAW OFFICES OF SHARDLOW & VICK	PASADENA PASADENA	CA CA	VS323139	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/25/2002
LAW WEATHERS & RICHARDSON	GRAND RAPIDS	MI	VS323140 VS323110	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/28/2002 Advisory Letter Issued 04/23/2002
LAW WEATHERS & RICHARDSON	GRAND RAPIDS	MI	VS323110 VS323111	Volume Submitter Manay Burchage Blan	Advisory Letter Issued 04/23/2002 Advisory Letter Issued 04/23/2002
LAWANDALES GROUP	ATLANTA	GA	503B0780701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAWANDALES GROUP	ATLANTA CA	GA	502B0780701-002	Prototype Standardized Profit Sharing Plan  Opinion Letter Issued 08/30/2001	Opinion Letter Issued 08/07/2001
LAWANDALES GROUP	ATLANTA	GA	503B0780701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAWANDALES GROUP	ATLANTA	GA	502B0780701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAWANDALES GROUP	ATLANTA	GA	503B0780701-005	Prototype Non-standardized Cash or Deferred Astrangement Issued 04/23/2002	Opinion Letter Issued 08/07/2001
LAWANDALES GROUP	ATLANTA	GA	502B0780701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAWRENCE JOHNSON & ASSOCIATES LAWRENCE JOHNSON & ASSOCIATES	OAKLAND OAKLAND	CA CA	503B4320701-001 502B4320701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan Opinion Letter Issued 08/07/2001	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
LAWRENCE JOHNSON & ASSOCIATES	OAKLAND	CA	503B4320701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LAWRENCE JOHNSON & ASSOCIATES	OAKLAND	CA	502B4320701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LAWRENCE JOHNSON & ASSOCIATES	OAKLAND	CA	503B4320701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LAWRENCE JOHNSON & ASSOCIATES	OAKLAND	CA	502B4320701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LAWRENCE JOHNSON & ASSOCIATES	OAKLAND	CA	503B4320701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
LAWRENCE JOHNSON & ASSOCIATES	OAKLAND	CA	502B4320701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
LAWRENCE JOHNSON & ASSOCIATES	OAKLAND	CA	503B4320702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LAWRENCE JOHNSON & ASSOCIATES	OAKLAND	CA	503B4320702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Dispatity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LAWRENCE JOHNSON & ASSOCIATES LAWRENCE JOHNSON & ASSOCIATES	OAKLAND OAKLAND	CA CA	502B4320702-003 502B4320702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
LAWRENCE W KAY PA	ALBUQUERQUE	NM	503A9920701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/30/2001
LAWRENCE W KAY PA	ALBUQUERQUE	NM	502A9920701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LAWRENCE W KAY PA	ALBUQUERQUE	NM	503A9920701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LAWRENCE W KAY PA	ALBUQUERQUE	NM	502A9920701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LAWRENCE W KAY PA	ALBUQUERQUE	NM	503A9920701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LAWRENCE W KAY PA	ALBUQUERQUE	NM	502A9920701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LB ACTUARIAL ASSOCIATES INC	CONVENT STATION	NJ	502B6351901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LB ACTUARIAL ASSOCIATES INC	CONVENT STATION	NJ	503B6351901-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LB ACTUARIAL ASSOCIATES INC LB ACTUARIAL ASSOCIATES INC	CONVENT STATION CONVENT STATION	NJ NJ	503B6351901-003 503B6351901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
LB ACTUARIAL ASSOCIATES INC	CONVENT STATION	NJ	502B6351902-001	Prototype Standardized Sale Harbor Cash of Deferred Arrangement	Opinion Letter Issued 11/19/2001
LB ACTUARIAL ASSOCIATES INC	CONVENT STATION	NJ	503B6351902-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/19/2001
LB ACTUARIAL ASSOCIATES INC	CONVENT STATION	NJ	503B6351902-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/19/2001
LBA SAVINGS BANK	LAFAYETTE	LA	502A0232701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LBMC EMPLOYEE BENEFITS GROUP LLC	BRENTWOOD	TN	502B6021901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LBMC EMPLOYEE BENEFITS GROUP LLC	BRENTWOOD	TN	502B6021901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LBMC EMPLOYEE BENEFITS GROUP LLC	BRENTWOOD	TN	502B6021901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LBMC EMPLOYEE BENEFITS GROUP LLC	BRENTWOOD	TN	502B6021901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LBMC EMPLOYEE BENEFITS GROUP LLC LBMC EMPLOYEE BENEFITS GROUP LLC	BRENTWOOD BRENTWOOD	TN TN	503B6021901-005 503B6021901-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
LBMC EMPLOYEE BENEFITS GROUP LLC LBMC EMPLOYEE BENEFITS GROUP LLC	BRENTWOOD	TN	502B6021901-007	Prototype Non-Standardized Sale Harbor Money Purchase Plan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LBMC EMPLOYEE BENEFITS GROUP LLC	BRENTWOOD	TN	503B6021901-007	Prototype Non-Standardized Cash of Deferred Arrangement	Opinion Letter Issued 11/19/2001
LBMC EMPLOYEE BENEFITS GROUP LLC	BRENTWOOD	TN	502B6021901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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PLAN SPONSOR LE CLAIR MOORE & ASSOCIATES	<u>CITY</u> MAYVILLE	STATE ND	FILE FOLDER/VS NO. 503A5481901-001	PLAN TYPE Prototype Non-Standardized Safe Harbor Money Purchase Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
LEAGUE CITY BANK & TRUST	LEAGUE CITY	TX	50236920701-001	Prototype Non-Standardized Sale Harbor Money Purchase Flam  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEAP LEWIS	HOLLIDAYSBURG	PA	503A8790701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LEAP LEWIS	HOLLIDAYSBURG	PA	502A8790701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LEAP LEWIS	HOLLIDAYSBURG	PA	503A8790701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LEAP LEWIS	HOLLIDAYSBURG	PA	502A8790701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LEAP LEWIS	HOLLIDAYSBURG	PA	503A8790701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LEAP LEWIS	HOLLIDAYSBURG	PA SC	502A8790701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LEATHERWOOD WALKER TODD & MANN PC LEATHERWOOD WALKER TODD & MANN PC	GREENVILLE GREENVILLE	SC	503A9910701-001 502A9910701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
LEATHERWOOD WALKER TODD & MANN PC	GREENVILLE	SC	503A9910701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LEATHERWOOD WALKER TODD & MANN PC	GREENVILLE	SC	502A9910701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LEATHERWOOD WALKER TODD & MANN PC	GREENVILLE	SC	503A9910701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LEATHERWOOD WALKER TODD & MANN PC	GREENVILLE	SC	502A9910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LEBENSON ACTUARIAL SERVICES INC	LAS VEGAS	NV	503B4780701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
LEBENSON ACTUARIAL SERVICES INC	LAS VEGAS	NV	502B4780701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
LEBENSON ACTUARIAL SERVICES INC	LAS VEGAS	NV	503B4780701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
LEBENSON ACTUARIAL SERVICES INC	LAS VEGAS	NV	502B4780701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
LEBENSON ACTUARIAL SERVICES INC LEBENSON ACTUARIAL SERVICES INC	LAS VEGAS LAS VEGAS	NV NV	503B4780701-005 502B4780701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
LEBENSON ACTUARIAL SERVICES INC	LAS VEGAS	NV	503B4780702-001	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LEBENSON ACTUARIAL SERVICES INC	LAS VEGAS	NV	503B4780702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LEBENSON ACTUARIAL SERVICES INC	LAS VEGAS	NV	502B4780702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LEBENSON ACTUARIAL SERVICES INC	LAS VEGAS	NV	502B4780702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LEE COUNTY BANK & TRUST NA	FORT MADISON	IA	50279831101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
LEE COUNTY BANK & TRUST NA	FORT MADISON	IA	50279831101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
LEFKOWITZ & BLOOM PA	ORLANDO	FL	503B4330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEFKOWITZ & BLOOM PA	ORLANDO	FL	502B4330701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEFKOWITZ & BLOOM PA	ORLANDO	FL	503B4330701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LEFKOWITZ & BLOOM PA	ORLANDO	FL	503B4330701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LEFKOWITZ & BLOOM PA LEFKOWITZ & BLOOM PA	ORLANDO ORLANDO	FL FL	503B4330702-001 503B4330702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
LEFKOWITZ & BLOOM PA	ORLANDO	FL	502B4330702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
LEFKOWITZ & BLOOM PA	ORLANDO	FL	502B4330702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LEGG MASON WOOD WALKER INC	BALTIMORE	MD	50236981901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LEGG MASON WOOD WALKER INC	BALTIMORE	MD	50236981901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LEGG MASON WOOD WALKER INC	BALTIMORE	MD	50236981901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LEGG MASON WOOD WALKER INC	BALTIMORE	MD	50236981901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LEGG MASON WOOD WALKER INC	BALTIMORE	MD	50336981901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LEGG MASON WOOD WALKER INC	BALTIMORE	MD	50336981901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
LEGG MASON WOOD WALKER INC	BALTIMORE	MD	50236981901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LEGG MASON WOOD WALKER INC	BALTIMORE	MD MD	50336981901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LEGG MASON WOOD WALKER INC LEGG MASON WOOD WALKER INC	BALTIMORE BALTIMORE	MD	50236981901-009 50236981902-001	Prototype Standardized Cash or Deferred Arrangement  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/20/2002
LEGG MASON WOOD WALKER INC	BALTIMORE	MD	50236981902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
LEGG MASON WOOD WALKER INC	BALTIMORE	MD	50336981902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
LEGG MASON WOOD WALKER INC	BALTIMORE	MD	50336981902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
LEGLUE & CO CPAS PC	NEW ORLEANS	LA	503A9990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEGLUE & CO CPAS PC	NEW ORLEANS	LA	502A9990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEGLUE & CO CPAS PC	NEW ORLEANS	LA	503A9990701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LEGLUE & CO CPAS PC	NEW ORLEANS	LA	502A9990701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LEGLUE & CO CPAS PC LEGLUE & CO CPAS PC	NEW ORLEANS NEW ORLEANS	LA LA	503A9990701-005 502A9990701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
LEHMAN BROTHERS INC	NEW YORK	NY	50249672701-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
LEHMAN BROTHERS INC	NEW YORK	NY	50249672701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LEHMAN BROTHERS INC	NEW YORK	NY	50349672701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LEHMAN BROTHERS INC	NEW YORK	NY	50349672701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
LEHMAN BROTHERS INC	NEW YORK	NY	50249672701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LEHMAN BROTHERS INC	NEW YORK	NY	50349672701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LEIGHTON & LEIGHTON PC	SAN ANTONIO	TX	502A7700701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEIGHTON & LEIGHTON PC	SAN ANTONIO	TX	502A7700701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LEIGHTON STATE BANK LEMASTER & DANIELS PLLC	LEIGHTON KENNEWICK	IA WA	50279661101-001 503A7710701-001	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 08/30/2001
LEMASTER & DANIELS PLLC	KENNEWICK	WA	503A7710701-001 502A7710701-002	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
LEMASTER & DANIELS PLLC	KENNEWICK	WA	503A7710701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LEMASTER & DANIELS PLLC	KENNEWICK	WA	502A7710701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LEMASTER & DANIELS PLLC	KENNEWICK	WA	503A7710701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LENTZ EVANS & KING PC	DENVER	CO	503A2680001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/27/2001
LENTZ EVANS & KING PC	DENVER	CO	503A2680001-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/27/2001
LENTZ EVANS & KING PC	DENVER	CO	502A2680002-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/27/2001
LENTZ EVANS & KING PC	DENVER	CO	502A2680002-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/27/2001
LENTZ EVANS AND KING PC LEONARD STREET & DEINARD PA	DENVER MINNEAPOLIS	CO MN	VS322829 503B2880701-001	Volume Submitter Defined Benefit Plan Prototype Non-standardized Profit Sharing Plan	Avvisory Letter Issued 09/20/2002 Opinion Letter Issued 08/07/2001
LEONARD STREET & DEINARD PA LEONARD STREET & DEINARD PA	MINNEAPOLIS	MN	502B2880701-001	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LEONARD STREET & DEINARD PA	MINNEAPOLIS	MN	503B2880701-003	Prototype Standardized Front Sharing Flan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LEONARD STREET & DEINARD PA	MINNEAPOLIS	MN	502B2880701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LEONARD STREET & DEINARD PA	MINNEAPOLIS	MN	503B2880701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LEONARD STREET & DEINARD PA	MINNEAPOLIS	MN	502B2880701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LESOURD & PATTEN PS	SEATTLE	WA	503B2870701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LESOURD & PATTEN PS	SEATTLE	WA	502B2870701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LESOURD & PATTEN PS	SEATTLE	WA	503B2870701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LESOURD & PATTEN PS LESOURD & PATTEN PS	SEATTLE SEATTLE	WA WA	502B2870701-004 503B2870701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
LESOURD & PATTEN PS LESOURD & PATTEN PS	SEATTLE	WA	502B2870701-005 502B2870701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
Letort Management & Trust	CAMP HILL	PA	503B6610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
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PLAN SPONSOR LETORT MANAGEMENT & TRUST	CITY CAMP HILL	STATE PA	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
Letort Management & Trost	CAMP HILL	PA PA	502B6610701-002 503B6610701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LeTORT MANAGEMENT & TRUST	CAMP HILL	PA	502B6610701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LeTORT MANAGEMENT & TRUST	CAMP HILL	PA	503B6610701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LeTORT MANAGEMENT & TRUST	CAMP HILL	PA	502B6610701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LETTINGA & ASSOCIATES INC	GRAND RAPIDS	MI	503B7180701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LETTINGA & ASSOCIATES INC	GRAND RAPIDS	MI	502B7180701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LETTINGA & ASSOCIATES INC	GRAND RAPIDS	MI	503B7180701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LETTINGA & ASSOCIATES INC LETTINGA & ASSOCIATES INC	GRAND RAPIDS	MI MI	502B7180701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LETTINGA & ASSOCIATES INC LETTINGA & ASSOCIATES INC	GRAND RAPIDS GRAND RAPIDS	MI	503B7180701-005 502B7180701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LEVIN & BREND PC	CHICAGO	IL	502A7890701-000	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 02/19/2002
LEVIN & LEVY LLP	NORTHBROOK	ΪĹ	502A3801901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LEVIN & LEVY LLP	NORTHBROOK	IL	502A3801901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LEVIN & LEVY LLP	NORTHBROOK	IL	503A3801901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LEVIN & LEVY LLP	NORTHBROOK	IL	503A3801901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
LEVIN & LEVY LLP	NORTHBROOK	IL	502A3801901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LEVIN & LEVY LLP	NORTHBROOK NORTHBROOK	IL.	503A3801901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LEVIN & LEVY LLP LEVIN & LEVY LLP	NORTHBROOK	IL IL	502A3801901-007 503A3801901-008	Prototype Standardized Target Benefit Plan Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
LEVY & ASSOCIATES	PLANTATION	FL	502A2231901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LEVY & ASSOCIATES	PLANTATION	FL	502A2231901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LEVY & ASSOCIATES	PLANTATION	FL	503A2231901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LEVY & ASSOCIATES	PLANTATION	FL	503A2231901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
LEVY & ASSOCIATES	PLANTATION	FL	502A2231901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LEVY & ASSOCIATES	PLANTATION	FL	503A2231901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LEVY & ASSOCIATES	PLANTATION	FL	502A2231902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
LEVY & ASSOCIATES LEVY & ASSOCIATES	PLANTATION PLANTATION	FL FL	502A2231902-002 503A2231902-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
LEVY & ASSOCIATES	PLANTATION	FL	503A2231902-003 503A2231902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
LEVY & ASSOCIATES	PLANTATION	FL	502A2231902-005	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
LEVY & ASSOCIATES	PLANTATION	FL	503A2231902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
LEVY HACKETT PICKERING & ASSOCIATES	PLANTATION	FL	503B5900701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEVY HACKETT PICKERING & ASSOCIATES	PLANTATION	FL	502B5900701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEVY HACKETT PICKERING & ASSOCIATES	PLANTATION	FL	503B5900701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LEVY HACKETT PICKERING & ASSOCIATES	PLANTATION	FL	502B5900701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LEVY HACKETT PICKERING & ASSOCIATES	PLANTATION PLANTATION	FL FL	503B5900701-005	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
LEVY HACKETT PICKERING & ASSOCIATES LEWIS RICE & FINGERSH LC	ST LOUIS	MO	502B5900701-006 VS323024	Prototype Standardized Profit Sharing Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/10/2002
LEWIS RICE & FINGERSH LC	ST LOUIS	MO	VS323024 VS323025	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/10/2002 Advisory Letter Issued 06/10/2002
LEWIS RICE & FINGERSH LC	ST LOUIS	MO	VS323026	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/10/2002
LEXINGTON MANAGEMENT CORP	SADDLE BROOK	NJ	50237085001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
LEXINGTON MANAGEMENT CORP	SADDLE BROOK	NJ	50237085001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
LEXINGTON STATE BANK	LEXINGTON	NC	50337100701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEXINGTON STATE BANK	LEXINGTON	NC	50237100701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEXINGTON STATE BANK	LEXINGTON	NC	50337100701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LEXINGTON STATE BANK LEXINGTON STATE BANK	LEXINGTON LEXINGTON	NC NC	50237100701-004 50337100701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
LEXINGTON STATE BANK	LEXINGTON	NC	50237100701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LHB CONSULTING	APTOS	CA	VS322402	Volume Submitter Money Purchase Plan	Advisory Letter Issued 5/23/2000
LHB CONSULTING	APTOS	CA	VS322403	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 5/23/2000
LIBERTY BANK	MIDDLETOWN	CT	50209862701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LIBERTY BANK	MIDDLETOWN	CT	50209862701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LIBERTY BANK	EUGENE	OR	502ZZRP1101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
LIBERTY BANK LIBERTY FEDERAL SAVINGS & LOAN ASSOCIATION	EUGENE BALTIMORE	OR MD	502ZZRP1101-002 502A1512701-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 08/07/2001
LIBERTY FEDERAL SAVINGS & LOAN ASSOCIATION	BALTIMORE	MD	502A1512701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LIBERTY FEDERAL SAVINGS BANK	ENID	OK	502A0772701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LIBERTY FEDERAL SAVINGS BANK	ENID	OK	502A0772701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LIBERTY FEDERAL SAVINGS BANK	ENID	OK	502A0772701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LIBERTY FEDERAL SAVINGS BANK	ENID	OK	503A0772701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LIBERTY FUNDS DISTRIBUTOR INC	BOSTON	MA	502A1712701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LIBERTY FUNDS DISTRIBUTOR INC	BOSTON	MA	502A1712701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LIBERTY FUNDS DISTRIBUTOR INC LIBERTY FUNDS DISTRIBUTOR INC	BOSTON BOSTON	MA MA	502A1712701-003 503A1712701-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LIBERTY TRUST AND SAVINGS BANK	DURANT	IA	50293141101-001	Prototype Non-Standardized Sale Harbor Cash or Belefied Arrangement	Opinion Letter Issued 01/10/2002
LIBERTY TRUST AND SAVINGS BANK	DURANT	ΙA	50293141101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
LIDEN, MORTON, NESTLE & SOLED, INC.	WESTLAKE VILLAGE	CA	VS323229	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
LIFE ASSOCIATES INC	SANDWICH	IL	VS322931	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/06/2001
LIFE INVESTORS INSURANCE CO OF AMERICA	CEDAR RAPIDS	IA	50237380701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LIFE INVESTORS INSURANCE CO OF AMERICA	CEDAR RAPIDS	IA	50237380701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LIFE INVESTORS INSURANCE CO OF AMERICA LIFESTYLE RETIREMENT CO	CEDAR RAPIDS STATE COLLEGE	IA PA	50237380701-003 503B2860701-001	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
LIFESTYLE RETIREMENT CO	STATE COLLEGE STATE COLLEGE	PA PA	503B2860701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LIFESTYLE RETIREMENT CO	STATE COLLEGE	PA	503B2860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LIFESTYLE RETIREMENT CO	STATE COLLEGE	PA	502B2860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LIFESTYLE RETIREMENT CO	STATE COLLEGE	PA	503B2860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LIFESTYLE RETIREMENT CO	STATE COLLEGE	PA	502B2860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LINCOLN BENEFIT LIFE CO	LINCOLN	NE	50237482701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LINCOLN BENEFIT LIFE CO	LINCOLN	NE	50237482701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LINCOLN BENEFIT LIFE CO LINCOLN BENEFIT LIFE CO	LINCOLN	NE NE	50237482701-003 50237482701-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LINCOLN BENEFIT LIFE CO LINCOLN NATIONAL LIFE INSURANCE CO	LINCOLN FORT WAYNE	NE IN	50337590001-001	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 05/14/2002
LINCOLN NATIONAL LIFE INSURANCE CO	FORT WAYNE	IN	50337590001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/14/2002 Opinion Letter Issued 05/14/2002
LINCOLN NATIONAL LIFE INSURANCE CO	FORT WAYNE	IN	50237590001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/14/2002
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LINCOLN NATIONAL LIFE INSURANCE CO LINCOLN NATIONAL LIFE INSURANCE CO	FORT WAYNE FORT WAYNE	IN IN	50337590001-004 50237590001-005	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/14/2002 Opinion Letter Issued 05/14/2002
LINCOLN NATIONAL LIFE INSURANCE CO	FORT WAYNE	IN	50337590001-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/14/2002 Opinion Letter Issued 05/14/2002
LINCOLN NATIONAL LIFE INSURANCE CO	FORT WAYNE	IN	50237590001-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/14/2002
LINCOLN SAVINGS BANK	REINBECK	IA	50293151101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
LINCOLN SAVINGS BANK	REINBECK	IA	50293151101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
LINCOLN SAVINGS BANK	REINBECK	IA	50293151101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
LINCOLN SAVINGS BANK	REINBECK	IA	50393151101-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
LINCOLN SAVINGS BANK	REINBECK	IA	50393151101-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
LINCOLN SAVINGS BANK	REINBECK	IA	50393151101-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
LINDEN STATE BANK LINDHORST & DREIDAME LPA	LINDEN CINCINNATI	IN OH	50266221901-001 VS322961	Prototype Standardized Money Purchase Plan Volume Submitter Money Purchase Plan	Opinion Letter Issued 11/19/2001 Advisory Letter Issued 07/22/2002
LINDHORST & DREIDAME LPA	CINCINNATI	OH	VS322901 VS322929	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 07/22/2002 Advisory Letter Issued 07/22/2002
LINDHORST & DREIDAME LPA	CINCINNATI	OH	VS323021	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 07/22/2002 Advisory Letter Issued 07/22/2002
LINDQUIST & VENNUN PLLP	MINNEAPOLIS	MN	VS322394	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 1/8/2001
LINDQUIST & VENNUN PLLP	MINNEAPOLIS	MN	VS322433	Volume Submitter Money Purchase Plan	Advisory Letter Issued 1/8/2001
LINKENHEIMER LLP	SANTA ROSA	CA	503B2850701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LINKENHEIMER LLP	SANTA ROSA	CA	502B2850701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LINKENHEIMER LLP	SANTA ROSA	CA	503B2850701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LINKENHEIMER LLP	SANTA ROSA	CA	502B2850701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LINKENHEIMER LLP	SANTA ROSA	CA	503B2850701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LINKENHEIMER LLP	SANTA ROSA	CA	502B2850701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LIPSITZ GREEN FAHRINGER ROLL SALISBURY & CAMBRIA LLP	BUFFALO	NY NY	503B6620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LIPSITZ GREEN FAHRINGER ROLL SALISBURY & CAMBRIA LLP LIPSITZ GREEN FAHRINGER ROLL SALISBURY & CAMBRIA LLP	BUFFALO BUFFALO	NY	503B6620701-002 503B6620701-003	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LOCKE LIDDELL & SAPP LLP	DALLAS	TX	503B5820701-003	Prototype Non-standardized Cash of Defended Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LOCKE LIDDELL & SAPP LLP	DALLAS	TX	502B5820701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LOCKE LIDDELL & SAPP LLP	DALLAS	TX	503B5820701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LOCKE LIDDELL & SAPP LLP	DALLAS	TX	502B5820701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LOCKE LIDDELL & SAPP LLP	DALLAS	TX	503B5820701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LOCKE LIDDELL & SAPP LLP	DALLAS	TX	502B5820701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LOCKE LIDDELL & SAPP LLP	DALLAS	TX	503B5820701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
LOCKE LIDDELL & SAPP LLP	DALLAS	TX	502B5820701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
LOCKE LIDDELL & SAPP LLP	DALLAS	TX	503B5820702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LOCKE LIDDELL & SAPP LLP	DALLAS	TX	503B5820702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LOCKE LIDDELL & SAPP LLP LOCKE LIDDELL & SAPP LLP	DALLAS DALLAS	TX TX	VS323121 VS323122	Volume Submitter Profit Sharing Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/22/2002 Advisory Letter Issued 02/22/2002
LOCKE LIDDELL & SAFF LLF LOMAX SOFUL & FOSTER INC	AKRON	OH	503B2840701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LOMAX SOFUL & FOSTER INC	AKRON	OH	502B2840701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LOMAX SOFUL & FOSTER INC	AKRON	OH	503B2840701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LOMAX SOFUL & FOSTER INC	AKRON	OH	502B2840701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LOMAX SOFUL & FOSTER INC	AKRON	OH	503B2840701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LOMAX SOFUL & FOSTER INC	AKRON	OH	502B2840701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LONGAKER RIMKUS & ASSOCIATES INC	ROCHESTER	NY	503B3300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LONGAKER RIMKUS & ASSOCIATES INC	ROCHESTER	NY	502B3300701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LONGAKER RIMKUS & ASSOCIATES INC	ROCHESTER	NY	503B3300701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LONGAKER RIMKUS & ASSOCIATES INC LONGAKER RIMKUS & ASSOCIATES INC	ROCHESTER ROCHESTER	NY NY	502B3300701-004 503B3300701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LONGAKER RIMKUS & ASSOCIATES INC	ROCHESTER	NY	502B3300701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LONGAKER RIMKUS & ASSOCIATES INC	ROCHESTER	NY	503B3300701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
LONGAKER RIMKUS & ASSOCIATES INC	ROCHESTER	NY	502B3300701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
LONGAKER RIMKUS & ASSOCIATES INC	ROCHESTER	NY	503B3300702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LONGAKER RIMKUS & ASSOCIATES INC	ROCHESTER	NY	503B3300702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LONGAKER RIMKUS & ASSOCIATES INC	ROCHESTER	NY	502B3300702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LONGAKER RIMKUS & ASSOCIATES INC	ROCHESTER	NY	502B3300702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LONGVIEW BANK & TRUST CO	LONGVIEW	TX	50375870701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LONGVIEW BANK & TRUST CO LONGVIEW BANK & TRUST CO	LONGVIEW LONGVIEW	TX TX	50275870701-002 50375870701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
LONGVIEW BANK & TRUST CO	LONGVIEW	TX	50275870701-003	Prototype Non-standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LONGVIEW BANK & TRUST CO	LONGVIEW	TX	50375870701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LONGVIEW BANK & TRUST CO	LONGVIEW	TX	50275870701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LONGVIEW BANK & TRUST CO	LONGVIEW	TX	50375870701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
LOOMIS EWERT PARSLEY DAVIS & GOTTING PC	LANSING	MI	VS322926	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 8/16/2001
LOOMIS EWERT PARSLEY DAVIS & GOTTING PC	LANSING	MI	VS322927	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/16/2001
LORAIN NATIONAL BANK	LORAIN	OH	50259211901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LORAIN NATIONAL BANK	LORAIN	OH	50259211901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LORAIN NATIONAL BANK	LORAIN	OH	50259211901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LORAIN NATIONAL BANK LORAIN NATIONAL BANK	LORAIN LORAIN	OH OH	50259211901-004 50259211901-005	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
LORD ABBETT & CO	JERSEY CITY	NJ	5023778BE01-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
LORD ABBETT & CO	JERSEY CITY	NJ	5033778BE01-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
LORD ABBETT DISTRIBUTOR LLC	JERSEY CITY	NJ	502A1335001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
LORD ABBETT DISTRIBUTOR LLC	JERSEY CITY	NJ	502A1335001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
LOREN D STARK CO INC	HOUSTON	TX	503B3310701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LOREN D STARK CO INC	HOUSTON	TX	502B3310701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LOREN D STARK CO INC	HOUSTON	TX	503B3310701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LOREN D STARK CO INC	HOUSTON	TX	502B3310701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LOREN D STARK CO INC	HOUSTON	TX	503B3310701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LOREN D STARK CO INC LOREN D STARK CO INC	HOUSTON	TX	502B3310701-006 503B3310701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LOREN D STARK CO INC LOREN D STARK CO INC	HOUSTON HOUSTON	TX TX	502B3310701-007	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
LOREN D STARK CO INC	HOUSTON	TX	503B3310702-001	Prototype Standardized Target benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LOREN D STARK CO INC	HOUSTON	TX	503B3310702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LOREN D STARK CO INC	HOUSTON	TX	502B3310702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LOREN D STARK CO INC	HOUSTON	TX	502B3310702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002

PLAN OPENED	OUTV		FILE FOLDER/VS NO.	DI AN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
PLAN SPONSOR LOUIS KRAVITZ & ASSOCIATES INC	CITY ENCINO	STATE CA	VS322659	PLAN TYPE Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
LOUIS KRAVITZ & ASSOCIATES INC	ENCINO	CA	VS322689	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
LOUIS KRAVITZ & ASSOCIATES INC	ENCINO	CA	VS322719	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
LOUIS KRAVITZ & ASSOCIATES INC.	ENCINO	CA	VS323205	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
LOWELL FIVE CENT SAVINGS BANK	LOWELL	MA	50227972701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LOWELL FIVE CENT SAVINGS BANK	LOWELL	MA	50227972701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LOWENSTEIN SANDLER PC	ROSELAND	NJ	VS322972	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 07/22/2002
LOWENSTEIN SANDLER PC	ROSELAND	NJ	VS323058	Volume Submitter Profit Sharing/401K Plan	Application Withdrawn 04/09/2002
LUCKHARDT BENEFIT CONSULTANTS	SANTA ROSA	CA	503B2830701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LUCKHARDT BENEFIT CONSULTANTS	SANTA ROSA	CA	502B2830701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LUCKHARDT BENEFIT CONSULTANTS	SANTA ROSA	CA	503B2830701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LUCKHARDT BENEFIT CONSULTANTS	SANTA ROSA	CA	502B2830701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LUCKHARDT BENEFIT CONSULTANTS	SANTA ROSA	CA	503B2830701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LUCKHARDT BENEFIT CONSULTANTS	SANTA ROSA	CA	502B2830701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LUTHERAN BROTHERHOOD	MINNEAPOLIS	MN	50237970001-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 12/03/2001
LUTHERAN BROTHERHOOD	MINNEAPOLIS	MN	50237970001-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 12/03/2001
LYNN J CAHILL A PROFESSIONAL LAW CORPORATION	ESCONDIDO	CA	VS322549	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 03/15/2002
LYNN J CAHILL A PROFESSIONAL LAW CORPORATION	ESCONDIDO	Ca	VS322608	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 07/15/2002
LYNN J CAHILL A PROFESSIONAL LAW CORPORATION	ESCONDIDO	CA	VS322609	Volume Submitter Money Purchase Plan	Advisory Letter Issued 07/15/2002
LYNN J CAHILL A PROFESSIONAL LAW CORPORATION	ESCONDIDO	CA	VS322610	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 07/15/2002
M & I BANK	MILWAUKEE	WI	502A3371901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
M & I BANK	MILWAUKEE	WI	502A3371901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	503B3360701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	502B3360701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	503B3360701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	502B3360701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	503B3360701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	502B3360701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX TX	503B3360701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC M L KERNS & ASSOCIATES INC	HOUSTON HOUSTON	TX	502B3360701-008 503B3360702-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
M L KERNS & ASSOCIATES INC	HOUSTON	TX	503B3360702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
M L KERNS & ASSOCIATES INC	HOUSTON	TX	502B3360702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
M L KERNS & ASSOCIATES INC	HOUSTON	TX	502B3360702-003	Prototype Standardized Defined Benefit Plan with Dermitted Disparity	Opinion Letter Issued 04/29/2002
M PAUL TURNER & CO INC	TUCSON	AZ	503A4800001-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 05/14/2002
M PAUL TURNER & CO INC	TUCSON	AZ	502A4800001-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 05/14/2002
M R MEYERS & ASSOCIATES PC	OKLAHOMA CITY	OK	503B2810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
M R MEYERS & ASSOCIATES PC	OKLAHOMA CITY	OK	502B2810701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
M R MEYERS & ASSOCIATES PC	OKLAHOMA CITY	OK	503B2810701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
M R MEYERS & ASSOCIATES PC	OKLAHOMA CITY	OK	502B2810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
M R MEYERS & ASSOCIATES PC	OKLAHOMA CITY	OK	503B2810701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
M R MEYERS & ASSOCIATES PC	OKLAHOMA CITY	OK	502B2810701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
M&E INVESTMENT GROUP	CARNEGIE	PA	503A5330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
M&E INVESTMENT GROUP	CARNEGIE	PA	502A5330701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
M&E INVESTMENT GROUP	CARNEGIE	PA	503A5330701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
M&E INVESTMENT GROUP	CARNEGIE	PA	502A5330701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
M&E INVESTMENT GROUP	CARNEGIE	PA	503A5330701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
M&E INVESTMENT GROUP	CARNEGIE	PA	502A5330701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
M&E INVESTMENT GROUP	CARNEGIE	PA	503A533O701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
M&E INVESTMENT GROUP	CARNEGIE	PA	502A5330701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
M&M PENSION SERVICE CO INC	ROSLYN HEIGHTS	NY	503B2820701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
M&M PENSION SERVICE CO INC	ROSLYN HEIGHTS	NY	502B2820701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
M&M PENSION SERVICE CO INC	ROSLYN HEIGHTS	NY	503B2820701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
M&M PENSION SERVICE CO INC	ROSLYN HEIGHTS	NY	502B2820701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
M&M PENSION SERVICE CO INC	ROSLYN HEIGHTS	NY	503B2820701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
M&M PENSION SERVICE CO INC	ROSLYN HEIGHTS	NY	502B2820701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MACATAWA BANK	ZEELAND	MI	503A2440001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
MACATAWA BANK	ZEELAND MINNEAPOLIS	MI MN	503A2440002-001	Prototype Non-standardized Money Purchase Plan	Withdrawn 12/20/2001 Opinion Letter Issued 12/21/2001
MACKALL CROUNSE & MOORE PLC MACKALL CROUNSE & MOORE PLC	MINNEAPOLIS	MN	502A4550001-001 503A4550001-002	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/21/2001 Opinion Letter Issued 12/21/2001
MACKENZIE & PEDEN PSC	LOUISVILLE	KY	502A7770001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/17/2001
MACKENZIE & PEDEN PSC	LOUISVILLE	KY	502A7770001-001	Prototype Standardized Gash of Defended Arrangement	Opinion Letter Issued 09/17/2001
MACLEAN PROPPE MACLEAN & DARNELL PC	FARMINGTON HILLS	MI	503B4720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MACLEAN PROPPE MACLEAN & DARNELL PC	FARMINGTON HILLS	MI	503B4720701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MACLEAN PROPPE MACLEAN & DARNELL PC	FARMINGTON HILLS	MI	503B4720701-002	Prototype Non-standardized Worley Full-	Opinion Letter Issued 08/30/2001
MACY & ASSOCIATES LLC	CASPER	WY	502B5910701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MACY & ASSOCIATES LLC	CASPER	WY	502B5910701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MACY & ASSOCIATES LLC	CASPER	WY	502B5910701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MADDIN HAUSER WARTELL ROTH HELLER & PESSES PC	SOUTHFIELD	MI	VS322349	Volume Submitter Money Purchase Plan	Advisory Letter Issued 9/25/2000
MADDIN HAUSER WARTELL ROTH HELLER & PESSES PC	SOUTHFIELD	MI	VS322350	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 9/25/2000
MAHASKA STATE BANK	OSKALOOSA	IA	50293101101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MAHASKA STATE BANK	OSKALOOSA	IA	50293101101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
MAHASKA STATE BANK	OSKALOOSA	IA	50293101101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
MAINSTREET TRUST INC	CHAMPAIGN	IL	502A5551901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MAINSTREET TRUST INC	CHAMPAIGN	IL	502A5551901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MAINSTREET TRUST INC	CHAMPAIGN	IL	502A5551901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MAINSTREET TRUST INC	CHAMPAIGN	IL	502A5551901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MAINSTREET TRUST INC	CHAMPAIGN	IL	502A5551901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MAINSTREET TRUST INC	CHAMPAIGN	IL.	503A5551901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MAIRS & POWER INC	ST PAUL	MN	50238222701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MAIRS & POWER INC	ST PAUL	MN	50238222701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MALCOLM THOMPSON & ASSOCIATES INC	HOUSTON	TX	503B3350701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MALCOLM THOMPSON & ASSOCIATES INC MALCOLM THOMPSON & ASSOCIATES INC	HOUSTON	TX	502B3350701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MALCOLM THOMPSON & ASSOCIATES INC MALCOLM THOMPSON & ASSOCIATES INC	HOUSTON HOUSTON	TX TX	503B3350701-003 502B3350701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WINESOEM THOWN SON & ASSOCIATES INC	110031014	17	502D3030101-004	i rototypo otanuaruizeu money i uronase i idil	Opinion Letter Issued 00/07/2001

PLAN SPONSOR MALCOLM THOMPSON & ASSOCIATES INC	CITY HOUSTON	STATE TX	FILE FOLDER/VS NO. 503B3350701-005	PLAN TYPE Prototype Non-standardized Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
MALCOLM THOMPSON & ASSOCIATES INC	HOUSTON	TX	502B3350701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MALCOLM THOMPSON & ASSOCIATES INC	HOUSTON	TX	503B3350702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MALCOLM THOMPSON & ASSOCIATES INC	HOUSTON	TX	503B3350702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MALCOLM THOMPSON & ASSOCIATES INC	HOUSTON	TX	502B3350702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MALCOLM THOMPSON & ASSOCIATES INC	HOUSTON	TX	502B3350702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MALLGREN & FERRELL PC	DENVER	CO	503A5320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MALLGREN & FERRELL PC	DENVER	CO	502A5320701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MALLGREN & FERRELL PC MALVERN FEDERAL SAVINGS & LOAN	DENVER PAOLI	CO PA	503A5320701-003 50276272701-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
MALVERN FEDERAL SAVINGS & LOAN MALVERN FEDERAL SAVINGS & LOAN	PAOLI	PA	50276272701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	502A3431901-001	Prototype Standardized World Francisco Flam  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	502A3431901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	502A3431901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	502A3431901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	503A3431901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	503A3431901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	503A3431901-007	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MANCHESTER BENEFITS GROUP LTD MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY HUNTINGDON VALLEY	PA PA	503A3431901-008 502A3431901-009	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	503A3431901-009	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	502A3431901-011	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	503A3431901-012	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	502A3431902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	502A3431902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	503A3431902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
MANCHESTER BENEFITS GROUP LTD	HUNTINGDON VALLEY	PA	503A3431902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
MAND MARBLESTONE & DANZIGER, P.C.	BALA CYNWYD	PA	VS322890	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 05/24/2002
MAND MARBLESTONE & DANZIGER, P.C.	BALA CYNWYD	PA PA	VS322891	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 05/24/2002
MAND MARBLESTONE & DANZIGER, P.C. MANSELL & ASSOCIATES INC	BALA CYNWYD MIDVALE	UT	VS322892 502A4540001-001	Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 05/24/2002 Opinion Letter Issued 01/16/2002
MANUFACTURERS & TRADERS TRUST CO	AMHERST	NY	50238382701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS & TRADERS TRUST CO	AMHERST	NY	50238382701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS & TRADERS TRUST CO	AMHERST	NY	50238382701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS & TRADERS TRUST CO	AMHERST	NY	50238382701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS & TRADERS TRUST CO	BUFFALO	NY	50238381902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MANUFACTURERS & TRADERS TRUST CO	BUFFALO	NY	50238381902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MANUFACTURERS & TRADERS TRUST CO MANUFACTURERS & TRADERS TRUST CO	BUFFALO BUFFALO	NY NY	50238381902-003 50238381902-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MANUFACTURERS & TRADERS TRUST CO	BUFFALO	NY	50338381902-005	Prototype Standardized Money Fulcilase Flair  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MANUFACTURERS & TRADERS TRUST CO	BUFFALO	NY	50338381902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MANUFACTURERS & TRADERS TRUST CO	BUFFALO	NY	50238381902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MANUFACTURERS & TRADERS TRUST CO	BUFFALO	NY	50338381902-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MANUFACTURERS & TRADERS TRUST CO	BUFFALO	NY	50338381902-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MANUFACTURERS BANK	FOREST CITY	IA	502B5831101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MANUFACTURERS BANK MANUFACTURERS BANK	FOREST CITY FOREST CITY	IA IA	502B5831101-002 503B5831101-003	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
MANUFACTURERS BANK	FOREST CITY	IA	503B5831101-004	Prototype Non-standardized Front Sharing Flan	Opinion Letter Issued 01/10/2002
MANUFACTURERS LIFE INSURANCE CO OF NEW YORK	BUFFALO	NY	503A0450701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO OF NEW YORK	BUFFALO	NY	502A0450701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO OF NEW YORK	BUFFALO	NY	503A0450701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO OF NEW YORK	BUFFALO	NY	502A0450701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO OF NEW YORK MANUFACTURERS LIFE INSURANCE CO OF NEW YORK	BUFFALO BUFFALO	NY NY	503A0450701-005 502A0450701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO OF NEW YORK	BUFFALO	NY	503A0450701-000	Prototype Non-standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO OF NEW YORK	BUFFALO	NY	502A0450701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO OF NEW YORK	BUFFALO	NY	503A0450702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MANUFACTURERS LIFE INSURANCE CO OF NEW YORK	BUFFALO	NY	503A0450702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MANUFACTURERS LIFE INSURANCE CO OF NEW YORK	BUFFALO	NY	502A0450702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MANUFACTURERS LIFE INSURANCE CO OF NEW YORK	BUFFALO	NY	502A0450702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MANUFACTURERS LIFE INSURANCE CO USA	BUFFALO BUEFALO	NY	50335360701-001 50235360701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO USA MANUFACTURERS LIFE INSURANCE CO USA	BUFFALO BUFFALO	NY NY	50235360701-002 50335360701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO USA	BUFFALO	NY	50235360701-003	Prototype Non-Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO USA	BUFFALO	NY	50335360701-005	Prototype Standardized Money Fulchase Filan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO USA	BUFFALO	NY	50235360701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO USA	BUFFALO	NY	50335360701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO USA	BUFFALO	NY	50235360701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
MANUFACTURERS LIFE INSURANCE CO USA	BUFFALO	NY	50335360702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MANUFACTURERS LIFE INSURANCE CO USA MANUFACTURERS LIFE INSURANCE CO USA	BUFFALO BUFFALO	NY NY	50335360702-002 50235360702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
MANUFACTURERS LIFE INSURANCE CO USA	BUFFALO	NY	50235360702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
MANUFACTURERS LIFE INSURANCE CO USA	STAMFORD	CT	50238421901-001	Prototype Standardized Defined Benefit Flam with Fermitted Dispanty  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 11/19/2001
MANUFACTURERS LIFE INSURANCE CO USA	STAMFORD	CT	50238421901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MANUFACTURERS LIFE INSURANCE CO USA	STAMFORD	CT	50238421901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MANUFACTURERS LIFE INSURANCE CO USA	STAMFORD	CT	50238421901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MANUFACTURERS LIFE INSURANCE CO USA	STAMFORD	CT	50238421901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MANUFACTURERS LIFE INSURANCE CO USA	STAMFORD	CT CT	50338421901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MANUFACTURERS LIFE INSURANCE CO USA MANUFACTURERS LIFE INSURANCE CO USA	STAMFORD STAMFORD	CT	50238421901-007 50238421901-008	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MAQUOKETA STATE BANK	MAQUOKETA	IA	50238481901-000	Prototype Standardized Cash of Deferred Afrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MAQUOKETA STATE BANK	MAQUOKETA	IA	50238481901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MAQUOKETA STATE BANK	MAQUOKETA	IA	50238481901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MAQUOKETA STATE BANK	MAQUOKETA	IA	50238481901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MARATHON NATIONAL BANK	LOS ANGELES	CA	502B7521901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO. 502B7521901-002	PLAN TYPE  Protection of Chandrad Manage Plans	DATE LETTER ISSUED/APPLICATION WITHDRAWN
MARATHON NATIONAL BANK MARATHON STATE BANK	LOS ANGELES MARATHON	CA WI	50287521901-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MARILYN SLOANE ESQ	HARRISON	NY	VS323242	Volume Submitter Defined Benefit Plan	Opinion Letter Issued 11/19/2001 Advisory Letter Issued 06/21/2002
MARILYN SLOANE ESQ MARILYN SLOANE ESQ	HARRISON	NY	VS323242 VS323265	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/21/2002 Advisory Letter Issued 01/11/2002
MARILYN SLOANE ESQ	HARRISON	NY	VS323205 VS323306	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 01/11/2002
MARILYN SLOANE, ESQ.	HARRISON	NY	VS323352	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
MARK A IDELBERG PC	ENGLEWOOD	CO	503A5300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MARK A IDELBERG PC	ENGLEWOOD	CO	503A5300701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MARK A IDELBERG PC	ENGLEWOOD	CO	503A5300701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MARK A SCHWAB & ASSOCIATES INC	MIAMI	FL	503B4850701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MARK A SCHWAB & ASSOCIATES INC	MIAMI	FL	502B4850701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MARK A SCHWAB & ASSOCIATES INC	MIAMI	FL	503B4850701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MARK A SCHWAB & ASSOCIATES INC	MIAMI	FL	502B4850701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MARK A SCHWAB & ASSOCIATES INC	MIAMI	FL	503B4850701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MARK A SCHWAB & ASSOCIATES INC	MIAMI	FL	502B4850701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MARK L PRESS ESQ	ARDSLEY	NY	VS322442	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 07/21/2000
MARK L PRESS ESQ	ARDSLEY	NY	VS322443	Volume Submitter Money Purchase Plan	Advisory Letter Issued 07/21/2000
MARK L PRESS ESQ	ARDSLEY	NY	VS322507	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/04/2001
MARK NESOFF ESQ	NEW YORK	NY	502B793AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
MARK NESOFF ESQ	NEW YORK	NY	502B793AB01-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
MARK NESOFF ESQ	NEW YORK	NY	502B793AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
MARK PEDERSEN & ASSOCIATES INC	WHEATON	IL IL	502A4200701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MARK PEDERSEN & ASSOCIATES INC	WHEATON WHEATON	IL IL	502A4200701-002 502A4200701-003	Prototype Standardized Money Purchase Plan  Prototype Standardized Cook or Deformed Arrangement	Opinion Letter Issued 08/07/2001
MARK PEDERSEN & ASSOCIATES INC MARKLEY ACTUARIAL SERVICES INC	LANCASTER	PA	503A9900701-003	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MARKLEY ACTUARIAL SERVICES INC	LANCASTER	PA	502A9900701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MARKLEY ACTUARIAL SERVICES INC	LANCASTER	PA	503A9900701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MARKLEY ACTUARIAL SERVICES INC	LANCASTER	PA	502A9900701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MARKLEY ACTUARIAL SERVICES INC	LANCASTER	PA	503A9900701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MARKLEY ACTUARIAL SERVICES INC	LANCASTER	PA	502A9900701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MARLBOROUGH SAVINGS BANK	MARLBORO	MA	50225762701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MARQUETTE BANK NA	HURON	SD	502B6751901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MARQUETTE BANK NA	HURON	SD	502B6751901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MARQUETTE BANK NA	HURON	SD	502B6751901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MARQUETTE BANK NA	HURON	SD	502B6751901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MARQUETTE BANK NA	HURON	SD	502B6751901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MARSHALL & ILSLEY TRUST CO NA	MILWAUKEE	WI	50333190701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MARSHALL & ILSLEY TRUST CO NA	MILWAUKEE	WI	50233190701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MARSHALL & ILSLEY TRUST CO NA	MILWAUKEE	WI	50333190701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MARSHALL & ILSLEY TRUST CO NA	MILWAUKEE	WI	50233190701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MARSHALL & ILSLEY TRUST CO NA	MILWAUKEE	WI	50333190701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MARSHALL & ILSLEY TRUST CO NA	MILWAUKEE	WI	50233190701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MARSHALL & ILSLEY TRUST CO NA	MILWAUKEE	WI	50333190701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
MARTIN & PAULEY INC	DALLAS	TX	503B4900701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MARTIN & PAULEY INC	DALLAS	TX	502B4900701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MARTIN & PAULEY INC	DALLAS	TX	503B4900701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MARTIN & PAULEY INC	DALLAS DALLAS	TX TX	502B4900701-004 503B4900701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
MARTIN & PAULEY INC MARTIN & PAULEY INC	DALLAS	TX	502B4900701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
MARTIN & PAULEY INC	DALLAS	TX	503B4900701-000	Prototype Standardized Cash of Defended Arrangement  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MARTIN & PAULEY INC	DALLAS	TX	503B4900702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MARTIN & PAULEY INC	DALLAS	TX	502B4900702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MARTIN & PAULEY INC	DALLAS	TX	502B4900702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MARTIN I KLEINMAN PC	PHILADELPHIA	PA	502A5310701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MARTIN I KLEINMAN PC	PHILADELPHIA	PA	502A5310701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MARTIN MARTIN RANDALL & ASSOCIATES INC	JACKSON	MS	503B3340701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MARTIN MARTIN RANDALL & ASSOCIATES INC	JACKSON	MS	502B3340701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MARTIN MARTIN RANDALL & ASSOCIATES INC	JACKSON	MS	503B3340701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MARTIN MARTIN RANDALL & ASSOCIATES INC	JACKSON	MS	502B3340701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MARTIN MARTIN RANDALL & ASSOCIATES INC	JACKSON	MS	503B3340701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MARTIN MARTIN RANDALL & ASSOCIATES INC	JACKSON	MS	502B3340701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MARTIN MARTIN RANDALL & ASSOCIATES INC	JACKSON	MS	503B3340701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
MARTIN MARTIN RANDALL & ASSOCIATES INC	JACKSON	MS	502B3340701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
MARTIN MARTIN RANDALL & ASSOCIATES INC	JACKSON	MS	503B3340702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MARTIN MARTIN RANDALL & ASSOCIATES INC MARTIN MARTIN RANDALL & ASSOCIATES INC	JACKSON JACKSON	MS MS	503B3340702-002 502B3340702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MARTIN MARTIN RANDALL & ASSOCIATES INC	JACKSON	MS	502B3340702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
MASELAN JONES & STANZLER PC	BOSTON	MA	VS323089	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 03/25/2002
MASELAN JONES & STANZLER PC	BOSTON	MA	VS323390	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 03/25/2002 Advisory Letter Issued 03/25/2002
MASLON EDELMAN BORMAN & BRAND LLP	MINNEAPOLIS	MN	503B2800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MASLON EDELMAN BORMAN & BRAND LLP	MINNEAPOLIS	MN	502B2800701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MASLON EDELMAN BORMAN & BRAND LLP	MINNEAPOLIS	MN	503B2800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MASLON EDELMAN BORMAN & BRAND LLP	MINNEAPOLIS	MN	502B2800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MASLON EDELMAN BORMAN & BRAND LLP	MINNEAPOLIS	MN	503B2800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MASLON EDELMAN BORMAN & BRAND LLP	MINNEAPOLIS	MN	502B2800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MASON S STANDLEY PC	SAN ANTONIO	TX	503A9890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MASON S STANDLEY PC	SAN ANTONIO	TX	502A9890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MASON S STANDLEY PC	SAN ANTONIO	TX	503A9890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MASON S STANDLEY PC	SAN ANTONIO	TX	502A9890701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MASON S STANDLEY PC	SAN ANTONIO	TX	503A9890701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MASON S STANDLEY PC	SAN ANTONIO	TX	502A9890701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MASSACHUSETTS FIDELITY TRUST CO	CEDAR RAPIDS	IA	50398480701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MASSACHUSETTS FIDELITY TRUST CO	CEDAR RAPIDS	IA	50298480701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MASSACHUSETTS FIDELITY TRUST CO	CEDAR RAPIDS CEDAR RAPIDS	IA IA	50398480701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MASSACHUSETTS FIDELITY TRUST CO	CEDAK KAPIDO	IA	50298480701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
MASSACHUSETTS FIDELITY TRUST CO	CEDAR RAPIDS	IA	50398480701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MASSACHUSETTS FIDELITY TRUST CO MASSMUTUAL FINANCIAL GROUP	CEDAR RAPIDS SPRINGFIELD	IA MA	50298480701-006 50338830701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50238830701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50338830701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50238830701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50338830701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50238830701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50338830701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50238830701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50338830702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50338830702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50238830702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD SPRINGFIELD	MA MA	50238830702-004 50338830003-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/23/2002
MASSMUTUAL FINANCIAL GROUP MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50338830003-001	Prototype Non-standardized Profit Straining Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/23/2002 Opinion Letter Issued 04/23/2002
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50338830003-002	Prototype Non-standardized Money Futchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/23/2002 Opinion Letter Issued 04/23/2002
MASTER BENEFIT GROUP INC	ST LOUIS	MO	502B6041901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MASTER BENEFIT GROUP INC	ST LOUIS	MO	502B6041901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MASTER BENEFIT GROUP INC	ST LOUIS	MO	503B6041901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MASTER BENEFIT GROUP INC	ST LOUIS	MO	503B6041901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MASTER BENEFIT GROUP INC	ST LOUIS	MO	503B6041901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MASTER BENEFIT GROUP INC	ST LOUIS	MO	502B6041901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MASTER BENEFIT GROUP INC	ST LOUIS	MO	503B6041901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MATTHEWS BENEFIT GROUP INC	ST PETERSBURG	FL	503B1200701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MATTHEWS BENEFIT GROUP INC	ST PETERSBURG	FL	502B1200701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MATTHEWS BENEFIT GROUP INC	ST PETERSBURG	FL	503B1200701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MATTHEWS BENEFIT GROUP INC MATTHEWS BENEFIT GROUP INC	ST PETERSBURG ST PETERSBURG	FL FL	502B1200701-004 503B1200701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
MATTHEWS BENEFIT GROUP INC	ST PETERSBURG	FL	502B1200701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
MAXIMBANK	DICKINSON	TX	50213270701-001	Prototype Standardized South of Belefied Affaingement	Opinion Letter Issued 08/30/2001
MAXIMBANK	DICKINSON	TX	50213270701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MAY COCAGNE & KING PC - HELGA TOWLER	DECATUR	IL	503A9880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MAY COCAGNE & KING PC - HELGA TOWLER	DECATUR	IL	502A9880701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MAY COCAGNE & KING PC - HELGA TOWLER	DECATUR	IL	503A9880701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MAY COCAGNE & KING PC - HELGA TOWLER	DECATUR	IL	502A9880701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MAY COCAGNE & KING PC - HELGA TOWLER	DECATUR	IL	503A9880701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MAY COCAGNE & KING PC - HELGA TOWLER	DECATUR	IL.	502A9880701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MAYFLOWER COOPERATIVE BANK	MIDDLEBORO	MA	50204212701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MAYFLOWER COOPERATIVE BANK MAYNARD SAVINGS BANK	MIDDLEBORO MAYNARD	MA IA	50204212701-002 50292961101-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 01/10/2002
MAYNARD SAVINGS BANK MAYNARD SAVINGS BANK	MAYNARD	IA IA	50292961101-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
MAYOR DAY CALDWELL & KEETON LLP	HOUSTON	TX	503A7720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MAYOR DAY CALDWELL & KEETON LLP	HOUSTON	TX	502A7720701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MAYOR DAY CALDWELL & KEETON LLP	HOUSTON	TX	503A7720701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MAYOR DAY CALDWELL & KEETON LLP	HOUSTON	TX	502A7720701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MAYOR DAY CALDWELL & KEETON LLP	HOUSTON	TX	503A7720701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MAYOR DAY CALDWELL & KEETON LLP	HOUSTON	TX	502A7720701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MAYOR DAY CALDWELL & KEETON LLP	HOUSTON	TX	503A7720701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
MAYOR DAY CALDWELL & KEETON LLP	HOUSTON	TX	502A7720701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
MAZON STATE BANK MAZON STATE BANK	MAZON MAZON	IL IL	50238891901-001 50238891901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MBK PENSION GROUP INC	NORTHFIELD	OH	502B705AB01-001	Prototype Standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 01/25/2002
MBK PENSION GROUP INC	NORTHFIELD	OH	503B705AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
MBK PENSION GROUP INC	NORTHFIELD	OH	502B705AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
MBK PENSION GROUP INC	NORTHFIELD	ОН	503B705AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
MBK PENSION GROUP INC	NORTHFIELD	OH	502B705AB01-005	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
MBK PENSION GROUP INC	NORTHFIELD	OH	503B705AB01-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
MBK PENSION GROUP INC	NORTHFIELD	OH	502B705AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
MBK PENSION GROUP INC	NORTHFIELD	OH	503B705AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
MBK PENSION GROUP INC	NORTHFIELD	OH	502B705AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
MBK PENSION GROUP INC MBM ADVISORS INC	NORTHFIELD HOUSTON	OH TX	503B705AB02-004 503B4340701-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 08/30/2001
MBM ADVISORS INC	HOUSTON	TX	503B4340701-001	Prototype Non-standardized Front Sharing Flair  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MBM ADVISORS INC	HOUSTON	TX	503B4340701-003	Prototype Non-standardized Money r drendse harr Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MBM ADVISORS INC	HOUSTON	TX	503B4340702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MBM ADVISORS INC	HOUSTON	TX	503B4340702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MCAFEE & TAFT	OKLAHOMA CITY	OK	VS322630	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/23/2002
MCAFEE & TAFT	OKLAHOMA CITY	OK	VS322631	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/23/2002
MCAFEE & TAFT A PROFESSIONAL CORPORATION	OKLAHOMA CITY	OK	VS322422	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/16/2000
MCAFEE & TAFT A PROFESSIONAL CORPORATION	OKLAHOMA CITY	OK	VS322423	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/16/2000
MCALLEN NATIONAL BANK MCALLEN NATIONAL BANK	MCALLEN MCALLEN	TX TX	50273821901-001 50273821901-002	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MCALLEN NATIONAL BANK MCALLEN NATIONAL BANK	MCALLEN MCALLEN	TX	50273821901-002	Prototype Standardized Cash or Deterred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MCALLEN NATIONAL BANK	MCALLEN	TX	50273821901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MCALLEN NATIONAL BANK	MCALLEN	TX	50273821901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MCBRIDE BAKER & COLES	CHICAGO	IL.	503A2710001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/30/2002
MCBRIDE BAKER & COLES	CHICAGO	IL	502A2710001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/30/2002
MCBRIDE BAKER & COLES	CHICAGO	IL	503A2710002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/30/2002
MCCOOK NATIONAL BANK	MCCOOK	NE	50275311901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MCCORMACK ADVISORS INTERNATIONAL LLC	CLEVELAND	OH	502A4750001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/18/2002
MCCORMACK ADVISORS INTERNATIONAL LLC	CLEVELAND	OH	502A4750001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/18/2002
MCCREADY & KEENE INC MCCREADY & KEENE INC	INDIANAPOLIS INDIANAPOLIS	IN IN	50399180001-001 50399180001-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MCCREADY & KEENE INC MCCREADY & KEENE INC	INDIANAPOLIS	IN	50399180001-002	Prototype Non-standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
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MCCREADY & KEENE INC	INDIANAPOLIS	IN	50299180001-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50299180001-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50299180001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50299181802-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
MCCREADY & KEENE INC MCCREADY & KEENE INC	INDIANAPOLIS INDIANAPOLIS	IN IN	50399181802-002 50299181802-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50399181802-004	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001 Opinion Letter Issued 09/07/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50299181802-005	Prototype Non-standardized Front Sharing Flan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50399181802-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50299180003-001	Master Standardized Money Purchase Plan	Opinion Letter Issued 12/12/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50299180003-001	Master Standardized Morey Functions From Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/12/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50399180004-001	Master Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 03/14/2002
MCCULLOCH FELGER FITE & GUTMANN CO LPA	PIQUA	OH	503A7730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MCCULLOCH FELGER FITE & GUTMANN CO LPA	PIQUA	OH	502A7730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MCCULLOCH FELGER FITE & GUTMANN CO LPA	PIQUA	OH	503A7730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MCCULLOCH FELGER FITE & GUTMANN CO LPA	PIQUA	ОН	502A7730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MCDERMOTT & MILLER PC	GRAND ISLAND	NE	503A9870701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MCDERMOTT & MILLER PC	GRAND ISLAND	NE	502A9870701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MCDERMOTT & MILLER PC	GRAND ISLAND	NE	503A9870701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MCDERMOTT & MILLER PC	GRAND ISLAND	NE	502A9870701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MCDERMOTT & MILLER PC	GRAND ISLAND	NE	503A9870701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MCDERMOTT & MILLER PC	GRAND ISLAND	NE	502A9870701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MCDERMOTT WILL & EMERY	CHICAGO	IL	502A1760001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/24/2001
MCDERMOTT WILL & EMERY	CHICAGO	IL	503A1760001-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/24/2001
MCDERMOTT WILL & EMERY	CHICAGO	IL	502A1760001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/24/2001
MCDERMOTT WILL & EMERY	CHICAGO	IL	503A1760001-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/24/2001
MCDONALD HOPKINS BURKE & HABER CO LPA	CLEVELAND	OH	503A4720001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/17/2002
MCDONALD HOPKINS BURKE & HABER CO LPA	CLEVELAND	OH	502A4720001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/17/2002
MCDONALD HOPKINS BURKE & HABER CO LPA	CLEVELAND	OH	503A4720001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/17/2002
MCDONALD HOPKINS BURKE & HABER CO LPA	CLEVELAND	OH	502A4720001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/17/2002
MCDONALD HOPKINS BURKE & HABER CO LPA	CLEVELAND	OH	503A4720001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/17/2002
MCDONALD HOPKINS BURKE & HABER CO LPA	CLEVELAND	OH	503A4720001-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/17/2002
MCDONALD INVESTMENTS INC	CLEVELAND	OH	50238932701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MCDONALD INVESTMENTS INC	CLEVELAND	OH	50238932701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MCDONALD INVESTMENTS INC	CLEVELAND	OH	50338932701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MCDONALD INVESTMENTS INC	CLEVELAND	OH OH	50338932701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
MCDONALD INVESTMENTS INC MCDONALD INVESTMENTS INC	CLEVELAND CLEVELAND	OH	50238932701-005 50338932701-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MCDONALD, HOPKINS, BURKE & HABER CO., LPA	CLEVELAND	OH	VS322912	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 11/20/2002
MCDONALD, HOPKINS, BURKE & HABER CO., LPA	CLEVELAND	OH	VS322912 VS322913	Volume Submitter Profit Sharing Flair Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/20/2002 Advisory Letter Issued 11/20/2002
MCDONALD, HOPKINS, BURKE & HABER CO., LPA	CLEVELAND	OH	VS322914	Volume Submitter Money Purchase Plan	Advisory Letter Issued 11/20/2002 Advisory Letter Issued 11/20/2002
MCDONALD, HOPKINS, BURKE & HABER CO., LPA	CLEVELAND	OH	VS322915	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/20/2002 Advisory Letter Issued 11/20/2002
MCGINN ACTUARIES LTD	ANAHEIM	CA	VS322841	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/05/2002
MCGINN ACTUARIES LTD	ANAHEIM	CA	VS323017	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/05/2002
MCGINN ACTUARIES LTD	ANAHEIM	CA	VS322535	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/01/2001
MCGLOIN DAVENPORT SEVERSON & SNOW PC	DENVER	CO	503A8220701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MCGLOIN DAVENPORT SEVERSON & SNOW PC	DENVER	CO	503A8220701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MCGLOIN DAVENPORT SEVERSON & SNOW PC	DENVER	CO	503A8220701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MCGREGOR & ASSOCIATES INC	LEXINGTON	KY	503A9860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MCGREGOR & ASSOCIATES INC	LEXINGTON	KY	502A9860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MCGREGOR & ASSOCIATES INC	LEXINGTON	KY	503A9860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MCGREGOR & ASSOCIATES INC	LEXINGTON	KY	502A9860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MCGREGOR & ASSOCIATES INC	LEXINGTON	KY	503A9860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MCGREGOR & ASSOCIATES INC	LEXINGTON	KY	502A9860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MCGUIRE WOOD & BISSETTE PA	ASHEVILLE	NC	503A8230701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MCGUIRE WOOD & BISSETTE PA	ASHEVILLE	NC	502A8230701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MCGUIRE WOOD & BISSETTE PA	ASHEVILLE	NC	502A8230701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MCGUIRE WOOD & BISSETTE PA	ASHEVILLE	NC	503A8230701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MCGUIRE WOOD & BISSETTE PA	ASHEVILLE	NC	502A8230701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MCK ASSOCIATES	SAN FRANCISCO	CA CA	VS323104	Volume Submitter 401K Plan	Advisory Letter Issued 06/28/2002
MCK ASSOCIATES MCK ASSOCIATES	SAN FRANCISCO SAN FRANCISCO	CA	VS323105 VS323106	Volume Submitter Profit Sharing Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/28/2002 Advisory Letter Issued 06/28/2002
MCKAY HOCHMAN & CO INC	BUTLER	NJ	VS322660	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
MCKAY HOCHMAN & CO INC	BUTLER	NJ	VS322690	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
MCKAY HOCHMAN & CO INC	BUTLER	NJ	VS322720	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
MCKAY HOCHMAN & CO., INC.	BUTLER	NJ	VS323206	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50399191901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50399191901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50399191901-007	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50399191901-008	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50399191901-010	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191901-011	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50399191901-012	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191901-013	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50399191901-014	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191901-015	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
MCKAY HOCHMAN CO INC	BUTLER	NJ NJ	50399191902-003 50399191902-004	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
MCKAY HOCHMAN CO INC	BUTLER	INJ	50399191902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002

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MCKAY HOCHMAN CO INC MCKAY HOCHMAN CO INC	BUTLER BUTLER	NJ NJ	50299191902-005 50399191902-006	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
MCMAHON LAW FIRM PC	ABILENE	TX	503A4050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MCMAHON LAW FIRM PC	ABILENE	TX	502A4050701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MCMAHON LAW FIRM PC	ABILENE	TX	503A4050701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MCMAHON LAW FIRM PC	ABILENE	TX	502A4050701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MCNEES WALLACE & NURICK	HARRISBURG	PA	503A8240701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MCNEES WALLACE & NURICK	HARRISBURG	PA	503A8240701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MCNEES WALLACE & NURICK	HARRISBURG	PA	503A8240701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MCPETERS MCALEARNEY SHIMOFF & HATT	REDLANDS	CA	VS323173	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
MCPETERS MCALEARNEY SHIMOFF & HATT	REDLANDS	CA CA	VS323250	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
MCPETERS MCALEARNEY SHIMOFF & HATT, A MCPETERS MCLAEARNEY SHIMOFF & HATT	REDLANDS REDLANDS	CA	VS323339 VS323292	Volume Submitter Profit Sharing Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 01/11/2002
MCPHILLIPS ROBERTS & DEANS PLC	NORFOLK	VA	503A9660701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MCPHILLIPS ROBERTS & DEANS PLC	NORFOLK	VA	502A9660701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MCPHILLIPS ROBERTS & DEANS PLC	NORFOLK	VA	503A9660701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MCPHILLIPS ROBERTS & DEANS PLC	NORFOLK	VA	502A9660701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MCPHILLIPS ROBERTS & DEANS PLC	NORFOLK	VA	503A9660701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MCPHILLIPS ROBERTS & DEANS PLC	NORFOLK	VA	502A9660701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MEDFORD SAVINGS BANK	MEDFORD	MA	50237012701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MEDFORD SAVINGS BANK	MEDFORD	MA	50237012701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MEDIAPOLIS SAVINGS BANK	MEDIAPOLIS	IA	50292971101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MEDIAPOLIS SAVINGS BANK	MEDIAPOLIS	IA 	50392971101-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MEDICAL PROFESSIONAL MANAGEMENT	WESTMONT	IL.	503B5508501-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
MEDICAL PROFESSIONAL MANAGEMENT MEDICAL PROFESSIONAL MANAGEMENT	WESTMONT WESTMONT	IL IL	502B5508501-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
MEDICAL PROFESSIONAL MANAGEMENT MEDICAL PROFESSIONAL MANAGEMENT	WESTMONT	IL IL	503B5508501-003 502B5508501-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
MEEDER FINANCIAL	DUBLIN	OH	503B3680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MEEDER FINANCIAL	DUBLIN	OH	502B3680701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MEEDER FINANCIAL	DUBLIN	OH	503B3680701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MEEDER FINANCIAL	DUBLIN	OH	502B3680701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MEEDER FINANCIAL	DUBLIN	OH	503B3680701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MEEDER FINANCIAL	DUBLIN	OH	502B3680701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MEGA LIFE & HEALTH INSURANCE CO	OKLAHOMA CITY	OK	50218280701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/22/2002
MEIER KENNEDY & QUINN CHARTERED	ST PAUL	MN	503B0520701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MEIER KENNEDY & QUINN CHARTERED	ST PAUL	MN	503B0520701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MEIER KENNEDY & QUINN CHARTERED	ST PAUL	MN	503B0520701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MEIER KENNEDY & QUINN CHARTERED	ST PAUL	MN	503B0520701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
MELLEN BENEFIT ADVISORS INC MELLEN BENEFIT ADVISORS INC	WORCESTER WORCESTER	MA MA	503A7980701-001 502A7980701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MELLEN BENEFIT ADVISORS INC	WORCESTER	MA	503A7980701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MELLEN BENEFIT ADVISORS INC	WORCESTER	MA	502A7980701-003	Prototype Non-Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MELLEN BENEFIT ADVISORS INC	WORCESTER	MA	503A7980701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MELLEN BENEFIT ADVISORS INC	WORCESTER	MA	502A7980701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MELLON BANK NA	HARRISBURG	PA	50239271901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MELLON BANK NA	HARRISBURG	PA	50239271901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MELLON BANK NA	HARRISBURG	PA	50239271901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MELLON BANK NA	HARRISBURG	PA	50239271901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MELLON BANK NA	HARRISBURG	PA	50339271901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MELLON BANK NA	HARRISBURG	PA	50339271901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MELLON BANK NA MELLON BANK NA	HARRISBURG HARRISBURG	PA PA	50239271901-007 50339271901-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MELLON BANK NA	HARRISBURG	PA PA	50239271901-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MELLON BANK NA	PITTSBURGH	PA	50239271901-010	Prototype Standardized Gash of Science Analysis and Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 02/19/2002
MELLON BANK NA	PITTSBURGH	PA	50239271901-011	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 02/19/2002
MELLON BANK NA	PITTSBURGH	PA	50239272702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MELLON BANK NA	PITTSBURGH	PA	50239272702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MELLON JOHNSON & REARDON CPAs LLP	UPLAND	CA	503A2040001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/31/2001
MELLON JOHNSON & REARDON CPAs LLP	UPLAND	CA	503A2040002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/31/2001
MELVIN SAVINGS BANK	MELVIN	IA	50293071101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MELVIN SAVINGS BANK	MELVIN	IA	50293071101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
MELVIN SAVINGS BANK	MELVIN	IA OA	50293071101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
MENKE & ASSOCIATES INC	SAN FRANCISCO	CA	503B0530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MENKE & ASSOCIATES INC MENKE & ASSOCIATES INC	SAN FRANCISCO SAN FRANCISCO	CA CA	502B0530701-002 503B0530701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MENKE & ASSOCIATES INC	SAN FRANCISCO	CA	502B0530701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MENKE & ASSOCIATES INC	SAN FRANCISCO	CA	503B0530701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MERCANTILE NATIONAL BANK	HAMMOND	IN	50239461901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MERCANTILE NATIONAL BANK	HAMMOND	IN	50239461901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MERCANTILE NATIONAL BANK	HAMMOND	IN	50239461901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MERCANTILE NATIONAL BANK	HAMMOND	IN	50239461901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MERCANTILE NATIONAL BANK	HAMMOND	IN	50339461901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MERCANTILE NATIONAL BANK	HAMMOND	IN	50339461901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MERCANTILE NATIONAL BANK	HAMMOND	IN	50239461901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MERCANTILE NATIONAL BANK MERCANTILE NATIONAL BANK	HAMMOND HAMMOND	IN IN	50339461901-008 50239461901-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MERCANTILE NATIONAL BANK MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239461901-009	Prototype Standardized Cash or Deterred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239471901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239471901-002	Prototype Standardized Morey Furchase Fiahr	Opinion Letter Issued 11/19/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239471901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50339471901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50339471901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239471901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50339471901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239471901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

PLAN SPONSOR MEDICANTILE CAFE DEPOCIT & TRUCT CO	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Destations New Standardined Sefe Harbon Seek as Deferred Americans	DATE LETTER ISSUED/APPLICATION WITHDRAWN
MERCANTILE SAFE DEPOSIT & TRUST CO MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE BALTIMORE	MD MD	50339471901-010 50239472702-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239472702-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50339472702-002	Prototype Standardized Moriey Purchase Plan  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50339472702-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239472702-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50339472702-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MERCER ALLIED CO	ALBANY	NY	50248062701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MERCER ALLIED CO	ALBANY	NY	50248062701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MERCER ALLIED CO	ALBANY	NY	50248062701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MERCER ALLIED CO	ALBANY	NY	50248062701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MERCER GLOBAL ADVISORS	SANTA BARBARA	CA	503B0540701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MERCER GLOBAL ADVISORS	SANTA BARBARA	CA	502B0540701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MERCER GLOBAL ADVISORS	SANTA BARBARA	CA	503B0540701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MERCER GLOBAL ADVISORS	SANTA BARBARA	CA	502B0540701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MERCER GLOBAL ADVISORS	SANTA BARBARA	CA	503B0540701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MERCER GLOBAL ADVISORS	SANTA BARBARA	CA	502B0540701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MERCER GLOBAL ADVISORS MERCHANTS & FARMERS BANK	SANTA BARBARA KOSCIUSKO	CA MS	503B0540701-007 50239522701-001	Prototype Non-standardized Target Benefit Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 08/07/2001
MERCHANTS & FARMERS BANK MERCHANTS & FARMERS BANK	KOSCIUSKO	MS	50239522701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MERCHANTS BANK OF NEW YORK	NEW YORK	NY	502ZZMK6001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
MERCHANTS BANK OF NEW YORK	NEW YORK	NY	502ZZMK6001-001	Prototype Standardized Morey Furchase Fiahr Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
MERCHANTS BANK OF NEW YORK	NEW YORK	NY	502ZZMK6001-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
MERCHANTS BANK OF NEW YORK	NEW YORK	NY	502ZZMK6001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
MERCHANTS NATIONAL BANK OF WINONA	WINONA	MN	50371610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MERCHANTS NATIONAL BANK OF WINONA	WINONA	MN	50271610701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MERCHANTS NATIONAL BANK OF WINONA	WINONA	MN	50371610701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MERCHANTS NATIONAL BANK OF WINONA	WINONA	MN	50271610701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MERCHANTS NATIONAL BANK OF WINONA	WINONA	MN	50371610701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MERCHANTS NATIONAL BANK OF WINONA	WINONA	MN	50271610701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MERIDIAN TRUST & INVESTMENT CO	KNOXVILLE	TN	503A1080701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MERIDIAN TRUST & INVESTMENT CO	KNOXVILLE	TN	502A1080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MERIDIAN TRUST & INVESTMENT CO	KNOXVILLE	TN	503A1080701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MERIDIAN TRUST & INVESTMENT CO	KNOXVILLE	TN	502A1080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MERIDIAN TRUST & INVESTMENT CO	KNOXVILLE	TN	503A1080701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MERIDIAN TRUST & INVESTMENT CO MERIWEST CREDIT UNION	KNOXVILLE SAN JOSE	TN CA	502A1080701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/19/2001
MERIWEST CREDIT UNION MERIWEST CREDIT UNION	SAN JOSE	CA	50245541901-001 50245541901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	503B3370701-001	Prototype Standardized Worley Furchase Flam  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MERKLEY NEWMAN & MICLAWS INC	MESA	AZ	502B3370701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	503B3370701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	502B3370701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	503B3370701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	502B3370701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	503B3370701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	502B3370701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	503B3370702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	503B3370702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	502B3370702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	502B3370702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MERLINE & THOMAS, P.A.	GREENVILLE	SC	VS322789	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/22/2002
MERLINE & THOMAS, P.A. MERLINE & THOMAS, P.A.	GREENVILLE GREENVILLE	SC SC	VS322790 VS322791	Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/22/2002 Advisory Letter Issued 01/22/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50239810001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/04/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50239810001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/04/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50239810001-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/04/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50239810001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/04/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50339810002-001	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 06/04/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50339810002-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/04/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50339810002-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/04/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50339810002-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/04/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50239810002-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/04/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50239810002-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/04/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50239810002-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/04/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50239810003-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/27/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO PLAINSBORO	NJ NJ	50339810704-001 50339810704-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/20/2002 Opinion Letter Issued 06/20/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50239810704-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/20/2002 Opinion Letter Issued 06/20/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50239810704-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/20/2002 Opinion Letter Issued 06/20/2002
MERRIMAN INVESTMENT MANAGEMENT CO	SEATTLE	WA	50229222701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MERRIMAN INVESTMENT MANAGEMENT CO	SEATTLE	WA	50229222701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MESIROW FINANCIAL INC	CHICAGO	IL	50285940001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/15/2002
MESIROW FINANCIAL INC	CHICAGO	ΪĹ	50285940001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/15/2002
METAVANTE 401(K)SERVICES INC	APPLETON	WI	503B4030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
METAVANTE 401(K)SERVICES INC	APPLETON	WI	502B4030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
METAVANTE 401(K)SERVICES INC	APPLETON	WI	503B4030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
METAVANTE 401(K)SERVICES INC	APPLETON	WI	502B4030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
METAVANTE 401(K)SERVICES INC	APPLETON	WI	503B4030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
METAVANTE 401(K)SERVICES INC	APPLETON	WI	502B4030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
METRO BENEFITS INC	PITTSBURGH	PA	503B5498501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
METRO BENEFITS INC METRO BENEFITS INC	PITTSBURGH PITTSBURGH	PA PA	502B5498501-002 503B5498501-003	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
METRO BENEFITS INC METRO BENEFITS INC	PITTSBURGH	PA PA	502B5498501-003	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
METRO BENEFITS INC	PITTSBURGH	PA PA	503B5498501-005	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
METRO BENEFITS INC	PITTSBURGH	PA	502B5498501-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50239980001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50239980001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY NY	50339980001-003 50339980001-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 01/10/2002
METROPOLITAN LIFE INSURANCE CO METROPOLITAN LIFE INSURANCE CO	NEW YORK NEW YORK	NY	50339980001-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50339980001-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 01/10/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50239980001-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50239980001-008	Prototype Standardized Croin Griding Francement	Opinion Letter Issued 01/10/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50339980001-009	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 01/10/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50339980001-010	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50339980702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50339980702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50239980702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50239980702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
METROPOLITAN LIFE INSURANCE COMPANY	NEW YORK	NY	VS322861	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 8/6/2001
METROPOLITAN LIFE INSURANCE COMPANY	NEW YORK	NY	VS322806	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/6/2001
METROPOLITAN NATIONAL BANK	LITTLE ROCK	AR	50275361901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
METROWEST BANK	FRAMINGHAM	MA	502ZZNQ2701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
METROWEST BANK	FRAMINGHAM	MA	502ZZNQ2701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
MEYER & MEYER CPAS	EAST MEADOW	NY	502A8250701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MEYER & MEYER CPAS	EAST MEADOW	NY	502A8250701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MEYER UNKOVIC & SCOTT LLP	PITTSBURGH	PA	503A8260701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MEYER UNKOVIC & SCOTT LLP	PITTSBURGH	PA	502A8260701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MEYER UNKOVIC & SCOTT LLP	PITTSBURGH	PA	503A8260701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MEYER UNKOVIC & SCOTT LLP	PITTSBURGH	PA MA	502A8260701-004 503A1470001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MFS RETIREMENT SERVICES INC MFS RETIREMENT SERVICES INC	BOSTON BOSTON	MA	502A1470001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/23/2002 Opinion Letter Issued 04/23/2002
		MA	502A1470001-002	Prototype Standardized Cash or Deferred Arrangement	
MFS RETIREMENT SERVICES INC MFS RETIREMENT SERVICES INC	BOSTON BOSTON	MA	503A1470001-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/23/2002 Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	502A1470001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	503A1470001-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	502A1470001-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	503A1470001-008	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	502A1470001-009	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	503A1470001-010	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	502A1470001-011	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	503A1470001-012	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/23/2002
MHM BUSINESS SERVICES INC	KANSAS CITY	MO	503B2610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MHM BUSINESS SERVICES INC	KANSAS CITY	MO	502B2610701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MHM BUSINESS SERVICES INC	KANSAS CITY	MO	503B2610701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MHM BUSINESS SERVICES INC	KANSAS CITY	MO	502B2610701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MHM BUSINESS SERVICES INC	KANSAS CITY	MO	503B2610701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MHM BUSINESS SERVICES INC	KANSAS CITY	MO	502B2610701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MIAMI VALLEY PENSION SERVICE CORP	DAYTON	OH	503B2990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MIAMI VALLEY PENSION SERVICE CORP	DAYTON	OH	502B2990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MIAMI VALLEY PENSION SERVICE CORP	DAYTON	OH	503B2990701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MIAMI VALLEY PENSION SERVICE CORP	DAYTON	OH	502B2990701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MIAMI VALLEY PENSION SERVICE CORP	DAYTON	OH	503B2990701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MIAMI VALLEY PENSION SERVICE CORP	DAYTON	OH	502B2990701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MIAMI VALLEY PENSION SERVICE CORP	DAYTON	OH	503B2990701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
MIAMI VALLEY PENSION SERVICE CORP	DAYTON	OH	502B2990701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
MIAMI VALLEY PENSION SERVICE CORP MIAMI VALLEY PENSION SERVICE CORP	DAYTON DAYTON	OH OH	503B2990702-001 503B2990702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
	DAYTON	OH		Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MIAMI VALLEY PENSION SERVICE CORP		OH	502B2990702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MIAMI VALLEY PENSION SERVICE CORP MICHAEL ANTIN, A LAW CORPORATION	DAYTON LOS ANGELES	CA	502B2990702-004 VS322807	Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Profit Sharing/401K Plan	Opinion Letter Issued 04/29/2002 Advisory Letter Issued 2/2/2001
MICHAEL ANTIN, A LAW CORPORATION MICHAEL ANTIN, A LAW CORPORATION	LOS ANGELES	CA	VS322807 VS322808	Volume Submitter Money Purchase Plan	Advisory Letter Issued 2/2/2001 Advisory Letter Issued 2/2/2001
MICHAEL BEST & FRIEDRICH LLC	CHICAGO	IL	VS322963	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/01/2002
MICHAEL D LAYMAN PA	GREENVILLE	SC	503A8270701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MICHAEL D LAYMAN PA	GREENVILLE	SC	502A8270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MICHAEL D LAYMAN PA	GREENVILLE	SC	503A8270701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MICHAEL D LAYMAN PA	GREENVILLE	SC	502A8270701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MICHAEL E COZINE PA	NUTLEY	NJ	502A6630701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MICHAEL E COZINE PA	NUTLEY	NJ	502A6630701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MICHAEL O YAMAMOTO ATTORNEY AT LAW	HONOLULU	HI	503B2600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MICHAEL O YAMAMOTO ATTORNEY AT LAW	HONOLULU	HI	502B2600701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MICHAEL O YAMAMOTO ATTORNEY AT LAW	HONOLULU	HI	503B2600701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MICHAEL O YAMAMOTO ATTORNEY AT LAW	HONOLULU	HI	502B2600701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MICHAEL O YAMAMOTO ATTORNEY AT LAW	HONOLULU	HI	503B2600701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MICHAEL O YAMAMOTO ATTORNEY AT LAW	HONOLULU	HI	502B2600701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MICHAEL REECE & ASSOCIATES INC	INDIANAPOLIS	IN	502A6550701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MICHAEL REECE & ASSOCIATES INC	INDIANAPOLIS	IN	502A6550701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MICHAEL REECE & ASSOCIATES INC	INDIANAPOLIS	IN	502A6550701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MICHIGAN AUTOMOBILE DEALERS ASSOCIATION	EAST LANSING	MI	50398620701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MICHIGAN AUTOMOBILE DEALERS ASSOCIATION	EAST LANSING	MI	50298620701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MICHIGAN BEER & WINE WHOLESALERS ASSOCIATION	LANSING	MI	502A0541901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/11/2002
MICHIGAN BEER & WINE WHOLESALERS ASSOCIATION	LANSING	MI	503A0541901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/11/2002
MICHIGAN LUMBER & BUILDING MATERIAL ASSOCIATION	LANSING	MI	50346020701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MICHIGAN LUMBER & BUILDING MATERIAL ASSOCIATION	LANSING	MI	50246020701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MICHIGAN MANUFACTURERS ASSOCIATION MICHIGAN MANUFACTURERS ASSOCIATION	LANSING LANSING	MI MI	503A0740701-001 502A0740701-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	502A0740701-002 50298831901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
MICHIGAN NATIONAL BANK MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	50298831901-001	Prototype Standardized Profit Snaring Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MICHIGAN NATIONAL BANK MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	50298831901-003	Prototype Standardized Morley Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	50298831901-004	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
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PLAN SPONSOR MICHIGAN NATIONAL BANK	CITY GRAND RAPIDS	STATE MI	FILE FOLDER/VS NO. 50398831901-005	PLAN TYPE Prototype Non-Standardized Safe Harbor Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	50398831901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	50298831901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	50398831901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	50298831901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MICHIGAN SOCIETY OF ASSOCIATION EXECUTIVES	EAST LANSING	MI	503A3660701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MICHIGAN SOCIETY OF ASSOCIATION EXECUTIVES	EAST LANSING	MI	502A3660701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MID AMERICA BANK FSB	CLARENDON HILLS	IL IL	502ZZLJAQ01-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MID AMERICA BANK FSB MID AMERICA BANK FSB	CLARENDON HILLS CLARENDON HILLS	IL IL	502ZZLJAQ01-002 503ZZLJAQ01-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MID AMERICA BANK FSB	CLARENDON HILLS	IL IL	503ZZLJAQ01-003	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MID AMERICA NATIONAL BANK	CANTON	ίĽ	50241831101-001	Prototype Standardized Money Fundade Flain Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MID AMERICA NATIONAL BANK	CANTON	ΪĹ	50341831101-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MID-ATLANTIC BENEFIT CONSULTANTS INC	DOYLESTOWN	PA	503B2590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MID-ATLANTIC BENEFIT CONSULTANTS INC	DOYLESTOWN	PA	502B2590701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MID-ATLANTIC BENEFIT CONSULTANTS INC	DOYLESTOWN	PA	503B2590701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MID-ATLANTIC BENEFIT CONSULTANTS INC	DOYLESTOWN	PA	502B2590701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MID-ATLANTIC BENEFIT CONSULTANTS INC	DOYLESTOWN	PA	503B2590701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MID-ATLANTIC BENEFIT CONSULTANTS INC MID-CITY NATIONAL BANK OF CHICAGO	DOYLESTOWN	PA II	502B2590701-006 50240341101-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO CHICAGO	IL.	50240341101-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	IL IL	50240341101-002	Prototype Standardized Money Purchase Flam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	ΪĹ	50340341101-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	ΪĹ	50340341101-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	IL	50340341101-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
MIDDELSTAEDT & ASSOCIATES INC	EVERGLADES CITY	FL	503B2580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MIDDELSTAEDT & ASSOCIATES INC	EVERGLADES CITY	FL	502B2580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MIDDELSTAEDT & ASSOCIATES INC	EVERGLADES CITY	FL	503B2580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MIDDELSTAEDT & ASSOCIATES INC	EVERGLADES CITY	FL	502B2580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MIDDELSTAEDT & ASSOCIATES INC	EVERGLADES CITY	FL	503B2580701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MIDDELSTAEDT & ASSOCIATES INC	EVERGLADES CITY	FL AR	502B2580701-006	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
MIDSOUTH BANK MIDSOUTH BANK	JONESBORO JONESBORO	AR	50269851901-001 50269851901-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MIDSOUTH BANK	JONESBORO	AR	50269851901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MIDSOUTH BANK	JONESBORO	AR	50269851901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MIDSOUTH BANK	JONESBORO	AR	50269851901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MIDSOUTH PENSION CONSULTANTS INC	NASHVILLE	TN	503B7190701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MIDSOUTH PENSION CONSULTANTS INC	NASHVILLE	TN	502B7190701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MIDSOUTH PENSION CONSULTANTS INC	NASHVILLE	TN	503B7190701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MIDSOUTH PENSION CONSULTANTS INC	NASHVILLE	TN	502B7190701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MIDSOUTH PENSION CONSULTANTS INC	NASHVILLE	TN	503B7190701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MIDSOUTH PENSION CONSULTANTS INC	NASHVILLE	TN	502B7190701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MID-STATE BANK MID-STATE BANK	ARROYO GRANDE ARROYO GRANDE	CA CA	502ZZQQ1901-001 502ZZQQ1901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MIDWAY NATIONAL BANK	ST PAUL	MN	50385112701-001	Prototype Standardized Moriey Purchase Plan Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MIDWEST BANK	WAUBON	MN	50219282701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MID-WEST NATIONAL LIFE INSURANCE CO OF TENNESSEE	OKLAHOMA CITY	OK	502ZZNY0701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/26/2002
MID-WEST NATIONAL LIFE INSURANCE CO OF TENNESSEE	OKLAHOMA CITY	OK	502ZZNY0701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/26/2002
MIDWEST TRUST CO	OVERLAND PARK	KS	503B4390701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MIDWEST TRUST CO	OVERLAND PARK	KS	502B4390701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MIDWEST TRUST CO	OVERLAND PARK	KS	503B4390701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MIDWEST TRUST CO	OVERLAND PARK OVERLAND PARK	KS	502B4390701-004 503B4390701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MIDWEST TRUST CO MIDWEST TRUST CO	OVERLAND PARK	KS KS	502B4390701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
MIKA MEYERS BECKETT & JONES PLC	GRAND RAPIDS	MI	VS323029	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/11/2002
MILBERG CONSULTING LLC	BLUE BELL	PA	503B4790701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MILBERG CONSULTING LLC	BLUE BELL	PA	502B4790701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MILBERG CONSULTING LLC	BLUE BELL	PA	503B4790701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MILBERG CONSULTING LLC	BLUE BELL	PA	502B4790701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MILBERG CONSULTING LLC	BLUE BELL	PA	503B4790701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MILBERG CONSULTING LLC	BLUE BELL	PA	502B4790701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MILES & ASSOCIATES INC	CHARLOTTE	NC	503B4690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MILES & ASSOCIATES INC MILES & ASSOCIATES INC	CHARLOTTE CHARLOTTE	NC NC	502B4690701-002 503B4690701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
MILES & ASSOCIATES INC	CHARLOTTE	NC	502B4690701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MILES & ASSOCIATES INC	CHARLOTTE	NC	503B4690701-005	Prototype Non-standardized Money Full diage Fluin Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MILES & ASSOCIATES INC	CHARLOTTE	NC	502B4690701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MILES & ASSOCIATES INC	CHARLOTTE	NC	503B4690701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
MILES & ASSOCIATES INC	CHARLOTTE	NC	503B4690702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MILES & ASSOCIATES INC	CHARLOTTE	NC	503B4690702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MILES & ASSOCIATES INC	CHARLOTTE	NC	502B4690702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MILES & ASSOCIATES INC	CHARLOTTE	NC PA	502B4690702-004 VS322517	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MILLENIUM ENTERPRISES LTD BEYER BARBER COMPANY MILLENIUM ENTERPRISES LTD T/A BEYER-BARBER	ALLENTOWN ALLENTOWN	PA PA	503B2570701-001	Volume Submitter Defined Benefit Plan Prototype Non-standardized Profit Sharing Plan	Advisory Letter Issued 12/8/2000 Opinion Letter Issued 08/07/2001
MILLENIUM ENTERPRISES LTD T/A BEYER-BARBER	ALLENTOWN	PA PA	502B2570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MILLENIUM ENTERPRISES LTD T/A BEYER-BARBER	ALLENTOWN	PA	503B2570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MILLENIUM ENTERPRISES LTD T/A BEYER-BARBER	ALLENTOWN	PA	502B2570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MILLENIUM ENTERPRISES LTD T/A BEYER-BARBER	ALLENTOWN	PA	503B2570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MILLENIUM ENTERPRISES LTD T/A BEYER-BARBER	ALLENTOWN	PA	502B2570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MILLENNIUM TRUST CO LLC	ORLAND PARK	IL	50212931901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MILLENNIUM TRUST CO LLC	ORLAND PARK	IL 	50212931901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MILLENNIUM TRUST CO LLC	ORLAND PARK	IL.	50212931901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MILLENNIUM TRUST CO LLC MILLENNIUM TRUST CO LLC	ORLAND PARK ORLAND PARK	IL IL	50312931901-004 50212931901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MILLENNIUM TRUST CO LLC MILLENNIUM TRUST CO LLC	ORLAND PARK ORLAND PARK	IL IL	50312931901-006	Prototype Standardized Cash or Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
INCELLATION TOOL OF ELO	S. C. A. D. I. M. C.		33312301301-000	1 15101790 11011 Standardized Gale Harbor Gash or Derened Arrangement	Sp. 110.7 Ection 100000 1 17 10/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
MILLER CANFIELD PADDOCK AND STONE PLC	DETROIT	MI	VS322385	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 6/30/2000
MILLER CANFIELD PADDOCK AND STONE PLC	DETROIT GRAND RAPIDS	MI	VS322386	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 6/30/2000
MILLER JOHNSON SNELL & CUMMISKEY PLC	GRAND RAPIDS GRAND RAPIDS	MI MI	VS322436 VS322437	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/07/2000 & 04/03/2002
MILLER JOHNSON SNELL & CUMMISKEY PLC MILLER JOHNSON SNELL & CUMMISKEY PLC	GRAND RAPIDS	MI	VS322457 VS322459	Volume Submitter Money Purchase Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 07/28/2000 & 04/03/2002 Advisory Letter Issued 2/8/2001
MILLER, MONSON, PESHEL, POLACEK & HOSHAW	SAN DIEGO	CA	VS323224	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
MILLER, MONSON, PESHEL, POLACEK & HOSHAW	SAN DIEGO	CA	VS323365	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/01/2001 & 06/28/2002
MILLER, MONSON, PESHEL, POLACEK & HOSHAW	SAN DIEGO	CA	VS323373	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/01/2001 & 06/28/2002
MILLER, MONSON, PESHEL, POLACEK & HOSHAW	SAN DIEGO	CA	VS323380	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/01/2001 & 06/28/2002
MILLIMAN & ROBERTSON INC	WEST PATERSON	NJ	VS322389	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/13/2000
MILLIMAN & ROBERTSON INC	WEST PATERSON	NJ	VS322390	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/13/2000
MILLIMAN & ROBERTSON INC	DALLAS	TX	VS323232	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
MILLIMAN & ROBERTSON INC	ALBANY	NY	VS322526	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 8/31/2001
MILLIMAN & ROBERTSON INC	ALBANY	NY	VS322533	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 4/17/2001
MILLIMAN & ROBERTSON INC	DALLAS	TX	VS322494	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 5/10/2001
MILLIMAN & ROBERTSON INC	DALLAS	TX	VS322493	Volume Submitter Money Purchase Plan	Advisory Letter Issued 5/10/2001
MILLIMAN USA INC	INDIANAPOLIS	IN	503A3680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MILLIMAN USA INC	INDIANAPOLIS	IN	502A3680701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MILLIMAN USA INC	INDIANAPOLIS	IN	503A3680701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MILLIMAN USA INC	INDIANAPOLIS	IN	502A3680701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MILLIMAN USA INC	INDIANAPOLIS	IN	503A3680701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MILLIMAN USA INC	INDIANAPOLIS	IN	502A3680701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MILLIMAN USA INC	SEATTLE	WA	503A3680702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MILLIMAN USA INC	SEATTLE	WA	503A3680702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MILLIMAN USA INC MILLIMAN USA INC	SEATTLE SEATTLE	WA WA	502A3680702-003 502A3680702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MILLIMAN USA INC	SEATTLE	WA	503A3680703-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/30/2001
MILLIMAN USA INC	SEATTLE			Prototype Non-standardized Profit Sharing Plan	
MILLIMAN USA INC	SEATTLE	WA WA	502A3680703-002 503A3680703-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
MILLIMAN USA INC	SEATTLE	WA	502A3680703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
MILLIMAN USA INC	SEATTLE	WA	503A3680703-005	Prototype Non-standardized Money 1 dronase 1 and Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MILLIMAN USA INC	SEATTLE	WA	502A3680703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MILLIMAN USA INC	ALBANY	NY	503A3680704-001	Prototype Orandardized Gash of Belefied Antangement	Opinion Letter Issued 11/27/2001
MILLIMAN USA INC	ALBANY	NY	502A3680704-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MILLIMAN USA INC	ALBANY	NY	503A3680704-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MILLIMAN USA INC	ALBANY	NY	502A3680704-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MILLIMAN USA INC	ALBANY	NY	503A3680704-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MILLIMAN USA INC	ALBANY	NY	502A3680704-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MILLIMAN USA INC	ALBANY	NY	503A3680704-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
MILLIMAN USA INC	ALBANY	NY	502A3680704-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
MILLIMAN USA INC	SEATTLE	WA	VS323123	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/16/2002
MINDEN EXCHANGE BANK & TRUST CO	MINDEN	NE	50275421901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MINNESOTA LIFE	ST PAUL	MN	50340800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/29/2001
MINNESOTA LIFE	ST PAUL	MN	50240800701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/29/2001
MINNESOTA LIFE	ST PAUL	MN	50340800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/29/2001
MINNESOTA LIFE	ST PAUL	MN	50240800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/29/2001
MINNESOTA LIFE	ST PAUL	MN	50340800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/29/2001
MINNESOTA LIFE	ST PAUL	MN	50240800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/29/2001
MINNESOTA LIFE	ST PAUL	MN	50340800702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/20/2002
MINNESOTA LIFE	ST PAUL	MN	50340800702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/20/2002
MINNESOTA LIFE	ST PAUL	MN	50240802703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MINNESOTA LIFE	ST PAUL ST PAUL	MN MN	50240802703-002 50240802703-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MINNESOTA LIFE	ST PAUL	MN		Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MINNESOTA VALLEY PANK		MN	50240802703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MINNESOTA VALLEY BANK MINNESOTA VALLEY BANK	REDWOOD FALLS REDWOOD FALLS	MN	50227982701-001 50227982701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MISSION FEDERAL CREDIT UNION	SAN DIEGO	CA	50288592701-002	Prototype Standardized Money Furchase Flan	Opinion Letter Issued 08/07/2001
MISSION FEDERAL CREDIT UNION	SAN DIEGO	CA	50288592701-002	Prototype Standardized Front Sharing Frant Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MITCHELL KRISTL & LIEBER PC	KANSAS CITY	MO	503B2560701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MITCHELL KRISTL & LIEBER PC	KANSAS CITY	MO	502B2560701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MITCHELL KRISTL & LIEBER PC	KANSAS CITY	MO	503B2560701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MITCHELL KRISTL & LIEBER PC	KANSAS CITY	MO	502B2560701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MITCHELL KRISTL & LIEBER PC	KANSAS CITY	MO	503B2560701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MITCHELL KRISTL & LIEBER PC	KANSAS CITY	MO	502B2560701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MITCHELL LAW GROUP PA	TAMPA	FL	VS311339	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 7/12/2000
MITCHELL LAW GROUP PA	TAMPA	FL	VS311338	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 7/12/2000
MITCHELL WILLIAMS SELIG GATES & WOODYARD PLLC	LITTLE ROCK	AR	VS322956	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/17/02
MITCHELL WILLIAMS SELIG GATES & WOODYARD PLLC	LITTLE ROCK	AR	VS323272	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
MITCHELL WILLIAMS SELIG GATES & WOODYARD, PLLC	LITTLE ROCK	AR	VS323314	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
MITCHELL WILLIAMS SELIG GATES & WOODYARD, PLLC	LITTLE ROCK	AR	VS323360	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
MJ CONSULTING GROUP INC	PASADENA	CA	503B5058501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
MJ CONSULTING GROUP INC	PASADENA	CA	503B5058501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
MJ CONSULTING GROUP INC	PASADENA	CA	502B5058501-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
MJ CONSULTING GROUP INC	PASADENA	CA	503B5058501-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
MJ CONSULTING GROUP INC	PASADENA	CA	502B5058501-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
MJ CONSULTING GROUP INC	PASADENA	CA	503B5058502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
MJ CONSULTING GROUP INC	PASADENA	CA	502B5058502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
MJK CLEARING INC	MINNEAPOLIS	MN	502B4172701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
MJK CLEARING INC	MINNEAPOLIS	MN	502B4172701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
MJK CLEARING INC MJK CLEARING INC	MINNEAPOLIS	MN MN	502B4172701-003 502B4172701-004	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
MODERN WOODMEN OF AMERICA	MINNEAPOLIS ROCK ISLAND	IL	502B4172701-004 50240922701-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001 Opinion Letter Issued 08/07/2001
MODERN WOODMEN OF AMERICA MODERN WOODMEN OF AMERICA	ROCK ISLAND ROCK ISLAND	IL IL	50240922701-001	Prototype Standardized Profit Snaring Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	IL NM	50240922701-002 5029947BE01-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 03/05/2002
MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5029947BE01-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
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PLAN SPONSOR	<u>CITY</u> ALBUQUERQUE	STATE NM	FILE FOLDER/VS NO.	PLAN TYPE  Protection of Control	DATE LETTER ISSUED/APPLICATION WITHDRAWN
MODRALL SPERLING ROEHL HARRIS & SISK PA MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5029947BE01-003 5039947BE01-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5039947BE01-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5039947BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5029947BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5029947BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5039947BE02-003	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5039947BE02-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
MOHAWK COMMUNITY BANK	AMSTERDAM	NY	50267792701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
MOHAWK COMMUNITY BANK	AMSTERDAM	NY	50267792701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
MOHAWK COMMUNITY BANK	AMSTERDAM	NY NY	50267792701-003	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
MOHAWK COMMUNITY BANK MOHAWK COMMUNITY BANK	AMSTERDAM AMSTERDAM	NY	50267792701-004 50267792701-005	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001 Closed Without Opinion Letter 10/04/2001
MOHAWK COMMUNITY BANK	AMSTERDAM	NY	50267792701-005	Prototype Standardized Gash of Delened Arrangement	Closed Without Opinion Letter 10/04/2001 Closed Without Opinion Letter 10/04/2001
MONDSCHEIN & MONDSCHEIN PA	MIAMI	FL	VS322750	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/06/2002
MONDSCHEIN AND MONDSCHEIN PA	MIAMI	FL	VS322920	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/14/2002
MONROE BANK & TRUST	MONROE	MI	50288301901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MONROE BANK & TRUST	MONROE	MI	50388301901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MONTANA CONTRACTORS ASSOCIATION INC	BILLINGS	MT	VS322438	Volume Submitter Money Purchase Plan	Advisory Letter Issued 5/8/2001
MONTANA CONTRACTORS ASSOCIATION INC	BILLINGS	MT	VS322439	Volume Submitter Combination Plan	Advisory Letter Issued 5/8/2001
MONTANA PENSION ADMINISTRATION INC	BOZEMAN	MT	503B5680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MONTANA PENSION ADMINISTRATION INC	BOZEMAN	MT	502B5680701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MONTANA PENSION ADMINISTRATION INC	BOZEMAN	MT	503B5680701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MONTANA PENSION ADMINISTRATION INC	BOZEMAN	MT	502B5680701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MONTANA PENSION ADMINISTRATION INC MONTANA PENSION ADMINISTRATION INC	BOZEMAN BOZEMAN	MT MT	503B5680701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MONTEREY DOCUMENT SERVICE	MOUNTAIN VIEW	CA	502B5680701-006 VS323132	Prototype Standardized Cash or Deferred Arrangement Volume Submitter Money Purchase Plan	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 12/13/2002
MONTEREY DOCUMENT SERVICE MONTEREY DOCUMENT SERVICE	MOUNTAIN VIEW	CA	VS323132 VS323133	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/13/2002 Advisory Letter Issued 12/13/2002
MONTEREY DOCUMENT SERVICE	MOUNTAIN VIEW	CA	VS323133 VS323131	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/13/2002 Advisory Letter Issued 12/13/2002
MONTICELLO BANKING CO	MONTICELLO	KY	502B6691901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MONTICELLO BANKING CO	MONTICELLO	KY	503B6691901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MONTICELLO BANKING CO	MONTICELLO	KY	502B6691901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MONY LIFE INSURANCE CO	SYRACUSE	NY	50341430701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/03/2002
MONY LIFE INSURANCE CO	SYRACUSE	NY	50241430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/03/2002
MONY LIFE INSURANCE CO	SYRACUSE	NY	50341430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/03/2002
MONY LIFE INSURANCE CO	SYRACUSE	NY	50241430701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/03/2002
MONY LIFE INSURANCE CO	SYRACUSE	NY	50341430701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/03/2002
MONY LIFE INSURANCE CO	SYRACUSE	NY	50241430701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/03/2002
MONY LIFE INSURANCE CO	SYRACUSE	NY	50341430701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 04/03/2002
MONY LIFE INSURANCE CO	SYRACUSE	NY	50241430701-008 50341430702-001	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 04/03/2002
MONY LIFE INSURANCE CO MONY LIFE INSURANCE CO	SYRACUSE SYRACUSE	NY NY	50341430702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/20/2002 Opinion Letter Issued 06/20/2002
MONY LIFE INSURANCE CO	SYRACUSE	NY	50241430702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/20/2002
MONY LIFE INSURANCE CO	SYRACUSE	NY	50241430702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/20/2002
MONY LIFE INSURANCE CO	SYRACUSE	NY	50241432703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MONY LIFE INSURANCE CO	SYRACUSE	NY	50241432703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MONY LIFE INSURANCE CO	SYRACUSE	NY	50341432703-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MONY LIFE INSURANCE CO	SYRACUSE	NY	50341432703-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
MONY LIFE INSURANCE CO	SYRACUSE	NY	50241432703-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MONY LIFE INSURANCE CO	SYRACUSE	NY	50341432703-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MONY LIFE INSURANCE CO	SYRACUSE	NY	50241432704-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MONY LIFE INSURANCE CO	SYRACUSE	NY	50241432704-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MONY LIFE INSURANCE CO	SYRACUSE SYRACUSE	NY NY	50241432704-003 50241432704-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MONY LIFE INSURANCE CO MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	503B3780701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	502B3780701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	503B3780701-003	Prototype Standardized Front Sharing France	Opinion Letter Issued 08/07/2001
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	502B3780701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	503B3780701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	502B3780701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	503B3780702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	503B3780702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	502B3780702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC TN	502B3780702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MORGAN KEEGAN & CO INC MORGAN KEEGAN & CO INC	MEMPHIS MEMPHIS	TN	50398600701-001 50298600701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MORGAN KEEGAN & CO INC MORGAN KEEGAN & CO INC	MEMPHIS MEMPHIS	TN TN	50398600701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MORGAN KEEGAN & CO INC MORGAN KEEGAN & CO INC	MEMPHIS	TN	50298600701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MORGAN KEEGAN & CO INC	MEMPHIS	TN	50398600701-005	Prototype Standardized Worley Furdings Franchise Franchi	Opinion Letter Issued 08/07/2001
MORGAN KEEGAN & CO INC	MEMPHIS	TN	50298600701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MORGAN STANLEY & CO INC	BROOKLYN	NY	50243472701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MORGAN STANLEY & CO INC	BROOKLYN	NY	50243472701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50216612701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50216612701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50316612701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50316612701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50216612701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50316612701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC MORGAN STANLEY DW INC	NEW YORK NEW YORK	NY NY	50216612701-007 50216612701-008	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC MORGAN STANLEY DW INC	NEW YORK NEW YORK	NY NY	50316612701-008	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50316612701-009	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50216612701-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50316612701-012	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50216612701-013	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
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PLAN SPONSOR	CITY JERSEY CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Death we Charles Deaft Charles Disc	DATE LETTER ISSUED/APPLICATION WITHDRAWN
MORGAN STANLEY DW INC MORGAN STANLEY DW INC	JERSEY CITY	NJ NJ	50216611902-001 50216611902-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216611902-003	Prototype Standardized Money Furchase Flan	Opinion Letter Issued 11/19/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216611902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316611902-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316611902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216611902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316611902-008	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216611902-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MORGAN STANLEY DW INC MORGAN STANLEY DW INC	JERSEY CITY NEW YORK	NJ NY	50216611902-010 50216612703-001	Prototype Standardized Target Benefit Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50216612703-001	Prototype Standardized Profit Strainly Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50216612704-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
MORGAN STANLEY DW INC	NEW YORK	NY	50316612704-002	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
MORGAN STANLEY DW INC	NEW YORK	NY	50216612704-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
MORGAN STANLEY DW INC	NEW YORK	NY	50316612704-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316610705-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216610705-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316610705-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MORGAN STANLEY DW INC	JERSEY CITY JERSEY CITY	NJ NJ	50216610705-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MORGAN STANLEY DW INC MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316610705-005 50216610705-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316610705-007	Prototype Non-standardized Cash of Defended Arrangement  Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216610705-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216610705-009	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216610705-010	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316610706-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316610706-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216610706-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216610706-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MORGAN STANLEY DW INC	JERSEY CITY	NJ NJ	50216611907-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
MORGAN STANLEY DW INC MORGAN STANLEY DW INC	JERSEY CITY JERSEY CITY	NJ	50216611907-002 50316611907-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316611907-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
MORGENSTERN & ASSOCIATES	VOORHEES	NJ	503A3690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MORGENSTERN & ASSOCIATES	VOORHEES	NJ	503A3690701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MORGENSTERN & ASSOCIATES	VOORHEES	NJ	503A3690701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MORRIS LAING EVANS BROCK & KENNEDY CHTD	WICHITA	KS	503A3700701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MORRIS LAING EVANS BROCK & KENNEDY CHTD	WICHITA	KS	503A3700701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MORRIS LAING EVANS BROCK & KENNEDY CHTD	WICHITA	KS	503A3700701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MORRISON & FOERSTER LLP	IRVINE	CA	VS322989	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 3/2/2001
MORRISON & FOERSTER LLP	IRVINE	CA CA	VS323000	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 3/2/2001
MORRISON & FOERSTER LLP MOSAIC GOVERNMENT MONEY MARKET	IRVINE ARLINGTON	VA	VS322539 50231375001-001	Volume Submitter Money Purchase Plan Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 3/2/2001 Opinion Letter Issued 08/15/2001
MOSAIC GOVERNMENT MONEY MARKET	ARLINGTON	VA	50231375001-001	Prototype Standardized From Sharing Frant Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
MOSS & BARNETT PA	MINNEAPOLIS	MN	503B2550701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MOSS & BARNETT PA	MINNEAPOLIS	MN	502B2550701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MOSS & BARNETT PA	MINNEAPOLIS	MN	503B2550701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MOSS & BARNETT PA	MINNEAPOLIS	MN	502B2550701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MOSS & BARNETT PA	MINNEAPOLIS	MN	503B2550701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MOSS & BARNETT PA	MINNEAPOLIS	MN	502B2550701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MOYER & BERGMAN PLC MOYER & BERGMAN PLC	CEDAR RAPIDS CEDAR RAPIDS	IA IA	503B2520701-001 502B2520701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
MOYER & BERGMAN PLC	CEDAR RAPIDS	IA	503B2520701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MOYER & BERGMAN PLC	CEDAR RAPIDS	IA	502B2520701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MOYER & BERGMAN PLC	CEDAR RAPIDS	IA	503B2520701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MOYER & BERGMAN PLC	CEDAR RAPIDS	IA	502B2520701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MRC BUSINESS SERVICES INC	COLUMBUS	OH	502A3710701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MRC BUSINESS SERVICES INC	COLUMBUS	OH	502A3710701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MS FOX & ASSOCIATES INC	SANTA MONICA	CA	VS323199	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
MS FOX & ASSOCIATES INC	SANTA MONICA	CA	VS322653	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
MS FOX & ASSOCIATES INC MS FOX & ASSOCIATES INC	SANTA MONICA SANTA MONICA	CA CA	VS322683 VS322713	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
MT WASHINGTON CO-OPERATIVE BANK	SOUTH BOSTON	MA	50275441101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MT WASHINGTON CO-OPERATIVE BANK	SOUTH BOSTON	MA	50275441101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
MT WASHINGTON CO-OPERATIVE BANK	SOUTH BOSTON	MA	50275441101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
MUCH SHELIST FREED DENEBERG AMENT & RUBENSTEIN	CHICAGO	IL	VS322758	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/06/2001
MUCH SHELIST FREED DENENBERG AMENT & RUBENSTEIN	CHICAGO	IL	VS322759	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/06/2001
MUCH SHELIST FREED DENENBERG AMENT & RUBENSTEIN	CHICAGO	IL	VS322760	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/06/2001
MUCH SHELIST FREED DENENBERG AMENT & RUBENSTEIN	CHICAGO	IL TV	VS322761	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/17/2002
MULESHOE STATE BANK	MULESHOE	TX	50241322701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MULFORD PENSION GROUP LTD MULFORD PENSION GROUP LTD	NILES NILES	IL IL	503B2530701-001 502B2530701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MULFORD PENSION GROUP LTD	NILES	iL	503B2530701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MULFORD PENSION GROUP LTD	NILES	IL.	502B2530701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MULFORD PENSION GROUP LTD	NILES	ΪĹ	503B2530701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MULFORD PENSION GROUP LTD	NILES	IL	502B2530701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MUNDER CAPITAL MANAGEMENT	BIRMINGHAM	MI	50262262701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/05/2001
MUNDER CAPITAL MANAGEMENT	BIRMINGHAM	MI	50262262701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/05/2001
MUNDER CAPITAL MANAGEMENT MUNDER CAPITAL MANAGEMENT	BIRMINGHAM	MI MI	50262262701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/05/2001
MUNDER CAPITAL MANAGEMENT MUNDER CAPITAL MANAGEMENT	BIRMINGHAM BIRMINGHAM	MI	50262262701-004 50362262701-005	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/05/2001 Opinion Letter Issued 09/05/2001
MUNICIPAL RETIREMENT SYSTEMS INC	TRENTON	MI	503A7900001-001	Prototype Non-standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/05/2001 Opinion Letter Issued 07/03/2002
MURRAY & BUDZYN	PASADENA	CA	VS322879	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 11/08/2001
MUTUAL FEDERAL SAVINGS BANK	MUNICE	IN	50234161901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001

PLAN SPONSOR MUTUAL FEDERAL SAVINGS BANK	<u>CITY</u> MUNICE	STATE IN	FILE FOLDER/VS NO. 50234161901-002	PLAN TYPE Prototype Standardized Money Purchase Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
MUTUAL OF AMERICA LIFE INSURANCE CO	NEW YORK	NY	50334530001-001	Prototype Standardized Moriey Forciase Fiah  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/01/2002
MUTUAL OF AMERICA LIFE INSURANCE CO	NEW YORK	NY	50334530002-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 03/19/2002
MUTUAL OF AMERICA LIFE INSURANCE CO	NEW YORK	NY	50334530003-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 02/01/2002
MUTUAL OF AMERICA LIFE INSURANCE CO	NEW YORK	NY	50234530003-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/14/2002
MUTUAL SERVICE LIFE INSURANCE CO	ARDEN HILLS	MN	50241500001-001	Master Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/10/2002
MYERS & BETTLE PA	SARASOTA	FL	503B2500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MYERS & BETTLE PA	SARASOTA	FL	502B2500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MYERS & BETTLE PA MYERS & BETTLE PA	SARASOTA SARASOTA	FL FL	503B2500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
MYERS & BETTLE PA	SARASOTA	FL	502B2500701-004 503B2500701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MYERS & BETTLE PA	SARASOTA	FL	502B2500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MYLES R FIREY & CO INC	BUFFALO	NY	503B5488501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
MYLES R FIREY & CO INC	BUFFALO	NY	503B5488501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
MYLES R FIREY & CO INC	BUFFALO	NY	502B5488501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
MYLES R FIREY & CO INC	BUFFALO	NY	503B5488501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
MYLES R FIREY & CO INC	BUFFALO	NY	502B5488501-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
MYLES R FIREY & CO INC	BUFFALO	NY	503B5488501-006 502B5488501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
MYLES R FIREY & CO INC MYSOCK & CHEVAILLIER	BUFFALO TULSA	NY OK	502B5488501-007 502B6391901-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	502B6391901-002	Prototype Standardized Profit Sharing Fiah Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	502B6391901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	502B6391901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	503B6391901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	503B6391901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	502B6391901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	503B6391901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	502B6391901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
N A FALCONE & ASSOCIATES INC	TREVOSE	PA	503B2510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
N A FALCONE & ASSOCIATES INC	TREVOSE	PA PA	502B2510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
N A FALCONE & ASSOCIATES INC N A FALCONE & ASSOCIATES INC	TREVOSE TREVOSE	PA PA	503B2510701-003 502B2510701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
N A FALCONE & ASSOCIATES INC	TREVOSE	PA PA	503B2510701-005	Prototype Standardized Money Furchase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
N A FALCONE & ASSOCIATES INC	TREVOSE	PA	502B2510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATHAN G FINK ESQ LLC	ORADELL	NJ	503A6760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATHAN G FINK ESQ LLC	ORADELL	NJ	502A6760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATHAN G FINK ESQ LLC	ORADELL	NJ	503A6760701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATHAN G FINK ESQ LLC	ORADELL	NJ	502A6760701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATICK FEDERAL SAVINGS BANK	NATICK	MA	50291762701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATICK FEDERAL SAVINGS BANK	NATICK	MA	50291762701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATICK FEDERAL SAVINGS BANK	NATICK	MA	50391762701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATICK FEDERAL SAVINGS BANK	NATICK	MA PA	50391762701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER DRESHER	PA PA	503B0550701-001 502B0550701-002	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	503B0550701-003	Prototype Standardized Holit Sharing Flah Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	502B0550701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	503B0550701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	502B0550701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	503B0550702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	503B0550702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	502B0550702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIAL CONSULTANTS LTD NATIONAL ACTUARIAL PENSION SERVICES INC	DRESHER HOUSTON	PA TX	502B0550702-004 503A8720701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	502A8720701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	503A8720701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	502A8720701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	503A8720701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	502A8720701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	503A8720701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	502A8720701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	503A8720702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIAL PENSION SERVICES INC NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON HOUSTON	TX TX	503A8720702-002 502A8720702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	502A8720702-003 502A8720702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	503A8710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/23/2002 Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	502A8710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	503A8710701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	502A8710701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	503A8710702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	503A8710702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	502A8710702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIES INC	MADISON HEIGHTS APPLETON	MI WI	502A8710702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 04/29/2002
NATIONAL ADMINISTRATION INC NATIONAL ADMINISTRATION INC	APPLETON	WI	503A1831901-001 503A1831901-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NATIONAL ADMINISTRATION INC	APPLETON	WI	503A1831901-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL ADMINISTRATION INC	APPLETON	WI	503A1831901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NATIONAL ASSOCIATES INC	CLEVELAND	OH	502A704BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
NATIONAL ASSOCIATES INC	CLEVELAND	OH	502A704BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
NATIONAL ASSOCIATES INC	CLEVELAND	OH	502A704BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
NATIONAL ASSOCIATES INC	CLEVELAND	OH	503A704BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
NATIONAL ASSOCIATES INC	CLEVELAND	OH	503A704BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
NATIONAL ASSOCIATES INC	CLEVELAND	OH	503A704BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
NATIONAL ASSOCIATES INC NW NATIONAL ASSOCIATES INC NW	BEAVERTON BEAVERTON	OR OR	503A8740701-001 502A8740701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES INC NW NATIONAL ASSOCIATES INC NW	BEAVERTON	OR	502A8740701-002 503A8740701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
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NATIONAL ASSOCIATES INC NW	BEAVERTON	OR	502A8740701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES INC NW NATIONAL ASSOCIATES INC NW	BEAVERTON BEAVERTON	OR OR	503A8740701-005 502A8740701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES INC NW	BEAVERTON	OR	503A8740701-007	Prototype Non-standardized Cash of Deferred Arrangement  Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES INC NW	BEAVERTON	OR	502A8740701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES INC NW	BEAVERTON	OR	503A8740702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ASSOCIATES INC NW	BEAVERTON	OR	503A8740702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ASSOCIATES INC NW	BEAVERTON	OR	502A8740702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ASSOCIATES INC NW	BEAVERTON	OR	502A8740702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ASSOCIATES METRO INC	FAIRFIELD	NJ	503A8730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES METRO INC	FAIRFIELD	NJ	502A8730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES METRO INC	FAIRFIELD	NJ	503A8730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES METRO INC	FAIRFIELD	NJ	502A8730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES METRO INC	FAIRFIELD	NJ	503A8730701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES METRO INC NATIONAL ASSOCIATES METRO INC	FAIRFIELD FAIRFIELD	NJ NJ	502A8730701-006 503A8730702-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
NATIONAL ASSOCIATES METRO INC	FAIRFIELD	NJ	503A8730702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
NATIONAL ASSOCIATES METRO INC	FAIRFIELD	NJ	502A8730702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ASSOCIATES METRO INC	FAIRFIELD	NJ	502A8730702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ASSOCIATES OF NEW MEXICO PC	ALBUQUERQUE	NM	503B2480701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES OF NEW MEXICO PC	ALBUQUERQUE	NM	502B2480701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES OF NEW MEXICO PC	ALBUQUERQUE	NM	503B2480701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES OF NEW MEXICO PC	ALBUQUERQUE	NM	502B2480701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES OF NEW MEXICO PC	ALBUQUERQUE	NM	503B2480701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATES OF NEW MEXICO PC	ALBUQUERQUE	NM	502B2480701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATION EXECUTIVES' FORUM INC	BETHESDA	MD	502A1660001-001	Master Standardized Money Purchase Plan	Opinion Letter Issued 02/14/2002
NATIONAL ASSOCIATION EXECUTIVES' FORUM INC	BETHESDA	MD	502A1660001-002	Master Standardized Target Benefit Plan	Opinion Letter Issued 02/14/2002
NATIONAL ASSOCIATION EXECUTIVES' FORUM INC NATIONAL ASSOCIATION EXECUTIVES' FORUM INC	BETHESDA BETHESDA	MD MD	503A1660001-003 503A1660001-004	Master Non-standardized Money Purchase Plan Master Non-standardized Target Benefit Plan	Opinion Letter Issued 02/14/2002 Opinion Letter Issued 02/14/2002
NATIONAL ASSOCIATION EXECUTIVES FORUM INC	BETHESDA	MD	502A1660001-004	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/14/2002 Opinion Letter Issued 02/14/2002
NATIONAL ASSOCIATION EXECUTIVES FORUM INC	BETHESDA	MD	503A1660002-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/14/2002
NATIONAL ASSOCIATION OF BUSINESS-PEOPLE EDUCATORS & PROFESSIONALS	WOBURN	MA	50341630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATION OF BUSINESS-PEOPLE EDUCATORS & PROFESSIONALS	WOBURN	MA	50241630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATION OF BUSINESS-PEOPLE EDUCATORS & PROFESSIONALS	WOBURN	MA	50341630701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATION OF BUSINESS-PEOPLE EDUCATORS & PROFESSIONALS	WOBURN	MA	50241630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATION OF BUSINESS-PEOPLE EDUCATORS & PROFESSIONALS	WOBURN	MA	50341630701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATION OF BUSINESS-PEOPLE EDUCATORS & PROFESSIONALS	WOBURN	MA	50241630701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATION OF BUSINESS-PEOPLE EDUCATORS & PROFESSIONALS	WOBURN	MA	50341630701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATION OF BUSINESS-PEOPLE EDUCATORS & PROFESSIONALS	WOBURN	MA	50241630701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NATIONAL ASSOCIATION OF BUSINESS-PEOPLE EDUCATORS & PROFESSIONALS	WOBURN	MA	50341630702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ASSOCIATION OF BUSINESS-PEOPLE EDUCATORS & PROFESSIONALS	WOBURN	MA	50341630702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ASSOCIATION OF BUSINESS-PEOPLE EDUCATORS & PROFESSIONALS NATIONAL ASSOCIATION OF BUSINESS-PEOPLE EDUCATORS & PROFESSIONALS	WOBURN WOBURN	MA MA	50241630702-003 50241630702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
NATIONAL ASSOCIATION OF BUSINESS-FEOFLE EDUCATORS & PROFESSIONALS NATIONAL AUTOMOBILE DEALERS ASSOCIATION	MCLEAN	VA	50341680001-001	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL AUTOMOBILE DEALERS ASSOCIATION	MCLEAN	VA	50341680001-001	Master Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL AUTOMOBILE DEALERS ASSOCIATION	MCLEAN	VA	50341680002-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL BANK & TRUST CO	WILMINGTON	OH	50202151901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL BANK & TRUST CO	WILMINGTON	OH	50202151901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL BANK & TRUST CO	WILMINGTON	OH	50302151901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NATIONAL BANK & TRUST CO	WILMINGTON	OH	50202151901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NATIONAL BANK & TRUST CO OF SYCAMORE	SYCAMORE	IL	50341700701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NATIONAL BANK & TRUST CO OF SYCAMORE	SYCAMORE	IL.	50241700701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NATIONAL BANK & TRUST CO OF SYCAMORE	SYCAMORE	IL.	50341700701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NATIONAL BANK & TRUST CO OF SYCAMORE NATIONAL BANK & TRUST CO OF SYCAMORE	SYCAMORE SYCAMORE	IL IL	50241700701-004 50341700701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
NATIONAL BANK & TRUST CO OF SYCAMORE  NATIONAL BANK & TRUST CO OF SYCAMORE	SYCAMORE	IL IL	50241700701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
NATIONAL BANK OF COMMERCE	COLUMBUS	MS	50341900001-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
NATIONAL BANK OF COMMERCE	COLUMBUS	MS	50241900001-002	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
NATIONAL BANK OF COMMERCE	COLUMBUS	MS	50341900001-003	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
NATIONAL BANK OF COMMERCE	COLUMBUS	MS	50241900001-004	Master Standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
NATIONAL BANK OF COMMERCE	BIRMINGHAM	AL	50388180701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL BANK OF COMMERCE	BIRMINGHAM	AL	50288180701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL BANK OF COMMERCE	BIRMINGHAM	AL	50388180701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL BANK OF COMMERCE	BIRMINGHAM	AL	50288180701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL BANK OF COMMERCE	BIRMINGHAM	AL	50388180701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL BANK OF COMMERCE NATIONAL BANK OF COMMERCE	BIRMINGHAM BERKELEY	AL IL	50288180701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL BANK OF COMMERCE	BERKELEY	IL.	502A0922701-001 502A0922701-002	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NATIONAL BANK OF COMMERCE	BERKELEY	IL.	503A0922701-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS	IN	50263841901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS	IN	50263841901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS	IN	50263841901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS	IN	50263841901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS	IN	50363841901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS	IN	50363841901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS	IN	50263841901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS	IN	50363841901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NATIONAL BANK OF INDIANAPOLIS NATIONAL BANK OF SOUTH CAROLINA	INDIANAPOLIS COLUMBIA	IN SC	50263841901-009 50242191901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL BANK OF SOUTH CAROLINA NATIONAL BANK OF SOUTH CAROLINA	COLUMBIA	SC SC	50242191901-001 50242191901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NATIONAL BANK OF SOUTH CAROLINA NATIONAL BANK OF SOUTH CAROLINA	COLUMBIA	SC	50242191901-002	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NATIONAL BANK OF SOUTH CAROLINA NATIONAL BANK OF SOUTH CAROLINA	COLUMBIA	SC	50342191901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL BANK OF SOUTH CAROLINA	COLUMBIA	SC	50242191901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NATIONAL BANK OF SOUTH CAROLINA	COLUMBIA	SC	50342191901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NATIONAL BENEFIT SERVICES INC	SALT LAKE CITY	UT	50299AEBE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002

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NATIONAL BENEFIT SERVICES INC NATIONAL BENEFIT SERVICES INC	SALT LAKE CITY SALT LAKE CITY	UT UT	50299AEBE01-002 50299AEBE01-003	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
NATIONAL BENEFIT SERVICES INC	SALT LAKE CITY	UT	VS323251	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 03/03/2002
NATIONAL BENEFIT SERVICES INC	SALT LAKE CITY	UT	VS323293	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
NATIONAL BENEFIT SERVICES, INC.	SALT LAKE CITY	UT	VS323340	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
NATIONAL CITY BANK	CLEVELAND	OH	50242311901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL CITY BANK	CLEVELAND	OH	50242311901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL CITY BANK	CLEVELAND	OH	50242311901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL CITY BANK	CLEVELAND	OH	50242311901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL CITY BANK	CLEVELAND	OH	50342311901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL CITY BANK NATIONAL CITY BANK	CLEVELAND CLEVELAND	OH OH	50342311901-006 50242311901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NATIONAL CITY BANK	CLEVELAND	OH	50342311901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NATIONAL CITY BANK	CLEVELAND	OH	50242311901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NATIONAL CITY BANK	MINNEAPOLIS	MN	50242351901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL CITY BANK	MINNEAPOLIS	MN	50242351901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL CITY BANK	MINNEAPOLIS	MN	50242351901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL CITY BANK	MINNEAPOLIS	MN	50242351901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL CITY BANK	COLUMBUS	OH	50283112701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL CITY BANK	COLUMBUS	OH	50283112701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL EXCHANGE BANK & TRUST	FOND DU LAC	WI	50242402701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL FINANCIAL SERVICES LLC NATIONAL FINANCIAL SERVICES LLC	BOSTON BOSTON	MA MA	5035741AH01-001 5025741AH01-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/14/2002 Opinion Letter Issued 03/14/2002
NATIONAL FINANCIAL SERVICES LLC	BOSTON	MA	5035741AH01-002	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/14/2002 Opinion Letter Issued 03/14/2002
NATIONAL FINANCIAL SERVICES LLC	BOSTON	MA	5025741AH01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/14/2002
NATIONAL FINANCIAL SYSTEMS INC	SANTA MONICA	CA	503B5478501-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NATIONAL FINANCIAL SYSTEMS INC	SANTA MONICA	CA	502B5478501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NATIONAL FINANCIAL SYSTEMS INC	SANTA MONICA	CA	502B5478501-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NATIONAL FINANCIAL SYSTEMS INC	SANTA MONICA	CA	502B5478501-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NATIONAL FINANCIAL SYSTEMS INC	SANTA MONICA	CA	502B5478502-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
NATIONAL FINANCIAL SYSTEMS INC	SANTA MONICA	CA	502B5478502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
NATIONAL GRAND BANK OF MARBLEHEAD	MARBLEHEAD	MA	50242461901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL GRAND BANK OF MARBLEHEAD	MARBLEHEAD	MA	50242461901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL GRAND BANK OF MARBLEHEAD	MARBLEHEAD	MA WI	50242461901-003	Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
NATIONAL GUARDIAN LIFE INSURANCE CO NATIONAL GUARDIAN LIFE INSURANCE CO	MADISON MADISON	WI	50242472701-001 50242472701-002	Prototype Standardized Profit Snaring Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NATIONAL GUARDIAN LIFE INSURANCE CO	MADISON	WI	50342472701-002	Prototype Standardized Moriey Furchase Flam  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NATIONAL GUARDIAN LIFE INSURANCE CO	MADISON	WI	50242472701-004	Prototype Standardized Carget Benefit Plan	Opinion Letter Issued 01/25/2002
NATIONAL GUARDIAN LIFE INSURANCE CO	MADISON	WI	50242472702-001	Prototype Standardized Periget Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
NATIONAL INDEPENDENT TRUST CO	RUSTON	LA	503A8630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NATIONAL INDEPENDENT TRUST CO	RUSTON	LA	502A8630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NATIONAL INDEPENDENT TRUST CO	RUSTON	LA	503A8630701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NATIONAL INDEPENDENT TRUST CO	RUSTON	LA	502A8630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NATIONAL INDEPENDENT TRUST CO	RUSTON	LA	503A8630701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NATIONAL INDEPENDENT TRUST CO	RUSTON	LA	502A8630701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NATIONAL INVESTORS SERVICES CORP NATIONAL INVESTORS SERVICES CORP	NEW YORK NEW YORK	NY NY	50258272701-001 50258272701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NATIONAL INVESTORS SERVICES CORP	NEW YORK NEW YORK	NY	50258272701-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NATIONAL INVESTORS SERVICES CORP	NEW YORK	NY	50258272701-003	Prototype Standardized Profit Sharing Fiah Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL INVESTORS SERVICES CORP	NEW YORK	NY	50258272701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL INVESTORS SERVICES CORP	NEW YORK	NY	50258272701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL INVESTORS SERVICES CORP	NEW YORK	NY	50258272701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL INVESTORS SERVICES CORP	NEW YORK	NY	5025827AQ02-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL INVESTORS SERVICES CORP	NEW YORK	NY	5025827AQ02-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL INVESTORS SERVICES CORP	NEW YORK	NY	5025827AQ02-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL INVESTORS SERVICES CORP	NEW YORK	NY	5025827AQ02-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL LIFE INSURANCE CO NATIONAL LIFE INSURANCE CO	MONTPELIER MONTPELIER	VT VT	50342560001-001 50342560001-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/15/2002 Opinion Letter Issued 03/15/2002
NATIONAL LIFE INSURANCE CO	MONTPELIER	VT	50242560001-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 03/15/2002 Opinion Letter Issued 03/15/2002
NATIONAL LIFE INSURANCE CO	MONTPELIER	VT	50242560001-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/15/2002
NATIONAL LIFE INSURANCE CO	MONTPELIER	VT	50342560002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/04/2002
NATIONAL LIFE INSURANCE CO	MONTPELIER	VT	50242560002-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/04/2002
NATIONAL LIFE INSURANCE CO	MONTPELIER	VT	50342560002-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/04/2002
NATIONAL LIFE INSURANCE CO	MONTPELIER	VT	50242560002-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/04/2002
NATIONAL LIFE INSURANCE CO	MONTPELIER	VT	50342560002-005	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 03/04/2002
NATIONAL LIFE INSURANCE CO	MONTPELIER	VT	50242560002-006	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 03/04/2002
NATIONAL LIFE INSURANCE CO	MONTPELIER	VT VT	50342560002-007 50242560002-008	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/04/2002
NATIONAL LIFE INSURANCE CO NATIONAL LIFE INSURANCE CO	MONTPELIER MONTPELIER	VT	50242560002-008	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/04/2002 Opinion Letter Issued 05/13/2002
NATIONAL LIFE INSURANCE CO	MONTPELIER	VT	50342560003-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 05/13/2002 Opinion Letter Issued 05/13/2002
NATIONAL PENSION PROTOTYPE SERVICES	READING	PA	502B6401901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL PENSION PROTOTYPE SERVICES	READING	PA	502B6401901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL PENSION PROTOTYPE SERVICES	READING	PA	503B6401901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL PENSION PROTOTYPE SERVICES	READING	PA	503B6401901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL PENSION PROTOTYPE SERVICES	READING	PA	502B6401901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NATIONAL PENSION PROTOTYPE SERVICES	READING	PA	503B6401901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NATIONAL PENSION PROTOTYPE SERVICES NATIONAL PENSION PROTOTYPE SERVICES	READING READING	PA PA	502B6401901-007 503B6401901-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NATIONAL PENSION PROTOTYPE SERVICES NATIONAL PENSION PROTOTYPE SERVICES	READING	PA PA	503B6401901-008 503B6401901-009	Prototype Non-Standardized Safe Harbor Target Benefit Plan Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NATIONAL PENSION PROTOTYPE SERVICES	READING	PA	502B6401902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/20/2002
NATIONAL PENSION PROTOTYPE SERVICES	READING	PA	502B6401902-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
NATIONAL PENSION PROTOTYPE SERVICES	READING	PA	503B6401902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
NATIONAL PENSION PROTOTYPE SERVICES	READING	PA	503B6401902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
NATIONAL PENSION PROTOTYPE SERVICES	READING	PA	502B6401902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
NATIONAL PENSION SERVICE INC	BURLINGTON	VT	503B2490701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

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NATIONAL PENSION SERVICE INC NATIONAL PENSION SERVICE INC	BURLINGTON BURLINGTON	VT VT	502B2490701-002 503B2490701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICE INC	BURLINGTON	VT	502B2490701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICE INC	BURLINGTON	VT	503B2490701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICE INC	BURLINGTON	VT	502B2490701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICE INC	BURLINGTON	VT	503B2490702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL PENSION SERVICE INC	BURLINGTON	VT	503B2490702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL PENSION SERVICE INC	BURLINGTON	VT	502B2490702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL PENSION SERVICE INC	BURLINGTON	VT NY	502B2490702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL PENSION SERVICE INC NATIONAL PENSION SERVICE INC	WHITE PLAINS WHITE PLAINS	NY NY	502B708AB01-001 503B708AB01-002	Prototype Standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
NATIONAL PENSION SERVICE INC	WHITE PLAINS	NY	502B708AB01-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
NATIONAL PENSION SERVICE INC	WHITE PLAINS	NY	503B708AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
NATIONAL PENSION SERVICE INC	WHITE PLAINS	NY	502B708AB01-005	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
NATIONAL PENSION SERVICE INC	WHITE PLAINS	NY	503B708AB01-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
NATIONAL PENSION SERVICE INC	WHITE PLAINS	NY	502B708AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
NATIONAL PENSION SERVICE INC	WHITE PLAINS	NY	503B708AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
NATIONAL PENSION SERVICE INC	WHITE PLAINS	NY	502B708AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
NATIONAL PENSION SERVICE INC NATIONAL PENSION SERVICES CORP	WHITE PLAINS PASADENA	NY CA	503B708AB02-004 503A8750701-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICES CORP	PASADENA	CA	502A8750701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICES CORP	PASADENA	CA	503A8750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICES CORP	PASADENA	CA	502A8750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICES CORP	PASADENA	CA	503A8750701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICES CORP	PASADENA	CA	502A8750701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICES CORP	PASADENA	CA	503A8750702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL PENSION SERVICES CORP	PASADENA	CA	503A8750702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL PENSION SERVICES CORP	PASADENA	CA	502A8750702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL PENSION SERVICES CORP	PASADENA	CA	502A8750702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL PENSION SERVICES INC NATIONAL PENSION SERVICES INC	BEACHWOOD BEACHWOOD	OH OH	503B2460701-001 502B2460701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICES INC	BEACHWOOD	OH	503B2460701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICES INC	BEACHWOOD	OH	502B2460701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICES INC	BEACHWOOD	OH	503B2460701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL PENSION SERVICES INC	BEACHWOOD	OH	502B2460701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL RETIREMENT PLAN ADVISORS INC	MONTPELIER	VT	VS322421	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 05/14/2001 & 02/14/2002
NATIONAL RETIREMENT PLAN ADVISORS INC	MONTPELIER	VT	VS322579	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 5/14/2001
NATIONAL RETIREMENT PLAN ADVISORS INC	MONTPELIER	VT	VS322769	Volume Submitter Money Purchase Plan	Advisory Letter Issued 5/14/2001 & 02/14/2002
NATIONAL RETIREMENT PLAN ADVISORS INC NATIONAL RETIREMENT PLANS TRAINING CONFERENCE INC	MONTPELIER NEW BRUNSWICK	VT NJ	VS322770 50242626001-001	Volume Submitter Profit Sharing Plan Prototype Standardized Money Purchase Plan	Advisory Letter Issued 5/14/2001 & 02/14/2002 Opinion Letter Issued 11/06/2001
NATIONAL RETIREMENT PLANS TRAINING CONFERENCE INC	NEW BRUNSWICK	NJ	50242626001-001	Prototype Standardized Money Furchase Flan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
NATIONAL RETIREMENT PLANS TRAINING CONFERENCE INC	NEW BRUNSWICK	NJ	50242626001-002	Prototype Standardized Front Sharing Fran	Opinion Letter Issued 11/06/2001
NATIONAL RETIREMENT PLANS TRAINING CONFERENCE INC	NEW BRUNSWICK	NJ	50242626001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
NATIONAL RETIREMENT PLANS TRAINING CONFERENCE INC	NEW BRUNSWICK	NJ	50242626001-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
NATIONAL RETIREMENT PLANS TRAINING CONFERENCE INC	NEW BRUNSWICK	NJ	50342626001-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
NATIONAL RETIREMENT PLANS TRAINING CONFERENCE INC	NEW BRUNSWICK	NJ	50342626001-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/06/2001
NATIONAL RETIREMENT PLANS TRAINING CONFERENCE INC	NEW BRUNSWICK	NJ	50242626001-008	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
NATIONAL RETIREMENT SERVICES INC NATIONAL RETIREMENT SERVICES INC	SEAL BEACH SEAL BEACH	CA CA	503B7160701-001 502B7160701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NATIONAL RETIREMENT SERVICES INC	SEAL BEACH	CA	503B7160701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL RETIREMENT SERVICES INC	SEAL BEACH	CA	502B7160701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL RETIREMENT SERVICES INC	SEAL BEACH	CA	503B7160701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL RETIREMENT SERVICES INC	SEAL BEACH	CA	502B7160701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL RETIREMENT SERVICES INC	SEAL BEACH	CA	503B7160701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NATIONAL RETIREMENT SERVICES INC	SEAL BEACH	CA	502B7160701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NATIONAL RETIREMENT SERVICES INC	SEAL BEACH	CA	503B7160702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL RETIREMENT SERVICES INC	SEAL BEACH	CA CA	503B7160702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL RETIREMENT SERVICES INC NATIONAL RETIREMENT SERVICES INC	SEAL BEACH SEAL BEACH	CA	502B7160702-003 502B7160702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
NATIONAL RETIREMENT SERVICES INC	COLUMBUS	OH	503B2470701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONWIDE FINANCIAL	COLUMBUS	OH	502B2470701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONWIDE FINANCIAL	COLUMBUS	ОН	503B2470701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONWIDE FINANCIAL	COLUMBUS	OH	502B2470701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONWIDE FINANCIAL	COLUMBUS	OH	503B2470701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONWIDE FINANCIAL	COLUMBUS	OH	502B2470701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	503B5468501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH OH	503B5468501-002 502B5468501-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI CINCINNATI	OH	503B5468501-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	503B5468501-005	Prototype Non-Standardized Front Sharing Fran	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	502B5468501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	503B5468501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	ОН	502B5468501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	503B5468501-009	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	ОН	502B5468501-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
NAZARETH NATIONAL BANK & TRUST CO	NAZARETH	PA	50267001901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NAZARETH NATIONAL BANK & TRUST CO NBT BANK NA	NAZARETH NORWICH	PA NY	50267001901-002 50241751901-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NBT BANK NA	NORWICH	NY	50241751901-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NBT BANK NA	NORWICH	NY	50241751901-002	Prototype Standardized Wioney Furchase Filah  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NBT BANK NA	NORWICH	NY	50341751901-004	Prototype Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NCRIC MSO INC	LYNCHBURG	VA	503A6770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NCRIC MSO INC	LYNCHBURG	VA	503A6770701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NCRIC MSO INC	LYNCHBURG	VA 	503A6770701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NEAL GERBER & EISENBERG	CHICAGO	IL	502A1811901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001

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NEAL GERBER & EISENBERG	CHICAGO	IL.	502A1811901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NEAL GERBER & EISENBERG	CHICAGO	IL.	503A1811901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NEAL GERBER & EISENBERG	CHICAGO CHICAGO	IL IL	503A1811901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
NEAL GERBER & EISENBERG NEAL GERBER & EISENBERG	CHICAGO	IL IL	502A1811901-005 503A1811901-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NEAL GERBER & EISENBERG	CHICAGO	IL	VS311170	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 7/28/2000
NEAL GERBER & EISENBERG	CHICAGO	IL	VS311171	Volume Submitter Money Purchase Plan	Advisory Letter Issued 7/28/2000
NEBRASKA TRUST CO NA	FREMONT	NE	503B2440701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEBRASKA TRUST CO NA	FREMONT	NE	502B2440701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEBRASKA TRUST CO NA	FREMONT	NE	503B2440701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NEBRASKA TRUST CO NA	FREMONT	NE	502B2440701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NEBRASKA TRUST CO NA	FREMONT	NE	503B2440701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NEBRASKA TRUST CO NA	FREMONT	NE	502B2440701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NELSON MULLINS RILEY & SCARBOROUGH LLP	COLUMBIA	SC	503A6670701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NELSON MULLINS RILEY & SCARBOROUGH LLP	COLUMBIA	SC	502A6670701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NELSON MULLINS RILEY & SCARBOROUGH LLP	COLUMBIA	SC	503A6670701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NELSON MULLINS RILEY & SCARBOROUGH LLP	COLUMBIA	SC	502A6670701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NELSON MULLINS RILEY & SCARBOROUGH LLP	COLUMBIA	SC	503A6670701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NERAL ANZELONE & CO	WALL	NJ	503B2450701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NERAL ANZELONE & CO	WALL	NJ	502B2450701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NERAL ANZELONE & CO	WALL	NJ	503B2450701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NERAL ANZELONE & CO	WALL WALL	NJ NJ	502B2450701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NERAL ANZELONE & CO NERAL ANZELONE & CO	WALL	NJ	503B2450701-005 502B2450701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NES RETIREMENT PLAN SERVICES	PEABODY	MA	503B0560701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NES RETIREMENT PLAN SERVICES	PEABODY	MA	502B0560701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NES RETIREMENT PLAN SERVICES	PEABODY	MA	503B0560701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NES RETIREMENT PLAN SERVICES	PEABODY	MA	502B0560701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NES RETIREMENT PLAN SERVICES	PEABODY	MA	503B0560701-005	Prototype Non-standardized Worldy Fordinase Filah  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NES RETIREMENT PLAN SERVICES	PEABODY	MA	502B0560701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NESBIT PENSION II INC	SMITHTOWN	NY	502B1790701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NESBIT PENSION II INC	SMITHTOWN	NY	502B1790701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NESBIT PENSION II INC	SMITHTOWN	NY	502B1790701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NESBIT PENSION II INC	SMITHTOWN	NY	502B1790701-004	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NESBIT PENSION II INC	SMITHTOWN	NY	502B1790702-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NESBIT PENSION II INC	SMITHTOWN	NY	502B1790702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NESTEGG CONSULTING INC	WICHITA	KS	503B4700701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NESTEGG CONSULTING INC	WICHITA	KS	502B4700701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NESTEGG CONSULTING INC	WICHITA	KS	502B4700701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NESTEGG CONSULTING INC	WICHITA	KS	503B4700701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NESTEGG CONSULTING INC	WICHITA	KS	502B4700701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NESTEGG CONSULTING INC	WICHITA	KS	503B4700702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NESTEGG CONSULTING INC	WICHITA	KS	503B4700702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NESTEGG CONSULTING INC	WICHITA	KS	502B4700702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NESTEGG CONSULTING INC	WICHITA	KS	502B4700702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NETWORK FINANCIAL SERVICES NETWORK FINANCIAL SERVICES	PINEHURST PINEHURST	NC NC	503B2420701-001 502B2420701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NETWORK FINANCIAL SERVICES NETWORK FINANCIAL SERVICES	PINEHURST	NC NC	503B2420701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NETWORK FINANCIAL SERVICES NETWORK FINANCIAL SERVICES	PINEHURST	NC	502B2420701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NETWORK FINANCIAL SERVICES	PINEHURST	NC	503B2420701-005	Prototype Standardized Mohey Fulchase Fiah  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NETWORK FINANCIAL SERVICES	PINEHURST	NC	502B2420701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NEUBERGER & BERMAN LLC	NEW YORK	NY	5026702AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEUBERGER & BERMAN LLC	NEW YORK	NY	5026702AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NEUBERGER & BERMAN LLC	NEW YORK	NY	5026702AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NEUBERGER & BERMAN LLC	NEW YORK	NY	5026702AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NEUBERGER BERMAN MANAGEMENT INC	NEW YORK	NY	50271782701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEUBERGER BERMAN MANAGEMENT INC	NEW YORK	NY	50271782701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NEUBERGER BERMAN MANAGEMENT INC	NEW YORK	NY	50271782701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEUBERGER BERMAN MANAGEMENT INC	NEW YORK	NY	50271782701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NEVADA PENSION ADMINISTRATORS & CONSULTANTS	LAS VEGAS	NV	VS323294	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
NEVADA PENSION ADMINISTRATORS & CONSULTANTS INC	LAS VEGAS	NV	502A733BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
NEVADA PENSION ADMINISTRATORS & CONSULTANTS INC	LAS VEGAS	NV	502A733BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
NEVADA PENSION ADMINISTRATORS & CONSULTANTS INC	LAS VEGAS	NV	VS323233	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
NEVADA PENSION ADMINISTRATORS & CONSULTANTS INC	LAS VEGAS	NV	VS323252	Volume Submitter Profit Sharing/401K Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
NEVADA PENSION ADMINISTRATORS & CONSULTANTS, INC. NEW ENGLAND ADMINISTRATORS INC	LAS VEGAS	NV NH	VS323341 503B2430701-001	Prototype Non-standardized Profit Sharing Plan	Advisory Letter Issued 01/11/2002
NEW ENGLAND ADMINISTRATORS INC NEW ENGLAND ADMINISTRATORS INC	WEBSTER WEBSTER	NH	503B2430701-001 502B2430701-002	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NEW ENGLAND ADMINISTRATORS INC	WEBSTER	NH	503B2430701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NEW ENGLAND ADMINISTRATORS INC	WEBSTER	NH	502B2430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NEW ENGLAND ADMINISTRATORS INC	WEBSTER	NH	503B2430701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NEW ENGLAND ADMINISTRATORS INC	WEBSTER	NH	502B2430701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NEW ENGLAND LIFE INSURANCE CO	ENGLEWOOD	CO	50243001901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NEW ENGLAND LIFE INSURANCE CO	ENGLEWOOD	CO	50343001901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NEW ENGLAND LIFE INSURANCE CO	ENGLEWOOD	CO	50243001901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NEW ENGLAND LIFE INSURANCE CO	BOSTON	MA	50390700001-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/04/2002
NEW ENGLAND LIFE INSURANCE CO	BOSTON	MA	50390700001-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/04/2002
NEW ENGLAND LIFE INSURANCE CO	BOSTON	MA	50290700001-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/04/2002
NEW ENGLAND LIFE INSURANCE CO	BOSTON	MA	50290700001-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/04/2002
NEW ENGLAND LIFE INSURANCE CO	BOSTON	MA	50390700002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/04/2002
NEW ENGLAND LIFE INSURANCE CO	BOSTON	MA	50290700002-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/04/2002
NEW ENGLAND LIFE INSURANCE CO	BOSTON	MA	50390700002-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/04/2002
NEW ENGLAND LIFE INSURANCE CO	BOSTON	MA	50390700002-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/04/2002
NEW ENGLAND LIFE INSURANCE CO	BOSTON	MA MA	50290700002-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/04/2002
NEW ENGLAND LIFE INSURANCE CO NEW ENGLAND LIFE INSURANCE CO	BOSTON BOSTON	MA MA	50390700002-006 50290700002-007	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/04/2002 Opinion Letter Issued 06/04/2002
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NEW ENGLAND LIFE INSURANCE COMPANY	BOSTON	MA	VS322397	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 5/18/2000
NEW ENGLAND LIFE INSURANCE COMPANY	BOSTON	MA MA	VS322605	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/18/2001
NEW ENGLAND LIFE INSURANCE COMPANY NEW ENGLAND LIFE INSURANCE COMPANY	BOSTON BOSTON	MA	VS322606 VS322607	Volume Submitter 401K Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/18/2001 Advisory Letter Issued 10/18/2001
NEW ENGLAND LIFE INSURANCE COMPANY	BOSTON	MA	VS322600	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/18/2001 Advisory Letter Issued 10/18/2001
NEW ENGLAND LIFE INSURANCE COMPANY	BOSTON	MA	VS322601	Volume Submitter Profit Sharing Plan  Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/18/2001 Advisory Letter Issued 10/18/2001
NEW HAVEN SAVINGS BANK	NEW HAVEN	CT	50271372701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEW HAVEN SAVINGS BANK	NEW HAVEN	CT	50271372701-001	Prototype Standardized From Sharing Frant	Opinion Letter Issued 08/07/2001
NEW HAVEN SAVINGS BANK	NEW HAVEN	CT	50271372702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEW HAVEN SAVINGS BANK	NEW HAVEN	CT CT	50271372702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NEW YORK LIFE INVESTMENT MANAGEMENT LLC	NORWOOD	MA	VS322496	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/12/2002
NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWBURYPORT	MA	50271211101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWBURYPORT	MA	50271211101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
NEWFIELD NATIONAL BANK	VINELAND	NJ	502B7551901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NEWFIELD NATIONAL BANK	VINELAND	NJ	502B7551901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NEWFIELD NATIONAL BANK	VINELAND	NJ	503B7551901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NEWFIELD NATIONAL BANK	VINELAND	NJ	503B7551901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
NEWFIELD NATIONAL BANK	VINELAND	NJ	502B7551901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NEWMAN & SCHOENFELD PC	TUCSON	AZ	503B0910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NEWMAN & SCHOENFELD PC	TUCSON	AZ	503B0910701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NEWMAN & SCHOENFELD PC	TUCSON	AZ	503B0910701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NEXSEN PRUET JACOBS & POLLARD ATTORNEYS AT LAW LLC	GREENVILLE	SC	503A7520701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NEXSEN PRUET JACOBS & POLLARD ATTORNEYS AT LAW LLC	GREENVILLE	SC	502A7520701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NEXSEN PRUET JACOBS & POLLARD ATTORNEYS AT LAW LLC	GREENVILLE	SC	503A7520701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NEXSEN PRUET JACOBS & POLLARD ATTORNEYS AT LAW LLC	GREENVILLE	SC	502A7520701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NICHOLAS & ASSOCIATES INC	ELLICOTT CITY	MD	503A8510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
NICHOLAS & ASSOCIATES INC	ELLICOTT CITY	MD	502A8510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
NICHOLAS & ASSOCIATES INC	ELLICOTT CITY	MD MD	503A8510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
NICHOLAS & ASSOCIATES INC	ELLICOTT CITY	MD	502A8510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
NICHOLAS & ASSOCIATES INC NICHOLAS & ASSOCIATES INC	ELLICOTT CITY ELLICOTT CITY	MD	503A8510701-005 502A8510701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
NICHOLAS & ASSOCIATES INC NICHOLAS CO INC	MILWAUKEE	WI	50271590001-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/30/2001
NICHOLAS CO INC	MILWAUKEE	WI	50271590001-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NICHOLAS CO INC NICHOLAS L SAAKVITNE A LAW CORPORATION	MARINA DEL RAY	CA	VS322664	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
NICHOLAS L SAAKVITNE A LAW CORPORATION	MARINA DEL RAY	CA	VS322694	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
NICHOLAS L SAAKVITNE A LAW CORPORATION	MARINA DEL RAY	CA	VS322724	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
NICHOLAS L. SAAKVITNE, A LAW CORPORATION	MARINA DEL REY	CA	VS323210	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
NIPPON LIFE INSURANCE CO OF AMERICA	DES MOINES	IA	50320540001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/25/2001
NIPPON LIFE INSURANCE CO OF AMERICA	DES MOINES	IA	50220540001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/25/2001
NIPPON LIFE INSURANCE CO OF AMERICA	DES MOINES	IA	50320540001-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/25/2001
NIPPON LIFE INSURANCE CO OF AMERICA	DES MOINES	IA	50220540001-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/25/2001
NIPPON LIFE INSURANCE CO OF AMERICA	DES MOINES	IA	50320540002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/25/2001
NIPPON LIFE INSURANCE CO OF AMERICA	DES MOINES	IA	50220540002-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/25/2001
NIXON PEABODY LLP	ROCHESTER	NY	502A3191901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NIXON PEABODY LLP	ROCHESTER	NY	502A3191901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NIXON PEABODY LLP	ROCHESTER	NY	503A3191901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NIXON PEABODY LLP	ROCHESTER	NY	503A3191901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
NIXON PEABODY LLP	ROCHESTER	NY	502A3191901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NIXON PEABODY LLP	ROCHESTER	NY	503A3191901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NLH & CO	SACRAMENTO	CA	503B5338501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NLH & CO	SACRAMENTO	CA	503B5338501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NLH & CO	SACRAMENTO	CA	502B5338501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NLH & CO	SACRAMENTO SACRAMENTO	CA CA	503B5338501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NLH & CO	SACRAMENTO	CA	503B5338501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NLH & CO NLH & CO	SACRAMENTO	CA	502B5338501-006 503B5338501-007	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
NLH & CO	SACRAMENTO	CA	502B5338501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NLS INSURANCE SERVICES INC	MURRIETA	CA	503B1780701-001	Prototype Non-standardized Worley Furchase Flam  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NLS INSURANCE SERVICES INC	MURRIETA	CA	502B1780701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NLS INSURANCE SERVICES INC	MURRIETA	CA	503B1780701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NLS INSURANCE SERVICES INC	MURRIETA	CA	502B1780701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NLS INSURANCE SERVICES INC	MURRIETA	CA	503B1780702-001	Prototype Non-standardized Norley Fulchase Flan  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NLS INSURANCE SERVICES INC	MURRIETA	CA	503B1780702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NLS INSURANCE SERVICES INC	MURRIETA	CA	502B1780702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NLS INSURANCE SERVICES INC	MURRIETA	CA	502B1780702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NOBLE CONSULTING INC	SOLON	OH	502A4680001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/22/2002
NOBLE CONSULTING INC	SOLON	OH	502A4680001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/22/2002
NOLAN MILLER INC d/b/a QUALIFIED PLANS OF BEAUMONT	BEAUMONT	TX	503B1770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NOLAN MILLER INC d/b/a QUALIFIED PLANS OF BEAUMONT	BEAUMONT	TX	502B1770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NOLAN MILLER INC d/b/a QUALIFIED PLANS OF BEAUMONT	BEAUMONT	TX	503B1770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NOLAN MILLER INC d/b/a QUALIFIED PLANS OF BEAUMONT	BEAUMONT	TX	502B1770701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NOLAN MILLER INC d/b/a QUALIFIED PLANS OF BEAUMONT	BEAUMONT	TX	503B1770701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NOLAN MILLER INC d/b/a QUALIFIED PLANS OF BEAUMONT	BEAUMONT	TX	502B1770701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NOLAN MILLER INC d/b/a QUALIFIED PLANS OF BEAUMONT	BEAUMONT	TX	503B1770702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NOLAN MILLER INC d/b/a QUALIFIED PLANS OF BEAUMONT	BEAUMONT	TX	503B1770702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NOLAN MILLER INC d/b/a QUALIFIED PLANS OF BEAUMONT	BEAUMONT	TX	502B1770702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NOLAN MILLER INC d/b/a QUALIFIED PLANS OF BEAUMONT	BEAUMONT	TX	502B1770702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NORMAN JONES ENLOW & CO	COLUMBUS	OH	503B3030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORMAN JONES ENLOW & CO	COLUMBUS	OH	502B3030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORMAN JONES ENLOW & CO NORMAN JONES ENLOW & CO	COLUMBUS	OH OH	503B3030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NORMAN JONES ENLOW & CO NORMAN JONES ENLOW & CO	COLUMBUS COLUMBUS	OH	502B3030701-004 503B3030701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NORMAN JONES ENLOW & CO NORMAN JONES ENLOW & CO	COLUMBUS	OH	503B3030701-005 502B3030701-006	Prototype Non-standardized Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NORMAN JONES ENLOW & CO NORMAN LEIT & ASSOCIATES					
	WEST ORANGE	NI	503R5328501 001	Prototyne Non-standardized Cash or Deferred Arrangement	Oninion Letter Issued 09/18/2001
NORMAN LEIT & ASSOCIATES	WEST ORANGE WEST ORANGE	NJ NJ	503B5328501-001 503B5328501-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001

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NORMAN LEIT & ASSOCIATES	WEST ORANGE	NJ	502B5328501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NORMAN LEIT & ASSOCIATES	WEST ORANGE	NJ	503B5328501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NORMAN LEIT & ASSOCIATES	WEST ORANGE	NJ NJ	503B5328501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NORMAN LEIT & ASSOCIATES	WEST ORANGE WEST ORANGE	NJ	502B5328501-006 503B5328501-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
NORMAN LEIT & ASSOCIATES NORMAN LEIT & ASSOCIATES	WEST ORANGE WEST ORANGE	NJ	502B5328501-007	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NORTH AMERICAN BANK & TRUST	WATERBURY	CT	50243362701-001	Prototype Standardized Moriey Full Haring Plan	Opinion Letter Issued 08/07/2001
NORTH AMERICAN BANK & TRUST	WATERBURY	CT	50243362701-002	Prototype Standardized From Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH AMERICAN BANK & TRUST	WATERBURY	CT	50343362701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH AMERICAN BANK & TRUST	WATERBURY	CT	50343362701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH CENTRAL TRUST CO	LA CROSSE	WI	50396960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH CENTRAL TRUST CO	LA CROSSE	WI	50296960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH CENTRAL TRUST CO	LA CROSSE	WI	50396960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH CENTRAL TRUST CO	LA CROSSE	WI	50296960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH CENTRAL TRUST CO	LA CROSSE	WI	50396960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH CENTRAL TRUST CO	LA CROSSE	WI	50296960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE MELVILLE	NY NY	50203132701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NORTH FORK BANK NORTH FORK BANK	MELVILLE	NY	50203132701-007 50303132701-008	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132702-001	Prototype Standardized Sale Harbor Cash of Deferred Arrangement  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
NORTH FORK BANK	MELVILLE	NY	50203132702-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
NORTH MIDDLESEX SAVINGS BANK	AYER	MA	50284292701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50286242701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50286242701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50386242701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50386242701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50286242701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50386242701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH STAR TRUST CO	CHICAGO	IL	502A4160701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NORTH STAR TRUST CO	CHICAGO	IL	502A4160701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NORTH STAR TRUST CO	CHICAGO	IL	502A4160701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NORTH STATE FINANCIAL MANAGEMENT LLC	SILER CITY	NC	503A7630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH STATE FINANCIAL MANAGEMENT LLC	SILER CITY	NC	502A7630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH STATE FINANCIAL MANAGEMENT LLC	SILER CITY	NC	503A7630701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH STATE FINANCIAL MANAGEMENT LLC	SILER CITY	NC	502A7630701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTHEAST BANK	AUBURN	ME	50285101902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NORTHEAST BANK	AUBURN	ME ME	50285101902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NORTHEAST BANK NORTHEAST BANK	AUBURN AUBURN	ME	50385101902-003 50385101902-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NORTHEAST BANK	AUBURN	ME	50285101902-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHEAST BANK	AUBURN	ME	50385101902-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHEAST BANK FSB	LEWISTON	ME	50285101101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
NORTHEAST BANK FSB	LEWISTON	ME	50285101101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
NORTHEAST MANAGEMENT & RESEARCH CO INC	BOSTON	MA	50243790001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/13/2001
NORTHEAST MANAGEMENT & RESEARCH CO INC	BOSTON	MA	50243790001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/13/2001
NORTHEAST PLANNING SERVICES INC	WALTHAM	MA	503B3040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTHEAST PLANNING SERVICES INC	WALTHAM	MA	502B3040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTHEAST PLANNING SERVICES INC	WALTHAM	MA	503B3040701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTHEAST PLANNING SERVICES INC	WALTHAM	MA	502B3040701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTHEAST PLANNING SERVICES INC	WALTHAM	MA	503B3040701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTHEAST PLANNING SERVICES INC	WALTHAM	MA	502B3040701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTHEAST PLANNING SERVICES INC	WALTHAM	MA	503B3040702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NORTHEAST PLANNING SERVICES INC	WALTHAM	MA	503B3040702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NORTHEAST PLANNING SERVICES INC	WALTHAM	MA MA	502B3040702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NORTHEAST PLANNING SERVICES INC NORTHEAST SECURITY BANK	WALTHAM SUMNER	IA	502B3040702-004 50210071101-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 01/10/2002
NORTHEAST SECORITY BANK NORTHERN BANK & TRUST CO	WOBURN	MA	50219092701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTHERN BANK & TRUST CO	WOBURN	MA	50219092701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTHERN CAPITAL TRUST CO	NORTH FARGO	ND	50391100701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NORTHERN CAPITAL TRUST CO	NORTH FARGO	ND	50291101902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NORTHERN CAPITAL TRUST CO	NORTH FARGO	ND	50291101902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NORTHERN CAPITAL TRUST CO	NORTH FARGO	ND	50291101902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NORTHERN CAPITAL TRUST CO	NORTH FARGO	ND	50291101902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NORTHERN CAPITAL TRUST CO	NORTH FARGO	ND	50391101902-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NORTHERN CAPITAL TRUST CO	NORTH FARGO	ND	50391101902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
NORTHERN CAPITAL TRUST CO	NORTH FARGO	ND	50291101902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHERN CAPITAL TRUST CO	NORTH FARGO	ND	50391101902-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHERN CAPITAL TRUST CO	NORTH FARGO	ND	50291101902-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHERN CAPITAL TRUST CO	NORTH FARGO	ND	50391101902-010	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHERN SECURITIES ANALYSTS	SCHAUMBURG	IL.	503B5308501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NORTHERN SECURITIES ANALYSTS	SCHAUMBURG	IL II	503B5308501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NORTHERN SECURITIES ANALYSTS	SCHAUMBURG	IL II	502B5308501-003 503B5308501-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NORTHERN SECURITIES ANALYSTS NORTHERN SECURITIES ANALYSTS	SCHAUMBURG SCHAUMBURG	IL IL	503B5308501-004 503B5308501-005	Prototype Non-standardized Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
NORTHERN SECURITIES ANALYSTS NORTHERN SECURITIES ANALYSTS	SCHAUMBURG	IL IL	502B5308501-006	Prototype Non-Standardized Sale Harbor Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
NORTHERN SECURITIES ANALYSTS NORTHERN SECURITIES ANALYSTS	SCHAUMBURG	IL IL	503B5308501-007	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NORTHERN SECURITIES ANALYSTS	SCHAUMBURG	IL.	502B5308501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/16/2001 Opinion Letter Issued 09/18/2001
NORTHERN TRUST CO	CHICAGO	iL	50243942701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTHERN TRUST CO	CHICAGO	iL	50243942701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTHERN TRUST CO	CHICAGO	IL	50243942701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
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PLAN SPONSOR	CITY CHICAGO	STATE	FILE FOLDER/VS NO.	Prototype Standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
NORTHERN TRUST CO NORTHERN TRUST CO	CHICAGO	IL IL	50243942702-001 50243942702-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NORTHERN TRUST CO	CHICAGO	IL	50243941903-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NORTHERN TRUST CO	CHICAGO	ΙĹ	50343941903-002	Prototype Non-Standardized Money Furchase Plan	Opinion Letter Issued 11/19/2001
NORTHERN TRUST CO	CHICAGO	ΪĹ	50243941903-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHERN TRUST CO	CHICAGO	IL	50343941903-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHERN TRUST CO	CHICAGO	IL	50243941903-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHFIELD SAVINGS BANK	STATEN ISLAND	NY	50202062701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
NORTHFIELD SAVINGS BANK	STATEN ISLAND	NY	50202062701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
NORTHFIELD SAVINGS BANK	STATEN ISLAND	NY	50202062701-003	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
NORTHFIELD SAVINGS BANK NORTHFIELD SAVINGS BANK	STATEN ISLAND STATEN ISLAND	NY NY	50202062701-004 50202062701-005	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001 Closed Without Opinion Letter 10/04/2001
NORTHFIELD SAVINGS BANK	STATEN ISLAND	NY	50202062701-006	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
NORTHMARK BANK	NORTH ANDOVER	MA	50234271101-001	Prototype Standardized Norley Full Indiase Fig. 1	Opinion Letter Issued 01/10/2002
NORTHMARK BANK	NORTH ANDOVER	MA	50234271101-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
NORTHMARK BANK	NORTH ANDOVER	MA	50234271101-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
NORTHWEST BANK & TRUST CO	DAVENPORT	IA	50344010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NORTHWEST BANK & TRUST CO	DAVENPORT	IA	50244010701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NORTHWEST BANK & TRUST CO	DAVENPORT	IA	50344010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NORTHWEST BANK & TRUST CO	DAVENPORT	IA	50244010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NORTHWEST BANK & TRUST CO	DAVENPORT	IA	50344010701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NORTHWEST BANK & TRUST CO NORTHWEST FEDERAL SAVINGS BANK	DAVENPORT SPENCER	IA IA	50244010701-006 502ZZPE1901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/19/2001
NORTHWEST PEDERAE SAVINGS BANK NORTHWEST QUALIFIED PLANS	PORTLAND	OR	503B2620701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NORTHWEST QUALIFIED PLANS	PORTLAND	OR	502B2620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NORTHWEST QUALIFIED PLANS	PORTLAND	OR	503B2620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NORTHWEST QUALIFIED PLANS	PORTLAND	OR	502B2620701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NORTHWEST QUALIFIED PLANS	PORTLAND	OR	503B2620701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NORTHWEST QUALIFIED PLANS	PORTLAND	OR	502B2620701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NORTHWEST RETIREMENT PLANS INC	MEDFORD	OR	503B1760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
NORTHWEST RETIREMENT PLANS INC	MEDFORD	OR	502B1760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
NORTHWEST RETIREMENT PLANS INC	MEDFORD	OR	503B1760701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
NORTHWEST RETIREMENT PLANS INC NORTHWEST RETIREMENT PLANS INC	MEDFORD MEDFORD	OR OR	502B1760701-004 503B1760701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
NORTHWEST RETIREMENT PLANS INC	MEDFORD	OR	502B1760701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
NORTHWEST RETIREMENT PLANS INC	MEDFORD	OR	503B1760702-001	Prototype Standardized Cash of Belefied Afrangement  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NORTHWEST RETIREMENT PLANS INC	MEDFORD	OR	502B1760702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NORTHWEST SAVINGS BANK	ERIE	PA	502A1211901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NORTHWEST SAVINGS BANK	ERIE	PA	502A1211901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NORTHWEST SAVINGS BANK	ERIE	PA	502A1211901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NORTHWEST SAVINGS BANK	ERIE	PA	502A1211901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NORTHWEST SAVINGS BANK	ERIE	PA	503A1211901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NORTHWEST SAVINGS BANK	ERIE	PA	503A1211901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NORTHWEST SAVINGS BANK NORTHWEST SAVINGS BANK	ERIE ERIE	PA PA	502A1211901-007 503A1211901-008	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NORTHWEST SAVINGS BANK	ERIE	PA	502A1211901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHWEST, INC.	PORTLAND	OR	VS323220	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50344170701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/31/2001
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50244170701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/31/2001
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50344170701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/31/2001
NORTHWESTERN MUTUAL LIFE INSURANCE CO NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE MILWAUKEE	WI WI	50244170701-004 50344170701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/31/2001 Opinion Letter Issued 10/31/2001
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50244170701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/31/2001
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50344170702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/29/2002
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50344170702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/29/2002
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50244170702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/29/2002
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50244170702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/29/2002
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50244170702-005	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/29/2002
NORTHWESTERN SAVINGS BANK & TRUST	TRAVERSE CITY	MI	50381770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTHWESTERN SAVINGS BANK & TRUST	TRAVERSE CITY	MI MI	50281770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTHWESTERN SAVINGS BANK & TRUST NORTHWESTERN SAVINGS BANK & TRUST	TRAVERSE CITY TRAVERSE CITY	MI MI	50381770701-003 50281770701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NORTHWESTERN SAVINGS BANK & TRUST NORTHWESTERN SAVINGS BANK & TRUST	TRAVERSE CITY	MI	50281770701-004	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NORTHWESTERN SAVINGS BANK & TRUST	TRAVERSE CITY	MI	50281770701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTHWESTERN STATE BANK	ULEN	MN	50244362701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968501-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	502B4968501-005 503B4968501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU WAUSAU	WI WI	503B4968501-007	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	502B4968502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	502B4968502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
NORTHWOODS STATE BANK	NORTHWOOD	IA	50244451901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NORTHWOODS STATE BANK	NORTHWOOD	IA	50244451901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY	502B6411901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY	502B6411901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP NPIN SERVICES CORP	ITHACA ITHACA	NY NY	502B6411901-003 502B6411901-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY NY	502B6411901-004 503B6411901-005	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY	503B6411901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY	502B6411901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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PLAN SPONSOR NPIN SERVICES CORP	<u>CITY</u> ITHACA	STATE NY	FILE FOLDER/VS NO. 503B6411901-008	PLAN TYPE Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY	502B6411901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NUGENT & NEWNHAM APC	SAN DIEGO	CA	VS322580	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/05/2002
NUGENT & NEWNHAM APC	SAN DIEGO	CA	VS322581	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/18/2001
NUTTER MCCLENNEN & FISH LLP	BOSTON	MA	VS323005	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/18/2002
NYEMASTER GOODE VOIGTS WEST HANSELL & O'BRIEN PC NYEMASTER GOODE VOIGTS WEST HANSELL & O'BRIEN PC	DES MOINES DES MOINES	IA IA	503A8500701-001 502A8500701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
NYEMASTER GOODE VOIGTS WEST HANSELL & O'BRIEN PC	DES MOINES	IA	503A8500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NYEMASTER GOODE VOIGTS WEST HANSELL & O'BRIEN PC	DES MOINES	IA	502A8500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NYEMASTER GOODE VOIGTS WEST HANSELL & O'BRIEN PC	DES MOINES	IA	503A8500701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NYEMASTER GOODE VOIGTS WEST HANSELL & O'BRIEN PC	DES MOINES	IA	502A8500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NYHART CO INC NYHART CO INC	INDIANAPOLIS INDIANAPOLIS	IN IN	50399450701-001 50299450701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NYHART CO INC	INDIANAPOLIS	IN	50399450701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NYHART CO INC	INDIANAPOLIS	IN	50299450701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NYHART CO INC	INDIANAPOLIS	IN	50399450701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NYHART CO INC	INDIANAPOLIS	IN	50299450701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NYHART CO INC	INDIANAPOLIS	IN	50399450701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NYHART CO INC NYLIFE DISTRIBUTORS INC	INDIANAPOLIS PARSIPPANY	IN NJ	50299450701-008 50245272701-001	Prototype Standardized Target Benefit Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NYLIFE DISTRIBUTORS INC	PARSIPPANY	NJ	50245272701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
NYLIFE DISTRIBUTORS INC	PARSIPPANY	NJ	50245272701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NYLIFE DISTRIBUTORS INC	PARSIPPANY	NJ	50245272701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NYLIFE DISTRIBUTORS INC	PARSIPPANY	NJ	50245272701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NYLIFE DISTRIBUTORS INC	PARSIPPANY	NJ	50345272701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
O A PENSION SERVICES INC	BREWSTER	NY	503B5318501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
O A PENSION SERVICES INC O A PENSION SERVICES INC	BREWSTER BREWSTER	NY NY	503B5318501-002 502B5318501-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
O A PENSION SERVICES INC	BREWSTER	NY	503B5318501-004	Prototype Standardized Cash of Belefied Arrangement	Opinion Letter Issued 09/18/2001
O A PENSION SERVICES INC	BREWSTER	NY	503B5318501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
O A PENSION SERVICES INC	BREWSTER	NY	502B5318501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
O A PENSION SERVICES INC	BREWSTER	NY	503B5318501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
O A PENSION SERVICES INC	BREWSTER	NY	502B5318501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
O A PENSION SERVICES INC O A PENSION SERVICES INC	BREWSTER BREWSTER	NY NY	502B5318502-001 502B5318502-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
OAK BROOK BANK	OAK BROOK	IL	50267240701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 08/07/2001
OAK BROOK BANK	OAK BROOK	ίĽ	50267240701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
OAK BROOK BANK	OAK BROOK	IL	50267240701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OAK CREEK VALLEY BANK	VALPARAISO	NE	50279851101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
OAK CREEK VALLEY BANK	VALPARAISO	NE	50279851101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
OAKLAND COMMERCE BANK OAKLAND COMMERCE BANK	FARMINGTON FARMINGTON	MI MI	50289652701-001 50289652701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
OAKLAND STATE BANK	OAKLAND	IA	50292951101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
OAKS BANK & TRUST CO	DALLAS	TX	50386371901-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
OBER KALER GRIMES & SHRIVER	BALTIMORE	MD	VS323085	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/13/2002
OBER KALER GRIMES & SHRIVER	BALTIMORE	MD	VS323086	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/13/2002
OBERMEYER ASSET MANAGEMENT CO	ASPEN	CO	502B6711901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
OBERMEYER ASSET MANAGEMENT CO O'BRIEN GRANT ASSOCIATES	ASPEN SAUGUS	CO MA	502B6711901-002 502B6461901-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
O'BRIEN GRANT ASSOCIATES	SAUGUS	MA	502B6461901-002	Prototype Standardized Front Sharing Frant Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
O'BRIEN GRANT ASSOCIATES	SAUGUS	MA	503B6461901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
O'BRIEN GRANT ASSOCIATES	SAUGUS	MA	503B6461901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
O'BRIEN GRANT ASSOCIATES	SAUGUS	MA	502B6461901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
O'BRIEN GRANT ASSOCIATES	SAUGUS	MA FL	503B6461901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
O'BRIEN RIEMENSCHNEIDER & KANCILIA PA O'BRIEN RIEMENSCHNEIDER & KANCILIA PA	MELBOURNE MELBOURNE	FL	503A9230701-001 503A9230701-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
O'BRIEN RIEMENSCHNEIDER & KANCILIA PA	MELBOURNE	FL	503A9230701-003	Prototype Non-standardized Money Full- Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
O'CONNOR CONSULTANTS INC	WETHERSFIELD	CT	503B1750701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
O'CONNOR CONSULTANTS INC	WETHERSFIELD	CT	502B1750701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
O'CONNOR CONSULTANTS INC	WETHERSFIELD	CT	503B1750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
O'CONNOR CONSULTANTS INC O'CONNOR CONSULTANTS INC	WETHERSFIELD WETHERSFIELD	CT CT	502B1750701-004 503B1750701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
O'CONNOR CONSULTANTS INC	WETHERSFIELD	CT	502B1750701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ODIN FELDMAN & PITTLEMAN PC	FAIRFAX	VA	VS322638	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 05/31/2002
ODIN FELDMAN & PITTLEMAN PC	FAIRFAX	VA	VS322639	Volume Submitter Money Purchase Plan	Advisory Letter Issued 05/31/2002
ODIN STATE BANK	ODIN	MN	50279861101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
ODIN STATE BANK	ODIN	MN	50279861101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
ODIN STATE BANK ODIN STATE BANK	ODIN ODIN	MN MN	50279861101-003 50279861101-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
ODIN STATE BANK	ODIN	MN	50379861101-005	Prototype Standardized Morley Futchase Fiah Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
ODIN STATE BANK	ODIN	MN	50379861101-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
ODIN, FELDMAN & PITTLEMAN, P.C.	FAIRFAX	VA	VS322883	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 05/31/2002
OGDEN NEWELL & WELCH PLLC	LOUISVILLE	KY	VS323039	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issied 04/01/2002
OHIO FUNERAL DIRECTORS ASSOCIATION	COLUMBUS	OH	503A0390701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
OHIO FUNERAL DIRECTORS ASSOCIATION OHIO FUNERAL DIRECTORS ASSOCIATION	COLUMBUS COLUMBUS	OH OH	502A0390701-002 503A0390701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
OHIO FUNERAL DIRECTORS ASSOCIATION OHIO FUNERAL DIRECTORS ASSOCIATION	COLUMBUS	OH	502A0390701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
OHIO FUNERAL DIRECTORS ASSOCIATION	COLUMBUS	OH	503A0390701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OHIO FUNERAL DIRECTORS ASSOCIATION	COLUMBUS	OH	502A0390701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OHIO LEAGUE OF FINANCIAL INSTITUTIONS	COLUMBUS	OH	50244720001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
OHIO LEAGUE OF FINANCIAL INSTITUTIONS OHIO LEAGUE OF FINANCIAL INSTITUTIONS	COLUMBUS COLUMBUS	OH OH	50244720001-002 50244720001-003	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002 Opinion Letter Issued 02/07/2002
OHIO NATIONAL LIFE INSURANCE CO	CINCINNATI	OH	50344740701-003	Prototype Standardized Cash of Deferred Afrangement  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002 Opinion Letter Issued 08/07/2001
OHIO NATIONAL LIFE INSURANCE CO	CINCINNATI	OH	50244740701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OHIO NATIONAL LIFE INSURANCE CO	CINCINNATI	ОН	50344740701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR OHIO NATIONAL LIFE INSURANCE CO	CITY CINCINNATI	STATE OH	FILE FOLDER/VS NO. 50244740701-004	PLAN TYPE Prototype Standardized Money Purchase Plan	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 08/07/2001
OHIO NATIONAL LIFE INSURANCE CO	CINCINNATI	OH	50344740701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
OHIO NATIONAL LIFE INSURANCE CO	CINCINNATI	OH	50244740701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OHIO VALLEY BANK CO	GALLIPOLIS	OH	50201982701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OHIO VALLEY BANK CO	GALLIPOLIS	OH	50201982701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
OHIO VALLEY BANK CO	GALLIPOLIS	OH	50201982701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OKLAHOMA DATA SERVICES LLC	OKLAHOMA CITY	OK	503B1730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OKLAHOMA DATA SERVICES LLC	OKLAHOMA CITY	OK	502B1730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OKLAHOMA DATA SERVICES LLC OKLAHOMA DATA SERVICES LLC	OKLAHOMA CITY	OK OK	503B1730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
OKLAHOMA DATA SERVICES LLC OKLAHOMA DATA SERVICES LLC	OKLAHOMA CITY OKLAHOMA CITY	OK	502B1730701-004 503B1730701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
OKLAHOMA DATA SERVICES LLC	OKLAHOMA CITY	OK	502B1730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
OLD DOMINION TRUST CO	NORFOLK	VA	502A1170701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OLD DOMINION TRUST CO	NORFOLK	VA	502A1170701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
OLD DOMINION TRUST CO	NORFOLK	VA	502A1170701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
OLD NATIONAL TRUST CO	EVANSVILLE	IN	50252621901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
OLD NATIONAL TRUST CO	EVANSVILLE	IN	50252621901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
OLD NATIONAL TRUST CO OLD NATIONAL TRUST CO	EVANSVILLE	IN IN	50352621901-003 50352621901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
OLD NATIONAL TRUST CO	EVANSVILLE EVANSVILLE	IN IN	50252621901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
OLD NATIONAL TRUST CO	EVANSVILLE	IN	50352621901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	503A3930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	502A3930701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	503A3930701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	502A3930701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	503A3930701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	502A3930701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	503A3930701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL.	50345040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OLD SECOND NATIONAL BANK OF AURORA OLD SECOND NATIONAL BANK OF AURORA	AURORA AURORA	IL IL	50245040701-002 50345040701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL.	50245040701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL.	50345040701-005	Prototype Standardized World Transact Harr Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
OLD SECOND NATIONAL BANK OF AURORA	AURORA	ΪĹ	50245040701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50345040702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50345040702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50245040702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50245040702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
OLSEN THIELEN & CO LTD	ST PAUL	MN	503B1000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OLSEN THIELEN & COLTD	ST PAUL	MN	502B1000701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OLSEN THIELEN & CO LTD OLSEN THIELEN & CO LTD	ST PAUL ST PAUL	MN MN	503B1000701-003 502B1000701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
OLSEN THIELEN & CO LTD	ST PAUL	MN	503B1000701-005	Prototype Non-standardized Money Fulchase Fiah  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OLSEN THIELEN & CO LTD	ST PAUL	MN	502B1000701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OMEGA INC	DEWITT	NY	503B5588501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
OMEGA INC	DEWITT	NY	502B5588501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
OMEGA INC	DEWITT	NY	503B5588501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
OMEGA INC	DEWITT	NY	502B5588501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
OMEGA INC	DEWITT	NY	503B5588501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
OMEGA INC OMEGA INC	DEWITT DEWITT	NY NY	502B5588501-006 502B5588501-007	Prototype Standardized Money Purchase Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
OMEGA INC	DEWITT	NY	503B5588502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
OMEGA INC	DEWITT	NY	503B5588502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
OMEGA INC	DEWITT	NY	502B5588502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
OMEGA INC	DEWITT	NY	502B5588502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
ONEIDA SAVINGS BANK	ONEIDA	NY	502ZZJS1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ONEIDA SAVINGS BANK	ONEIDA	NY	502ZZJS1901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ONEIDA SAVINGS BANK	ONEIDA	NY	502ZZJS1901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
O'NEIL & ASSOCIATES CHTD	BOISE BOISE	ID ID	503B1720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
O'NEIL & ASSOCIATES CHTD O'NEIL & ASSOCIATES CHTD	BOISE	ID	503B1720701-002 503B1720701-003	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
OPASTCO RETIREMENT TRUST	WASHINGTON	DC	503A7800001-001	Master Non-standardized Profit Sharing Plan	Withdrawn 02/01/2002
OPASTCO RETIREMENT TRUST	WASHINGTON	DC	503A7800001-002	Master Non-standardized Money Purchase Plan	Withdrawn 02/01/2002
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK NEW YORK	NY NY	50390652701-006 50290652701-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-009	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-010	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-011	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-012	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-013	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-014	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-015	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK NEW YORK	NY	50290652701-016	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK NEW YORK	NY NY	50390652701-017 50390652701-018	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-019	Prototype Non-Standardized Sale Harbor Money Purchase Plan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001 Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-019	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390650702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390650702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002

PLAN SPONSOR OPPENHEIMER FUNDS DISTRIBUTOR INC	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE Prototype Standardized Defined Benefit Plan without Permitted Disparity	DATE LETTER ISSUED/APPLICATION WITHDRAWN
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK NEW YORK	NY NY	50290650702-003 50290650702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
OPPENHEIMER WOLFF & DONNELLY LLP	MINNEAPOLIS	MN	VS322502	Volume Submitter Money Purchase Plan	Advisory Letter Issued 5/19/2001
OPPENHEIMER WOLFF & DONNELLY LLP	MINNEAPOLIS	MN	VS322503	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 5/19/2001
ORANSKY SCARAGGI BORG & ABBAMONTE PC	WEST CALDWELL	NJ	VS322547	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 3/16/2001
ORCHARD TRUST CO	ENGLEWOOD	CO	503A8770701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
ORCHARD TRUST CO	ENGLEWOOD	CO	502A8770701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
ORMSBY STATE BANK	ORMSBY	MN	50296892701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ORMSBY STATE BANK	ORMSBY	MN	50296892701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ORRIN A SPRAGUE AGENCY INC	CADILLAC	MI MI	503B2300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ORRIN A SPRAGUE AGENCY INC ORRIN A SPRAGUE AGENCY INC	CADILLAC CADILLAC	MI	502B2300701-002 503B2300701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ORRIN A SPRAGUE AGENCY INC	CADILLAC	MI	502B2300701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ORRIN A SPRAGUE AGENCY INC	CADILLAC	MI	503B2300701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ORRIN A SPRAGUE AGENCY INC	CADILLAC	MI	502B2300701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ORRIN A SPRAGUE AGENCY INC	CADILLAC	MI	503B2300701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ORRIN A SPRAGUE AGENCY INC	CADILLAC	MI	502B2300701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ORRIN A SPRAGUE AGENCY INC	CADILLAC	MI	503B2300702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ORRIN A SPRAGUE AGENCY INC	CADILLAC	MI	502B2300702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ORRSTOWN BANK	SHIPPENSBURG	PA	502ZZMF1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ORRSTOWN BANK	SHIPPENSBURG	PA	502ZZMF1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ORRSTOWN BANK ORRSTOWN BANK	SHIPPENSBURG SHIPPENSBURG	PA PA	502ZZMF1901-003 502ZZMF1901-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
ORRSTOWN BANK	SHIPPENSBURG	PA	502ZZMF1901-004 502ZZMF1901-005	Prototype Standardized Moriey Fulcilase Flair  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ORRSTOWN BANK	SHIPPENSBURG	PA	502ZZMF1901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
OSBORN CARREIRO & ASSOCIATES INC	LITTLE ROCK	AR	503A4700001-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/17/2001
OSBORN CARREIRO & ASSOCIATES INC	LITTLE ROCK	AR	503A4700001-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/17/2001
OSBORN CARREIRO & ASSOCIATES INC	LITTLE ROCK	AR	503A4700702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OSBORN CARREIRO & ASSOCIATES INC	LITTLE ROCK	AR	502A4700702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OSBORN CARREIRO & ASSOCIATES INC	LITTLE ROCK	AR	503A4700702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
OSBORN CARREIRO & ASSOCIATES INC	LITTLE ROCK	AR	502A4700702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
OSBORN CARREIRO & ASSOCIATES INC	LITTLE ROCK	AR	503A4700702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OSBORN CARREIRO & ASSOCIATES INC	LITTLE ROCK	AR	502A4700702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
O'SULLIVAN CREEL LLP	PENSACOLA	FL	503B2200701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
O'SULLIVAN CREEL LLP	PENSACOLA	FL	502B2200701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
O'SULLIVAN CREEL LLP	PENSACOLA PENSACOLA	FL FL	503B2200701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
O'SULLIVAN CREEL LLP O'SULLIVAN CREEL LLP	PENSACOLA	FL	502B2200701-004 503B2200701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
O'SULLIVAN CREEL LLP	PENSACOLA	FL	502B2200701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
OSWEGO COMMUNITY BANK	OSWEGO	IL	50245352701-001	Prototype Standardized Cash of Defended Affaingement	Opinion Letter Issued 08/07/2001
OWEN & TRUBAN PLC	WINCHESTER	VA	503A1570001-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/28/2001
OWEN & TRUBAN PLC	WINCHESTER	VA	503A1570001-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/28/2001
OXFORD ASSOCIATES OF MARYLAND INC	BALTIMORE	MD	503A1360001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/29/2002
OXFORD ASSOCIATES OF MARYLAND INC	BALTIMORE	MD	503A1360001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/29/2002
OXFORD ASSOCIATES OF MARYLAND INC	BALTIMORE	MD	503A1360002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/29/2002
OXFORD ASSOCIATES OF MARYLAND INC	BALTIMORE	MD	503A1360003-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/02/2002
OXFORD ASSOCIATES OF MARYLAND INC	BALTIMORE	MD	503A1360003-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/02/2002
OZAUKEE BANK	CEDARBURG	WI	503A0500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OZAUKEE BANK OZAUKEE BANK	CEDARBURG CEDARBURG	WI WI	502A0500701-002 503A0500701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
OZAUKEE BANK	CEDARBURG	WI	502A0500701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
OZAUKEE BANK	CEDARBURG	WI	503A0500701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OZAUKEE BANK	CEDARBURG	WI	502A0500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
P.R.S., INC.	WALNUT CREEK	CA	503A2070001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/26/2002
P.R.S., INC.	WALNUT CREEK	CA	503A2070002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/26/2002
P.R.S., INC.	WALNUT CREEK	CA	503A2070003-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/15/2002
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	503B5238501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	503B5238501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	502B5238501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	503B5238501-004	Prototype Non-standardized Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PACIFIC ACTUARIAL CONSULTING CO PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS GRANADA HILLS	CA CA	503B5238501-005 502B5238501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	503B5238501-007	Prototype Orandardized Front Ghannig Frant Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	502B5238501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	503B5238501-009	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	502B5238501-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	503B5238502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	503B5238502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	502B5238502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	502B5238502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PACIFIC COAST DOCUMENTS	ENCINO	CA	503A2720001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/16/2002
PACIFIC COAST DOCUMENTS PACIFIC COAST DOCUMENTS	ENCINO ENCINO	CA CA	503A2720001-002 VS322950	Prototype Non-standardized Profit Sharing Plan Volume Submitter Money Purchase Plan	Opinion Letter Issued 08/16/2002 Advisory Letter Issued 12/05/2002
PACIFIC COAST DOCUMENTS  PACIFIC COAST DOCUMENTS	ENCINO	CA	VS322950 VS322951	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/05/2002 Advisory Letter Issued 12/05/2002
PACIFIC COAST DOCUMENTS  PACIFIC COAST DOCUMENTS	ENCINO	CA	VS322951 VS322952	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/05/2002 Advisory Letter Issued 12/26/2002
PACIFIC COAST DOCUMENTS PACIFIC PENSIONS	DANVILLE	CA	503A6540701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PACIFIC PENSIONS	DANVILLE	CA	503A6540701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PACIFIC PENSIONS	DANVILLE	CA	503A6540701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PACIFIC RETIREMENT PLANS INC	SAN MATEO	CA	502B2210701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PACIFIC RETIREMENT PLANS INC	SAN MATEO	CA	502B2210701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PACIFIC RETIREMENT PLANS INC	SAN FRANCISCO	CA	VS322540	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/12/2001
PACIFIC RETIREMENT PLANS INC	SAN FRANCISCO	CA	VS322541	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/12/2001
PACIFIC RETIREMENT PLANS INC PACKMAN NEUWAHL & ROSENBERG PA	SAN FRANCISCO CORAL GABLES	CA	VS322584	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/12/2001
PACKMAN NEUWAHL & ROSENBERG PA PACKMAN NEUWAHL & ROSENBERG PA	CORAL GABLES CORAL GABLES	FL FL	503A9830701-001 503A9830701-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
PACKMAN NEUWAHL & ROSENBERG PA PACKMAN NEUWAHL & ROSENBERG PA	CORAL GABLES CORAL GABLES	FL FL	503A9830701-003 503A9830702-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
PACKMAN NEUWAHL & ROSENBERG PA	CORAL GABLES	FL	503A9830702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PACO INC	WEST DES MOINES	IA	503A9820701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PACO INC	WEST DES MOINES	IA	502A9820701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PACO INC	WEST DES MOINES	IA	503A9820701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PACO INC	WEST DES MOINES	IA	502A9820701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PACO INC	WEST DES MOINES	IA	503A9820701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PACO INC	WEST DES MOINES	IA	502A9820701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PACO INC	WEST DES MOINES	IA	503A9820701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
PACO INC PACO INC	WEST DES MOINES WEST DES MOINES	IA IA	502A9820701-008 503A9820702-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 04/29/2002
PACO INC	WEST DES MOINES	IA	503A9820702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PACO INC	WEST DES MOINES	IA	502A9820702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PACO INC	WEST DES MOINES	IA	502A9820702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PACS ADMINISTRATIVE SERVICES INC	PHILADELPHIA	PA	VS323253	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
PACS ADMINISTRATIVE SERVICES INC	PHILADELPHIA	PA	VS323295	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
PACS ADMINISTRATIVE SERVICES, INC.	PHILADELPHIA	PA	VS323342	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
PAINE HAMBLEN COFFIN BROOKE & MILLER LLP	SPOKANE	WA	503A6560701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PAINE HAMBLEN COFFIN BROOKE & MILLER LLP	SPOKANE SPOKANE	WA WA	503A6560701-002 503A6560701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PAINE HAMBLEN COFFIN BROOKE & MILLER LLP PAINE HAMBLEN COFFIN BROOKE & MILLER LLP	SPOKANE	WA	503A6560701-003	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PAINE HAMBLEN COPPIN BROOKE & MILLER LLP PAI-PENSION SERVICES INC	LAKELAND	FL	503A6570701-004	Prototype Non-standardized Farget Berleitt Flam  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PAI-PENSION SERVICES INC	LAKELAND	FL	502A6570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PAI-PENSION SERVICES INC	LAKELAND	FL	503A6570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PAI-PENSION SERVICES INC	LAKELAND	FL	503A6570701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PAI-PENSION SERVICES INC	LAKELAND	FL	502A6570701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PAKIS GIOTES PAGE & BURLESON PC	WACO	TX	503A6580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PAKIS GIOTES PAGE & BURLESON PC	WACO	TX	502A6580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PAKIS GIOTES PAGE & BURLESON PC	WACO	TX	503A6580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PAKIS GIOTES PAGE & BURLESON PC	WACO	TX	502A6580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PALEY ROTHMAN GOLDSTEIN ROSENBERG & COOPER	BETHESDA	MD	VS322827	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/01/2002
PALEY ROTHMAN GOLDSTEIN ROSENBERG & COOPER PALEY ROTHMAN GOLDSTEIN ROSENBERG & COOPER	BETHESDA BETHESDA	MD MD	VS322744 VS322745	Volume Submitter Profit Sharing/401K Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/25/2002 Advisory Letter Issued 02/25/2002
PALEY ROTHMAN GOLDSTEIN ROSENBERG & COOPER PALEY ROTHMAN GOLDSTEIN ROSENBERG & COOPER	BETHESDA	MD	VS322746	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/25/2002 Advisory Letter Issued 02/25/2002
PALMER PENSION SERVICES INC	ATLANTA	GA	503B3770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PALMER PENSION SERVICES INC	ATLANTA	GA	502B3770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PALMER PENSION SERVICES INC	ATLANTA	GA	503B3770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PALMER PENSION SERVICES INC	ATLANTA	GA	502B3770701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PALMER PENSION SERVICES INC	ATLANTA	GA	503B3770701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PALMER PENSION SERVICES INC	ATLANTA	GA	502B3770701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PALOS BANK & TRUST CO	PALOS HEIGHTS	IL	50286392701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PALOS BANK & TRUST CO	PALOS HEIGHTS	IL	50286392701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PALOS BANK & TRUST CO	PALOS HEIGHTS	IL OA	50286392701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PAMELA A GARVIN PAMELA A GARVIN ATTORNEY AT LAW	WESTLAKE VILLAGE WESTLAKE VILLAGE	CA CA	VS323090	Volume Submitter Defined Benefit Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/28/2002
PAMELA A GARVIN ATTORNEY AT LAW	WESTLAKE VILLAGE	CA	VS322508 VS322509	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/24/2001 Advisory Letter Issued 10/24/2001
PAMELA A GARVIN ATTORNET AT LAW PAMELA A GARVIN ATTORNEY AT LAW	WESTLAKE VILLAGE	CA	VS322568	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/24/2001 Advisory Letter Issued 10/24/2001
PAN AMERICAN LIFE INSURANCE CO	NEW ORLEANS	LA	50345800001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002
PAN AMERICAN LIFE INSURANCE CO	NEW ORLEANS	LA	50245800001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002
PAN AMERICAN LIFE INSURANCE CO	NEW ORLEANS	LA	50345800001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/29/2002
PAN AMERICAN LIFE INSURANCE CO	NEW ORLEANS	LA	50245800001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/29/2002
PAN AMERICAN LIFE INSURANCE CO	NEW ORLEANS	LA	50345800001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/29/2002
PAN AMERICAN LIFE INSURANCE CO	NEW ORLEANS	LA	50245800001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/29/2002
PAN AMERICAN LIFE INSURANCE CO	NEW ORLEANS	LA	50345800702-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
PAN AMERICAN LIFE INSURANCE CO PARADIGM BENEFITS LLC	NEW ORLEANS WAVERLY	LA IA	50245800702-002 503B4010701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001 Opinion Letter Issued 08/07/2001
PARADIGM BENEFITS LLC	WAVERLY	IA IA	502B4010701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PARADIGM BENEFITS LLC	WAVERLY	IA	503B4010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PARADIGM BENEFITS LLC	WAVERLY	IA	502B4010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PARADIGM BENEFITS LLC	WAVERLY	IA	503B4010701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PARADIGM BENEFITS LLC	WAVERLY	IA	502B4010701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PARAGON ALLIANCE GROUP LLC	SOUDERTON	PA	503B0810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PARAGON ALLIANCE GROUP LLC	SOUDERTON	PA	502B0810701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PARAGON ALLIANCE GROUP LLC	SOUDERTON	PA	503B0810701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PARAGON ALLIANCE GROUP LLC PARAGON ALLIANCE GROUP LLC	SOUDERTON SOUDERTON	PA PA	502B0810701-004 503B0810701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PARAGON ALLIANCE GROUP LLC	SOUDERTON	PA	502B0810701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PARAGON BANK & TRUST	HOLLAND	MI	503ZZNH0701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PARAGON BANK & TRUST	HOLLAND	MI	502ZZNH0701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PARAGON BANK & TRUST	HOLLAND	MI	503ZZNH0701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PARAGON BANK & TRUST	HOLLAND	MI	502ZZNH0701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PARAGON FEDERAL CREDIT UNION	WESTWOOD	NJ	50296742701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PARAGON FEDERAL CREDIT UNION	WESTWOOD	NJ	50296742701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PARK NATIONAL BANK	NEWARK	OH	50245872701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PARK NATIONAL BANK	NEWARK	OH	50245872701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PARK NATIONAL BANK PARK NATIONAL BANK	NEWARK NEWARK	OH OH	50345872701-003 50245872701-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PARK NATIONAL BANK PARK NATIONAL BANK	NEWARK NEWARK	OH	50345872701-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PARK NATIONAL BANK PARK WEST BANK & TRUST CO	WEST SPRINGFIELD	MA	50245911901-001	Prototype Non-Standardized Sale Harbor Cash of Deferred Afrangement  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
PARK WEST BANK & TRUST CO	WEST SPRINGFIELD	MA	50245911901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PARK WEST BANK & TRUST CO	WEST SPRINGFIELD	MA	50245911901-003	Prototype Standardized Moriey Full-Maring Plan	Opinion Letter Issued 11/19/2001
PARK WEST BANK & TRUST CO	WEST SPRINGFIELD	MA	50245911901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PARMENTER O'TOOLE PC	MUSKEGON	MI	503B4770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PARMENTER O'TOOLE PC	MUSKEGON	MI	502B4770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO. 503B4770701-003	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
PARMENTER O'TOOLE PC PARMENTER O'TOOLE PC	MUSKEGON MUSKEGON	MI MI	502B4770701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PARMENTER O'TOOLE PC	MUSKEGON	MI	503B4770701-005	Prototype Standardized Money Futchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PARMENTER O'TOOLE PC	MUSKEGON	MI	502B4770701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PARRISH CO	CLOVIS	CA	503B0800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PARRISH CO	CLOVIS	CA	502B0800701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PARRISH CO	CLOVIS	CA	503B0800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PARRISH CO	CLOVIS	CA	502B0800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PARRISH CO	CLOVIS	CA	503B0800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PARRISH CO PARRS & PEROTTO LLP	CLOVIS ROCHESTER	CA NY	502B0800701-006 502A2151901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/19/2001
PARRS & PEROTTO LLP	ROCHESTER	NY	502A2151901-001	Prototype Standardized Profit Sharing Flan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PARRS & PEROTTO LLP	ROCHESTER	NY	503A2151901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PARRS & PEROTTO LLP	ROCHESTER	NY	503A2151901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PARRS & PEROTTO LLP	ROCHESTER	NY	503A2151901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PARRS & PEROTTO LLP	ROCHESTER	NY	502A2151901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PARRS & PEROTTO LLP	ROCHESTER	NY	503A2151901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PARRS & PEROTTO LLP	ROCHESTER	NY	503A2151901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PARSONS DAVIES KINGHORN & PETERS PC PARSONS DAVIES KINGHORN & PETERS PC	SALT LAKE CITY SALT LAKE CITY	UT UT	503A6590701-001 503A6590701-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PARSONS DAVIES KINGHORN & PETERS PC	SALT LAKE CITY	UT	503A6590701-002	Prototype Non-standardized Money Furchase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PATHWAY BENEFIT SERVICES INC	GRAND RAPIDS	MI	503B4020701-001	Prototype Non-standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
PATHWAY BENEFIT SERVICES INC	GRAND RAPIDS	MI	502B4020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PATHWAY BENEFIT SERVICES INC	GRAND RAPIDS	MI	503B4020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PATHWAY BENEFIT SERVICES INC	GRAND RAPIDS	MI	502B4020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PATHWAY BENEFIT SERVICES INC	GRAND RAPIDS	MI	503B4020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PATHWAY BENEFIT SERVICES INC	GRAND RAPIDS	MI	502B4020701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PATLA STRAUS ROBINSON & MOORE PA	ASHEVILLE	NC	502A4040701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PATLA STRAUS ROBINSON & MOORE PA	ASHEVILLE	NC	502A4040701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PATLA STRAUS ROBINSON & MOORE PA	ASHEVILLE	NC CO	502A4040701-003	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PATRICK M RYAN PC PATRICK M RYAN PC	DENVER DENVER	CO	503A9810701-001 502A9810701-002	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PATRICK M RYAN PC	DENVER	co	503A9810701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PATRICK M RYAN PC	DENVER	co	502A9810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PATRICK M RYAN PC	DENVER	CO	503A9810701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PATRICK M RYAN PC	DENVER	CO	502A9810701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PATRICK M RYAN PC	DENVER	CO	502A9810702-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PATTILLO BROWN & HILL LLP	WACO	TX	503B3810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PATTILLO BROWN & HILL LLP	WACO	TX	502B3810701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PATTILLO BROWN & HILL LLP	WACO	TX	503B3810701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PATTILLO BROWN & HILL LLP PATTILLO BROWN & HILL LLP	WACO	TX	502B3810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PATTILLO BROWN & HILL LLP PATTILLO BROWN & HILL LLP	WACO WACO	TX TX	503B3810701-005 502B3810701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PATTISON KOSKEY & RATH PC	RHINEBECK	NY	503B3820701-001	Prototype Non-standardized Cash of Defended Arrangement  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PATTISON KOSKEY & RATH PC	RHINEBECK	NY	502B3820701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PATTISON KOSKEY & RATH PC	RHINEBECK	NY	503B3820701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PATTISON KOSKEY & RATH PC	RHINEBECK	NY	502B3820701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PATTISON KOSKEY & RATH PC	RHINEBECK	NY	503B3820701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PATTISON KOSKEY & RATH PC	RHINEBECK	NY	502B3820701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PAUL J WAGNER JR PC	ATLANTA	GA	VS322960	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/06/2002
PAUL J WAGNER JR PC PAX WORLD FUND INC	ATLANTA PORTSMOUTH	GA NH	VS322935 50286092701-001	Volume Submitter Money Purchase Plan Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 02/06/2002 Opinion Letter Issued 08/07/2001
PAX WORLD FUND INC	PORTSMOUTH	NH	50286092701-001	Prototype Standardized Profit Sharing Flan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PAX WORLD FUND INC	PORTSMOUTH	NH	50286092702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PAX WORLD FUND INC	PORTSMOUTH	NH	50286092702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PAYCHEX INC	FAIRPORT	NY	502A1522701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/26/2001
PAYCHEX INC	FAIRPORT	NY	502A1522701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/26/2001
PAYCHEX INC	FAIRPORT	NY	502A1522701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/26/2001
PAYCHEX INC	FAIRPORT	NY	502A1522701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/26/2001
PAYCHEX INC	FAIRPORT	NY	503A1522701-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/26/2001
PAYMAXX BENEFITS INC PAYMAXX BENEFITS INC	FRANKLIN FRANKLIN	TN TN	503B2640701-001 502B2640701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PAYMAXX BENEFITS INC	FRANKLIN	TN	503B2640701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PAYMAXX BENEFITS INC	FRANKLIN	TN	502B2640701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PAYMAXX BENEFITS INC	FRANKLIN	TN	503B2640701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PAYMAXX BENEFITS INC	FRANKLIN	TN	502B2640701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PAYNE & JONES CHARTERED	OVERLAND PARK	KS	503A8280701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PAYNE & JONES CHARTERED	OVERLAND PARK	KS	503A8280701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PAYNE & JONES CHARTERED PBA RETIREMENT PLANS CO d/b/a PENSION BENEFIT ADMINISTRATORS	OVERLAND PARK	KS	503A8280701-003 503A9800701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PBA RETIREMENT PLANS CO 0/b/a PENSION BENEFIT ADMINISTRATORS  PBA RETIREMENT PLANS CO 0/b/a PENSION BENEFIT ADMINISTRATORS	HOUSTON HOUSTON	TX TX	502A9800701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PBA RETIREMENT PLANS CO d/b/a PENSION BENEFIT ADMINISTRATORS	HOUSTON	TX	503A9800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PBA RETIREMENT PLANS CO d/b/a PENSION BENEFIT ADMINISTRATORS	HOUSTON	TX	502A9800701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PBA RETIREMENT PLANS CO d/b/a PENSION BENEFIT ADMINISTRATORS	HOUSTON	TX	503A9800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PBA RETIREMENT PLANS CO d/b/a PENSION BENEFIT ADMINISTRATORS	HOUSTON	TX	502A9800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PBA RETIREMENT PLANS CO d/b/a PENSION BENEFIT ADMINISTRATORS	HOUSTON	TX	503A9800702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PBA RETIREMENT PLANS CO d/b/a PENSION BENEFIT ADMINISTRATORS	HOUSTON	TX	503A9800702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PBA RETIREMENT PLANS CO d/b/a PENSION BENEFIT ADMINISTRATORS	HOUSTON	TX	502A9800702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PBA RETIREMENT PLANS CO d/b/a PENSION BENEFIT ADMINISTRATORS PCI. ADMINISTRATORS INC	HOUSTON	TX	502A9800702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002
PCL ADMINISTRATORS INC PCL ADMINISTRATORS INC	GREAT FALLS GREAT FALLS	VA VA	502B6421901-001 502B6421901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PCL ADMINISTRATORS INC	GREAT FALLS	VA VA	503B6421901-003	Prototype Standardized Moriey Purchase Plan  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PCL ADMINISTRATORS INC	GREAT FALLS	VA	503B6421901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PEARSON & PRICE PLLC	CORPUS CHRISTI	TX	502A4030701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PEARSON & PRICE PLLC	CORPUS CHRISTI	TX	503A4030701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001

PLAN SPONSOR	CITY CORPUS CHRISTI	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Design of the Management Cook of Deferred Agreement	DATE LETTER ISSUED/APPLICATION WITHDRAWN
PEARSON & PRICE PLLC PEARSON & PRICE PLLC	CORPUS CHRISTI	TX TX	503A4030701-003 502A4030701-004	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PEERY & ASSOCIATES INC	PESCADERO	CA	502B0288501-001	Prototype Standardized Cash of Deferred Arrangement  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
PEERY & ASSOCIATES INC	PESCADERO	CA	503B0280702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PEERY & ASSOCIATES INC	PESCADERO	CA	502B0280702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PEERY & ASSOCIATES INC	PESCADERO	CA	503B0280702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PEERY & ASSOCIATES INC	PESCADERO	CA	502B0280702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PEERY & ASSOCIATES INC	PESCADERO	CA	503B0280702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PEERY & ASSOCIATES INC	PESCADERO	CA	502B0280702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PENACT ASSOCIATES INC	CHESAPEAKE	VA	503B2630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENACT ASSOCIATES INC PENACT ASSOCIATES INC	CHESAPEAKE CHESAPEAKE	VA VA	502B2630701-002 503B2630701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENACT ASSOCIATES INC	CHESAPEAKE	VA	502B2630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENACT ASSOCIATES INC	CHESAPEAKE	VA	503B2630701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENACT ASSOCIATES INC	CHESAPEAKE	VA	502B2630701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PEN-CAL ADMINISTRATORS INC	SAN RAMON	CA	503B2220701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PEN-CAL ADMINISTRATORS INC	SAN RAMON	CA	502B2220701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PEN-CAL ADMINISTRATORS INC	SAN RAMON	CA	503B2220701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PEN-CAL ADMINISTRATORS INC	SAN RAMON	CA	502B2220701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PEN-CAL ADMINISTRATORS INC	SAN RAMON	CA	503B2220701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PEN-CAL ADMINISTRATORS INC	SAN RAMON	CA	502B2220701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENCO INC PENCO INC	CINCINNATI CINCINNATI	OH OH	503B3320701-001 502B3320701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENCO INC	CINCINNATI	OH	503B3320701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENCO INC	CINCINNATI	OH	502B3320701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENCO INC	CINCINNATI	OH	503B3320701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENCO INC	CINCINNATI	OH	502B3320701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENCOMP INC	SOUTH SAN FRANCISCO	CA	503A4830001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/26/2002
PENCOMP INC	SOUTH SAN FRANCISCO	CA	503A4830002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 07/08/2002
PENCOMP INC	SOUTH SAN FRANCISCO	CA	503A4830003-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/29/2002
PENCOR INC	JACKSONVILLE	FL	503A9790701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENCOR INC	JACKSONVILLE	FL	502A9790701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENCOR INC	JACKSONVILLE	FL	503A9790701-003 502A9790701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENCOR INC PENCOR INC	JACKSONVILLE JACKSONVILLE	FL FL	503A9790701-004 503A9790701-005	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cook or Deformed Arrangement	Opinion Letter Issued 08/07/2001
PENCOR INC	JACKSONVILLE	FL	502A9790701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENCOR INC	JACKSONVILLE	FL	503A9790702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENN FEDERAL SAVINGS BANK	WEST ORANGE	NJ	502ZZLM2701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENN FEDERAL SAVINGS BANK	WEST ORANGE	NJ	502ZZLM2701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENN MUTUAL LIFE INSURANCE CO	HORSHAM	PA	50246172701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENN MUTUAL LIFE INSURANCE CO	HORSHAM	PA	50246172701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENN MUTUAL LIFE INSURANCE CO	HORSHAM	PA	50346172701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENN MUTUAL LIFE INSURANCE CO	HORSHAM	PA	50346172701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENN MUTUAL LIFE INSURANCE CO	HORSHAM	PA	50246172701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENN MUTUAL LIFE INSURANCE CO	HORSHAM	PA	50346172701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENN MUTUAL LIFE INSURANCE CO PENN MUTUAL LIFE INSURANCE CO	HORSHAM HORSHAM	PA PA	50246172701-007 50346172701-008	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENN PENSION CENTER INC	NEW YORK	NY	503B1500701-001	Prototype Non-standardized Sale Harbor Cash of Deferred Afrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENN PENSION CENTER INC	NEW YORK	NY	502B1500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENN PENSION CENTER INC	NEW YORK	NY	503B1500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENN PENSION CENTER INC	NEW YORK	NY	502B1500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENN PENSION CENTER INC	NEW YORK	NY	503B1500701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENN PENSION CENTER INC	NEW YORK	NY	502B1500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENN PENSION CENTER INC	NEW YORK	NY	503B1500702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENN PENSION CENTER INC	NEW YORK	NY	503B1500702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENN PENSION CENTER INC PENN PENSION CENTER INC	NEW YORK NEW YORK	NY NY	502B1500702-003 502B1500702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PENN PENSION CENTER INC PENN PENSION CENTER INC	NEW YORK	NY	503B150AB03-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 01/25/2002
PENN PENSION CENTER INC	NEW YORK	NY	503B150AB04-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
PENN SECURITY BANK & TRUST CO	SCRANTON	PA	50246181901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENN SECURITY BANK & TRUST CO	SCRANTON	PA	50246181901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENN SECURITY BANK & TRUST CO	SCRANTON	PA	50346181901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENN SECURITY BANK & TRUST CO	SCRANTON	PA	50346181901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENNSYLVANIA CAPITAL BANK	PITTSBURGH	PA	50207542701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
PENNSYLVANIA CAPITAL BANK	PITTSBURGH	PA	50207542701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
PENNSYLVANIA PENSION PLANNERS INC	HARRISBURG	PA	503B2230701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENNSYLVANIA PENSION PLANNERS INC PENOBSCOT PENSION SERVICES INC	HARRISBURG ROCKPORT	PA ME	502B2230701-002 502A710BE01-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 03/05/2002
PENOBSCOT PENSION SERVICES INC	ROCKPORT	ME	502A710BE01-001	Prototype Standardized Front Snaming Flain Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
PENOBSCOT PENSION SERVICES INC	ROCKPORT	ME	502A710BE01-003	Prototype Standardized Worley Fide Hase Filan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
PENOBSCOT PENSION SERVICES INC	CAMDEN	ME	VS323234	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
PENOBSCOT PENSION SERVICES INC	CAMDEN	ME	VS323254	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
PENOBSCOT PENSION SERVICES INC	CAMDEN	ME	VS323296	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
PENOBSCOT PENSION SERVICES, INC.	CAMDEN	ME	VS323343	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
PENPLAN FINANCIAL LLC	ROSWELL	GA	503B3330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENPLAN FINANCIAL LLC	ROSWELL	GA	502B3330701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENPLAN FINANCIAL LLC PENPLAN FINANCIAL LLC	ROSWELL	GA CA	503B3330701-003 502B3330701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENPLAN FINANCIAL LLC PENPLAN FINANCIAL LLC	ROSWELL ROSWELL	GA GA	502B3330701-004 503B3330701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENPLAN FINANCIAL LLC PENPLAN FINANCIAL LLC	ROSWELL	GA GA	502B3330701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENRET SERVICES INC	HOLLISTON	MA	502A726BE01-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 03/05/2002
PENRET SERVICES INC	HOLLISTON	MA	502A726BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
PENRET SERVICES INC	HOLLISTON	MA	502A726BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
PENRET SERVICES INC	HOLLISTON	MA	VS323255	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
PENRET SERVICES INC	HOLLISTON	MA	VS323297	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	DIANTYDE	DATE LETTER ISSUED/APPLICATION
PENRET SERVICES, INC.	CITY HOLLISTON	MA	VS323344	PLAN TYPE Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
PENSERV INC	AMBLER	PA	50299AQAQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSERV INC	AMBLER	PA	50299AQAQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSERV INC	AMBLER	PA	50299AQAQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSERV INC	AMBLER	PA	50299AQAQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSERV INC	AMBLER	PA	50399AQAQ01-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSERV INC PENSERVCO INC	AMBLER CLEARWATER	PA FL	50399AQAQ01-006 503B6268501-001	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001
PENSERVCO INC	CLEARWATER	FL	503B6268501-001	Prototype Non-Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PENSERVCO INC	CLEARWATER	FL	502B6268501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSERVCO INC	CLEARWATER	FL	503B6268501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSERVCO INC	CLEARWATER	FL	503B6268501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSERVCO INC	CLEARWATER	FL	502B6268501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSERVCO INC	CLEARWATER CLEARWATER	FL	503B6268501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSERVCO INC PENSERVCO INC	CLEARWATER	FL FL	502B6268501-008 503B6268501-009	Prototype Standardized Money Purchase Plan Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PENSERVCO INC	CLEARWATER	FL	503B6268502-001	Prototype Non-standardized Pariget Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSERVCO INC	CLEARWATER	FL	503B6268502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSERVCO INC	CLEARWATER	FL	502B6268502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSERVCO INC	CLEARWATER	FL	502B6268502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION & BENEFIT FINANCIAL SERVICES INC	MONTGOMERY	AL	503B1490701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION & BENEFIT FINANCIAL SERVICES INC	MONTGOMERY	AL	502B1490701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION & BENEFIT FINANCIAL SERVICES INC PENSION & BENEFIT FINANCIAL SERVICES INC	MONTGOMERY MONTGOMERY	AL AL	503B1490701-003 502B1490701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION & BENEFIT FINANCIAL SERVICES INC PENSION & BENEFIT FINANCIAL SERVICES INC	MONTGOMERY	AL AL	503B1490701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION & BENEFIT FINANCIAL SERVICES INC	MONTGOMERY	AL	502B1490701-006	Prototype Non-Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION & BENEFIT FINANCIAL SERVICES INC	MONTGOMERY	AL	503B1490702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION & BENEFIT FINANCIAL SERVICES INC	MONTGOMERY	AL	503B1490702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION & BENEFIT FINANCIAL SERVICES INC	MONTGOMERY	AL	502B1490702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION & BENEFIT FINANCIAL SERVICES INC	MONTGOMERY	AL	502B1490702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION & ESTATE PLANNERS INC	WILLOW GROVE	PA	503B1480701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION & ESTATE PLANNERS INC PENSION & ESTATE PLANNERS INC	WILLOW GROVE	PA PA	502B1480701-002 503B1480701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION & ESTATE PLANNERS INC PENSION & ESTATE PLANNERS INC	WILLOW GROVE WILLOW GROVE	PA PA	502B1480701-003	Prototype Standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION & ESTATE PLANNERS INC	WILLOW GROVE	PA	503B1480701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION & ESTATE PLANNERS INC	WILLOW GROVE	PA	502B1480701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION & ESTATE PLANNERS INC	WILLOW GROVE	PA	503B1480702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION & ESTATE PLANNERS INC	WILLOW GROVE	PA	503B1480702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION & ESTATE PLANNERS INC	WILLOW GROVE	PA	502B1480702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION & ESTATE PLANNERS INC	WILLOW GROVE	PA	502B1480702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION & PROFIT SHARING PLANNING CO INC	NEW YORK	NY NY	503B4800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PENSION & PROFIT SHARING PLANNING CO INC PENSION & PROFIT SHARING PLANNING CO INC	NEW YORK NEW YORK	NY	502B4800701-002 503B4800701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
PENSION & PROFIT SHARING PLANNING CO INC	NEW YORK	NY	502B4800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PENSION & PROFIT SHARING PLANNING CO INC	NEW YORK	NY	503B4800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENSION & PROFIT SHARING PLANNING CO INC	NEW YORK	NY	502B4800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENSION & PROFIT SHARING PLANNING CO INC	NEW YORK	NY	503B4800702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION & PROFIT SHARING PLANNING CO INC	NEW YORK	NY	503B4800702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION & PROFIT SHARING PLANNING CO INC	NEW YORK	NY	502B4800702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION & PROFIT SHARING PLANNING CO INC PENSION & RETIREMENT OPTIONS FOR CREDIT UNIONS INC	NEW YORK ORION	NY MI	502B4800702-004 503B2240701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
PENSION & RETIREMENT OPTIONS FOR CREDIT UNIONS INC	ORION	MI	502B2240701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION & RETIREMENT OPTIONS FOR CREDIT UNIONS INC	ORION	MI	503B2240701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION & RETIREMENT OPTIONS FOR CREDIT UNIONS INC	ORION	MI	502B2240701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION & RETIREMENT OPTIONS FOR CREDIT UNIONS INC	ORION	MI	503B2240701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION & RETIREMENT OPTIONS FOR CREDIT UNIONS INC	ORION	MI	502B2240701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION & SYSTEMS SERVICES INC	ATLANTA	GA	503A3570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION & SYSTEMS SERVICES INC	ATLANTA ATLANTA	GA GA	502A3570701-002 503A3570701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION & SYSTEMS SERVICES INC PENSION & SYSTEMS SERVICES INC	ATLANTA	GA GA	502A3570701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION & SYSTEMS SERVICES INC	ATLANTA	GA	503A3570701-005	Prototype Non-standardized Mohey Functions Final Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION & SYSTEMS SERVICES INC	ATLANTA	GA	502A3570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION ACTUARIAL ASSOCIATES INC	WESTWOOD	NJ	503B3870701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION ACTUARIAL ASSOCIATES INC	WESTWOOD	NJ	502B3870701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION ACTUARIAL ASSOCIATES INC	WESTWOOD	NJ	503B3870701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION ACTUARIAL ASSOCIATES INC	WESTWOOD	NJ	502B3870701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION ACTUARIAL ASSOCIATES INC PENSION ACTUARIAL ASSOCIATES INC	WESTWOOD WESTWOOD	NJ NJ	503B3870701-005 502B3870701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION ACTUARIAL ASSOCIATES INC	WESTWOOD	NJ	503B3870702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION ACTUARIAL ASSOCIATES INC	WESTWOOD	NJ	503B3870702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION ACTUARIAL ASSOCIATES INC	WESTWOOD	NJ	502B3870702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION ACTUARIAL ASSOCIATES INC	WESTWOOD	NJ	502B3870702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION ACTUARIAL CONSULTANTS INC	CHARLOTTE	NC	502B6431901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENSION ACTUARIAL CONSULTANTS INC	CHARLOTTE	NC	502B6431901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION ACTUARIAL CONSULTANTS INC	CHARLOTTE CHARLOTTE	NC NC	503B6431901-003 503B6431901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PENSION ACTUARIAL CONSULTANTS INC PENSION ACTUARIAL CONSULTANTS INC	CHARLOTTE	NC NC	503B6431901-004 502B6431902-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/20/2002
PENSION ACTUARIAL CONSULTANTS INC PENSION ACTUARIAL CONSULTANTS INC	CHARLOTTE	NC NC	502B6431902-001 502B6431902-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
PENSION ACTUARIAL CONSULTANTS INC	CHARLOTTE	NC	503B6431902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
PENSION ACTUARIAL CONSULTANTS INC	CHARLOTTE	NC	503B6431902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
PENSION ADMINISTRATION & CONSULTING SERVICES LTD	LIBERTYVILLE	IL	503B3980701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION ADMINISTRATION & CONSULTING SERVICES LTD	LIBERTYVILLE	IL	502B3980701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION ADMINISTRATION & CONSULTING SERVICES LTD	LIBERTYVILLE	IL 	503B3980701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION ADMINISTRATION & CONSULTING SERVICES LTD PENSION ADMINISTRATION & CONSULTING SERVICES LTD	LIBERTYVILLE	IL IL	502B3980701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LENDION ADMINISTRATION & CONSULTING SERVICES FID	LIBERTYVILLE	IL	503B3980701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001

PENSION ADMINISTRATION & CONSULTING SERVICES LTD	CITY	STATE	FILE FOLDER/VS NO. 502B3980701-006	PLAN TYPE Prototype Standardized Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
PENSION ADMINISTRATION & CONSULTING SERVICES LTD PENSION ADMINISTRATION & CONSULTING SERVICES LTD	LIBERTYVILLE LIBERTYVILLE	IL IL	502B3980701-006 503B3980701-007	Prototype Standardized Cash or Deterred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION ADMINISTRATION & CONSULTING SERVICES LTD  PENSION ADMINISTRATION & CONSULTING SERVICES LTD	LIBERTYVILLE	IL IL	502B3980701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PENSION ADMINISTRATION & CONSULTING SERVICES LTD	LIBERTYVILLE	iL	503B3980702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION ADMINISTRATION & CONSULTING SERVICES LTD	LIBERTYVILLE	iL	503B3980702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION ADMINISTRATION & CONSULTING SERVICES LTD	LIBERTYVILLE	IL	502B3980702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION ADMINISTRATION & CONSULTING SERVICES LTD	LIBERTYVILLE	IL	502B3980702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION ADMINISTRATION SERVICES INC	O'FALLON	IL	502A8290701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSION ADMINISTRATION SERVICES INC	O'FALLON	IL 	502A8290701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSION ADMINISTRATION SERVICES INC	O'FALLON	IL PA	502A8290701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PENSION ADMINISTRATION SERVICES INC PENSION ADMINISTRATION SERVICES INC	HORSHAM HORSHAM	PA PA	503B4810701-001 502B4810701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
PENSION ADMINISTRATION SERVICES INC	HORSHAM	PA	503B4810701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PENSION ADMINISTRATION SERVICES INC	HORSHAM	PA	502B4810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PENSION ADMINISTRATION SERVICES INC	HORSHAM	PA	503B4810701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENSION ADMINISTRATION SERVICES INC	HORSHAM	PA	502B4810701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENSION ADMINISTRATION SERVICES INC	HORSHAM	PA	503B4810701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
PENSION ADMINISTRATION SERVICES INC	HORSHAM	PA	502B4810701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
PENSION ADMINISTRATION SERVICES INC	HORSHAM	PA	503B4810702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION ADMINISTRATION SERVICES INC PENSION ADMINISTRATION SERVICES INC	HORSHAM HORSHAM	PA PA	503B4810702-002 502B4810702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PENSION ADMINISTRATION SERVICES INC	HORSHAM	PA	502B4810702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION ADMINISTRATIVE SERVICES	ALPHARETTA	GA	502B6441901-001	Prototype Standardized Peniled Benefit Flan with Fernilled Dispanty  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 11/19/2001
PENSION ADMINISTRATIVE SERVICES	ALPHARETTA	GA	502B6441901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION ADMINISTRATIVE SERVICES	ALPHARETTA	GA	503B6441901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENSION ADMINISTRATIVE SERVICES	ALPHARETTA	GA	503B6441901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION ADMINISTRATIVE SERVICES	ALPHARETTA	GA	502B6441901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION ADMINISTRATIVE SERVICES	ALPHARETTA	GA	503B6441901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION ADMINISTRATIVE SERVICES INC	BLOOMFIELD	CT	503B3690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION ADMINISTRATIVE SERVICES INC	BLOOMFIELD BLOOMFIELD	CT CT	503B3690701-002 503B3690701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION ADMINISTRATIVE SERVICES INC PENSION ADVISORS INC	LAGUNA NIGUEL	CA	503B5598501-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION ADVISORS INC	LAGUNA NIGUEL	CA	503B5598501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION ADVISORS INC	LAGUNA NIGUEL	CA	502B5598501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION ADVISORS INC	LAGUNA NIGUEL	CA	503B5598501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION ADVISORS INC	LAGUNA NIGUEL	CA	503B5598501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION ADVISORS INC	LAGUNA NIGUEL	CA	502B5598501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION ADVISORS INC	LAGUNA NIGUEL	CA	503B5598501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION ADVISORS INC	LAGUNA NIGUEL	CA	502B5598501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION ADVISORS INC	LAGUNA NIGUEL	CA	503B5598501-009	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
PENSION ADVISORS INC PENSION ADVISORS INC	LAGUNA NIGUEL	CA CA	502B5598501-010	Prototype Standardized Target Benefit Plan  Prototype New standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/18/2001
PENSION ADVISORS INC PENSION ADVISORS INC	LAGUNA NIGUEL LAGUNA NIGUEL	CA	503B5598502-001 502B5598502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
PENSION ANALYSIS BUREAU INC	DALLAS	TX	503B5218501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION ANALYSIS BUREAU INC	DALLAS	TX	503B5218501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION ANALYSIS BUREAU INC	DALLAS	TX	502B5218501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION ANALYSIS BUREAU INC	DALLAS	TX	503B5218501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION ANALYSIS BUREAU INC	DALLAS	TX	503B5218501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION ANALYSIS BUREAU INC	DALLAS	TX	502B5218501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION ANALYSIS BUREAU INC	DALLAS DALLAS	TX TX	503B5218501-007 502B5218501-008	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION ANALYSIS BUREAU INC PENSION ASSOCIATES	STANFORD	CT	503B0448501-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PENSION ASSOCIATES PENSION ASSOCIATES	STANFORD	CT	503B0448501-002	Prototype Non-Standardized Cash of Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION ASSOCIATES	STANFORD	CT	502B0448501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION ASSOCIATES	STANFORD	CT	503B0448501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION ASSOCIATES	STANFORD	CT	503B0448501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION ASSOCIATES	STANFORD	CT	502B0448501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION ASSOCIATES	STANFORD	CT	503B0448501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION ASSOCIATES	STANFORD	CT	502B0448501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION ASSOCIATES PENSION ASSOCIATES	STANFORD STANFORD	CT CT	503B0448502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION ASSOCIATES PENSION ASSOCIATES INC	WAUSAU	WI	502B0448502-002 503B3070701-001	Prototype Standardized Defined Benefit Plan Without Permitted Disparity  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 08/07/2001
PENSION ASSOCIATES INC	WAUSAU	WI	502B3070701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION ASSOCIATES INC	WAUSAU	WI	503B3070701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION ASSOCIATES INC	WAUSAU	WI	502B3070701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION ASSOCIATES INC	WAUSAU	WI	503B3070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION ASSOCIATES INC	WAUSAU	WI	502B3070701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION BENEFIT SERVICES INC	CHARLESTON	WV	502A5702701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION BENEFIT SERVICES INC PENSION BENEFIT SERVICES INC	CHARLESTON CHARLESTON	WV WV	502A5702701-002	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION BENEFIT SERVICES INC PENSION BENEFIT SERVICES INC	CHARLESTON	WV	503A5702701-003 503A5702701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION BENEFIT SERVICES INC	CHARLESTON	WV	502A5702701-004 502A5702701-005	Prototype Non-Standardized Sale Harbor Morley Fulcilase Flam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION BENEFIT SERVICES INC	CHARLESTON	WV	503A5702701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION BENEFIT SERVICES INC	CHARLESTON	WV	503A5702701-007	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION BENEFITS INC	WEST CHESTER	PA	503A8120701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION BENEFITS INC	WEST CHESTER	PA	502A8120701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION BENEFITS INC	WEST CHESTER	PA	503A8120701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION BENEFITS INC	WEST CHESTER	PA	502A8120701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION BENEFITS INC PENSION BENEFITS INC	WEST CHESTER	PA PA	503A8120701-005 502A8120701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION BENEFITS INC PENSION CO	WEST CHESTER BATON ROUGE	LA	502A8120701-006 503B0790701-001	Prototype Standardized Cash or Deterred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION CO	BATON ROUGE	LA	502B0790701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION CO	BATON ROUGE	LA	503B0790701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CO	BATON ROUGE	LA	502B0790701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CO	BATON ROUGE	LA	503B0790701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION
PENSION CO PENSION CONCEPTS & ADMINISTRATION INC	BATON ROUGE LUBBOCK	LA TX	502B0790701-006 503B0198501-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001
PENSION CONCEPTS & ADMINISTRATION INC	LUBBOCK	TX	503B0198501-001	Prototype Non-Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION CONCEPTS & ADMINISTRATION INC	LUBBOCK	TX	502B0198501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION CONCEPTS & ADMINISTRATION INC	LUBBOCK	TX	503B0198501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION CONCEPTS & ADMINISTRATION INC	LUBBOCK	TX	503B0198501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION CONCEPTS & ADMINISTRATION INC	LUBBOCK	TX	502B0198501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION CONCEPTS & ADMINISTRATION INC	LUBBOCK	TX	503B0198501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION CONCEPTS & ADMINISTRATION INC	LUBBOCK	TX	502B0198501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION CONCEPTS & ADMINISTRATION INC	LUBBOCK	TX	503B0198501-009	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
PENSION CONCEPTS & ADMINISTRATION INC PENSION CONCEPTS & ADMINISTRATION INC	LUBBOCK LUBBOCK	TX TX	502B0198501-010 503B0198502-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/20/2001
PENSION CONCEPTS & ADMINISTRATION INC	LUBBOCK	TX	503B0198502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION CONCEPTS & ADMINISTRATION INC	LUBBOCK	TX	502B0198502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION CONCEPTS & ADMINISTRATION INC	LUBBOCK	TX	502B0198502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION CONCEPTS & DESIGNS INC	PITTSBURGH	PA	503B3390701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION CONCEPTS & DESIGNS INC	PITTSBURGH	PA	502B3390701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION CONCEPTS & DESIGNS INC	PITTSBURGH	PA	503B3390701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CONCEPTS & DESIGNS INC	PITTSBURGH	PA	502B3390701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CONCEPTS & DESIGNS INC	PITTSBURGH	PA	503B3390701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION CONCEPTS & DESIGNS INC	PITTSBURGH	PA TX	502B3390701-006 503A8310701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS & ADMINISTRATORS INC PENSION CONSULTANTS & ADMINISTRATORS INC	AUSTIN AUSTIN	TX	502A8310701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS & ADMINISTRATORS INC	AUSTIN	TX	503A8310701-003	Prototype Standardized Front Sharing Flair Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS & ADMINISTRATORS INC	AUSTIN	TX	502A8310701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS & ADMINISTRATORS INC	AUSTIN	TX	503A8310701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS & ADMINISTRATORS INC	AUSTIN	TX	502A8310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS & ADMINISTRATORS INC	AUSTIN	TX	503A8310701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS & ADMINISTRATORS INC	AUSTIN	TX	502A8310701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS CO INC	GREEN BAY	WI	503B3380701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS CO INC	GREEN BAY	WI	502B3380701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS CO INC	GREEN BAY	WI	503B3380701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS CO INC PENSION CONSULTANTS CO INC	GREEN BAY GREEN BAY	WI WI	502B3380701-004 503B3380701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS CO INC	GREEN BAY	WI	502B3380701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS INC	MINNEAPOLIS	MN	503A2420001-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/24/2001
PENSION CONSULTANTS INC	MINNEAPOLIS	MN	503A2420001-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/24/2001
PENSION CONSULTANTS INC	MINNEAPOLIS	MN	503A2420001-003	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/24/2001
PENSION CONSULTANTS INC	MINNEAPOLIS	MN	503A2420002-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/24/2001
PENSION CONSULTANTS INC	BATON ROUGE	LA	503A3150001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION CONSULTANTS INC	BATON ROUGE	LA	503A3150001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION CONSULTANTS INC	FARMINGTON	CT	503B3510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS INC	FARMINGTON	CT	502B3510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS INC PENSION CONSULTANTS INC	FARMINGTON FARMINGTON	CT CT	503B3510701-003 502B3510701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS INC	FARMINGTON	CT	503B3510701-004	Prototype Non-standardized Money Purchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS INC	FARMINGTON	CT	502B3510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS INC	SACRAMENTO	CA	VS322812	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/04/2002
PENSION CONSULTANTS LTD	MERIDIAN	MS	503B3400701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS LTD	MERIDIAN	MS	502B3400701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS LTD	MERIDIAN	MS	503B3400701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS LTD	MERIDIAN	MS	502B3400701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS LTD	MERIDIAN	MS MS	503B3400701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS LTD PENSION CONSULTANTS OF CONCORD INC	MERIDIAN CONCORD	MA	502B3400701-006 503A9840701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS OF CONCORD INC	CONCORD	MA	502A9840701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS OF CONCORD INC	CONCORD	MA	503A9840701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS OF CONCORD INC	CONCORD	MA	503A9840701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS OF CONCORD INC	CONCORD	MA	502A9840701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION CONSULTANTS OF CONCORD INC	CONCORD	MA	503A9840702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION CONSULTANTS OF CONCORD INC	CONCORD	MA	503A9840702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION CONSULTING SERVICES INC	HUDSON	OH	503B3420701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTING SERVICES INC	HUDSON	OH	502B3420701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTING SERVICES INC	HUDSON HUDSON	OH OH	503B3420701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CONSULTING SERVICES INC PENSION CONSULTING SERVICES INC	HUDSON	OH	502B3420701-004 503B3420701-005	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION CONSULTING SERVICES INC	HUDSON	OH	502B3420701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION CORP OF AMERICA OF CINCINNATI	CINCINNATI	OH	503B3410701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION CORP OF AMERICA OF CINCINNATI	CINCINNATI	OH	502B3410701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION CORP OF AMERICA OF CINCINNATI	CINCINNATI	OH	503B3410701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CORP OF AMERICA OF CINCINNATI	CINCINNATI	OH	502B3410701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION CORP OF AMERICA OF CINCINNATI	CINCINNATI	OH	503B3410701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION CORP OF AMERICA OF CINCINNATI	CINCINNATI	ОН	502B3410701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION DESIGN & ADMINISTRATION INC	CHERRY HILL	NJ	503A3670701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGN & ADMINISTRATION INC PENSION DESIGN & ADMINISTRATION INC	CHERRY HILL CHERRY HILL	NJ NJ	502A3670701-002 503A3670701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION DESIGN & ADMINISTRATION INC PENSION DESIGN & ADMINISTRATION INC	CHERRY HILL CHERRY HILL	NJ NJ	502A3670701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION DESIGN & ADMINISTRATION INC	CHERRY HILL	NJ	503A3670701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION DESIGN & ADMINISTRATION INC	CHERRY HILL	NJ	502A3670701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION DESIGN & ADMINISTRATION INC	CHERRY HILL	NJ	503A3670701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGN & ADMINISTRATION INC	CHERRY HILL	NJ	502A3670701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGN & ADMINISTRATION INC	BELLEVUE	WA	503A8320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGN & ADMINISTRATION INC	BELLEVUE	WA	502A8320701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGN & ADMINISTRATION INC	BELLEVUE	WA	503A8320701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGN & ADMINISTRATION INC	BELLEVUE	WA	503A8320701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001

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PENSION DESIGN & ADMINISTRATION INC PENSION DESIGN & SERVICES INC	BELLEVUE RACINE	WA WI	502A8320701-005 503A9850701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION DESIGN & SERVICES INC PENSION DESIGN & SERVICES INC	RACINE	WI	502A9850701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGN & SERVICES INC	RACINE	WI	503A9850701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGN & SERVICES INC	RACINE	WI	502A9850701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGN & SERVICES INC	RACINE	WI	503A9850701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION DESIGN & SERVICES INC	RACINE	WI	503A9850701-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGN & SERVICES INC	RACINE	WI	502A9850701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGN & SERVICES INC	RACINE	WI	503A9850702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION DESIGN & SERVICES INC	RACINE	WI	503A9850702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION DESIGN & SERVICES INC PENSION DESIGN SERVICES INC	RACINE JERICHO	WI NY	502A9850702-003 502B694AB01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 01/25/2002
PENSION DESIGN SERVICES INC	JERICHO	NY	503B694AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
PENSION DESIGN SERVICES INC	JERICHO	NY	502B694AB01-003	Prototype Standardized World's Arrangement	Opinion Letter Issued 01/25/2002
PENSION DESIGN SERVICES INC	JERICHO	NY	503B694AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
PENSION DESIGN SERVICES INC	JERICHO	NY	502B694AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
PENSION DESIGN SERVICES INC	JERICHO	NY	503B694AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
PENSION DESIGN SERVICES INC	JERICHO	NY	502B694AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
PENSION DESIGN SERVICES INC	JERICHO	NY	503B694AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
PENSION DESIGNS INC	ARMONK	NY	502B695AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
PENSION DESIGNS INC	ARMONK	NY	503B695AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
PENSION DESIGNS INC PENSION DESIGNS INC	ARMONK ARMONK	NY NY	502B695AB01-003 503B695AB01-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
PENSION DESIGNS INC	ARMONK	NY	502B695AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
PENSION DESIGNS INC	ARMONK	NY	503B695AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
PENSION DESIGNS INC	ARMONK	NY	502B695AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
PENSION DESIGNS INC	ARMONK	NY	503B695AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
PENSION DESIGNS LLC	NEWPORT NEWS	VA	503A8670701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGNS LLC	NEWPORT NEWS	VA	502A8670701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGNS LLC	NEWPORT NEWS	VA	503A8670701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGNS LLC	NEWPORT NEWS	VA	502A8670701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION DESIGNS LLC	NEWPORT NEWS	VA	503A8670701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION DESIGNS LLC PENSION DOCUMENTS INC	NEWPORT NEWS BELLEVUE	VA WA	502A8670701-006 50299AR0001-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/14/2001
PENSION DOCUMENTS INC	BELLEVUE	WA	50299AR0001-001	Prototype Standardized Worley Pulchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/14/2001
PENSION DOCUMENTS INC	BELLEVUE	WA	50299AR0001-002	Prototype Standardized Front Sharing Flair Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/14/2001
PENSION DOCUMENTS INC	BELLEVUE	WA	50299AR0001-004	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/14/2001
PENSION DOCUMENTS INC	BELLEVUE	WA	50399AR0001-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/14/2001
PENSION DOCUMENTS INC	BELLEVUE	WA	50399AR0001-006	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/14/2001
PENSION DOCUMENTS INC	BELLEVUE	WA	50399AR0001-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/14/2001
PENSION FINANCIAL SERVICES INC	ATLANTA	GA	503A8660701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION FINANCIAL SERVICES INC	ATLANTA	GA	502A8660701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION FINANCIAL SERVICES INC	ATLANTA	GA	503A8660701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION FINANCIAL SERVICES INC PENSION FINANCIAL SERVICES INC	ATLANTA ATLANTA	GA GA	502A8660701-004 503A8660701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION FINANCIAL SERVICES INC	ATLANTA	GA	502A8660701-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION FUNDS OF ARIZONA INC	PHOENIX	AZ	503B2250701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PENSION FUNDS OF ARIZONA INC	PHOENIX	AZ	502B2250701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PENSION FUNDS OF ARIZONA INC	PHOENIX	AZ	503B2250701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PENSION FUNDS OF ARIZONA INC	PHOENIX	AZ	502B2250701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PENSION FUNDS OF ARIZONA INC	PHOENIX	AZ	503B2250701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENSION FUNDS OF ARIZONA INC	PHOENIX	AZ	502B2250701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENSION GROUP INC	IRVINE IRVINE	CA CA	503B5578501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION GROUP INC PENSION GROUP INC	IRVINE	CA	503B5578501-002 502B5578501-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PENSION GROUP INC	IRVINE	CA	503B5578501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION GROUP INC	IRVINE	CA	502B5578501-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION GROUP INC	IRVINE	CA	503B5578501-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION GROUP INC	IRVINE	CA	502B5578501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION GROUP INC	IRVINE	CA	502B5578502-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION INC	GREEN BAY	WI	503A4120701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSION INC	GREEN BAY	WI	503A4120701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSION INC	GREEN BAY	WI	503A4120701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PENSION INC PENSION INC OF IOWA	GREEN BAY BETTENDORF	WI IA	503A4120701-004 503A4020701-001	Prototype Non-standardized Target Benefit Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PENSION INC OF IOWA	BETTENDORF	IA	503A4020701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSION INC OF IOWA	BETTENDORF	IA	503A4020701-003	Prototype Non-standardized Minity Furchase Fiah	Opinion Letter Issued 08/30/2001
PENSION INVESTORS CORP	HOLLYWOOD	FL	503B4830701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PENSION INVESTORS CORP	HOLLYWOOD	FL	502B4830701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PENSION INVESTORS CORP	HOLLYWOOD	FL	503B4830701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PENSION INVESTORS CORP	HOLLYWOOD	FL	502B4830701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PENSION INVESTORS CORP	HOLLYWOOD	FL	503B4830701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENSION INVESTORS CORP PENSION INVESTORS CORP	HOLLYWOOD	FL FL	502B4830701-006 503B4830702-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENSION INVESTORS CORP PENSION INVESTORS CORP	HOLLYWOOD HOLLYWOOD	FL	503B4830702-001 503B4830702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PENSION INVESTORS CORP	HOLLYWOOD	FL	502B4830702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PENSION INVESTORS CORP	HOLLYWOOD	FL	502B4830702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION LEAGUE	WALNUT CREEK	CA	502A698BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
PENSION LEAGUE	WALNUT CREEK	CA	502A698BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
PENSION LEAGUE	WALNUT CREEK	CA	502A698BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
PENSION LEAGUE	WALNUT CREEK	CA	503A698BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
PENSION LEAGUE	WALNUT CREEK	CA	503A698BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
PENSION LEAGUE PENSION LEAGUE	WALNUT CREEK WALNUT CREEK	CA CA	503A698BE01-006 502A698BE02-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 11/30/2001
PENSION LEAGUE PENSION LEAGUE	WALNUT CREEK WALNUT CREEK	CA	502A698BE02-001 502A698BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001 Opinion Letter Issued 11/30/2001
1 2.10.011 22.1002		O/A	332/1030DE02 002	. 1919, po Granda a 200 Donned Denont Flant Will Floring Dispanty	

PENSION LEAGUE	CITY WALNUT CREEK	STATE CA	FILE FOLDER/VS NO. 503A698BE02-003	PLAN TYPE Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/30/2001
PENSION LEAGUE	WALNUT CREEK	CA	503A698BE02-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
PENSION LEAGUE	WALNUT CREEK	CA	503A6980703-001	Prototype Non-standardized date Harbor Bernied Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION LEAGUE	WALNUT CREEK	CA	503A6980703-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION LEAGUE	WALNUT CREEK	CA	502A6980703-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION LEAGUE	WALNUT CREEK	CA	502A6980703-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION LEAGUE	WALNUT CREEK	CA	503A6980704-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PENSION LEAGUE	WALNUT CREEK	CA	502A6980704-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PENSION LEAGUE	WALNUT CREEK	CA	503A6980704-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PENSION LEAGUE	WALNUT CREEK	CA	502A6980704-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PENSION LEAGUE	WALNUT CREEK	CA	503A6980704-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENSION LEAGUE	WALNUT CREEK	CA	502A6980704-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENSION LEAGUE	WALNUT CREEK	CA	503A6980704-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
PENSION LEAGUE PENSION METRIX	WALNUT CREEK	CA	502A6980704-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
PENSION METRIX PENSION METRIX	SAN FRANCISCO SAN FRANCISCO	CA CA	503B2790701-001 502B2790701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PENSION METRIX	SAN FRANCISCO	CA	503B2790701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSION METRIX	SAN FRANCISCO	CA	502B2790701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSION METRIX	SAN FRANCISCO	CA	503B2790701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PENSION METRIX	SAN FRANCISCO	CA	502B2790701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PENSION ONE SOURCE INC	IDAHO FALLS	ID	503A2660001-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 12/20/2001
PENSION ONE SOURCE INC	IDAHO FALLS	ID	503A2660001-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 12/20/2001
PENSION ORGANIZERS INC	SACRAMENTO	CA	503B5038501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION ORGANIZERS INC	SACRAMENTO	CA	503B5038501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION ORGANIZERS INC	SACRAMENTO	CA	503B5038501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION ORGANIZERS INC	SACRAMENTO	CA	503B5038501-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION PARTNERS INC	JACKSON	MS	503B4350701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSION PARTNERS INC	JACKSON	MS	502B4350701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSION PARTNERS INC	JACKSON	MS	503B4350701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSION PARTNERS INC	JACKSON	MS	502B4350701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSION PARTNERS INC	JACKSON	MS MS	503B4350701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PENSION PARTNERS INC	JACKSON	CA	502B4350701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PENSION PEOPLE INC PENSION PEOPLE INC	SAN DIEGO SAN DIEGO	CA	VS323235 VS323256	Volume Submitter Defined Benefit Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/21/2002 Advisory Letter Issued 01/11/2002
PENSION PEOPLE INC	SAN DIEGO	CA	VS323298	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 01/11/2002
PENSION PEOPLE INC	SAN DIEGO	CA	VS323236 VS323345	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 01/11/2002
PENSION PLAN ASSOCIATES LTD	BURR RIDGE	IL	503B5228501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION PLAN ASSOCIATES LTD	BURR RIDGE	ΪĹ	503B5228501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION PLAN ASSOCIATES LTD	BURR RIDGE	iL	502B5228501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION PLAN ASSOCIATES LTD	BURR RIDGE	IL	503B5228501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION PLAN ASSOCIATES LTD	BURR RIDGE	IL	503B5228501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION PLAN ASSOCIATES LTD	BURR RIDGE	IL	502B5228501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION PLAN ASSOCIATES LTD	BURR RIDGE	IL	503B5228501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION PLAN ASSOCIATES LTD	BURR RIDGE	IL	502B5228501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION PLAN CONSULTANTS INC	MARIETTA	GA	503A8330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSION PLAN CONSULTANTS INC	MARIETTA	GA	502A8330701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSION PLAN CONSULTANTS INC	MARIETTA	GA	502A8330701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSION PLAN CONSULTANTS INC PENSION PLAN MANAGEMENT	MARIETTA IRVINE	GA CA	503A8330701-004 503B5638501-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 09/18/2001
PENSION PLAN MANAGEMENT	IRVINE	CA	502B5638501-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PENSION PLAN MANAGEMENT	IRVINE	CA	503B5638501-003	Prototype Standardized Cash of Beterled Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION PLAN MANAGEMENT	IRVINE	CA	502B5638501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION PLAN MANAGEMENT	IRVINE	CA	503B5638501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION PLAN MANAGEMENT	IRVINE	CA	502B5638501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION PLAN MANAGEMENT	IRVINE	CA	503B5638502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION PLAN MANAGEMENT	IRVINE	CA	502B5638502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION PLAN SERVICES INC	WEST DES MOINES	IA	503B3430701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION PLAN SERVICES INC	WEST DES MOINES	IA	502B3430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION PLAN SERVICES INC	WEST DES MOINES	IA	503B3430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION PLAN SERVICES INC	WEST DES MOINES	IA	502B3430701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION PLAN SERVICES INC	WEST DES MOINES	IA	503B3430701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION PLAN SERVICES INC PENSION PLANNERS NORTHWEST	WEST DES MOINES EUGENE	IA OR	502B3430701-006 503B3440701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION PLANNERS NORTHWEST PENSION PLANNERS NORTHWEST	EUGENE	OR	502B3440701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION PLANNERS NORTHWEST PENSION PLANNERS NORTHWEST	EUGENE	OR	503B3440701-002	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION PLANNERS NORTHWEST	EUGENE	OR	502B3440701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION PLANNERS NORTHWEST	EUGENE	OR	503B3440701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION PLANNERS NORTHWEST	EUGENE	OR	502B3440701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION PLANNING ASSOCIATES INC	FORT WORTH	TX	503B2780701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION PLANNING ASSOCIATES INC	FORT WORTH	TX	502B2780701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION PLANNING ASSOCIATES INC	FORT WORTH	TX	503B2780701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION PLANNING ASSOCIATES INC	FORT WORTH	TX	502B2780701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION PLANNING ASSOCIATES INC	FORT WORTH	TX	503B2780701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION PLANNING ASSOCIATES INC	FORT WORTH	TX	502B2780701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION PLANNING ASSOCIATES INC	FORT WORTH	TX	503B2780702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION PLANNING ASSOCIATES INC	FORT WORTH FORT WORTH	TX	503B2780702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PENSION PLANNING ASSOCIATES INC PENSION PLANNING ASSOCIATES INC	FORT WORTH	TX TX	502B2780702-003 502B2780702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PENSION PLANNING ASSOCIATES INC PENSION PLANNING CONCEPTS INC	WEST HARTFORD	CT	502B2780702-004 502A3491901-001	Prototype Standardized Defined Benefit Plan with Permitted Dispanty  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 11/19/2001
PENSION PLANNING CONCEPTS INC	WEST HARTFORD	CT	502A3491901-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION PLANNING CONCEPTS INC	WEST HARTFORD	CT	503A3491901-002	Prototype Non-Standardized Money Furchase Flam  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENSION PLANNING CONCEPTS INC	WEST HARTFORD	CT	503A3491901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION PLANNING CONCEPTS INC	WEST HARTFORD	CT	502A3491901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION PLANNING CONCEPTS INC	WEST HARTFORD	CT	503A3491901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION PLANNING CONCEPTS INC	WEST HARTFORD	CT	502A3491902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Probably on Clandardinard Defined Deposit Dian with Deposited Dianasity	DATE LETTER ISSUED/APPLICATION WITHDRAWN
PENSION PLANNING CONCEPTS INC PENSION PLANNING CONCEPTS INC	WEST HARTFORD WEST HARTFORD	CT CT	502A3491902-002 503A3491902-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
PENSION PLANNING CONCEPTS INC	WEST HARTFORD	CT	503A3491902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
PENSION PLANNING CONSULTANTS INC	ALBUQUERQUE	NM	503B2770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSION PLANNING CONSULTANTS INC	ALBUQUERQUE	NM	502B2770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSION PLANNING CONSULTANTS INC	ALBUQUERQUE	NM	503B2770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSION PLANNING CONSULTANTS INC	ALBUQUERQUE	NM	502B2770701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSION PLANNING CONSULTANTS INC	ALBUQUERQUE	NM	503B2770701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PENSION PLANNING CONSULTANTS INC	ALBUQUERQUE	NM	502B2770701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PENSION PLANNING CONSULTANTS INC	ALBUQUERQUE	NM	503B2770702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION PLANNING CONSULTANTS INC PENSION PLANNING CONSULTANTS INC	ALBUQUERQUE ALBUQUERQUE	NM NM	503B2770702-002 503B2770702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PENSION PLANNING CONSULTANTS INC	ALBUQUERQUE	NM	502B2770702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PENSION PRESS INC	ROSELAND	NJ	VS322876	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/27/2002
PENSION PRESS INC	ROSELAND	NJ	VS322632	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/28/2002
PENSION PRESS INC	ROSELAND	NJ	VS322633	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 09/26/2002
PENSION PRESS INC	ROSELAND	NJ	VS322634	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/28/2002
PENSION PROFESSIONALS INC	ALISO VIEJO	CA	503B0268501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION PROFESSIONALS INC	ALISO VIEJO	CA	503B0268501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION PROFESSIONALS INC	ALISO VIEJO	CA	502B0268501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION PROFESSIONALS INC	ALISO VIEJO	CA	503B0268501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION PROFESSIONALS INC PENSION PROFESSIONALS INC	ALISO VIEJO ALISO VIEJO	CA CA	502B0268501-005 503B0268501-006	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PENSION PROFESSIONALS INC	ALISO VIEJO	CA	502B0268501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/16/2001 Opinion Letter Issued 09/18/2001
PENSION PROFESSIONALS INC	ALISO VIEJO	CA	503B0268502-001	Prototype Standardized Money Farmage Flam With Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION PROFESSIONALS INC	ALISO VIEJO	CA	503B0268502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION PROFESSIONALS INC	ALISO VIEJO	CA	502B0268502-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION PROFIT SHARING DESIGN CENTER INC	GREENSBORO	NC	502A3161901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENSION PROFIT SHARING DESIGN CENTER INC	GREENSBORO	NC	502A3161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION PROFIT SHARING DESIGN CENTER INC	GREENSBORO	NC	502A3161901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENSION PROFIT SHARING DESIGN CENTER INC	GREENSBORO	NC	502A3161901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION PROFIT SHARING DESIGN CENTER INC	GREENSBORO	NC	503A3161901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENSION PROFIT SHARING DESIGN CENTER INC PENSION PROFIT SHARING DESIGN CENTER INC	GREENSBORO	NC NC	503A3161901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION PROFIT SHARING DESIGN CENTER INC PENSION PROFIT SHARING DESIGN CENTER INC	GREENSBORO GREENSBORO	NC NC	502A3161901-007 503A3161901-008	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PENSION PROFIT SHARING DESIGN CENTER INC	GREENSBORO	NC	502A3161901-009	Prototype Non-Standardized Sale Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PENSION REPORTING SYSTEMS INC	OAKLAND	CA	502A5511901-001	Prototype Standardized Cash of Defended Arrangement	Opinion Letter Issued 11/19/2001
PENSION REPORTING SYSTEMS INC	OAKLAND	CA	502A5511901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION REPORTING SYSTEMS INC	OAKLAND	CA	502A5511901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENSION REPORTING SYSTEMS INC	OAKLAND	CA	502A5511901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION REPORTING SYSTEMS INC	OAKLAND	CA	503A5511901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENSION REPORTING SYSTEMS INC	OAKLAND	CA	503A5511901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION REPORTING SYSTEMS INC	OAKLAND	CA	502A5511901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION REPORTING SYSTEMS INC	OAKLAND	CA	503A5511901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION REPORTING SYSTEMS INC PENSION RESOURCES	OAKLAND COLUMBUS	CA OH	502A5511901-009 503B0670701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
PENSION RESOURCES PENSION RESOURCES	COLUMBUS	OH	502B0670701-001	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION RESOURCES	COLUMBUS	OH	503B0670701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION RESOURCES	COLUMBUS	OH	502B0670701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION RESOURCES	COLUMBUS	ОН	503B0670701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION RESOURCES	COLUMBUS	OH	502B0670701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION RESOURCES INC	CHICAGO	IL	503A8680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION RESOURCES INC	CHICAGO	IL	502A8680701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION RESOURCES INC	CHICAGO	IL.	503A8680701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION RESOURCES INC PENSION RESOURCES INC	CHICAGO CHICAGO	IL IL	502A8680701-004 503A8680701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION RESOURCES INC	CHICAGO	IL	502A8680701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION RESOURCES INC	HARRISBURG	PA	503B2290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PENSION RESOURCES INC	HARRISBURG	PA	503B2290701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PENSION RESOURCES INC	HARRISBURG	PA	503B2290701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENSION RETIREMENT PLANNING CO	COLUMBUS	OH	503A4000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION RETIREMENT PLANNING CO	COLUMBUS	OH	502A4000701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION RETIREMENT PLANNING CO	COLUMBUS	OH	503A4000701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION RETIREMENT PLANNING CO	COLUMBUS	OH	502A4000701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION RETIREMENT PLANNING CO	COLUMBUS	OH	503A4000701-005 502A4000701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION RETIREMENT PLANNING CO PENSION RETIREMENT PLANNING CO	COLUMBUS COLUMBUS	OH OH	503A4000701-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION RETIREMENT PLANNING CO	COLUMBUS	OH	502A4000701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PENSION SERVICE DESIGN INC	SUTTONS BAY	MI	50277921901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENSION SERVICE DESIGN INC	SUTTONS BAY	MI	50277921901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION SERVICE DESIGN INC	SUTTONS BAY	MI	50277921901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENSION SERVICE DESIGN INC	SUTTONS BAY	MI	50277921901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION SERVICE DESIGN INC	SUTTONS BAY	MI	50277921901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION SERVICE DESIGN INC	SUTTONS BAY	MI	50277921901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION SERVICE INC	NORTH HAVEN	CT	502A5651901-001 502A5651901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PENSION SERVICE INC PENSION SERVICE INC	NORTH HAVEN NORTH HAVEN	CT CT	502A5651901-002 502A5651901-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PENSION SERVICE INC PENSION SERVICE INC	NORTH HAVEN	CT	502A5651901-003 502A5651901-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PENSION SERVICE INC	NORTH HAVEN	CT	503A5651901-005	Prototype Non-Standardized Mohey Fulchase Fiah	Opinion Letter Issued 11/19/2001
PENSION SERVICE INC	NORTH HAVEN	CT	503A5651901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENSION SERVICE INC	NORTH HAVEN	CT	502A5651901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION SERVICE INC	NORTH HAVEN	CT	503A5651901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION SERVICE INC	NORTH HAVEN	CT	502A5651901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION SERVICES	ESCONDIDO	CA	503B1880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSION SERVICES	ESCONDIDO	CA	502B1880701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PENSION SERVICES	CITY ESCONDIDO	STATE CA	FILE FOLDER/VS NO. 503B1880701-003	PLAN TYPE Prototype Non-standardized Money Purchase Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
PENSION SERVICES PENSION SERVICES	ESCONDIDO	CA	502B1880701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION SERVICES	ESCONDIDO	CA	503B1880701-005	Prototype Standardized Worley Full Indianate Franchise F	Opinion Letter Issued 08/07/2001
PENSION SERVICES	ESCONDIDO	CA	502B1880701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION SERVICES	ESCONDIDO	CA	503B1880701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PENSION SERVICES	ESCONDIDO	CA	503B1880702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION SERVICES	ESCONDIDO	CA	503B1880702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION SERVICES GROUP	LISLE	IL.	502A3221901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION SERVICES GROUP	LISLE	IL.	503A3221901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PENSION SERVICES INC PENSION SERVICES INC	DENVILLE DENVILLE	NJ NJ	503A1310701-001 502A1310701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PENSION SERVICES INC	DENVILLE	NJ	503A1310701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION SERVICES INC	DENVILLE	NJ	502A1310701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSION SERVICES INC	DENVILLE	NJ	503A1310701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION SERVICES INC	DENVILLE	NJ	502A1310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSION SERVICES INC	DENVILLE	NJ	503A1310701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PENSION SERVICES INC	DENVILLE	NJ	502A1310701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PENSION SERVICES INC	DENVILLE	NJ	503A1310702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION SERVICES INC	DENVILLE	NJ NJ	503A1310702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION SERVICES INC PENSION SERVICES INC	DENVILLE DENVILLE	NJ NJ	502A1310702-003 502A1310702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PENSION SERVICES INC	FAIR OAKS	CA	VS323126	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/08/2002
PENSION SERVICES INC	FAIR OAKS	CA	VS323127	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/08/2002
PENSION SERVICES INC	FAIR OAKS	CA	VS323128	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/08/2002
PENSION SERVICES INC	FAIR OAKS	CA	VS323129	Volume Submitter Target Benefit Plan	Advisory Letter Issued 10/08/2002
PENSION SERVICES INC	FAIR OAKS	CA	VS323130	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/08/2002
PENSION SERVICES OF WNY INC	WEST SENECA	NY	503A9670701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PENSION SERVICES OF WNY INC	WEST SENECA	NY	502A9670701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PENSION SERVICES OF WNY INC	WEST SENECA	NY	503A9670701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PENSION SERVICES OF WNY INC	WEST SENECA	NY	502A9670701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PENSION SERVICES OF WNY INC PENSION SERVICES OF WNY INC	WEST SENECA WEST SENECA	NY NY	503A9670701-005 502A9670701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
PENSION SERVICES OF WAY INC	WEST SENECA WEST SENECA	NY	503A9670701-000	Prototype Non-standardized Cash of Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
PENSION SERVICES OF WAY INC	WEST SENECA	NY	502A9670701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
PENSION SERVICES OF WNY INC	WEST SENECA	NY	503A9670702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION SERVICES OF WNY INC	WEST SENECA	NY	503A9670702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION SERVICES OF WNY INC	WEST SENECA	NY	502A9670702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION SERVICES OF WNY INC	WEST SENECA	NY	502A9670702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSION SOLUTIONS INC	ARDEN HILLS	MN	503B4360701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSION SOLUTIONS INC	ARDEN HILLS	MN	502B4360701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSION SOLUTIONS INC PENSION SOLUTIONS INC	ARDEN HILLS	MN MN	503B4360701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PENSION SOLUTIONS INC PENSION SOLUTIONS INC	ARDEN HILLS ARDEN HILLS	MN	502B4360701-004 503B4360701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PENSION SOLUTIONS INC	ARDEN HILLS	MN	502B4360701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PENSION SPECIALISTS INC	FOLSOM	CA	503A2750001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/01/2002
PENSION SPECIALISTS INC	FOLSOM	CA	503A2750002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/01/2002
PENSION SPECIALISTS INC	TUCSON	AR	503A4010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSION SPECIALISTS INC	TUCSON	AR	502A4010701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSION SPECIALISTS INC	TUCSON	AR	503A4010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSION SPECIALISTS INC	TUCSON	AR	502A4010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSION SPECIALISTS INC PENSION SPECIALISTS INC	TUCSON TUCSON	AR AR	503A4010701-005 502A4010701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PENSION SPECIALISTS INC	TUCSON	AR	503A4010701-000	Prototype Non-standardized Casri of Defended Affaingement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
PENSION SPECIALISTS INC	FOLSOM	CA	VS323099	Volume Submitter Profit Sharing 401K Plan	Advisory Letter Issued 08/01/2002
PENSION SPECIALISTS LTD	ROCKFORD	IL	503B5118501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION SPECIALISTS LTD	ROCKFORD	IL	503B5118501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION SPECIALISTS LTD	ROCKFORD	IL	502B5118501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION SPECIALISTS LTD	ROCKFORD	IL	503B5118501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION SPECIALISTS LTD	ROCKFORD	IL 	503B5118501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION SPECIALISTS LTD PENSION SPECIALISTS LTD	ROCKFORD ROCKFORD	IL.	502B5118501-006 503B5118501-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION SPECIALISTS LTD PENSION SPECIALISTS LTD	ROCKFORD	IL IL	502B5118501-007	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PENSION SPECIALISTS LTD	ROCKFORD	IL	503B5118502-001	Prototype Standardized Money Furthers Francisco Francisc	Opinion Letter Issued 09/20/2001
PENSION SPECIALISTS LTD	ROCKFORD	iL	503B5118502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION SPECIALISTS LTD	ROCKFORD	IL	502B5118502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION SPECIALISTS LTD	ROCKFORD	IL	502B5118502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION TAILORS INC	ONALASKA	WI	503B0428501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION TAILORS INC	ONALASKA	WI	503B0428501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION TAILORS INC	ONALASKA	WI	502B0428501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION TAILORS INC PENSION TAILORS INC	ONALASKA	WI	503B0428501-004 503B0428501-005	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PENSION TAILORS INC	ONALASKA ONALASKA	WI	502B0428501-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PENSION TAILORS INC	ONALASKA	WI	503B0428501-007	Prototype Standardized From Sharing Frant	Opinion Letter Issued 09/18/2001
PENSION TAILORS INC	ONALASKA	WI	502B0428501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSION TAILORS INC	ONALASKA	WI	503B0428502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION TAILORS INC	ONALASKA	WI	503B0428502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION TAILORS INC	ONALASKA	WI	502B0428502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION TAILORS INC	ONALASKA	WI	502B0428502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSION WORKS INC	COLCHESTER	VT	503B0438501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSION WORKS INC PENSION WORKS INC	COLCHESTER COLCHESTER	VT VT	502B0438501-002 503B0438501-003	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PENSION WORKS INC	COLCHESTER	VT	503B0438501-004	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PENSION WORKS INC PENSION WORKS INC	COLCHESTER	VT	503B0438502-001	Prototype Non-standardized Money Purchase Plan  Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/10/2001 Opinion Letter Issued 09/20/2001
PENSION WORKS INC	COLCHESTER	VT	503B0438502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSIONALYSIS INC	SAN ANSELMO	CA	503B5298501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
PENSIONALYSIS INC	SAN ANSELMO	CA	503B5298501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PENSIONALYSIS INC PENSIONALYSIS INC	SAN ANSELMO	CA	502B5298501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
	SAN ANSELMO	CA CA	503B5298501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PENSIONALYSIS INC PENSIONALYSIS INC	SAN ANSELMO SAN ANSELMO	CA	502B5298501-005 503B5298501-006	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PENSIONALYSIS INC	SAN ANSELMO	CA	502B5298501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/16/2001
PENSIONALYSIS INC	SAN ANSELMO	CA	503B5298501-008	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
PENSIONAL YSIS INC	SAN ANSELMO	CA	502B5298501-009	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
PENSIONALYSIS INC	SAN ANSELMO	CA	503B5298502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSIONALYSIS INC	SAN ANSELMO	CA	503B5298502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSIONALYSIS INC	SAN ANSELMO	CA	502B5298502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSIONALYSIS INC	SAN ANSELMO	CA	502B5298502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PENSIONS LTD	ESCONDIDO	CA	503B3450701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSIONS LTD	ESCONDIDO	CA	502B3450701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSIONS LTD	ESCONDIDO	CA	503B3450701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSIONS LTD	ESCONDIDO	CA	502B3450701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSIONS LTD	ESCONDIDO	CA	503B3450701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSIONS LTD	ESCONDIDO	CA	502B3450701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSIONS PLUS	SOLANA BEACH	CA	503B3460701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSIONS PLUS	SOLANA BEACH	CA	502B3460701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSIONS PLUS	SOLANA BEACH	CA	503B3460701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSIONS PLUS	SOLANA BEACH	CA CA	502B3460701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSIONS PLUS PENSIONS PLUS	SOLANA BEACH SOLANA BEACH	CA	503B3460701-005 502B3460701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSIONS PLUS INC	EDINA	MN	503A5790701-000	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/30/2001
PENSIONS PLUS INC	EDINA	MN	502A5790701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PENSIONS PLUS INC	EDINA	MN	503A5790701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSIONS PLUS INC	EDINA	MN	502A5790701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PENSIONS PLUS INC	EDINA	MN	503A5790701-005	Prototype Standardized Worley Full Hose Franchise Franch	Opinion Letter Issued 08/30/2001
PENSIONS PLUS INC	EDINA	MN	502A5790701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PENSIONS PLUS INC	EDINA	MN	503A5790702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSIONS PLUS INC	EDINA	MN	503A5790702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSIONS PLUS INC	EDINA	MN	502A5790702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSIONS PLUS INC	EDINA	MN	502A5790702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSIONTREND INC	OKEMOS	MI	503B3470701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSIONTREND INC	OKEMOS	MI	502B3470701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSIONTREND INC	OKEMOS	MI	503B3470701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSIONTREND INC	OKEMOS	MI	502B3470701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSIONTREND INC	OKEMOS	MI	503B3470701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSIONTREND INC	OKEMOS	MI	502B3470701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSIONTREND INC	OKEMOS	MI	503B3470702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSIONTREND INC	OKEMOS OKEMOS	MI MI	503B3470702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSIONTREND INC PENSIONTREND INC	OKEMOS	MI	502B3470702-003 502B3470702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PENSYS INC	SACRAMENTO	CA	503A6010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSYS INC	SACRAMENTO	CA	502A6010701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENSYS INC	SACRAMENTO	CA	503A6010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSYS INC	SACRAMENTO	CA	502A6010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENSYS INC	SACRAMENTO	CA	503A6010701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSYS INC	SACRAMENTO	CA	502A6010701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENSYS INC	SACRAMENTO	CA	503A6010702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSYS INC	SACRAMENTO	CA	503A6010702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSYS INC	SACRAMENTO	CA	502A6010702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENSYS INC	SACRAMENTO	CA	502A6010702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENTEC PENSION MANAGEMENT GROUP INC	MIDLAND	TX	503B3480701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENTEC PENSION MANAGEMENT GROUP INC	MIDLAND	TX	502B3480701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENTEC PENSION MANAGEMENT GROUP INC	MIDLAND	TX	503B3480701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENTEC PENSION MANAGEMENT GROUP INC	MIDLAND	TX	502B3480701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENTEC PENSION MANAGEMENT GROUP INC	MIDLAND	TX	503B3480701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENTEC PENSION MANAGEMENT GROUP INC PENTEGRA SERVICES INC	MIDLAND WHITE PLAINS	TX NY	502B3480701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENVEST ADMINISTRATIVE SERVICES INC	PEWAUKEE	WI	50370030001-001 503B3490701-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/07/2002 Opinion Letter Issued 08/07/2001
PENVEST ADMINISTRATIVE SERVICES INC	PEWAUKEE	WI	502B3490701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENVEST ADMINISTRATIVE SERVICES INC	PEWAUKEE	WI	503B3490701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENVEST ADMINISTRATIVE SERVICES INC	PEWAUKEE	WI	502B3490701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENVEST ADMINISTRATIVE SERVICES INC	PEWAUKEE	WI	503B3490701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENVEST ADMINISTRATIVE SERVICES INC	PEWAUKEE	WI	502B3490701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PEOPLES BANK	PRATT	KS	50246401901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK	PRATT	KS	50246401901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK	PRATT	KS	50346401901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK	PRATT	KS	50346401901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK	PRATT	KS	50246401901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLES BANK	PRATT	KS	50346401901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLES BANK	PRATT	KS	50246401901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLES BANK	SIOUX CENTER	IA	50293262701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PEOPLES BANK	SIOUX CENTER	IA	50293262701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PEOPLES BANK PEOPLES BANK	SIOUX CENTER BRIDGEPORT	IA CT	50393262701-003 50294141901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PEOPLES BANK PEOPLES BANK	BRIDGEPORT	CT CT	50294141901-001	Prototype Standardized Profit Snaring Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PEOPLES BANK PEOPLES BANK	BRIDGEPORT	CT	50294141901-002	Prototype Standardized Morley Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PEOPLES BANK	BRIDGEPORT	CT	50294141901-003	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK	BRIDGEPORT	CT	50394141901-005	Prototype Standardized Moriey Furchase Flam  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK	BRIDGEPORT	CT	50394141901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK	BRIDGEPORT	CT	50294141901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLES BANK	BRIDGEPORT	CT	50394141901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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PEOPLES BANK	CITY BRIDGEPORT	STATE CT	FILE FOLDER/VS NO. 50294141901-009	PLAN TYPE Prototype Standardized Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 11/19/2001
PEOPLES BANK	BRIDGEPORT	CT	50294142702-001	Prototype Standardized Cash of Deferred Arrangement  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PEOPLES BANK	BRIDGEPORT	CT	50294142702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PEOPLES BANK & TRUST	MCPHERSON	KS	50246502701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PEOPLES BANK & TRUST	MCPHERSON	KS	50246502701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PEOPLES BANK & TRUST CO	SELMA	AL	50246531901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK & TRUST CO	SELMA	AL	50346531901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK & TRUST CO	SELMA	AL	50246531901-003 50346531901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLES BANK & TRUST CO	SELMA SELMA	AL AL	50246531901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLES BANK & TRUST CO PEOPLES BANK NA	MARIETTA	OH	503B4370701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
PEOPLES BANK NA	MARIETTA	OH	502B4370701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PEOPLES BANK NA	MARIETTA	OH	503B4370701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PEOPLES BANK NA	MARIETTA	OH	502B4370701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PEOPLES BANK NA	MARIETTA	OH	503B4370701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PEOPLES BANK NA	MARIETTA	OH	502B4370701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PEOPLES BANK OF KENT COUNTY	CHESTERTOWN	MD	50277952701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PEOPLES BANK OF KENT COUNTY	CHESTERTOWN	MD	50277952701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PEOPLES BANK SB	SCHERERVILLE	IN	502ZZOV1901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK SB	SCHERERVILLE	IN	502ZZOV1901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK SB	SCHERERVILLE	IN IN	502ZZOV1901-003 502ZZOV1901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK SB PEOPLES BANK SB	SCHERERVILLE SCHERERVILLE	IN	502ZZOV1901-004 502ZZOV1901-005	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PEOPLES BANK SB	SCHERERVILLE	IN	502ZZOV1901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE	IL.	50272861901-001	Prototype Standardized Gash of Belieffed Affaingement	Opinion Letter Issued 11/19/2001
PEOPLES SAVINGS BANK	WELLSBURG	IA	50293281901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PEOPLES STATE BANK	NEWTON	IL	50255172701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PEOPLES STATE BANK	NEWTON	IL	50255172701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PEOPLES TRUST & SAVINGS BANK	GRAND JUNCTION	IA	50293391101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
PEOPLESBANK TRUST & INVESTMENT	YORK	PA	502ZZBH1901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLESBANK TRUST & INVESTMENT	YORK	PA	503ZZBH1901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLESBANK TRUST & INVESTMENT	YORK	PA	502ZZBH1901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PERKINS COIE LLP	SEATTLE	WA	503B4380701-001 502B4380701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PERKINS COIE LLP	SEATTLE SEATTLE	WA WA	502B4380701-002 503B4380701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PERKINS COIE LLP PERKINS COIE LLP	SEATTLE	WA	502B4380701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PERKINS COIE LLP	SEATTLE	WA	503B4380701-005	Prototype Standardized Money Futchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PERKINS COIE LLP	SEATTLE	WA	502B4380701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PERKINS WOLF MCDONNELL & CO	CHICAGO	IL.	50219895001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
PERKINS WOLF MCDONNELL & CO	CHICAGO	IL	50219895001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
PERRY G. BLOOM & ASSOCIATES	LOS ANGELES	CA	VS323362	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 2/1/2001
PERRY G. BLOOM & ASSOCIATES	LOS ANGELES	CA	VS323370	Volume Submitter Money Purchase Plan	Advisory Letter Issued 2/1/2001
PERRY STATE BANK	PERRY	IA	50279871101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
PERSKY SHAPIRO SALIM ESPER & ARNOFF CO LPA	CLEVELAND	OH	VS322923	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/08/2002
PERSKY SHAPIRO SALIM ESPER & ARNOFF CO LPA	CLEVELAND	ОН	VS322924	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/08/2002
PETER A SMITH ATTORNEY AT LAW PETER A SMITH ATTORNEY AT LAW	MCMURRAY MCMURRAY	PA PA	503A8340701-001 503A8340701-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PETER A SWITH ATTORNET AT LAW  PETER D AUSTIN ASSOCIATES / FIRST CAPITAL BENEFIT ADVISORS	STUDIO CITY	CA	VS323057	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/27/2002
PETERS MAXEY SHORT & MAXEY PA	CORAL GABLES	FL	502A8350701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PETERS MAXEY SHORT & MAXEY PA	CORAL GABLES	FL	502A8350701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PETERSEN HASTINGS INVESTMENT MANAGEMENT INC	KENNEWICK	WA	503B4210701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PETERSEN HASTINGS INVESTMENT MANAGEMENT INC	KENNEWICK	WA	502B4210701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PETERSEN HASTINGS INVESTMENT MANAGEMENT INC	KENNEWICK	WA	503B4210701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PETERSEN HASTINGS INVESTMENT MANAGEMENT INC	KENNEWICK	WA	502B4210701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PETERSEN HASTINGS INVESTMENT MANAGEMENT INC	KENNEWICK	WA	503B4210701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PETERSEN HASTINGS INVESTMENT MANAGEMENT INC	KENNEWICK	WA	502B4210701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PETROLEUM MARKETERS OF IOWA PFF BANK & TRUST	WEST DES MOINES CLAREMONT	IA CA	503A4730001-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/08/2002
PFF BANK & TRUST	CLAREMONT	CA	50351820701-001 50251820701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PFF BANK & TRUST	CLAREMONT	CA	50351820701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PFF BANK & TRUST	CLAREMONT	CA	50251820701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PFF BANK & TRUST	CLAREMONT	CA	50351820701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PFF BANK & TRUST	CLAREMONT	CA	50251820701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PFPC INC	SEAL BEACH	CA	503A3530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PFPC INC	SEAL BEACH	CA	502A3530701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PFPC INC	SEAL BEACH	CA	503A3530701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PFPC INC	SEAL BEACH	CA	502A3530701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PFPC INC	SEAL BEACH SEAL BEACH	CA CA	503A3530701-005 502A3530701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PFPC INC PFPC INC	SEAL BEACH	CA	503A3530701-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PFPC INC	SEAL BEACH	CA	502A3530701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PFPC INC	SEAL BEACH	CA	503A3530702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PFPC INC	SEAL BEACH	CA	503A3530702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PFPC INC	SEAL BEACH	CA	502A3530702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PFPC INC	SEAL BEACH	CA	502A3530702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PFPC INC	WILMINGTON	DE	502A3532703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PFPC INC	WILMINGTON	DE	502A3532703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PFPC INC	WILMINGTON	DE	502A3532703-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PEPC INC	WILMINGTON NEWPORT BEACH	DE	502A3532703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PHASE II SYSTEMS PHASE II SYSTEMS	NEWPORT BEACH	CA CA	VS322393 VS322449	Volume Submitter Profit Sharing Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/6/2000 Advisory Letter Issued 8/6/2001
PHELPS DUNBAR LLP	JACKSON	MS	503B4200701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PHELPS DUNBAR LLP	JACKSON	MS	502B4200701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PHELPS DUNBAR LLP	JACKSON	MS	503B4200701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PHELPS DUNBAR LLP	JACKSON	MS	502B4200701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001

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PHELPS DUNBAR LLP	<u>CITY</u> JACKSON	STATE MS	FILE FOLDER/VS NO. 503B4200701-005	PLAN TYPE Prototype Non-standardized Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/30/2001
PHELPS DUNBAR LLP	JACKSON	MS	502B4200701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PHILADELPHIA FUND INC	BOCA RATON	FL	50290220001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/25/2002
PHILADELPHIA FUND INC	BOCA RATON	FL	50290220001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/25/2002
PHILIP N ROTGIN PC	NEW YORK	NY	VS323236	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
PHILIP N ROTGIN PC	NEW YORK	NY	VS323257	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
PHILIP N ROTGIN PC	NEW YORK	NY	VS323299	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
PHILIP N. ROTGIN, P.C. PHILIPS NIZER BENJAMIN KRIM & BALLON LLP	NEW YORK	NY NY	VS323346	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
PHILIPS NIZER BENJAMIN KRIM & BALLON LLP PHILIPS NIZER BENJAMIN KRIM & BALLON, LLP	NEW YORK NEW YORK	NY NY	VS323237 VS323347	Volume Submitter Defined Benefit Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/21/2002
PHILLIP G FARR CPA PA	THOMSON	GA	502A8360701-001	Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 01/11/2002 Opinion Letter Issued 08/30/2001
PHILLIP G FARR CPA PA	THOMSON	GA	502A8360701-001	Prototype Standardized Profit Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PHILLIPS LYTLE HITCHCOCK BALINE & HUBER LLP	BUFFALO	NY	VS322772	Volume Submitter Money Purchase Plan	Advisory Letter Issued 11/15/2001
PHILLIPS LYTLE HITCHCOCK BLAINE & HUBER LLP	BUFFALO	NY	VS322771	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 11/15/2001
PHILLIPS NIZER BENJAMIN KRIM & BALLON LLP	NEW YORK	NY	VS323258	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
PHILLIPS NIZER BENJAMIN KRIM & BALLON LLP	NEW YORK	NY	VS323300	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50247415001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50247415001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50247415002-001 50247415002-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/15/2001 Opinion Letter Issued 08/15/2001
PHOENIX LIFE INSURANCE CO PHOENIX LIFE INSURANCE CO	HARTFORD HARTFORD	CT CT	50247412703-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PHOENIX LIFE INSURANCE CO PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50247412703-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50347412703-002	Prototype Standardized Norley Furchase Franti Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50347412703-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50247412703-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50347412703-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50247412703-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50247412704-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50347412704-002	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50247412704-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50347412704-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
PICKREL SCHAEFFER & EBELING CO LPA	DAYTON	OH	503B3500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PICKREL SCHAEFFER & EBELING CO LPA PICKREL SCHAEFFER & EBELING CO LPA	DAYTON DAYTON	OH OH	502B3500701-002 503B3500701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PICKREL SCHAEFFER & EBELING CO LPA PICKREL SCHAEFFER & EBELING CO LPA	DAYTON	OH	502B3500701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PICKREL SCHAEFFER & EBELING CO LPA	DAYTON	OH	503B3500701-005	Prototype Standardized Noney Furchase France	Opinion Letter Issued 08/07/2001
PICKREL SCHAEFFER & EBELING CO LPA	DAYTON	OH	502B3500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PIGG KRAHL STERN & CO PA	SALISBURY	MD	503B3520701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PIGG KRAHL STERN & CO PA	SALISBURY	MD	502B3520701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PIGG KRAHL STERN & CO PA	SALISBURY	MD	503B3520701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PIGG KRAHL STERN & CO PA	SALISBURY	MD	502B3520701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PIGG KRAHL STERN & CO PA	SALISBURY	MD	503B3520701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PIGG KRAHL STERN & CO PA	SALISBURY	MD	502B3520701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PILGRIM MAGNA CAP FUND	SCOTTSDALE	AZ	50247492701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/06/2001
PILGRIM MAGNA CAP FUND	SCOTTSDALE	AZ	50247492701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/06/2001
PILLSBURY WINTHROP LLP	SAN DIEGO	CA	503A2630001-001	Prototype Non-standardized Cash or Deferred Arrangement	Withdrawn 03/04/2002
PILLSBURY WINTHROP LLP PILLSBURY WINTHROP LLP	SAN DIEGO SAN DIEGO	CA CA	503A2630002-001 VS323502	Prototype Non-standardized Money Purchase Plan Volume Submitter Profit Sharing 401K Plan	Withdrawn 03/04/2002 Advisory Letter Issued 10/29/2002
PILLSBURY WINTHROP LLP	SAN DIEGO	CA	VS323502 VS323503	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/29/2002 Advisort Letter Issued 10/29/2002
PILOT GROVE SAVINGS BANK	PILOT GROVE	IA	50213161101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
PILOT GROVE SAVINGS BANK	PILOT GROVE	IA	50213161101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
PIMCO FUNDS DISTRIBUTORS LLC	STAMFORD	CT	50224122701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PIMCO FUNDS DISTRIBUTORS LLC	STAMFORD	CT	50224122701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PIMCO FUNDS DISTRIBUTORS LLC	STAMFORD	CT	50324122701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PIMCO FUNDS DISTRIBUTORS LLC	STAMFORD	CT	50324122701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
PINE LAKE ADVISORS INC	LINCOLN	NE	503A5780701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PINE LAKE ADVISORS INC	LINCOLN	NE	502A5780701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PINE LAKE ADVISORS INC PINE LAKE ADVISORS INC	LINCOLN LINCOLN	NE NE	503A5780701-003 502A5780701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PINE LAKE ADVISORS INC PINE LAKE ADVISORS INC	LINCOLN	NE NE	503A5780701-004	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PINE LAKE ADVISORS INC	LINCOLN	NE	502A5780701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PINE LAKE ADVISORS INC	LINCOLN	NE	503A5780702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PINE LAKE ADVISORS INC	LINCOLN	NE	503A5780702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PINE LAKE ADVISORS INC	LINCOLN	NE	502A5780702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PINE LAKE ADVISORS INC	LINCOLN	NE	502A5780702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PINNACLE BANK	OGALLALA	NE	50206591901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PINNACLE BANK	TORRINGTON	WY	50212802701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PINNACLE BANK	AURORA	NE	50219332701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PINNACLE BANK PINNACLE BANK	AURORA AURORA	NE NE	50219332701-002 50319332701-003	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PINNACLE PLAN DESIGN PC	TUCSON	AZ	503A6750701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PINNACLE PLAN DESIGN PC	TUCSON	AZ	502A6750701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PINNACLE PLAN DESIGN PC	TUCSON	AZ	503A6750701-003	Prototype Standardized Front Sharing Frant Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PINNACLE PLAN DESIGN PC	TUCSON	AZ	502A6750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PINNACLE PLAN DESIGN PC	TUCSON	AZ	503A6750701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PINNACLE PLAN DESIGN PC	TUCSON	AZ	502A6750701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PINNACLE PLAN DESIGN PC	TUCSON	AZ	502A6750701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
PINNACLE PLAN DESIGN PC	TUCSON	AZ	503A6750702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PINNACLE PLAN DESIGN PC	TUCSON	AZ	502A6750702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PINNACLE PLAN DESIGN PC	TUCSON	AZ	502A6750702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PIONEER BANK NA PIONEER BANK NA	SALEM SALEM	OR OR	50272381901-001 50272381901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PIONEER BANK NA PIONEER INVESTMENT MANAGEMENT USA INC	BOSTON	MA	50272381901-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 12/03/2001
PIONEER INVESTMENT MANAGEMENT USA INC	BOSTON	MA	50247672701-001	Prototype Standardized Profit Straining Frant Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/03/2001 Opinion Letter Issued 12/03/2001
PIONEER MUTUAL LIFE INSURANCE CO	FARGO	ND	50247692701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
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PIONEER MUTUAL LIFE INSURANCE CO	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
PIONEER MUTUAL LIFE INSURANCE CO PIONEER MUTUAL LIFE INSURANCE CO	FARGO FARGO	ND ND	50247692701-002 50247692701-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PIONEER MUTUAL LIFE INSURANCE CO	FARGO	ND	50247692701-003	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PIONEER SAVINGS BANK	TROY	NY	50281422701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
PIONEER SAVINGS BANK	TROY	NY	50281422701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
PIONEER SAVINGS BANK	TROY	NY	50281422701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
PIONEER SAVINGS BANK	TROY	NY	50281422701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
PIONEER SAVINGS BANK	TROY	NY	50281422701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
PIONEER SAVINGS BANK	TROY	NY	50281422701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
PITNEY HARDIN KIPP & SZUCH	MORRISTOWN	NJ	VS322420	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 3/16/2001
PLAN ADMINISTRATORS INC PLAN ADMINISTRATORS INC	DE PERE DE PERE	WI WI	503B0258501-001 503B0258501-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	DE PERE	WI	502B0258501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	DE PERE	WI	503B0258501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	DE PERE	WI	503B0258501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	DE PERE	WI	502B0258501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	DE PERE	WI	503B0258501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	RENO	NV	503B4928501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	RENO	NV	503B4928501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC PLAN ADMINISTRATORS INC	RENO RENO	NV NV	502B4928501-003 503B4928501-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC PLAN ADMINISTRATORS INC	RENO	NV NV	503B4928501-004 503B4928501-005	Prototype Non-standardized Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	RENO	NV	502B4928501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	RENO	NV	503B4928501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	RENO	NV	502B4928501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PLAN CONCEPTS LLC	ATLANTA	GA	VS323238	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
PLAN CONCEPTS LLC	ATLANTA	GA	VS323259	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
PLAN CONCEPTS LLC	ATLANTA	GA	VS323301	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
PLAN CONCEPTS LLC	ATLANTA	GA	VS323348	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
PLAN DESIGN CONSULTANTS INC	SAN MATEO	CA	503A5770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PLAN DESIGN CONSULTANTS INC	SAN MATEO	CA	502A5770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PLAN DESIGN CONSULTANTS INC PLAN DESIGN CONSULTANTS INC	SAN MATEO SAN MATEO	CA CA	503A5770701-003 502A5770701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
PLAN DESIGN CONSULTANTS INC PLAN DESIGN CONSULTANTS INC	SAN MATEO	CA	503A5770701-004 503A5770701-005	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
PLAN DESIGN CONSULTANTS INC	SAN MATEO	CA	503A5770701-003	Prototype Non-standardized Casir of Belefied Afrangement  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PLAN DESIGN CONSULTANTS INC	SAN MATEO	CA	503A5770702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PLANMARK FINANCIAL GROUP INC	ALPHARETTA	GA	503B6640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL GROUP INC	ALPHARETTA	GA	502B6640701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL GROUP INC	ALPHARETTA	GA	503B6640701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL GROUP INC	ALPHARETTA	GA	502B6640701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL GROUP INC	ALPHARETTA	GA	503B6640701-005	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL GROUP INC	ALPHARETTA	GA	502B6640701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	503A5760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSWELL ROSWELL	GA GA	502A5760701-002 503A5760701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	502A5760701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	503A5760701-005	Prototype Non-standardized Money Furchase Fiah	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	502A5760701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	503A5760701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	502A5760701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	503A5760702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	503A5760702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	502A5760702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	502A5760702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PLANMEMBER SERVICES CORP PLANMEMBER SERVICES CORP	CARPINTERIA CARPINTERIA	CA CA	502A7842701-001 502A7842701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/30/2002 Opinion Letter Issued 01/30/2002
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	503A7842701-002	Prototype Non-Standardized Moriey Furchase Flair  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 01/30/2002 Opinion Letter Issued 01/30/2002
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	503A7842701-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 01/30/2002 Opinion Letter Issued 01/30/2002
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	502A7842701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/30/2002
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	503A7842701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/30/2002
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	503A7848502-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	502A7848502-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	503A7848502-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	502A7848502-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	503A7848502-005 502A7848502-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PLANMEMBER SERVICES CORP PLANNED FINANCIAL PROGRAMS	CARPINTERIA NORTH PLAINFIELD	CA NJ	503A5750701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 08/30/2001
PLANNED FINANCIAL PROGRAMS	NORTH PLAINFIELD	NJ	503A5750701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PLANNED FINANCIAL PROGRAMS	NORTH PLAINFIELD	NJ	503A5750701-002	Prototype Non-standardized Money Full-Indiase Figure	Opinion Letter Issued 08/30/2001
PLANNED FINANCIAL PROGRAMS	NORTH PLAINFIELD	NJ	503A5750702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PLANNED FINANCIAL PROGRAMS	NORTH PLAINFIELD	NJ	503A5750702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PLANTECH LLP	BIRMINGHAM	AL	503B3530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PLANTECH LLP	BIRMINGHAM	AL	502B3530701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PLANTECH LLP	BIRMINGHAM	AL	503B3530701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PLANTECH LLP	BIRMINGHAM	AL	502B3530701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PLANTECH LLP	BIRMINGHAM	AL	503B3530701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PLANTECH LLP PLANTERS BANK & TRUST CO OF VIRGINIA	BIRMINGHAM STAUNTON	AL VA	502B3530701-006 50247851901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
PLANTERS BANK & TRUST CO OF VIRGINIA PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50247851901-001	Prototype Standardized Profit Srianing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50247851901-002	Prototype Standardized Money Furchase Flan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PLANTERS BANK & TRUST CO OF VIRGINIA PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50247851901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50347851901-005	Prototype Standardized World Y dishase Flath Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50347851901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50247851901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50347851901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

PLAN SPONSOR PLANTERS BANK & TRUST CO OF VIRGINIA	CITY STAUNTON	STATE VA	FILE FOLDER/VS NO. 50247851901-009	PLAN TYPE Prototype Standardized Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
PLATTNER SCHNEIDMAN & SCHNEIDER PC	PHOENIX	AZ	VS322558	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/10/2001 & 11/30/2001
PLATTNER SCHNEIDMAN & SCHNEIDER PC	PHOENIX	AZ	VS322559	Volume Submitter Money Purchase Plan	Advisory Letter Issued 4/10/2001
PLATTNER SCHNEIDMAN & SCHNEIDER PC	PHOENIX	AZ	VS322560	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/30/2001
PLATTNER SCHNEIDMAN & SCHNEIDER PC	PHOENIX	AZ IA	VS322642	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/30/2001
PLEASANTVILLE STATE BANK PLYBON & ASSOCIATES INC	PLEASANTVILLE GREENBORO	NC	50282961101-001 503B3540701-001	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 08/07/2001
PLYBON & ASSOCIATES INC	GREENBORO	NC	502B3540701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PLYBON & ASSOCIATES INC	GREENBORO	NC	503B3540701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PLYBON & ASSOCIATES INC	GREENBORO	NC	502B3540701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PLYBON & ASSOCIATES INC PLYBON & ASSOCIATES INC	GREENBORO GREENBORO	NC NC	503B3540701-005 502B3540701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PLYMOUTH SAVINGS BANK	WAREHAM	MA	50271221901-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 11/19/2001
PLYMOUTH SAVINGS BANK	WAREHAM	MA	50271221901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PNB FINANCIAL BANK	LUBBOCK	TX	50347800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PNB FINANCIAL BANK	LUBBOCK	TX	50247800701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PNB FINANCIAL BANK PNB FINANCIAL BANK	LUBBOCK LUBBOCK	TX TX	50347800701-003 50247800701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PNB FINANCIAL BANK	LUBBOCK	TX	50347800701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PNB FINANCIAL BANK	LUBBOCK	TX	50247800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PNC BANK DELAWARE	WILMINGTON	DE	5020547AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PNC BANK DELAWARE	WILMINGTON	DE	5020547AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PNC BANK FSB PNC BANK FSB	VERO BEACH VERO BEACH	FL FL	50256651901-001 50256651901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PNC BANK FSB	VERO BEACH	FL	50356651901-003	Prototype Non-Standardized Money Furchase Flam  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PNC BANK FSB	VERO BEACH	FL	50356651901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PNC BANK FSB	VERO BEACH	FL	50256651901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PNC BANK FSB	VERO BEACH	FL	50356651901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PNC BANK NA	PITTSBURGH	PA PA	5021024AQ01-001 5021024AQ01-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PNC BANK NA PNC BANK NA	PITTSBURGH PITTSBURGH	PA PA	5021024AQ01-002 5021024AQ01-003	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PNC BANK NA	PITTSBURGH	PA	5021024AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PNC BANK NA	PITTSBURGH	PA	50247791901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PNC BANK NA	PITTSBURGH	PA	50247791901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PNC BANK NA	PITTSBURGH	PA	50247791901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PNC BANK NA PNC BANK NA	PITTSBURGH PITTSBURGH	PA PA	50247791901-004 50347791901-005	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PNC BANK NA	PITTSBURGH	PA	50347791901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PNC BANK NA	PITTSBURGH	PA	50247791901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PNC BANK NA	PITTSBURGH	PA	50347791901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PNC BANK NA	PITTSBURGH	PA	50247791901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PNC BANK NA PNC BANK NA	PITTSBURGH PITTSBURGH	PA PA	50347791901-010 50347791901-011	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PNC BANK NA	PITTSBURGH	PA	50247791901-011	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
POCAHONTAS STATE BANK	POCAHONTAS	IA	50293301101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
POCAHONTAS STATE BANK	POCAHONTAS	IA	50293301101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
POINTE BENEFIT CONSULTANTS LLC	GROSSE POINTE FARMS	MI	503B2280701-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
POINTE BENEFIT CONSULTANTS LLC POINTE BENEFIT CONSULTANTS LLC	GROSSE POINTE FARMS GROSSE POINTE FARMS	MI MI	503B2280701-002 502B2280701-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
POINTE BENEFIT CONSULTANTS LLC	GROSSE POINTE FARMS	MI	502B2280701-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
POINTER PENSION SERVICE INC	EAST SETAUKET	NY	503A5740701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
POINTER PENSION SERVICE INC	EAST SETAUKET	NY	502A5740701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
POINTER PENSION SERVICE INC	EAST SETAUKET	NY	503A5740701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
POINTER PENSION SERVICE INC POINTER PENSION SERVICE INC	EAST SETAUKET EAST SETAUKET	NY NY	502A5740701-004 503A5740701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
POINTER PENSION SERVICE INC	EAST SETAUKET	NY	502A5740701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
POINTER PENSION SERVICE INC	EAST SETAUKET	NY	503A5740702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
POINTER PENSION SERVICE INC	EAST SETAUKET	NY	503A5740702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
POINTER PENSION SERVICE INC	EAST SETAUKET	NY	502A5740702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
POINTER PENSION SERVICE INC POLARIS INVESTMENT PARTNERS INC	EAST SETAUKET JOHNS ISLAND	NY SC	502A5740702-004 502A5371901-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 11/19/2001
POLARIS INVESTMENT PARTNERS INC	JOHNS ISLAND	SC	502A5371901-001	Prototype Standardized Front Straining Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
POLARIS INVESTMENT PARTNERS INC	JOHNS ISLAND	SC	502A5371901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
POLARIS INVESTMENT PARTNERS INC	JOHNS ISLAND	SC	502A5371901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
POLESE PIETZSCH WILLIAMS & NOLAN PA	PHOENIX	AZ	VS322311	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
POLESE PIETZSCH WILLIAMS & NOLAN PA POLESE PIETZSCH WILLIAMS & NOLAN PA	PHOENIX PHOENIX	AZ AZ	VS322312 VS322313	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 01/11/2002
POLESE PIETZSCH WILLIAMS & NOLAN PA	PHOENIX	AZ	VS322314	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
POLLARD & ASSOCIATES INC	HUNT VALLEY	MD	503A5840701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
POLLARD & ASSOCIATES INC	HUNT VALLEY	MD	502A5840701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
POLLARD & ASSOCIATES INC POLLARD & ASSOCIATES INC	HUNT VALLEY	MD	503A5840701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
POLLARD & ASSOCIATES INC POLLARD & ASSOCIATES INC	HUNT VALLEY HUNT VALLEY	MD MD	502A5840701-004 503A5840701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
POLLARD & ASSOCIATES INC	HUNT VALLEY	MD	502A5840701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
POLLARD & ASSOCIATES INC	HUNT VALLEY	MD	503A5840702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
POLLARD & ASSOCIATES INC	HUNT VALLEY	MD	503A5840702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
POLLARD & ASSOCIATES INC	HUNT VALLEY	MD	502A5840702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
POLLARD & ASSOCIATES INC POLSINELLI SHALTON & WELTE PC	HUNT VALLEY KANSAS CITY	MD MO	502A5840702-004 503B4220701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/30/2001
POLSINELLI SHALTON & WELTE PC POLSINELLI SHALTON & WELTE PC	KANSAS CITY	MO	502B4220701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
POLSINELLI SHALTON & WELTE PC	KANSAS CITY	MO	503B4220701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
POLSINELLI SHALTON & WELTE PC	KANSAS CITY	MO	502B4220701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
POLSINELLI SHALTON & WELTE PC	KANSAS CITY	MO	503B4220701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
POLSINELLI SHALTON & WELTE PC POLYCOMP ADMINISTRATIVE SERVICES INC	KANSAS CITY ROSEVILLE	MO CA	502B4220701-006 VS323239	Prototype Standardized Cash or Deferred Arrangement Volume Submitter Defined Benefit Plan	Opinion Letter Issued 08/30/2001 Advisory Letter Issued 06/21/2002
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PLAN SPONSOR  POLYCOMP ADMINISTRATIVE SERVICES INC.	CITY ROSEVILLE	STATE	FILE FOLDER/VS NO.	PLAN TYPE Volume Submittee Deeft Charing (4041/ Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
POLYCOMP ADMINISTRATIVE SERVICES INC POLYCOMP ADMINISTRATIVE SERVICES INC	ROSEVILLE	CA CA	VS323260 VS323302	Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 01/11/2002
POLYCOMP ADMINISTRATIVE SERVICES INC.	ROSEVILLE	CA	VS323349	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 01/11/2002
PONTIAC NATIONAL BANK	PONTIAC	IL	502A3441901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PONTIAC NATIONAL BANK	PONTIAC	IL	502A3441901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PONTIAC NATIONAL BANK	PONTIAC	IL	503A3441901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PONTIAC NATIONAL BANK	PONTIAC	IL	503A3441901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PONTIAC NATIONAL BANK	PONTIAC	IL	502A3441901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PONTIAC NATIONAL BANK	PONTIAC	IL	503A3441901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PORTE BROWN LLC	ELK GROVE VILLAGE	IL	503B3550701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PORTE BROWN LLC	ELK GROVE VILLAGE	IL.	502B3550701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PORTE BROWN LLC PORTE BROWN LLC	ELK GROVE VILLAGE ELK GROVE VILLAGE	IL IL	503B3550701-003 502B3550701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PORTE BROWN LLC	ELK GROVE VILLAGE	IL IL	503B3550701-004	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PORTE BROWN LLC	ELK GROVE VILLAGE	IL IL	502B3550701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PORTER WRIGHT MORRIS & ARTHUR	COLUMBUS	OH	VS311213	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 04/10/2002
PORTER WRIGHT MORRIS & ARTHUR LLP	COLUMBUS	OH	VS322824	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/10/2002
PORTER WRIGHT MORRIS & ARTHUR LLP	COLUMBUS	ОН	VS322825	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/10/2002
POSTLETHWAITE & NETTERVILLE APAC	BATON ROUGE	LA	503B4230701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
POSTLETHWAITE & NETTERVILLE APAC	BATON ROUGE	LA	502B4230701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
POSTLETHWAITE & NETTERVILLE APAC	BATON ROUGE	LA	503B4230701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
POSTLETHWAITE & NETTERVILLE APAC	BATON ROUGE	LA	502B4230701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
POSTLETHWAITE & NETTERVILLE APAC	BATON ROUGE	LA	503B4230701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
POSTLETHWAITE & NETTERVILLE APAC	BATON ROUGE	LA	502B4230701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
POWELL TOWNSEND & ASSOCIATES INC POWELL TOWNSEND & ASSOCIATES INC	HOUSTON HOUSTON	TX TX	503A5830701-001 503A5830701-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
POWELL TOWNSEND & ASSOCIATES INC	HOUSTON	TX	503A5830701-002	Prototype Non-standardized Cash of Deferred Arrangement  Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
POYNER & SPRUILL LLP	RALEIGH	NC	503B4240701-001	Prototype Non-standardized Defined Benefit Flair With Fermitted Dispanty  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
POYNER & SPRUILL LLP	RALEIGH	NC	502B4240701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
POYNER & SPRUILL LLP	RALEIGH	NC	503B4240701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
POYNER & SPRUILL LLP	RALEIGH	NC	502B4240701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
POYNER & SPRUILL LLP	RALEIGH	NC	503B4240701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
POYNER & SPRUILL LLP	RALEIGH	NC	502B4240701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PRECISE AVM INC	ROSELLE	IL	502A2191901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PRECISE AVM INC	ROSELLE	IL	502A2191901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PRECISE AVM INC	ROSELLE	IL.	503A2191901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PRECISE AVM INC	ROSELLE	IL 	503A2191901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PRECISE AVM INC	ROSELLE	IL.	502A2191901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PRECISE AVM INC PRECISE AVM INC	ROSELLE ROSELLE	IL IL	503A2191901-006 503A2190702-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
PRECISE AVM INC	ROSELLE	IL	502A2190702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PRECISE AVM INC	ROSELLE	IL.	503A2190702-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PRECISE AVM INC	ROSELLE	IL	502A2190702-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PRECISE AVM INC	ROSELLE	IL	502A2191903-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
PRECISE AVM INC	ROSELLE	IL	502A2191903-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
PRECISE AVM INC	ROSELLE	IL	503A2191903-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
PRECISE AVM INC	ROSELLE	IL	503A2191903-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
PREFERRED GROUP PLANS INC	ALBANY	NY	503B2270701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PREFERRED GROUP PLANS INC PREFERRED GROUP PLANS INC	ALBANY ALBANY	NY NY	502B2270701-002 503B2270701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PREFERRED GROUP PLANS INC PREFERRED GROUP PLANS INC	ALBANY	NY	502B2270701-003	Prototype Non-standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PREFERRED GROUP PLANS INC	ALBANY	NY	503B2270701-005	Prototype Standardized Mohey Fulchase Fiah  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PREFERRED GROUP PLANS INC	ALBANY	NY	502B2270701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PREMIER NATIONAL BANK	FISHKILL	NY	5025646AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PREMIER NATIONAL BANK	FISHKILL	NY	5025646AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PRESSER LAHNEN & EDELMAN PA	JACKSONVILLE	FL	503B3570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PRESSER LAHNEN & EDELMAN PA	JACKSONVILLE	FL	502B3570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PRESSER LAHNEN & EDELMAN PA	JACKSONVILLE	FL	503B3570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PRESSER LAHNEN & EDELMAN PA	JACKSONVILLE	FL	502B3570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PRESSER LAHNEN & EDELMAN PA	JACKSONVILLE JACKSONVILLE	FL FL	503B3570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PRESSER LAHNEN & EDELMAN PA PRESTON ACTUARIAL SERVICES	SAN RAMON	CA	502B3570701-006 VS323207	Prototype Standardized Cash or Deferred Arrangement Volume Submitter Defined Benefit Plan	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 01/30/2002
PRESTON ACTUARIAL SERVICES	MARINA DEL RAY	CA	VS322661	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
PRESTON ACTUARIAL SERVICES	MARINA DEL RAY	CA	VS322691	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
PRESTON ACTUARIAL SERVICES	MARINA DEL RAY	CA	VS322721	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
PRESTON GATES & ELLIS LLP	SEATTLE	WA	503B4250701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PRESTON GATES & ELLIS LLP	SEATTLE	WA	503B4250701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PRESTON GATES & ELLIS LLP	SEATTLE	WA	503B4250701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PRESTON GROUP	ST LOUIS	MO	503A6908501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PRESTON GROUP PRESTON GROUP	ST LOUIS	MO	502A6908501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PRESTON GROUP PRESTON GROUP	ST LOUIS ST LOUIS	MO MO	503A6908501-003 502A6908501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PRESTON GROUP PRESTON GROUP	ST LOUIS ST LOUIS	MO	503A6908501-004 503A6908501-005	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PRESTON GROUP	ST LOUIS	MO	502A6908501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PRICE RAFFEL & BROWNE	LOS ANGELES	CA	VS322662	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
PRICE RAFFEL & BROWNE	LOS ANGELES	CA	VS322692	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
PRICE RAFFEL & BROWNE	LOS ANGELES	CA	VS322722	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS	CA	503A5820701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS	CA	502A5820701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS	CA	503A5820701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS	CA	502A5820701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
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PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS	CA	503A5820701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS THOUSAND OAKS	CA CA	503A5820701-005 502A5820701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
	THOUSAND OAKS	CA	503A5820701-005		Opinion Letter Issued 08/07/2001

PRICE RAFFEL & BROWNE ADMINISTRATORS INC	CITY THOUSAND OAKS	STATE CA	FILE FOLDER/VS NO. 503A5820702-001	PLAN TYPE Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 04/29/2002
PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS	CA	503A5820702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS	CA	502A5820702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS	CA	502A5820702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PRICE REINHARDT PRICE INC	FRESNO	CA	503A8780701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PRICE REINHARDT PRICE INC PRICE REINHARDT PRICE INC	FRESNO FRESNO	CA CA	502A8780701-002 503A8780701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PRICE REINHARDT PRICE INC	FRESNO	CA	503A6760701-003 502A8780701-004	Prototype Non-standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PRICE REINHARDT PRICE INC	FRESNO	CA	503A8780701-005	Prototype Standardized Money Furchase Fiahr Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PRICE REINHARDT PRICE INC	FRESNO	CA	502A8780701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PRICE REINHARDT PRICE INC	FRESNO	CA	503A8780701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
PRICE REINHARDT PRICE INC	FRESNO	CA	502A8780701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
PRICE REINHARDT PRICE INC	FRESNO	CA	503A8788502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PRICE REINHARDT PRICE INC	FRESNO	CA	503A8788502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PRICE REINHARDT PRICE INC	FRESNO	CA	502A8788502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PRICE REINHARDT PRICE INC PRICE, RAFFEL & BROWNE	FRESNO LOS ANGELES	CA CA	502A8788502-004 VS323208	Prototype Standardized Defined Benefit Plan without Permitted Disparity Volume Submitter Defined Benefit Plan	Opinion Letter Issued 09/20/2001 Advisory Letter Issued 01/30/2002
PRIMARK BENEFITS	BURLINGAME	CA	VS323195	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
PRIMEVEST FINANCIAL SERVICES INC	ST CLOUD	MN	50251631901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PRIMEVEST FINANCIAL SERVICES INC	ST CLOUD	MN	50251631901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PRIMGHAR SAVINGS BANK	PRIMGHAR	IA	50293291101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
PRIMGHAR SAVINGS BANK	PRIMGHAR	IA	50293291101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
PRINCIPAL LIFE INSURANCE CO	DES MOINES	IA	50307440001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PRINCIPAL LIFE INSURANCE CO PRINCIPAL LIFE INSURANCE CO	DES MOINES DES MOINES	IA IA	50207440001-002 50307440001-003	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PRINCIPAL LIFE INSURANCE CO PRINCIPAL LIFE INSURANCE CO	DES MOINES DES MOINES	IA IA	50207440001-003	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PRINCIPAL LIFE INSURANCE CO	DES MOINES	IA	50307440002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PRINCIPAL LIFE INSURANCE CO	DES MOINES	IA	50207440002-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PRINCIPAL LIFE INSURANCE CO	DES MOINES	IA	50307440003-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/13/2001
PRINTZ & ASSOCIATES	PLEASANT HILL	CA	502A724BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
PRINTZ & ASSOCIATES	PLEASANT HILL	CA	502A724BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
PRINTZ & ASSOCIATES	PLEASANT HILL	CA	502A724BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
PRIORITY PENSION SERVICES INC PRIORITY PENSION SERVICES INC	IRVINE IRVINE	CA CA	503B0248501-001 503B0248501-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PRIORITY PENSION SERVICES INC	IRVINE	CA	503B0248501-002	Prototype Non-standardized Sale Harbor Cash of Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PRIORITY PENSION SERVICES INC	IRVINE	CA	502B0248501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PRIORITY PENSION SERVICES INC	IRVINE	CA	503B0248501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PRIORITY PENSION SERVICES INC	IRVINE	CA	502B0248501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PRIORITY PENSION SERVICES INC	IRVINE	CA	502B0248502-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PRIVATE TRUST CO NA	CLEVELAND	OH	502A0222701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PRODUCE STATE BANK	ALBERT LEA	MN	50255522701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PRODUCE STATE BANK PROFESSIONAL BENEFIT CONSULTANTS INC	ALBERT LEA PHILADELPHIA	MN PA	50255522701-002 503A5810701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PROFESSIONAL BENEFIT CONSULTANTS INC	PHILADELPHIA	PA	502A5810701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL BENEFIT CONSULTANTS INC	PHILADELPHIA	PA	503A5810701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL BENEFIT CONSULTANTS INC	PHILADELPHIA	PA	502A5810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL BENEFIT CONSULTANTS INC	PHILADELPHIA	PA	503A5810701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PROFESSIONAL BENEFIT CONSULTANTS INC	PHILADELPHIA	PA	502A5810701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PROFESSIONAL BENEFIT CONSULTANTS INC	PHILADELPHIA	PA	503A5810702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PROFESSIONAL BENEFIT CONSULTANTS INC PROFESSIONAL BENEFIT CONSULTANTS INC	PHILADELPHIA PHILADELPHIA	PA PA	503A5810702-002 502A5810702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PROFESSIONAL BENEFIT CONSULTANTS INC	PHILADELPHIA	PA	502A5810702-003 502A5810702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PROFESSIONAL BENEFIT PLANS INC	OAKLAND	CA	503B2260701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
PROFESSIONAL BENEFIT PLANS INC	OAKLAND	CA	503B2260701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PROFESSIONAL BENEFIT PLANS INC	OAKLAND	CA	503B2260701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PROFESSIONAL BENEFIT PLANS INC	OAKLAND	CA	503B2260701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
PROFESSIONAL BENEFIT SERVICES INC	SALEM	OR	502A708BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
PROFESSIONAL BENEFIT SERVICES INC	SALEM	OR	502A708BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
PROFESSIONAL BENEFIT SERVICES INC PROFESSIONAL BENEFIT SERVICES INC	SALEM FREDERICK	OR MD	502A708BE01-003 502B4470701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 08/30/2001
PROFESSIONAL BENEFIT SERVICES INC	FREDERICK	MD	502B4470701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PROFESSIONAL BUSINESS MANAGEMENT	BARRINGTON	IL	502B5961901-001	Prototype Standardized World's Harring Plan	Opinion Letter Issued 11/19/2001
PROFESSIONAL BUSINESS MANAGEMENT	BARRINGTON	IL	502B5961901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PROFESSIONAL BUSINESS MANAGEMENT	BARRINGTON	IL	502B5961901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PROFESSIONAL BUSINESS MANAGEMENT	BARRINGTON	IL	502B5961901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PROFESSIONAL BUSINESS MANAGEMENT	BARRINGTON	IL.	503B5961901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PROFESSIONAL BUSINESS MANAGEMENT	BARRINGTON BARRINGTON	IL.	503B5961901-006 502B5961901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PROFESSIONAL BUSINESS MANAGEMENT PROFESSIONAL BUSINESS MANAGEMENT	BARRINGTON	IL IL	503B5961901-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
PROFESSIONAL BUSINESS MANAGEMENT	BARRINGTON	ii.	502B5961901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PROFESSIONAL MANAGEMENT HEALTHCARE CONSULTANTS INC	RALEIGH	NC	503B3560701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL MANAGEMENT HEALTHCARE CONSULTANTS INC	RALEIGH	NC	502B3560701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL MANAGEMENT HEALTHCARE CONSULTANTS INC	RALEIGH	NC	503B3560701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL MANAGEMENT HEALTHCARE CONSULTANTS INC	RALEIGH	NC	502B3560701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL MANAGEMENT HEALTHCARE CONSULTANTS INC	RALEIGH	NC	503B3560701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PROFESSIONAL MANAGEMENT HEALTHCARE CONSULTANTS INC PROFESSIONAL PENSION PLANNERS INC	RALEIGH	NC	502B3560701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 09/18/2001
PROFESSIONAL PENSION PLANNERS INC PROFESSIONAL PENSION PLANNERS INC	ARDSLEY ARDSLEY	NY NY	503B0308501-001 502B0308501-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PROFESSIONAL PENSION PLANNERS INC	ARDSLEY	NY	503B0308501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PROFESSIONAL PENSION PLANNERS INC	ARDSLEY	NY	502B0308501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PROFESSIONAL PENSION PLANNERS INC	ARDSLEY	NY	503B0308501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PROFESSIONAL PENSION PLANNERS INC	ARDSLEY	NY	502B0308501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PROFESSIONAL PENSION PLANNERS INC	ARDSLEY	NY	503B0308501-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
PROFESSIONAL PENSION PLANNERS INC	ARDSLEY	NY	502B0308501-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
PROFESSIONAL PENSION PLANNERS INC	ARDSLEY	NY	503B0308502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001

PROFESSIONAL PENSION PLANNERS INC	<u>CITY</u> ARDSLEY	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Protection New Alexanders and Defined Deposits Discovition of Deposits of Depos	DATE LETTER ISSUED/APPLICATION WITHDRAWN
PROFESSIONAL PENSION PLANNERS INC PROFESSIONAL PENSION PLANNERS INC	ARDSLEY	NY NY	503B0308502-002 502B0308502-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
PROFESSIONAL PENSION PLANNERS INC	ARDSLEY	NY	502B0308502-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
PROFESSIONAL PENSION SERVICES INC	KENNESAW	GA	503B3090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL PENSION SERVICES INC	KENNESAW	GA	502B3090701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL PENSION SERVICES INC	KENNESAW	GA	503B3090701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL PENSION SERVICES INC	KENNESAW	GA	502B3090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL PENSION SERVICES INC	KENNESAW	GA	503B3090701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PROFESSIONAL PENSION SERVICES INC	KENNESAW	GA	502B3090701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PROFESSIONAL PENSION SERVICES INC	WEST ST PAUL	MN MN	503B3100701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL PENSION SERVICES INC PROFESSIONAL PENSION SERVICES INC	WEST ST PAUL WEST ST PAUL	MN	502B3100701-002 503B3100701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PROFESSIONAL PENSION SERVICES INC	WEST ST PAUL	MN	502B3100701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PROFESSIONAL PENSION SERVICES INC	WEST ST PAUL	MN	503B3100701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PROFESSIONAL PENSION SERVICES INC	WEST ST PAUL	MN	502B3100701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PROFESSIONAL PENSION SERVICES INC	WICHITA	KS	503B4460701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PROFESSIONAL PENSION SERVICES INC	WICHITA	KS	502B4460701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PROFESSIONAL PENSION SERVICES INC	WICHITA	KS	503B4460701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PROFESSIONAL PENSION SERVICES INC	WICHITA	KS	502B4460701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PROFESSIONAL PENSION SERVICES INC	WICHITA	KS	503B4460701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PROFESSIONAL PENSION SERVICES INC	WICHITA	KS	502B4460701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PROFESSIONAL PENSION SERVICES INC	WICHITA WICHITA	KS KS	503B4460701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
PROFESSIONAL PENSION SERVICES INC PROFESSIONAL PENSIONS INC	EAST HAVEN	CT	502B4460701-008 503A4410001-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 12/20/2001
PROFESSIONAL PENSIONS INC	EAST HAVEN	CT	503A4410001-001	Prototype Non-standardized Money Forcingse Flan	Opinion Letter Issued 12/20/2001 Opinion Letter Issued 12/20/2001
PROFESSIONAL PENSIONS INC	EAST HAVEN	CT	503A4410002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/20/2001
PROFESSIONAL PLAN ADMINISTRATORS INC	ORANGE	CA	503B0208501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PROFESSIONAL PLAN ADMINISTRATORS INC	ORANGE	CA	503B0208501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PROFESSIONAL PLAN ADMINISTRATORS INC	ORANGE	CA	503B0208501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PROFESSIONAL PLAN ADMINISTRATORS INC	ORANGE	CA	503B0208501-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PROFESSIONAL PLAN ADMINISTRATORS INC	ORANGE	CA	503B0208501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PROFESSIONAL PLAN ADMINISTRATORS INC	ORANGE	CA	503B0208502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PROFESSIONAL PLAN ADMINISTRATORS INC	ORANGE	CA	503B0208502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PROFIT PLANNERS INC	CHICAGO CHICAGO	IL IL	503B5648501-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PROFIT PLANNERS INC PROFIT PLANNERS INC	CHICAGO	IL IL	502B5648501-002 503B5648501-003	Prototype Non-standardized Cash of Deferred Arrangement  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PROFIT PLANNERS INC	CHICAGO	IL	502B5648501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
PROFIT PLANNERS INC	CHICAGO	IL	502B5648501-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PROFIT PLANNERS INC	CHICAGO	iL	503B5648501-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
PROFIT PLANNERS INC	CHICAGO	ίĽ	502B5648501-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
PROFIT PLANNERS INC	CHICAGO	IL	503B5648502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PROFIT PLANNERS INC	CHICAGO	IL	503B5648502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PROFIT PLANNERS INC	CHICAGO	IL	502B5648502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
PROFIT PLANNERS INC	CHICAGO	IL.	502B5648502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PROFUNDS	BETHESDA	MD	502B6681901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PROFUNDS PROGRESSIVE MARKETING STRATEGIES	BETHESDA ELWOOD	MD NE	502B6681901-002 502A3361901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PRO-PLANS INC	POMPTON LAKES	NJ	503A5800701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
PRO-PLANS INC	POMPTON LAKES	NJ	502A5800701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PRO-PLANS INC	POMPTON LAKES	NJ	503A5800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PRO-PLANS INC	POMPTON LAKES	NJ	502A5800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PRO-PLANS INC	POMPTON LAKES	NJ	503A5800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PRO-PLANS INC	POMPTON LAKES	NJ	502A5800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PRO-PLANS INC	POMPTON LAKES	NJ	503A5800701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PRO-PLANS INC	POMPTON LAKES	NJ	502A5800701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PRO-PLANS INC PRO-PLANS INC	POMPTON LAKES POMPTON LAKES	NJ NJ	503A5800702-001 503A5800702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PRO-PLANS INC	POMPTON LAKES	NJ	502A5800702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PRO-PLANS INC	POMPTON LAKES	NJ	502A5800702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PROVIDENT BANK	CINCINNATI	ОН	50248471901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PROVIDENT BANK	CINCINNATI	OH	50248471901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PROVIDENT BANK	CINCINNATI	ОН	50348471901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PROVIDENT BANK	CINCINNATI	OH	50348471901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PROVIDENT BANK	CINCINNATI	ОН	50248471901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PROVIDENT BANK	CINCINNATI	OH	50348471901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PROVIDENT BANK	CINCINNATI	OH OH	50248471901-007	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PROVIDENT BANK PROVIDENT BANK	CINCINNATI BALTIMORE	MD	50248471901-008 50248552701-001	Prototype Standardized Money Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
PROVIDENT BANK	BALTIMORE	MD	50248552701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PROVIDENT FINANCIAL SERVICES	MINNEAPOLIS	MN	502A5672701-001	Prototype Standardized Norley Furchase Fiah	Opinion Letter Issued 08/07/2001
PROVIDENT MUTUAL LIFE INSURANCE	BERWYN	PA	50348510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PROVIDENT MUTUAL LIFE INSURANCE	BERWYN	PA	50248510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PROVIDENT MUTUAL LIFE INSURANCE	BERWYN	PA	50348510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PROVIDENT MUTUAL LIFE INSURANCE	BERWYN	PA	50248510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PROVIDENT MUTUAL LIFE INSURANCE	BERWYN	PA	50348510701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PROVIDENT MUTUAL LIFE INSURANCE	BERWYN	PA	50248510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PROVIDENT MUTUAL LIFE INSURANCE PROVIDENT MUTUAL LIFE INSURANCE	BERWYN BERWYN	PA PA	50348510702-001 50348510702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PROVIDENT MUTUAL LIFE INSURANCE PROVIDENT MUTUAL LIFE INSURANCE	BERWYN	PA PA	50248510702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PROVIDENT MUTUAL LIFE INSURANCE PROVIDENT MUTUAL LIFE INSURANCE	BERWYN	PA PA	50248510702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
PROVIDENT SAVINGS BANK	JERSEY CITY	NJ	502ZZLZ6001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
PROVIDENT SAVINGS BANK	JERSEY CITY	NJ	502ZZLZ6001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
PROVIDENT TRUST CO	OMAHA	NE	50327910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PROVIDENT TRUST CO	OMAHA	NE	50227910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PROVIDENT TRUST CO	OMAHA	NE	50327910701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001

PROVIDENT TRUST CO	CITY OMAHA	STATE NE	FILE FOLDER/VS NO. 50227910701-004	PLAN TYPE Prototype Standardized Money Purchase Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/30/2001
PROVIDENT TRUST CO	OMAHA	NE	50327910701-004	Prototype Non-standardized Worley Furchase Flam  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PROVIDENT TRUST CO	OMAHA	NE	50227910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PRUDENTIAL INSURANCE CO OF AMERICA	ISELIN	NJ	50348580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/20/2002
PRUDENTIAL INSURANCE CO OF AMERICA	ISELIN	NJ	50248580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/20/2002
PRUDENTIAL INSURANCE CO OF AMERICA	ISELIN	NJ	50348580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
PRUDENTIAL INSURANCE CO OF AMERICA	ISELIN	NJ	50248580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
PRUDENTIAL INSURANCE CO OF AMERICA	ISELIN ISELIN	NJ NJ	50348580701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002
PRUDENTIAL INSURANCE CO OF AMERICA	NEW YORK	NJ NY	50248580701-006 50258152701-001	Prototype Standardized Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002 Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152701-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 10/25/2001 Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50358152701-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50358152701-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50358152701-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152702-003 50258152702-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC PSCC INC	NEW YORK WESTPORT	NY CT	50258152702-004 503A6260701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/25/2001 Opinion Letter Issued 08/30/2001
PSCC INC	WESTPORT	CT	502A6260701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
PSCC INC	WESTPORT	CT	503A6260701-003	Prototype Standardized Front Sharing Frant Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PSCC INC	WESTPORT	CT	502A6260701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PSCC INC	WESTPORT	CT	503A6260701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PSCC INC	WESTPORT	CT	502A6260701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PSCC INC	WESTPORT	CT	503A6260702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PSCC INC	WESTPORT	CT	502A6260702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PUGH & CO BENEFIT CONSULTANTS LLC	KNOXVILLE	TN	503B3110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PUGH & CO BENEFIT CONSULTANTS LLC	KNOXVILLE	TN	502B3110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PUGH & CO BENEFIT CONSULTANTS LLC	KNOXVILLE	TN	503B3110701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PUGH & CO BENEFIT CONSULTANTS LLC	KNOXVILLE	TN	502B3110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PUGH & CO BENEFIT CONSULTANTS LLC PUGH & CO BENEFIT CONSULTANTS LLC	KNOXVILLE KNOXVILLE	TN TN	503B3110701-005 502B3110701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	502B6101901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	502B6101901-001	Prototype Standardized From Sharing Frant Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	503B6101901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	503B6101901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	502B6101901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	503B6101901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	VS322932	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/16/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	VS322933	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 11/16/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	VS322934	Volume Submitter Money Purchase Plan	Advisory Letter Issued 11/16/2001
PUNTER SOUTHALL & CO LLC	FRAMINGHAM	MA	503B3760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PUNTER SOUTHALL & CO LLC	FRAMINGHAM	MA	502B3760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PUNTER SOUTHALL & COLLC	FRAMINGHAM FRAMINGHAM	MA MA	503B3760701-003 502B3760701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PUNTER SOUTHALL & CO LLC PUNTER SOUTHALL & CO LLC	FRAMINGHAM	MA	503B3760701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PUNTER SOUTHALL & CO LLC	FRAMINGHAM	MA	502B3760701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PUNTER SOUTHALL & CO LLC	FRAMINGHAM	MA	503B3760701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PUNTER SOUTHALL & CO LLC	FRAMINGHAM	MA	502B3760701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	503A6250701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	502A6250701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	503A6250701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	502A6250701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	503A6250701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC PUSHKIN & PUSHKIN INC	TIMONIUM TIMONIUM	MD MD	502A6250701-006 503A6250702-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	503A6250702-001 503A6250702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	502A6250702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	502A6250702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PUTNAM COUNTY SAVINGS BANK	BREWSTER	NY	50202642701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/25/2002
PUTNAM COUNTY SAVINGS BANK	BREWSTER	NY	50202642701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/25/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50395310001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50295310001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50395310001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50295310001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50395310001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO PUTNAM FIDUCIARY TRUST CO	BOSTON BOSTON	MA MA	50295310001-006 50395310001-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/09/2002 Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50295310001-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50395310001-009	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50295310001-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50295310001-011	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50295310001-012	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/09/2002
PW TRUST CO	WEEHAWKEN	NJ	50295502701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PW TRUST CO	WEEHAWKEN	NJ	50295502701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PW TRUST CO	WEEHAWKEN	NJ	50395502701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PW TRUST CO	WEEHAWKEN	NJ	50395502701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
PW TRUST CO	WEEHAWKEN WEEHAWKEN	NJ NJ	50295502701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
PW TRUST CO QUADS TRUST CO	FREDERICK	MD	50395502701-006 50320656001-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/06/2001
QUADS TRUST CO	FREDERICK	MD	50220651902-001	Prototype Non-Standardized Sale Harbor Cash of Deferred Afrangement	Opinion Letter Issued 11/10/2001 Opinion Letter Issued 11/19/2001
QUADS TRUST CO	FREDERICK	MD	50220651902-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
QUADS TRUST CO	FREDERICK	MD	50220651902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
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PLAN SPONSOR OUADS TRUST CO	<u>CITY</u> FREDERICK	STATE	FILE FOLDER/VS NO. 50220651902-004	PLAN TYPE  Protein as Chardendined Manage Displace Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
QUADS TRUST CO QUADS TRUST CO	FREDERICK	MD MD	50320651902-004	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
QUADS TRUST CO	FREDERICK	MD	50320651902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	
QUADS TRUST CO	FREDERICK	MD	50220651902-007	Prototype Non-Standardized Sale Harbor Money Putchase Flair  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
QUADS TRUST CO	FREDERICK	MD	50320651902-007	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
QUADS TRUST CO	FREDERICK	MD	50220651902-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
QUALIFED PLAN CONSULTANTS INC	RENO	NV	503B6278501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUALIFED PLAN CONSULTANTS INC	RENO	NV	503B6278501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUALIFED PLAN CONSULTANTS INC	RENO	NV	502B6278501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUALIFED PLAN CONSULTANTS INC	RENO	NV	503B6278501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
QUALIFED PLAN CONSULTANTS INC	RENO	NV	503B6278501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
QUALIFED PLAN CONSULTANTS INC	RENO	NV	502B6278501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
QUALIFED PLAN CONSULTANTS INC	RENO	NV	503B6278501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
QUALIFED PLAN CONSULTANTS INC	RENO	NV	502B6278501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
QUALIFED PLAN CONSULTANTS INC	RENO	NV	503B6278502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
QUALIFED PLAN CONSULTANTS INC	RENO	NV	503B6278502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
QUALIFED PLAN CONSULTANTS INC	RENO RENO	NV NV	502B6278502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
QUALIFED PLAN CONSULTANTS INC QUALIFED RETIREMENT PLANS	AURORA	CO	502B6278502-004 503B1460701-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 11/27/2001
QUALIFED RETIREMENT PLANS  QUALIFED RETIREMENT PLANS	AURORA	CO	502B1460701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
QUALIFED RETIREMENT PLANS	AURORA	CO	503B1460701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
QUALIFED RETIREMENT PLANS	AURORA	CO	502B1460701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
QUALIFED RETIREMENT PLANS	AURORA	CO	503B1460701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
QUALIFED RETIREMENT PLANS	AURORA	CO	502B1460701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
QUALIFED RETIREMENT PLANS	AURORA	CO	503B1460701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
QUALIFED RETIREMENT PLANS	AURORA	CO	502B1460701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
QUALIFIED BENEFITS CONSULTANTS INC	ST LOUIS	MO	502B6111901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
QUALIFIED BENEFITS CONSULTANTS INC	ST LOUIS	MO	502B6111901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
QUALIFIED BENEFITS CONSULTANTS INC	ST LOUIS	MO	503B6111901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
QUALIFIED BENEFITS CONSULTANTS INC	ST LOUIS	MO	503B6111901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
QUALIFIED BENEFITS CONSULTANTS INC	ST LOUIS	MO	502B6111901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
QUALIFIED BENEFITS CONSULTANTS INC	ST LOUIS	MO	503B6111901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
QUALIFIED BENEFITS CONSULTANTS INC	ST LOUIS	MO	502B6111901-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/20/2002
QUALIFIED BENEFITS CONSULTANTS INC	ST LOUIS	MO MO	502B6111902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	
QUALIFIED BENEFITS CONSULTANTS INC QUALIFIED BENEFITS CONSULTANTS INC	ST LOUIS ST LOUIS	MO	502B6111902-002 503B6111902-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
QUALIFIED BENEFITS CONSULTANTS INC	ST LOUIS	MO	503B6111902-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/20/2002 Opinion Letter Issued 08/20/2002
QUALIFIED PENSION PROFIT SHARING CONSULTANTS INC	CLEVELAND	OH	503B3120701-001	Prototype Non-standardized Benned Benefit Flan with Fernitted Bispanty  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PENSION PROFIT SHARING CONSULTANTS INC	CLEVELAND	OH	502B3120701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PENSION PROFIT SHARING CONSULTANTS INC	CLEVELAND	OH	503B3120701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PENSION PROFIT SHARING CONSULTANTS INC	CLEVELAND	ОН	502B3120701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PENSION PROFIT SHARING CONSULTANTS INC	CLEVELAND	OH	503B3120701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED PENSION PROFIT SHARING CONSULTANTS INC	CLEVELAND	OH	502B3120701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED PENSION SERVICES INC	LITTLETON	CO	503A5940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
QUALIFIED PENSION SERVICES INC	LITTLETON	CO	502A5940701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
QUALIFIED PENSION SERVICES INC	LITTLETON	CO	503A5940701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
QUALIFIED PENSION SERVICES INC	LITTLETON	CO	502A5940701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
QUALIFIED PENSION SERVICES INC	LITTLETON	CO	503A5940701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
QUALIFIED PENSION SERVICES INC	LITTLETON	CO	502A5940701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
QUALIFIED PENSION SERVICES INC QUALIFIED PENSION SERVICES INC	LITTLETON LITTLETON	CO	503A5940702-001 503A5940702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
QUALIFIED PENSION SERVICES INC	LITTLETON	CO	502A5940702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
QUALIFIED PENSION SERVICES INC	LITTLETON	CO	502A5940702-003 502A5940702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
QUALIFIED PENSION SERVICES INC	SPRINGFIELD	MO	503B4730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
QUALIFIED PENSION SERVICES INC	SPRINGFIELD	MO	502B4730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
QUALIFIED PENSION SERVICES INC	SPRINGFIELD	MO	503B4730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
QUALIFIED PENSION SERVICES INC	SPRINGFIELD	MO	502B4730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
QUALIFIED PENSION SERVICES INC	SPRINGFIELD	MO	503B4730701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
QUALIFIED PENSION SERVICES INC	SPRINGFIELD	MO	502B4730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
QUALIFIED PENSION SERVICES INC	CHAGRIN FALLS	OH	502B792AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
QUALIFIED PENSION SERVICES INC	CHAGRIN FALLS	OH	503B792AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
QUALIFIED PENSION SERVICES INC	CHAGRIN FALLS	OH	502B792AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
QUALIFIED PENSION SERVICES INC	CHAGRIN FALLS	OH	503B792AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
QUALIFIED PENSION SERVICES INC QUALIFIED PENSION SERVICES INC	CHAGRIN FALLS CHAGRIN FALLS	OH OH	502B792AB02-001 503B792AB02-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
QUALIFIED PENSION SERVICES INC	CHAGRIN FALLS	OH	502B792AB02-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
QUALIFIED PENSION SERVICES INC	CHAGRIN FALLS	OH	503B792AB02-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
QUALIFIED PLAN ADMINISTRATORS	AUGUSTA	GA	VS323350	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
QUALIFIED PLAN ADMINISTRATORS & CONSULTING INC	MELVILLE	NY	502A723BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
QUALIFIED PLAN ADMINISTRATORS & CONSULTING INC	MELVILLE	NY	502A723BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
QUALIFIED PLAN ADMINISTRATORS & CONSULTING INC	MELVILLE	NY	502A723BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
QUALIFIED PLAN ADMINISTRATORS INC	AUGUSTA	GA	502A706BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
QUALIFIED PLAN ADMINISTRATORS INC	AUGUSTA	GA	502A706BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
QUALIFIED PLAN ADMINISTRATORS INC	AUGUSTA	GA	502A706BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
QUALIFIED PLAN ADMINISTRATORS INC	AUGUSTA	GA	503A7060702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
QUALIFIED PLAN ADMINISTRATORS INC	AUGUSTA	GA	502A7060702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
QUALIFIED PLAN ADMINISTRATORS INC	AUGUSTA	GA	503A7060702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
QUALIFIED PLAN ADMINISTRATORS INC	AUGUSTA	GA CA	502A7060702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
QUALIFIED PLAN ADMINISTRATORS INC QUALIFIED PLAN ADMINISTRATORS INC	AUGUSTA	GA GA	503A7060702-005 502A7060702-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
QUALIFIED PLAN ADMINISTRATORS INC QUALIFIED PLAN ADMINISTRATORS INC	AUGUSTA JOHNSON CITY	TN	503B3130701-001	Prototype Standardized Cash or Deterred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/2//2001 Opinion Letter Issued 08/07/2001
QUALIFIED PLAN ADMINISTRATORS INC	JOHNSON CITY	TN	502B3130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
QUALIFIED PLAN ADMINISTRATORS INC	JOHNSON CITY	TN	503B3130701-002	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
QUALIFIED PLAN ADMINISTRATORS INC	JOHNSON CITY	TN	502B3130701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PLAN ADMINISTRATORS INC	JOHNSON CITY	TN	503B3130701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
QUALIFIED PLAN ADMINISTRATORS INC	JOHNSON CITY	TN	502B3130701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED PLAN ADMINISTRATORS INC QUALIFIED PLAN ADMINISTRATORS INC	GREENSBORO	NC	502B3910701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PLAN ADMINISTRATORS INC QUALIFIED PLAN ADMINISTRATORS INC	GREENSBORO	NC NC	502B3910701-002	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED PLAN ADMINISTRATORS INC	GREENSBORO GREENSBORO	NC NC	503B3910701-003 502B3910701-004	Prototype Non-standardized Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED PLAN ADMINISTRATORS INC	AUGUSTA	GA	VS323303	Volume Submitter Money Purchase Plan	Opinion Letter Issued 08/07/2001 Advisory Letter Issued 01/11/2002
QUALIFIED PLAN ADMINISTRATORS INC	AUGUSTA	GA	VS323261	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 01/11/2002
QUALIFIED PLAN ADMINISTRATORS LLP	MOBILE	AL	503B1470701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
QUALIFIED PLAN ADMINISTRATORS LLP	MOBILE	AL	502B1470701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
QUALIFIED PLAN ADMINISTRATORS LLP	MOBILE	AL	503B1470701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
QUALIFIED PLAN ADMINISTRATORS LLP	MOBILE	AL	502B1470701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
QUALIFIED PLAN ADMINISTRATORS LLP	MOBILE	AL	503B1470701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
QUALIFIED PLAN ADMINISTRATORS LLP	MOBILE	AL	502B1470701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
QUALIFIED PLAN CONSULTANTS INC	WEST SPRINGFIELD	MA	503A1320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PLAN CONSULTANTS INC	WEST SPRINGFIELD	MA	502A1320701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PLAN CONSULTANTS INC	WEST SPRINGFIELD	MA	503A1320701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PLAN CONSULTANTS INC	WEST SPRINGFIELD	MA	502A1320701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PLAN CONSULTANTS INC	WEST SPRINGFIELD	MA	503A1320701-005	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PLAN CONSULTANTS INC	WEST SPRINGFIELD	MA	502A1320701-006	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PLAN CONSULTANTS INC	WEST SPRINGFIELD	MA	503A1320702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALIFIED PLAN CONSULTANTS INC	WEST SPRINGFIELD	MA	503A1320702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALIFIED PLAN CONSULTANTS INC	WEST SPRINGFIELD	MA	502A1320702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALIFIED PLAN CONSULTANTS INC	WEST SPRINGFIELD	MA	502A1320702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALIFIED PLAN SERVICES	WALNUT CREEK	CA	503A5930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
QUALIFIED PLAN SERVICES QUALIFIED PLAN SERVICES	WALNUT CREEK WALNUT CREEK	CA CA	502A5930701-002 503A5930701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
QUALIFIED PLAN SERVICES  QUALIFIED PLAN SERVICES	WALNUT CREEK	CA	502A5930701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
QUALIFIED PLAN SERVICES  QUALIFIED PLAN SERVICES	WALNUT CREEK	CA	503A5930701-004 503A5930701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
QUALIFIED PLAN SERVICES  QUALIFIED PLAN SERVICES	WALNUT CREEK	CA	502A5930701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
QUALIFIED PLAN SERVICES	WALNUT CREEK	CA	503A5930702-001	Prototype Standardized Seish of Berefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALIFIED PLAN SERVICES	WALNUT CREEK	CA	503A5930702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALIFIED PLAN SERVICES	WALNUT CREEK	CA	502A5930702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALIFIED PLAN SERVICES	WALNUT CREEK	CA	502A5930702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALIFIED PLAN SERVICES LTD	HIGHLAND	ĬĹ.	503B0298501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUALIFIED PLAN SERVICES LTD	HIGHLAND	IL	502B0298501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUALIFIED PLAN SERVICES LTD	HIGHLAND	IL	503B0298501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
QUALIFIED PLAN SERVICES LTD	HIGHLAND	IL	502B0298501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
QUALIFIED PLAN SERVICES LTD	HIGHLAND	IL	503B0298501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
QUALIFIED PLAN SERVICES LTD	HIGHLAND	IL	502B0298501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
QUALIFIED PLANS LLC	SAVANNAH	GA	503B3140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PLANS LLC	SAVANNAH	GA	502B3140701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PLANS LLC	SAVANNAH	GA	503B3140701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PLANS LLC	SAVANNAH	GA	502B3140701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED PLANS LLC	SAVANNAH	GA	503B3140701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED PLANS LLC	SAVANNAH	GA	502B3140701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT PLAN SERVICES INC	RALEIGH	NC	503A5920701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT PLAN SERVICES INC	RALEIGH	NC	502A5920701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT PLAN SERVICES INC	RALEIGH	NC	503A5920701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT PLAN SERVICES INC	RALEIGH	NC	502A5920701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT PLAN SERVICES INC	RALEIGH	NC	503A5920701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT PLAN SERVICES INC	RALEIGH	NC NC	502A5920701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT PLAN SERVICES INC QUALIFIED RETIREMENT PLAN SERVICES INC	RALEIGH RALEIGH	NC NC	503A5920702-001 503A5920702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
QUALIFIED RETIREMENT PLAN SERVICES INC	RALEIGH	NC	502A5920702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
QUALIFIED RETIREMENT PLAN SERVICES INC	RALEIGH	NC	502A5920702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALIFIED RETIREMENT PLANS INC	ORLAND	FL	VS322563	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 05/05/2001 & 04/24/2002
QUALIFIED RETIREMENT PLANS INC	ORLAND	FL	VS322564	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 05/05/2001 & 04/24/2002
QUALIFIED RETIREMENT PLANS INC	ORLANDO	FL	VS322565	Volume Submitter Money Purchase Plan	Advisory Letter Issued 5/5/2001
QUALIFIED RETIREMENT PLANS INC	ORLANDO	FL	VS322571	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/29/2001
QUALIFIED RETIREMENT SERVICES	HOUSTON	TX	503B1290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT SERVICES	HOUSTON	TX	502B1290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT SERVICES	HOUSTON	TX	503B1290701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT SERVICES	HOUSTON	TX	502B1290701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT SERVICES	HOUSTON	TX	503B1290701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT SERVICES	HOUSTON	TX	502B1290701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538500-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	502B5538501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	502B5538501-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538501-006 502B5538501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO SAN LUIS OBISPO	CA CA	502B5538501-007 503B5538501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	502B5538501-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538501-009 503B5538502-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/20/2001
QUALIFIED SERVICES INC QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538502-001 503B5538502-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	502B5538502-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	502B5538502-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	503A5910701-001	Prototype Standardized Defined Definition in Without Fermitted Dispanty  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	502A5910701-001	Prototype Non-standardized Front Sharing Flan	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	503A5910701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	502A5910701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	503A5910701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	502A5910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	503A5910701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001

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QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	502A5910701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	503A5910702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY NY	503A5910702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALITY PENSION SERVICE INC QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE ROCKVILLE CENTRE	NY	502A5910702-003 502A5910702-004		Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
QUALITY PENSION SERVICES	CHICO	CA	503B4110701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
QUALITY PENSION SERVICES	CHICO	CA	502B4110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
QUALITY PENSION SERVICES	CHICO	CA	503B4110701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
QUALITY PENSION SERVICES	CHICO	CA	502B4110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
QUALITY PENSION SERVICES	CHICO	CA	503B4110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
QUALITY PENSION SERVICES	CHICO	CA	502B4110701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
QUANTATIVE ADVISORS	LINCOLN	MA	50280051901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
QUANTATIVE ADVISORS	LINCOLN	MA	50280051901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
QUANTATIVE ADVISORS	LINCOLN	MA	50280051901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
QUANTATIVE ADVISORS	LINCOLN	MA	50280051901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
QUANTATIVE ADVISORS	LINCOLN	MA	50380051901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
QUANTATIVE ADVISORS	LINCOLN	MA	50380051901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
QUANTATIVE ADVISORS	LINCOLN	MA	50280051901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
QUANTATIVE ADVISORS	LINCOLN	MA	50380051901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
QUANTUM PENSION SERVICES INC	SPOKANE	WA	503B4998501-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUANTUM PENSION SERVICES INC	SPOKANE	WA	502B4998501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUANTUM PENSION SERVICES INC	SPOKANE	WA	502B4998501-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
QUANTUM PENSION SERVICES INC	SPOKANE	WA	502B4998501-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
QUANTUM PENSION SERVICES INC	SPOKANE	WA	502B4998501-005	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
QUANTUM PENSION SERVICES INC	SPOKANE	WA	502B4998502-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
QUARLES & BRADY LLP	MILWAUKEE	WI	VS323100	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/20/2001
QUARLES & BRADY LLP	MILWAUKEE	WI	VS323101	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/20/2001
QUEEN CITY FEDERAL SAVINGS BANK	VIRGINIA	MN	50248762701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUEEN CITY FEDERAL SAVINGS BANK	VIRGINIA	MN	50248762701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
R BARRY & TOM B JOHNSON & CO PC	ARLINGTON	TX	503B4270701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
R BARRY & TOM B JOHNSON & CO PC	ARLINGTON	TX	502B4270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
R BARRY & TOM B JOHNSON & CO PC	ARLINGTON	TX	503B4270701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
R BARRY & TOM B JOHNSON & CO PC R BARRY & TOM B JOHNSON & CO PC	ARLINGTON	TX	502B4270701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
	ARLINGTON	TX	503B4270701-005 502B4270701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
R BARRY & TOM B JOHNSON & CO PC	ARLINGTON	TX GA	502B4270701-006 502B4450701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
R BRUCE TANNER & ASSOCIATES INC R BRUCE TANNER & ASSOCIATES INC	SUWANEE SUWANEE	GA	502B4450701-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
R BRUCE TANNER & ASSOCIATES INC	SUWANEE	GA	502B4450701-002	Prototype Standardized Money Furchase Flam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
R C H ADMINISTRATORS INC	SIMPSONVILLE	KY	503B5790701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
R C H ADMINISTRATORS INC	SIMPSONVILLE	KY	502B5790701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001 Opinion Letter Issued 10/10/2001
R C H ADMINISTRATORS INC	SIMPSONVILLE	KY	503B5790701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
R C H ADMINISTRATORS INC	SIMPSONVILLE	KY	502B5790701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
R C H ADMINISTRATORS INC	SIMPSONVILLE	KY	503B5790701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
R C H ADMINISTRATORS INC	SIMPSONVILLE	KY	502B5790701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
R D DRENKOW & CO INC	WAVERLY	IA	503B4440701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
R D DRENKOW & CO INC	WAVERLY	IA	502B4440701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
R D DRENKOW & CO INC	WAVERLY	IA	503B4440701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
R D DRENKOW & CO INC	WAVERLY	IA	502B4440701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
R D DRENKOW & CO INC	WAVERLY	IA	503B4440701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
R D DRENKOW & CO INC	WAVERLY	IA	502B4440701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
R D DRENKOW & CO INC	WAVERLY	IA	503B4440701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
R D DRENKOW & CO INC	WAVERLY	IA	502B4440701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
R H MOYSEY & CO	NAPERVILLE	IL	503B5288501-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
R H MOYSEY & CO	NAPERVILLE	IL	503B5288501-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
R H MOYSEY & CO	NAPERVILLE	IL	502B5288501-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
R H MOYSEY & CO	NAPERVILLE	IL	502B5288501-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
R J L PENSION SERVICES INC	TAMPA	FL	503B5268501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
R J L PENSION SERVICES INC	TAMPA	FL	503B5268501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
R J L PENSION SERVICES INC	TAMPA	FL	502B5268501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
R J L PENSION SERVICES INC	TAMPA	FL	503B5268501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
R J L PENSION SERVICES INC	TAMPA TAMPA	FL FL	503B5268501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
R J L PENSION SERVICES INC R J L PENSION SERVICES INC	TAMPA	FL	502B5268501-006 503B5268501-007	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
R J L PENSION SERVICES INC	TAMPA	FL	502B5268501-007	Prototype Non-standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
R J L PENSION SERVICES INC R J L PENSION SERVICES INC	TAMPA	FL	503B5268502-001	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/16/2001 Opinion Letter Issued 09/20/2001
R J L PENSION SERVICES INC	TAMPA	FL	503B5268502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
R J L PENSION SERVICES INC	TAMPA	FL	502B5268502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
R J L PENSION SERVICES INC	TAMPA	FL	502B5268502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
R J MICHALSKI INC	OLD SAYBROOK	CT	503A5900701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
R J MICHALSKI INC	OLD SAYBROOK	CT	502A5900701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
R J MICHALSKI INC	OLD SAYBROOK	CT	503A5900701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
R J MICHALSKI INC	OLD SAYBROOK	CT	502A5900701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
R J MICHALSKI INC	OLD SAYBROOK	CT	503A5900701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
R J MICHALSKI INC	OLD SAYBROOK	CT	502A5900701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
R J MICHALSKI INC	OLD SAYBROOK	CT	503A5900702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
R J MICHALSKI INC	OLD SAYBROOK	CT	503A5900702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
R J MICHALSKI INC	OLD SAYBROOK	CT	502A5900702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
R J MICHALSKI INC	OLD SAYBROOK	CT	502A5900702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
R L BILLINGS & CO	SIOUX CITY	IA	503A5890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
R L BILLINGS & CO	SIOUX CITY	IA	502A5890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
R L BILLINGS & CO	SIOUX CITY	IA	503A5890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
R L BILLINGS & CO	SIOUX CITY	IA	502A5890701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
R L BILLINGS & CO	SIOUX CITY	IA	503A5890701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
R L BILLINGS & CO	SIOUX CITY	IA	502A5890701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
R L BILLINGS & CO	SIOUX CITY	IA	503A5890701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR R L BILLINGS & CO	CITY SIOUX CITY	STATE IA	FILE FOLDER/VS NO. 502A5890701-008	PLAN TYPE Prototype Standardized Target Benefit Plan	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 08/07/2001
R L BILLINGS & CO	SIOUX CITY	IA IA	503A5890701-000	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/07/2007 Opinion Letter Issued 04/29/2002
R L BILLINGS & CO	SIOUX CITY	IA	503A5890702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
R L BILLINGS & CO	SIOUX CITY	IA	502A5890702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
R L BILLINGS & CO	SIOUX CITY	IA	502A5890702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
R TECH CONSULTANTS	CANOGA PARK	CA	VS323078	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 09/24/2002
R TECH CONSULTANTS	CANOGA PARK	CA	VS323079	Volume Submitter Money Purchase Plan	Advisory Letter Issued 09/24/2002
R TECH CONSULTANTS	CANOGA PARK	CA	VS323080	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/05/2002
R TECH CONSULTANTS RACCOON VALLEY STATE BANK	CANOGA PARK ADEL	CA IA	VS323081 50282061101-001	Volume Submitter Defined Benefit Plan Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 11/27/2002 Opinion Letter Issued 01/10/2002
RAINBOW PENSION SYSTEMS INC	RANCHO MIRAGE	CA	VS323134	Volume Submitter Money Purchase Plan	Advisory Letter Issued 08/13/2002
RAINBOW PENSION SYSTEMS INC	RANCHO MIRAGE	CA	VS323135	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 08/13/2002
RAM PENSION CONSULTANTS INC	COLUMBIA	MD	503B1040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RAM PENSION CONSULTANTS INC	COLUMBIA	MD	502B1040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RAM PENSION CONSULTANTS INC	COLUMBIA	MD	503B1040701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RAM PENSION CONSULTANTS INC	COLUMBIA	MD	502B1040701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RAM PENSION CONSULTANTS INC	COLUMBIA	MD	503B1040701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RAM PENSION CONSULTANTS INC	COLUMBIA	MD	502B1040701-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
RAM PENSION CONSULTANTS INC RAM PENSION CONSULTANTS INC	COLUMBIA COLUMBIA	MD MD	503B1040701-007 502B1040701-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RAM PENSION CONSULTANTS INC	COLUMBIA	MD	503B1040702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RAM PENSION CONSULTANTS INC	COLUMBIA	MD	503B1040702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RAM PENSION CONSULTANTS INC	COLUMBIA	MD	502B1040702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RAM PENSION CONSULTANTS INC	COLUMBIA	MD	502B1040702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RAMSEY NATIONAL BANK & TRUST CO	DEVILS LAKE	ND	50348870701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RAMSEY NATIONAL BANK & TRUST CO	DEVILS LAKE	ND	50248870701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RAMSEY NATIONAL BANK & TRUST CO	DEVILS LAKE	ND	50348870701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RAMSEY NATIONAL BANK & TRUST CO	DEVILS LAKE	ND	50248870701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RANDALL & HURLEY INC	SPOKANE	WA	503B1050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
RANDALL & HURLEY INC	SPOKANE SPOKANE	WA WA	502B1050701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
RANDALL & HURLEY INC RANDALL & HURLEY INC	SPOKANE	WA	503B1050701-003 502B1050701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
RANDALL & HURLEY INC	SPOKANE	WA	503B1050701-004	Prototype Standardized Money Futchase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
RANDALL & HURLEY INC	SPOKANE	WA	502B1050701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
RANDALL & HURLEY INC	SPOKANE	WA	503B1050701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
RANDALL-STORY STATE BANK	STORY CITY	IA	50279881101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
RANDALL-STORY STATE BANK	STORY CITY	IA	50279881101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
RANDOLPH COUNTY BANK	WINCHESTER	IN	503A7431801-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
RANDOLPH STATE BANK	RANDOLPH	IA	50293311101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
RANDOLPH STATE BANK	RANDOLPH	IA PA	50293311101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
RANDY RICHMAN EA RANDY RICHMAN EA	MAPLE GLEN MAPLE GLEN	PA PA	VS322996 VS322997	Volume Submitter Defined Benefit Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/21/2002 Advisory Letter Issued 06/21/2002
RANDY RICHMAN EA	MAPLE GLEN	PA	VS322998	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/21/2002 Advisory Letter Issued 06/21/2002
RANSTROM FINANCIAL PLANNING	FARGO	ND	502A1282701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RANSTROM FINANCIAL PLANNING	FARGO	ND	502A1282701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RAY QUINNEY & NEBEKER PC	SALT LAKE CITY	UT	503B4670701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RAY QUINNEY & NEBEKER PC	SALT LAKE CITY	UT	502B4670701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RAY QUINNEY & NEBEKER PC	SALT LAKE CITY	UT	503B4670701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RAY QUINNEY & NEBEKER PC	SALT LAKE CITY	UT	502B4670701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RAY QUINNEY & NEBEKER PC RAY QUINNEY & NEBEKER PC	SALT LAKE CITY SALT LAKE CITY	UT UT	503B4670701-005 502B4670701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
RAY QUINNEY & NEBEKER PC	SALT LAKE CITY	UT	503B4670701-007	Prototype Non-standardized Cash of Defended Afrangement  Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RAY QUINNEY & NEBEKER PC	SALT LAKE CITY	UT	502B4670701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RAY QUINNEY & NEBEKER PC	SALT LAKE CITY	UT	503B4670702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RAY QUINNEY & NEBEKER PC	SALT LAKE CITY	UT	503B4670702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RAY QUINNEY & NEBEKER PC	SALT LAKE CITY	UT	502B4670702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RAY QUINNEY & NEBEKER PC	SALT LAKE CITY	UT	502B4670702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RAYMOND & PROKOP PC	SOUTHFIELD	MI	VS322780	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/01/2001
RAYMOND & PROKOP PC RAYMOND JAMES & ASSOCIATES INC	SOUTHFIELD ST PETERSBURG	MI FL	VS322800 50248931901-001	Volume Submitter Money Purchase Plan Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 11/06/2001 Opinion Letter Issued 02/20/2002
RAYMOND JAMES & ASSOCIATES INC	ST PETERSBURG	FL	50248931901-001	Prototype Standardized Front Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/20/2002 Opinion Letter Issued 02/20/2002
RAYMOND JAMES & ASSOCIATES INC	ST PETERSBURG	FL	50248931901-003	Prototype Standardized World Profit Sharing Plan	Opinion Letter Issued 02/20/2002
RAYMOND JAMES & ASSOCIATES INC	ST PETERSBURG	FL	50248931901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/20/2002
RAYMOND JAMES & ASSOCIATES INC	ST PETERSBURG	FL	50248931901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/20/2002
RBC CENTURA BANKS INC	CHESAPEAKE	VA	50209701901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RBC CENTURA BANKS INC	CHESAPEAKE	VA	50209701901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RBC CENTURA BANKS INC	CHESAPEAKE	VA	50309701901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RBC CENTURA BANKS INC RBC CENTURA BANKS INC	CHESAPEAKE CHESAPEAKE	VA VA	50309701901-004 50209701901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
RBC CENTURA BANKS INC	CHESAPEAKE	VA VA	50309701901-005	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A0082701-001	Prototype Standardized Sale Halbor Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A0082701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A0082701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A0082701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	503A0082701-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	503A0082701-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A0082701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER RBC DAIN RAUSCHER	MINNEAPOLIS MINNEAPOLIS	MN MN	503A0082701-008 502A008AQ02-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A008AQ02-001 502A008AQ02-002	Prototype Standardized Protit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A008AQ02-002	Prototype Standardized Noney Furchase Flant Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A008AQ02-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	503A008AQ02-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	503A008AQ02-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REA & ASSOCIATES INC	NEW PHILADELPHIA	OH	503B1620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	<u>PLAN TYPE</u>	DATE LETTER ISSUED/APPLICATION WITHDRAWN
REA & ASSOCIATES INC	NEW PHILADELPHIA	ОН	502B1620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REA & ASSOCIATES INC	NEW PHILADELPHIA	ОН	503B1620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REA & ASSOCIATES INC	NEW PHILADELPHIA	ОН	502B1620701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REA & ASSOCIATES INC	NEW PHILADELPHIA	OH	503B1620701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REA & ASSOCIATES INC	NEW PHILADELPHIA	OH	502B1620701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REA & ASSOCIATES INC REA & ASSOCIATES INC	NEW PHILADELPHIA NEW PHILADELPHIA	OH OH	503B1620701-007 502B1620701-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
READLYN SAVINGS BANK	READLYN	IA	50293321101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 01/10/2002
READLYN SAVINGS BANK	READLYN	IA IA	50293321101-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
REAL ESTATE ONE INC	FARMINGTON	MI	50293321101-002 502A4480001-001	Prototype Standardized Moriey Furchase Flan	Opinion Letter Issued 01/16/2002
RECORDKEEPING & CONSULTING CO	IRVING	TX	503B4290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RECORDICET ING & CONSULTING CO	IRVING	TX	502B4290701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RECORDKEEPING & CONSULTING CO	IRVING	TX	503B4290701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RECORDKEEPING & CONSULTING CO	IRVING	TX	502B4290701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RECORDKEEPING & CONSULTING CO	IRVING	TX	503B4290701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RECORDKEEPING & CONSULTING CO	IRVING	TX	502B4290701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RED BANK PENSION SERVICES INC	RED BANK	NJ	503A5880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RED BANK PENSION SERVICES INC	RED BANK	NJ	503A5880701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RED BANK PENSION SERVICES INC	RED BANK	NJ	503A5880701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RED BANK PENSION SERVICES INC	RED BANK	NJ	503A5880701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
RED BANK PENSION SERVICES INC	RED BANK	NJ	503A5880702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RED BANK PENSION SERVICES INC	RED BANK	NJ	503A5880702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
REDW BENEFITS LLC	ALBUQUERQUE	NM	503B3060701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REDW BENEFITS LLC	ALBUQUERQUE	NM	502B3060701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REDW BENEFITS LLC	ALBUQUERQUE	NM	503B3060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REDW BENEFITS LLC	ALBUQUERQUE	NM	502B3060701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REDW BENEFITS LLC	ALBUQUERQUE	NM	503B3060701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REDW BENEFITS LLC	ALBUQUERQUE	NM	502B3060701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REDWOOD PENSION ADVISORS LTD	INDIANAPOLIS	IN	503B4160701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
REDWOOD PENSION ADVISORS LTD	INDIANAPOLIS	IN	502B4160701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
REDWOOD PENSION ADVISORS LTD	INDIANAPOLIS	IN	503B4160701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
REDWOOD PENSION ADVISORS LTD	INDIANAPOLIS	IN	502B4160701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
REDWOOD PENSION ADVISORS LTD	INDIANAPOLIS	IN	503B4160701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
REDWOOD PENSION ADVISORS LTD	INDIANAPOLIS	IN	502B4160701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
REED WEITKAMP SCHELL & VICE PLLC	LOUISVILLE	KY	502A1670001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
REED WEITKAMP SCHELL & VICE PLLC	LOUISVILLE	KY	503A1670001-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
REED WEITKAMP SCHELL & VICE PLLC	LOUISVILLE	KY	502A1670001-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/03/2001
REED WEITKAMP SCHELL & VICE PLLC	LOUISVILLE	KY	503A1670001-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/03/2001
REEDSBURG BANK	REEDSBURG	WI	50249022701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REEDSBURG BANK	REEDSBURG	WI	50249022701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REEDSBURG BANK REEDSBURG BANK	REEDSBURG	WI	50349022701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REGIONS BANK	REEDSBURG MOBILE	WI AL	50349022701-004 50220221901-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
REGIONS BANK	MOBILE	AL	50220221901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
REGIONS BANK	MOBILE	AL	50320221901-003	Prototype Non-Standardized Moriey Furchase Fiah	Opinion Letter Issued 11/19/2001
REGIONS BANK	MOBILE	AL	50320221901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
REGIONS BANK	MOBILE	AL	50220221901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
REGIONS BANK	MOBILE	AL	50320221901-006	Prototype Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
REGIONS BANK	MOBILE	AL	50220221901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
REHMANN ROBSON PC	FARMINGTON HILLS	MI	503B1630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REHMANN ROBSON PC	FARMINGTON HILLS	MI	502B1630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REHMANN ROBSON PC	FARMINGTON HILLS	MI	503B1630701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REHMANN ROBSON PC	FARMINGTON HILLS	MI	502B1630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REHMANN ROBSON PC	FARMINGTON HILLS	MI	503B1630701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REHMANN ROBSON PC	FARMINGTON HILLS	MI	502B1630701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REHMANN ROBSON PC	FARMINGTON HILLS	MI	503B1630701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
REHMANN ROBSON PC	FARMINGTON HILLS	MI	502B1630701-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REICHERT & GRADOVILLE PC	WOODBRIDGE	CT	VS322453	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 03/07/2002
REICHERT & GRADOVILLE PC	WOODBRIDGE	CT	VS323068	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/22/2002
REICHERT & GRADOVILLE PC	WOODBRIDGE	CT	VS323118	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/22/2002
REICHERT & GRADOVILLE PC	WOODBRIDGE	CT	VS323059	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/22/2002
REID AND RIEGE PC	HARTFORD	CT	VS322586	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/08/2002
REID AND RIEGE PC	HARTFORD	CT	VS322587	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/08/2002
REID AND RIEGE PC	HARTFORD	CT	VS322588	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 04/08/2002
REINHART BOERNER VAN DEUREN NORRIS & RIESELBACH PC	ENGLEWOOD	CO	502A1750001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
REINHART BOERNER VAN DEUREN NORRIS & RIESELBACH PC	ENGLEWOOD	CO	503A1750001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
REINHART BOERNER VAN DEUREN NORRIS & RIESELBACH PC	ENGLEWOOD	CO	502A1750001-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/20/2002
REINHART BOERNER VAN DEUREN NORRIS & RIESELBACH PC	ENGLEWOOD	CO	503A1750001-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/20/2002
REINHART BOERNER VAN DEUREN NORRIS & RIESELBACH PC	ENGLEWOOD	CO	502A1750001-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002
REINHART BOERNER VAN DEUREN NORRIS & RIESELBACH PC	ENGLEWOOD	CO	503A1750001-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002
REINHART BOERNER VANDEUREN NORRIS & RIESELBAC	MILWAUKEE	WI	VS322430	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 4/12/2001 & 01/24/2002
REINHART BOERNER VANDEUREN NORRIS & RIESELBAC REINHART BOERNER VANDEUREN NORRIS & RIESELBAC	MILWAUKEE MILWAUKEE	WI WI	VS322431 VS322448	Volume Submitter Profit Sharing Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 4/12/2001 & 01/24/2002 Advisory Letter Issued 4/12/2001 & 01/24/2002
REINMAN HARRELL GRAHAM MITCHELL & WATTWOOD	MELBOURNE	FL	503B4680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 4/12/2001 & 01/24/2002
REINMAN HARRELL GRAHAM MITCHELL & WATTWOOD REINMAN HARRELL GRAHAM MITCHELL & WATTWOOD	MELBOURNE	FL	503B4680701-001 503B4680701-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
REINMAN HARRELL GRAHAM MITCHELL & WATTWOOD REINMUND CONSULTING GROUP LC	AMES	IA	503B4680701-002 503B1070701-001	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
REINMUND CONSULTING GROUP LC REINMUND CONSULTING GROUP LC	AMES	IA IA	502B1070701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
REINMUND CONSULTING GROUP LC REINMUND CONSULTING GROUP LC	AMES	IA IA	503B1070701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
REINMUND CONSULTING GROUP LC	AMES	IA	502B1070701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REINMUND CONSULTING GROUP LC	AMES	IA	503B1070701-005	Prototype Non-standardized Moriey Furchase Field Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REINMUND CONSULTING GROUP LC	AMES	IA	502B1070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REISER JENNINGS & CO PC CPA's	DAVENPORT	IA	503B4150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
REISER JENNINGS & CO PC CPA's	DAVENPORT	IA	502B4150701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
REISER JENNINGS & CO PC CPA's	DAVENPORT	IA	503B4150701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
REISER JENNINGS & CO PC CPA's	DAVENPORT	IA	503B4150701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001

PLAN SPONSOR REISER JENNINGS & CO PC CPA's	CITY	STATE	FILE FOLDER/VS NO. 502B4150701-005	PLAN TYPE  Destroy on Classificat Cook or Deferred Assessment	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/30/2001
REISH & LUFTMAN	DAVENPORT LOS ANGELES	IA CA	VS322737	Prototype Standardized Cash or Deferred Arrangement Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/17/2002
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	502A5870701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	502A5870701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	502A5870701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	502A5870702-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	502A5870702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RELIANCE FINANCIAL SERVICES NA RELIANCE FINANCIAL SERVICES NA	DEFIANCE DEFIANCE	OH OH	50366570701-001 50266570701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RELIANCE FINANCIAL SERVICES NA	DEFIANCE	OH	50366570701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RELIANCE FINANCIAL SERVICES NA	DEFIANCE	OH	50266570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RELIANCE FINANCIAL SERVICES NA	DEFIANCE	ОН	50366570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RELIANCE FINANCIAL SERVICES NA	DEFIANCE	OH	50266570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RELIANCE TRUST CO	ATLANTA	GA	50375910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50275910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO RELIANCE TRUST CO	ATLANTA ATLANTA	GA GA	50375910701-003 50275910701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50375910701-005	Prototype Non-standardized Money i dichase i lan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50275910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50375910701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50275910701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50275910701-009	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50275910701-010	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RELIASTAR LIFE INSURANCE CO RELIASTAR LIFE INSURANCE CO	MINNEAPOLIS MINNEAPOLIS	MN MN	50244342701-001 50244342701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RELIASTAR LIFE INSURANCE CO	MINNEAPOLIS	MN	50244342701-002	Prototype Standardized Money Furchase Flair  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RELIASTAR LIFE INSURANCE CO	MINNEAPOLIS	MN	50344342701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RELIASTAR LIFE INSURANCE CO	DALLAS	TX	50244341902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO	DALLAS	TX	50244341902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO	DALLAS	TX	50244341902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO	DALLAS	TX	50244341902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO RELIASTAR LIFE INSURANCE CO	DALLAS DALLAS	TX TX	50344341902-005 50344341902-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO RELIASTAR LIFE INSURANCE CO	DALLAS	TX	50244341902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO	DALLAS	TX	50344341902-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO	DALLAS	TX	50244341902-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50207511901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50207511901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50207511901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY WOODBURY	NY NY	50207511901-004 50307511901-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO OF NEW YORK RELIASTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50307511901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50207511901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50307511901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RELIASTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50207511901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
REPTECH CORP	ENGLEWOOD	CO	503A5860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
REPTECH CORP	ENGLEWOOD	CO	502A5860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
REPTECH CORP REPTECH CORP	ENGLEWOOD ENGLEWOOD	CO	503A5860701-003 502A5860701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
REPTECH CORP	ENGLEWOOD	CO	503A5860701-005	Prototype Non-standardized Money i dichase i lan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
REPTECH CORP	ENGLEWOOD	co	502A5860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
REPTECH CORP	ENGLEWOOD	CO	503A5860702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
REPTECH CORP	ENGLEWOOD	CO	503A5860702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
REPTECH CORP	ENGLEWOOD	CO	502A5860702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
REPTECH CORP RESOURCE CAPITAL ADVISORS INC	ENGLEWOOD MINNEAPOLIS	CO MN	502A5860702-004 50288882701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
RESOURCE CAPITAL ADVISORS INC	MINNEAPOLIS	MN	50288882701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT ADMINISTRATION INC	LOS ALTOS	CA	503A5850701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT ADMINISTRATION INC	LOS ALTOS	CA	503A5850701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT ADMINISTRATION INC	LOS ALTOS	CA	503A5850701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT ADMINISTRATION INC	LOS ALTOS	CA	503A5850702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RETIREMENT ADMINISTRATION INC	LOS ALTOS	CA	502A5850702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RETIREMENT ADMINISTRATORS LLC RETIREMENT ADMINISTRATORS LLC	THOMASVILLE THOMASVILLE	GA GA	503B3740701-001 502B3740701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RETIREMENT ADMINISTRATORS LLC	THOMASVILLE	GA	503B3740701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT ADMINISTRATORS LLC	THOMASVILLE	GA	502B3740701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT ADMINISTRATORS LLC	THOMASVILLE	GA	503B3740701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT ADMINISTRATORS LLC	THOMASVILLE	GA	502B3740701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT ADVANTAGE INC	PORT WASHINGTON	WI	503B6560701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
RETIREMENT ADVANTAGE INC RETIREMENT ADVANTAGE INC	PORT WASHINGTON PORT WASHINGTON	WI WI	502B6560701-002 503B6560701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
RETIREMENT ADVANTAGE INC	PORT WASHINGTON	WI	502B6560701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RETIREMENT ADVANTAGE INC	PORT WASHINGTON	WI	503B6560701-005	Prototype Non-standardized Money i dichase i lan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RETIREMENT ADVANTAGE INC	PORT WASHINGTON	WI	502B6560701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RETIREMENT ALLIANCE INC	MANCHESTER	NH	502A1891901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT ALLIANCE INC	MANCHESTER	NH	502A1891901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT ALLIANCE INC RETIREMENT ALLIANCE INC	MANCHESTER	NH	503A1891901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT ALLIANCE INC	MANCHESTER MANCHESTER	NH NH	503A1891901-004 502A1891901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
RETIREMENT ALLIANCE INC	MANCHESTER	NH	503A1891901-006	Prototype Non-Standardized Cash of Deferred Afrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT ALLIANCE INC	MANCHESTER	NH	503A1891901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT ALLIANCE INC	MANCHESTER	NH	502A1891902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
RETIREMENT ALLIANCE INC	MANCHESTER	NH	502A1891902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
RETIREMENT ALLIANCE INC	MANCHESTER	NH	503A1891902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
RETIREMENT ALLIANCE INC	MANCHESTER	NH	503A1891902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
RETIREMENT BENEFIT SPECIALISTS	HONOLULU	HI	503A6918501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
RETIREMENT BENEFIT SPECIALISTS	HONOLULU	HI	503A6918501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
RETIREMENT BENEFIT SPECIALISTS RETIREMENT BENEFIT SPECIALISTS	HONOLULU	HI HI	502A6918501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
RETIREMENT BENEFIT SPECIALISTS  RETIREMENT BENEFIT SPECIALISTS	HONOLULU HONOLULU	HI	503A6918501-004 503A6918501-005	Prototype Non-standardized Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
RETIREMENT BENEFIT SPECIALISTS  RETIREMENT BENEFIT SPECIALISTS	HONOLULU	HI	502A6918501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
RETIREMENT BENEFIT SPECIALISTS	HONOLULU	HI	503A6918501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
RETIREMENT BENEFIT SPECIALISTS	HONOLULU	HI	502A6918501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
RETIREMENT CONSULTANTS LTD	ALBUQUERQUE	NM	503B5008501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
RETIREMENT CONSULTANTS LTD	ALBUQUERQUE	NM	503B5008501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
RETIREMENT CONSULTANTS LTD	ALBUQUERQUE	NM	502B5008501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
RETIREMENT CONSULTANTS LTD	ALBUQUERQUE	NM	503B5008501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
RETIREMENT CONSULTANTS LTD	ALBUQUERQUE	NM	503B5008501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
RETIREMENT CONSULTANTS LTD	ALBUQUERQUE	NM	502B5008501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
RETIREMENT CONSULTANTS LTD	ALBUQUERQUE	NM	503B5008501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
RETIREMENT CONSULTANTS LTD	ALBUQUERQUE	NM	502B5008501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
RETIREMENT CONSULTING GROUP	WINNSBORO	TX	503B1060701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
RETIREMENT CONSULTING GROUP	WINNSBORO	TX	502B1060701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
RETIREMENT CONSULTING GROUP	WINNSBORO	TX	503B1060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
RETIREMENT CONSULTING GROUP	WINNSBORO	TX	502B1060701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
RETIREMENT CONSULTING GROUP	WINNSBORO	TX	503B1060701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
RETIREMENT CONSULTING GROUP	WINNSBORO	TX	502B1060701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
RETIREMENT CONSULTING GROUP	WINNSBORO	TX	503B1060702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RETIREMENT CONSULTING GROUP RETIREMENT CONSULTING GROUP	WINNSBORO WINNSBORO	TX TX	503B1060702-002 502B1060702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
RETIREMENT CONSULTING GROUP	WINNSBORO	TX	502B1060702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RETIREMENT CONSISTING GROOF	EDEN PRAIRIE	MN	503B4000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT DATA SERVICES INC	EDEN PRAIRIE	MN	502B4000701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT DATA SERVICES INC	EDEN PRAIRIE	MN	503B4000701-002	Prototype Standardized Front Sharing Frant Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT DATA SERVICES INC	EDEN PRAIRIE	MN	502B4000701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT DATA SERVICES INC	EDEN PRAIRIE	MN	503B4000702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RETIREMENT DATA SERVICES INC	EDEN PRAIRIE	MN	503B4000702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RETIREMENT DATA SERVICES INC	EDEN PRAIRIE	MN	502B4000702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RETIREMENT DATA SERVICES INC	EDEN PRAIRIE	MN	502B4000702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50246012701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50246012701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50246012701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50246012701-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50246012701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50346012701-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50346012701-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50246012701-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50346012701-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50246012701-010	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50246012701-011	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50346012701-012	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA PHILADELPHIA	PA PA	50346012701-013 50246012701-014	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50346012701-015	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50346012701-015	Prototype Non-standardized Sale Harbor Cash of Belefied Affaingement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RETIREMENT FINANCIAL SERVICES INC	PHILADELPHIA	PA	50346012701-010	Prototype Non-standardized Front Sharing Flair Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT HORIZONS INC	SAN ANTONIO	TX	502A713BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
RETIREMENT HORIZONS INC	SAN ANTONIO	TX	502A713BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
RETIREMENT HORIZONS INC	SAN ANTONIO	TX	502A713BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
RETIREMENT HORIZONS INC	SAN ANTONIO	TX	502A713BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
RETIREMENT HORIZONS INC	SAN ANTONIO	TX	502A713BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
RETIREMENT HORIZONS INC	RICHARDSON	TX	502B6031901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT HORIZONS INC	RICHARDSON	TX	502B6031901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT HORIZONS INC	RICHARDSON	TX	503B6031901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT HORIZONS INC	RICHARDSON	TX	503B6031901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT HORIZONS INC	RICHARDSON	TX	502B6031901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT HORIZONS INC	RICHARDSON	TX	503B6031901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT HORIZONS INC	RICHARDSON	TX	502B6031902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
RETIREMENT HORIZONS INC	RICHARDSON	TX	502B6031902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
RETIREMENT HORIZONS INC RETIREMENT HORIZONS INC	RICHARDSON	TX TX	503B6031902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
RETIREMENT HORIZONS INC RETIREMENT HORIZONS INC	RICHARDSON RICHARDSON	TX	503B6031902-004 502B6031902-005	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/20/2002
RETIREMENT HORIZONS INC	RICHARDSON	TX	503B6031902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
RETIREMENT INCOME SERVICES INC	SYRACUSE	NY	502B6121901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT INCOME SERVICES INC	SYRACUSE	NY	502B6121901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT INCOME SERVICES INC	SYRACUSE	NY	503B6121901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT INCOME SERVICES INC	SYRACUSE	NY	503B6121901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT INCOME SERVICES INC	SYRACUSE	NY	503B6121901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT INCOME SERVICES INC	SYRACUSE	NY	503B6121901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT INCOME SERVICES INC	SYRACUSE	NY	502B6121901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT INCOME SERVICES INC	SYRACUSE	NY	503B6121901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT INCOME SERVICES INC	SYRACUSE	NY	503B6121901-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN ADMINISTRATIVE SERVICE LTD	RICHMOND	VA	503A6320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN ADMINISTRATIVE SERVICE LTD	RICHMOND	VA	502A6320701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN ADMINISTRATIVE SERVICE LTD	RICHMOND	VA	503A6320701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN ADMINISTRATIVE SERVICE LTD	RICHMOND	VA	502A6320701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN ADMINISTRATIVE SERVICE LTD	RICHMOND	VA	503A6320701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN ADMINISTRATIVE SERVICE LTD	RICHMOND	VA	502A6320701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN ADMINISTRATIVE SERVICE LTD RETIREMENT PLAN ADMINISTRATIVE SERVICE LTD	RICHMOND RICHMOND	VA VA	503A6320702-001 503A6320702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
THE THE LINE AT I LANG ADMINISTRATIVE SERVICE LID	MOUND	٧A	000M002010Z-00Z	i 1919/ypo (4011-standardized Denined Denent Flatt With Fermitted Dispanty	Opinion Letter issued 04/29/2002

PLAN SPONSOR RETIREMENT PLAN ADMINISTRATIVE SERVICE LTD	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
RETIREMENT PLAN ADMINISTRATIVE SERVICE LTD  RETIREMENT PLAN ADMINISTRATIVE SERVICE LTD	RICHMOND RICHMOND	VA VA	502A6320702-003 502A6320702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
RETIREMENT PLAN ADMINISTRATIVE SERVICE LTD	ATLANTA	GA	503B0388501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
RETIREMENT PLAN ADMINISTRATORS LLC	ATLANTA	GA	502B0388501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
RETIREMENT PLAN ADMINISTRATORS LLC	ATLANTA	GA	503B0388501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
RETIREMENT PLAN ADMINISTRATORS LLC	ATLANTA	GA	502B0388501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
RETIREMENT PLAN ADMINISTRATORS LLC	ATLANTA	GA	503B0388501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
RETIREMENT PLAN ADMINISTRATORS LLC	ATLANTA	GA	502B0388501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
RETIREMENT PLAN CONCEPTS & SERVICES INC	FORT WAYNE	IN	503B3720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN CONCEPTS & SERVICES INC	FORT WAYNE	IN	502B3720701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN CONCEPTS & SERVICES INC RETIREMENT PLAN CONCEPTS & SERVICES INC	FORT WAYNE FORT WAYNE	IN IN	503B3720701-003 502B3720701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RETIREMENT PLAN CONCEPTS & SERVICES INC	FORT WAYNE	IN	503B3720701-005	Prototype Non-standardized Money i dichase i lan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN CONCEPTS & SERVICES INC	FORT WAYNE	IN	502B3720701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN CONSULTANTS	FRESNO	CA	503A6310701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLAN CONSULTANTS	FRESNO	CA	502A6310701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLAN CONSULTANTS	FRESNO	CA	503A6310701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLAN CONSULTANTS	FRESNO	CA	502A6310701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLAN CONSULTANTS	FRESNO	CA	503A6310701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RETIREMENT PLAN CONSULTANTS	FRESNO	CA	502A6310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RETIREMENT PLAN CONSULTANTS	FRESNO	CA	502A6310701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLAN CONSULTANTS RETIREMENT PLAN CONSULTANTS	FRESNO FRESNO	CA CA	503A6310702-001 503A6310702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
RETIREMENT PLAN CONSULTANTS RETIREMENT PLAN CONSULTANTS	FRESNO	CA	502A6310702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RETIREMENT PLAN CONSULTANTS	FRESNO	CA	502A6310702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
RETIREMENT PLAN CONSULTANTS INC	KNOXVILLE	TN	502A5521901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN CONSULTANTS INC	KNOXVILLE	TN	502A5521901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN CONSULTANTS INC	KNOXVILLE	TN	502A5521901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN CONSULTANTS INC	KNOXVILLE	TN	502A5521901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN CONSULTANTS INC	KNOXVILLE	TN	503A5521901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN CONSULTANTS INC	KNOXVILLE	TN	503A5521901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN CONSULTANTS INC	KNOXVILLE	TN	502A5521901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN CONSULTANTS INC	KNOXVILLE	TN	503A5521901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN CONSULTANTS INC	KNOXVILLE NEW ALBANY	TN IN	502A5521901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN CONSULTANTS INC RETIREMENT PLAN RESOURCES INC	BEVERLY	MA	502B5892701-001 503B1650701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN RESOURCES INC	BEVERLY	MA	502B1650701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RETIREMENT PLAN RESOURCES INC	BEVERLY	MA	503B1650701-003	Prototype Orandardized Front Ghannig Fran	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN RESOURCES INC	BEVERLY	MA	502B1650701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN REVIEW INC	PORT CHESTER	NY	503B0398501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
RETIREMENT PLAN REVIEW INC	PORT CHESTER	NY	503B0398501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
RETIREMENT PLAN REVIEW INC	PORT CHESTER	NY	503B0398501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
RETIREMENT PLAN REVIEW INC	PORT CHESTER	NY	503B0398501-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
RETIREMENT PLAN REVIEW INC	PORT CHESTER	NY	503B0398501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
RETIREMENT PLAN REVIEW INC	PORT CHESTER	NY	503B0398501-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
RETIREMENT PLAN REVIEW INC	PORT CHESTER	NY NY	503B0398502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
RETIREMENT PLAN REVIEW INC RETIREMENT PLAN SERVICE CO IN AMERICA	PORT CHESTER PITSBURGH	PA	503B0398502-002 50299AU1901-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 11/19/2001
RETIREMENT PLAN SERVICE CO IN AMERICA	PITSBURGH	PA	50299AU1901-002	Prototype Standardized From Sharing Frant Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN SERVICE CO IN AMERICA	PITSBURGH	PA	50399AU1901-003	Prototype Standardized Worldy Full Holds Fright Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN SERVICE CO IN AMERICA	PITSBURGH	PA	50399AU1901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN SERVICE CO IN AMERICA	PITSBURGH	PA	50299AU1901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN SERVICE CO IN AMERICA	PITSBURGH	PA	50399AU1901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT PLAN SERVICE CORP	PORTLAND	OR	503B4600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLAN SERVICE CORP	PORTLAND	OR	502B4600701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLAN SERVICE CORP	PORTLAND	OR	503B4600701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLAN SERVICE CORP	PORTLAND	OR OR	502B4600701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLAN SERVICE CORP RETIREMENT PLAN SERVICE CORP	PORTLAND PORTLAND	OR	503B4600701-005 502B4600701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
RETIREMENT PLAN SERVICES INC	MEDINA	OH	503B1740701-001	Prototype Non-standardized Cash of Deferred Afrangement  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN SERVICES INC	MEDINA	OH	502B1740701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN SERVICES INC	MEDINA	OH	503B1740701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN SERVICES INC	MEDINA	OH	502B1740701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN SERVICES INC	MEDINA	OH	503B1740701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN SERVICES INC	MEDINA	OH	502B1740701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN SERVICES LLC	ST LOUIS	MO	503B3710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN SERVICES LLC	ST LOUIS	MO	502B3710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN SERVICES LLC	ST LOUIS	MO	503B3710701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN SERVICES LLC RETIREMENT PLAN SERVICES LLC	ST LOUIS ST LOUIS	MO MO	502B3710701-004 503B3710701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RETIREMENT PLAN SERVICES LLC	ST LOUIS	MO	502B3710701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT PLAN STRATEGIES INC	BRAINTREE	MA	502A2590001-001	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/13/2002
RETIREMENT PLAN STRATEGIES INC	BRAINTREE	MA	503A2590001-002	Master Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/13/2002
RETIREMENT PLANNERS & ADMINISTRATORS INC	FALLS CHURCH	VA	503B7320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/17/2001
RETIREMENT PLANNERS & ADMINISTRATORS INC	FALLS CHURCH	VA	502B7320701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/17/2001
RETIREMENT PLANNERS & ADMINISTRATORS INC	FALLS CHURCH	VA	503B7320701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/17/2001
RETIREMENT PLANNERS & ADMINISTRATORS INC	FALLS CHURCH	VA	502B7320701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/17/2001
RETIREMENT PLANNERS & ADMINISTRATORS INC	FALLS CHURCH	VA	503B7320701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/17/2001
RETIREMENT PLANNERS & ADMINISTRATORS INC	FALLS CHURCH	VA	502B7320701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/17/2001
RETIREMENT PLANNING & MANAGEMENT INC RETIREMENT PLANNING & MANAGEMENT INC	BLOOMINGTON	MN MN	503B4590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
RETIREMENT PLANNING & MANAGEMENT INC RETIREMENT PLANNING & MANAGEMENT INC	BLOOMINGTON BLOOMINGTON	MN	502B4590701-002 503B4590701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
RETIREMENT PLANNING & MANAGEMENT INC	BLOOMINGTON	MN	502B4590701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
RETIREMENT PLANNING & MANAGEMENT INC	BLOOMINGTON	MN	503B4590701-005	Prototype Non-standardized Money i dichase i lan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RETIREMENT PLANNING & MANAGEMENT INC	BLOOMINGTON	MN	502B4590701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
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RETIREMENT PLANNING SERVICES INC RETIREMENT PLANNING SERVICES INC	AURORA AURORA	CO CO	503B1660701-001 502B1660701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
RETIREMENT PLANNING SERVICES INC	AURORA	co	503B1660701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLANNING SERVICES INC	AURORA	co	502B1660701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLANNING SERVICES INC	AURORA	CO	503B1660701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RETIREMENT PLANNING SERVICES INC	AURORA	CO	502B1660701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RETIREMENT PLANNING SERVICES INC	AURORA	CO	503B1660701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLANNING SERVICES INC	AURORA	CO	502B1660701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLANS INC	CHATTANOOGA	TN	503B3730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLANS INC	CHATTANOOGA	TN	502B3730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLANS INC	CHATTANOOGA	TN	503B3730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLANS INC RETIREMENT PLANS INC	CHATTANOOGA CHATTANOOGA	TN TN	502B3730701-004 503B3730701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RETIREMENT PLANS INC	CHATTANOOGA	TN	502B3730701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT PLANS OF AMERICA LLC	BRENTWOOD	TN	502A7760001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/23/2002
RETIREMENT SERVICES INC	AUGUSTA	GA	503A3810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RETIREMENT SERVICES INC	AUGUSTA	GA	502A3810701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RETIREMENT SERVICES INC	AUGUSTA	GA	503A3810701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RETIREMENT SERVICES INC	AUGUSTA	GA	502A3810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RETIREMENT SERVICES INC	AUGUSTA	GA	503A3810701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RETIREMENT SERVICES INC	AUGUSTA	GA	502A3810701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RETIREMENT SERVICES OF ERIE LLC	ERIE	PA	502B7501901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT SERVICES OF ERIE LLC	ERIE	PA	502B7501901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT SERVICES OF ERIE LLC	ERIE	PA	502B7501901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT SERVICES OF ERIE LLC	ERIE ERIE	PA PA	502B7501901-004 503B7501901-005	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT SERVICES OF ERIE LLC RETIREMENT SERVICES OF ERIE LLC	ERIE	PA	503B7501901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
RETIREMENT SERVICES OF ERIE LLC RETIREMENT SERVICES OF ERIE LLC	ERIE	PA	502B7501901-000	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
RETIREMENT SERVICES OF ERIE LLC	ERIE	PA	503B7501901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT SERVICES OF ERIE LLC	ERIE	PA	502B7501901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT STRATEGIES GROUP INC	ROCKY MOUNT	NC	502A1981901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT STRATEGIES GROUP INC	ROCKY MOUNT	NC	502A1981901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT STRATEGIES GROUP INC	ROCKY MOUNT	NC	502A1981901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT STRATEGIES GROUP INC	ROCKY MOUNT	NC	502A1981901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT STRATEGIES GROUP INC	ROCKY MOUNT	NC	503A1981901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT STRATEGIES GROUP INC	ROCKY MOUNT	NC	503A1981901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT STRATEGIES GROUP INC	ROCKY MOUNT	NC	502A1981901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT STRATEGIES GROUP INC	ROCKY MOUNT	NC	503A1981901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT STRATEGIES GROUP INC	ROCKY MOUNT KENNER	NC LA	502A1981901-009 503B3920701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT STRATEGIES GROUP LLC RETIREMENT STRATEGIES GROUP LLC	KENNER	LA	502B3920701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RETIREMENT STRATEGIES GROUP LLC	KENNER	LA	503B3920701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT STRATEGIES GROUP LLC	KENNER	LA	502B3920701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT STRATEGIES GROUP LLC	KENNER	LA	503B3920701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT STRATEGIES GROUP LLC	KENNER	LA	502B3920701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT SYSTEM GROUP INC	NEW YORK	NY	VS311166	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/18/2000
RETIREMENT SYSTEM GROUP INC	NEW YORK	NY	VS322368	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 8/18/2000
RETIREMENT SYSTEMS MANAGEMENT CORP.	SALT LAKE CITY	UT	VS323209	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
RETIREMENT SYSTEMS MANAGEMENTS CORP	SALT LAKE CITY	UT	VS322663	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
RETIREMENT SYSTEMS MANAGEMENTS CORP RETIREMENT SYSTEMS MANAGEMENTS CORP	SALT LAKE CITY SALT LAKE CITY	UT UT	VS322693 VS322723	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
REYNOLDS CAPITAL MANAGEMENT	LARKSPUR	CA	50294522701-001	Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002 Opinion Letter Issued 08/07/2001
REYNOLDS CAPITAL MANAGEMENT	LARKSPUR	CA	50294522701-001	Prototype Standardized Profit Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REYNOLDS CAPITAL MANAGEMENT	LARKSPUR	CA	50294522701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REYNOLDS CAPITAL MANAGEMENT	LARKSPUR	CA	50294522701-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RG BENEFIT SERVICES INC	PITTSBURGH	PA	503B3080701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RG BENEFIT SERVICES INC	PITTSBURGH	PA	502B3080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RG BENEFIT SERVICES INC	PITTSBURGH	PA	503B3080701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RG BENEFIT SERVICES INC	PITTSBURGH	PA	502B3080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RG BENEFIT SERVICES INC	PITTSBURGH	PA	503B3080701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RG BENEFIT SERVICES INC	PITTSBURGH HARRISBURG	PA PA	502B3080701-006 503B4140701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RHOADS & SINON LLP RHOADS & SINON LLP	HARRISBURG	PA	502B4140701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
RHOADS & SINON LLP	HARRISBURG	PA	503B4140701-003	Prototype Standardized Front Sharing Frant Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RHOADS & SINON LLP	HARRISBURG	PA	502B4140701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RHOADS & SINON LLP	HARRISBURG	PA	503B4140701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RHOADS & SINON LLP	HARRISBURG	PA	502B4140701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RICHARD D WILSON PA	MINNEAPOLIS	MN	503A6300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RICHARD D WILSON PA	MINNEAPOLIS	MN	502A6300701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RICHARD D WILSON PA	MINNEAPOLIS	MN	503A6300701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RICHARD D WILSON PA	MINNEAPOLIS	MN	502A6300701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RICHARD D WILSON PA	MINNEAPOLIS	MN	503A6300701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RICHARD D WILSON PA RICHARD D WILSON PA	MINNEAPOLIS MINNEAPOLIS	MN MN	502A6300701-006 503A6300701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
RICHARD D WILSON PA RICHARD D WILSON PA	MINNEAPOLIS	MN	502A6300701-007	Prototype Non-standardized Target Benefit Plan  Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
RICHARD L SWITZER ESQ LTD	MALVERN	PA	502B6131901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/30/2001 Opinion Letter Issued 11/19/2001
RICHARD L SWITZER ESQ LTD	MALVERN	PA	502B6131901-001	Prototype Standardized Profit Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RICHARD L SWITZER ESQ LTD	MALVERN	PA	503B6131901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RICHARD L SWITZER ESQ LTD	MALVERN	PA	503B6131901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RICHARD L SWITZER ESQ LTD	MALVERN	PA	502B6131901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RICHARD L SWITZER ESQ LTD	MALVERN	PA	503B6131901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RICHARDS BRANDT MILLER & NELSON	SALT LAKE CITY	UT	503B1670701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RICHARDS BRANDT MILLER & NELSON	SALT LAKE CITY	UT	503B1670701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RICHARDS BRANDT MILLER & NELSON RICHFIELD BANK & TRUST CO	SALT LAKE CITY RICHFIELD	UT MN	503B1670701-003 50249532701-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
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PLAN SPONSOR	CITY RICHFIELD	STATE	FILE FOLDER/VS NO. 50249532701-002	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
RICHFIELD BANK & TRUST CO RICHFIELD BANK & TRUST CO	RICHFIELD	MN MN	50249532701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RICHFIELD BANK & TRUST CO	RICHFIELD	MN	50349532701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RICHFIELD BANK & TRUST CO	RICHFIELD	MN	50249532701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RICHFIELD BANK & TRUST CO	RICHFIELD	MN	50349532701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RIDGEWOOD SAVINGS BANK	RIDGEWOOD	NY	50201912701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
RIDGEWOOD SAVINGS BANK	RIDGEWOOD	NY	50201912701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
RIDGEWOOD SAVINGS BANK	RIDGEWOOD	NY	50201912701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
RIDGEWOOD SAVINGS BANK	RIDGEWOOD	NY	50201912701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
RIDGEWOOD SAVINGS BANK	RIDGEWOOD	NY	50201912701-005	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
RIDGEWOOD SAVINGS BANK	RIDGEWOOD	NY	50201912701-006	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
RIFFKIND SCOTT & ASSOCIATES INC	ENCINO	CA	503A6290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
RIFFKIND SCOTT & ASSOCIATES INC	ENCINO	CA	502A6290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
RIFFKIND SCOTT & ASSOCIATES INC	ENCINO	CA	503A6290701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
RIFFKIND SCOTT & ASSOCIATES INC	ENCINO	CA	502A6290701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
RIFFKIND SCOTT & ASSOCIATES INC	ENCINO	CA	503A6290701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
RIFFKIND SCOTT & ASSOCIATES INC	ENCINO	CA	502A6290701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
RIFFKIND SCOTT & ASSOCIATES INC RIFFKIND SCOTT & ASSOCIATES INC	ENCINO ENCINO	CA CA	503A6290701-007 502A6290701-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
RIFFKIND SCOTT & ASSOCIATES INC	ENCINO	CA	503A6290702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RIFFKIND SCOTT & ASSOCIATES INC	ENCINO	CA	503A6290702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RIFFKIND SCOTT & ASSOCIATES INC	ENCINO	CA	502A6290702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RIFFKIND SCOTT & ASSOCIATES INC	ENCINO	CA	502A6290702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RIGGS BANK NA	WASHINGTON	DC	50349580701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RIGGS BANK NA	WASHINGTON	DC	50349580702-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
RIGGS BANK NA	WASHINGTON	DC	50249581903-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RIGGS BANK NA	WASHINGTON	DC	50249581903-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RIGGS BANK NA	WASHINGTON	DC	50249581903-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RIGGS BANK NA	WASHINGTON	DC	50249581903-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RIGGS BANK NA	WASHINGTON	DC	50349581903-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RIGGS BANK NA	WASHINGTON	DC	50349581903-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RIGGS BANK NA	WASHINGTON	DC	50249581903-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RIGGS BANK NA	WASHINGTON	DC	50349581903-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RIGGS BANK NA	WASHINGTON	DC	50249581903-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RIGHTIME FUNDS INC	WYNCOTE	PA	5021000AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RIGHTIME FUNDS INC RIGHTIME FUNDS INC	WYNCOTE WYNCOTE	PA PA	5021000AQ01-002 5021000AQ01-003	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RIGHTIME FUNDS INC	WYNCOTE	PA	5021000AQ01-003 5021000AQ01-004	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RIPPEY SAVINGS BANK	RIPPEY	IA	50279891101-001	Prototype Standardized Money Furchase Flan	Opinion Letter Issued 01/10/2002
RIPPEY SAVINGS BANK	RIPPEY	IA	50279891101-002	Prototype Standardized Profit Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
RITTENHOUSE LAW GROUP PC	CHERRY HILL	NJ	503B1570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RITTENHOUSE LAW GROUP PC	CHERRY HILL	NJ	502B1570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RITTENHOUSE LAW GROUP PC	CHERRY HILL	NJ	503B1570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RITTENHOUSE LAW GROUP PC	CHERRY HILL	NJ	502B1570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RITTENHOUSE LAW GROUP PC	CHERRY HILL	NJ	503B1570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RITTENHOUSE LAW GROUP PC	CHERRY HILL	NJ	502B1570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RITTENHOUSE LAW GROUP PC	CHERRY HILL	NJ	503B1570701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RITTENHOUSE LAW GROUP PC	CHERRY HILL	NJ	502B1570701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RITTENHOUSE LAW GROUP PC	CHERRY HILL	NJ	503B1570702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RITTENHOUSE LAW GROUP PC	CHERRY HILL	NJ	503B1570702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RITTENHOUSE LAW GROUP PC	CHERRY HILL	NJ	502B1570702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RITTENHOUSE LAW GROUP PC RL COMPTON & ASSOCIATES INC	CHERRY HILL JARRETTSVILLE	NJ MD	502B1570702-004 VS322930	Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Application Withdrawn 10/12/2001
ROBERT C SCHMIDT A PROFESSIONAL LAW CORP	BATON ROUGE	LA	502A4470001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/26/2002
ROBERT C SCHMIDT A PROFESSIONAL LAW CORP	BATON ROUGE	LA	502A4470001-001	Prototype Standardized Cash of Deferred Arrangement  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/26/2002 Opinion Letter Issued 03/26/2002
ROBERT C SCHMIDT A PROFESSIONAL LAW CORP	BATON ROUGE	LA	503A4470001-003	Prototype Standardized Noney Furchase Frant Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/26/2002
ROBERT C SCHMIDT A PROFESSIONAL LAW CORP	BATON ROUGE	LA	503A4470001-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/26/2002
ROBERT C SCHMIDT A PROFESSIONAL LAW CORP	BATON ROUGE	LA	503A4470001-005	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 03/26/2002
ROBERT D GORDON	LEBANON	OR	502B5762701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ROBERT D GORDON	LEBANON	OR	502B5762701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ROBERT D GORDON	LEBANON	OR	502B5762701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	502A700BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	502A700BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	502A700BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	503A700BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	503A700BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD NEW BEDFORD	MA MA	503A700BE01-006 502A700BE02-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 11/30/2001
ROBERT J SANTOS & ASSOCIATES INC ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	502A700BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	503A700BE02-002	Prototype Standardized Benied Benied Francisco Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	503A700BE02-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	VS323240	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	VS323262	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	VS323304	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
ROBERT J. SANTOS & ASSOCIATES, INC.	NEW BEDFORD	MA	VS323351	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
ROBERT M MUSSELMAN & ASSOCIATES	CHARLOTTESVILLE	VA	502B1560701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ROBERT M MUSSELMAN & ASSOCIATES	CHARLOTTESVILLE	VA	502B1560701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ROBERT M MUSSELMAN & ASSOCIATES	CHARLOTTESVILLE	VA	503B1560701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ROBERT S HIGHTOWER	TALLAHASSEE	FL	503B1690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ROBERT W BAIRD & CO INC	MILWAUKEE	WI	50292722701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ROBERT W BAIRD & CO INC	MILWAUKEE	WI	50292722701-002 50292722701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ROBERT W BAIRD & CO INC ROBERT W BAIRD & CO INC	MILWAUKEE MILWAUKEE	WI WI	50292722701-003 50292722701-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ROBERT W BAIRD & CO INC ROBERT W BAIRD & CO INC	MILWAUKEE	WI	50392722701-004	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
ROBERT W BAIRD & CO INC	MILWAUKEE	WI	50292722701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
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PLAN SPONSOR	CITY MILWAUKEE	STATE	FILE FOLDER/VS NO.	Prototype Non-standardized Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION WITHDRAWN
ROBERT W BAIRD & CO INC ROBERTS & STEVENS PA	ASHEVILLE	WI NC	50392722701-007 503B4130701-001	Prototype Non-standardized Cash or Deterred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/30/2001
ROBERTS & STEVENS PA ROBERTS & STEVENS PA	ASHEVILLE	NC	502B4130701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ROBERTS & STEVENS PA ROBERTS & STEVENS PA	ASHEVILLE	NC	503B4130701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ROBERTS & STEVENS PA	ASHEVILLE	NC	502B4130701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ROBERTS & STEVENS PA	ASHEVILLE	NC	503B4130701-005	Prototype Non-standardized Money Full disease Figure Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ROBERTS & STEVENS PA	ASHEVILLE	NC	502B4130701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ROBINS PRESTON BECKETT HAMMOND & SEWARDS CO LPA	COLUMBUS	OH	VS323136	Volume Submitter Profit Sharing Plan	Application Withdrawn 10/12/2001
ROBINS PRESTON BECKETT HAMMOND & SEWARDS CO LPA	COLUMBUS	OH	VS323137	Volume Submitter Money Purchase Plan	Application Withdrawn 10/12/2001
ROCKLAND FEDERAL CREDIT UNION	ROCKLAND	MA	5027882AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ROCKLAND TRUST CO	HANOVER	MA	50249741901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ROCKLAND TRUST CO	HANOVER	MA	50249741901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ROCKLAND TRUST CO	HANOVER	MA	50249741901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ROCKLAND TRUST CO	HANOVER	MA	50349741901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ROCKLAND TRUST CO	HANOVER	MA	50249741901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ROCKLAND TRUST CO	HANOVER	MA	50349741901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ROCKY MOUNTAIN EMPLOYEE BENEFITS INC	SALT LAKE CITY	UT	502A6280701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ROCKY MOUNTAIN EMPLOYEE BENEFITS INC	SALT LAKE CITY	UT	502A6280701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ROCKY MOUNTAIN EMPLOYEE BENEFITS INC ROCKY MOUNTAIN EMPLOYEE BENEFITS INC	SALT LAKE CITY SALT LAKE CITY	UT UT	502A6280701-003 502A6280701-004	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ROCKY MOUNTAIN EMPLOYEE BENEFITS INC	SALT LAKE CITY	UT	502A6280701-004 502A6280702-001	Prototype Standardized Target Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ROCKY MOUNTAIN EMPLOYEE BENEFITS INC	SALT LAKE CITY	UT	502A6280702-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ROGERS & ASSOCIATES	FORT WORTH	TX	503B5108501-001	Prototype Standardized Defined Deferred Arrangement	Opinion Letter Issued 09/18/2001
ROGERS & ASSOCIATES	FORT WORTH	TX	503B5108501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ROGERS & ASSOCIATES	FORT WORTH	TX	502B5108501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ROGERS & ASSOCIATES	FORT WORTH	TX	503B5108501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ROGERS & ASSOCIATES	FORT WORTH	TX	503B5108501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ROGERS & ASSOCIATES	FORT WORTH	TX	502B5108501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ROGERS & ASSOCIATES	FORT WORTH	TX	503B5108501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ROGERS & ASSOCIATES	FORT WORTH	TX	502B5108501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ROGERS & ASSOCIATES	FORT WORTH	TX	503B5108501-009	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
ROGERS & ASSOCIATES	FORT WORTH	TX	502B5108501-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
ROGERS & GREENBURG LLP	DAYTON	ОН	VS322628	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/05/2002
ROGERS & GREENBURG LLP	DAYTON	OH	VS322629	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/05/2002
ROGERS BOWERS DEMPSEY & PALADINO PA	WEST PALM BEACH	FL	503B4120701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ROGERS BOWERS DEMPSEY & PALADINO PA	WEST PALM BEACH	FL FL	502B4120701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ROGERS BOWERS DEMPSEY & PALADINO PA ROGERS BOWERS DEMPSEY & PALADINO PA	WEST PALM BEACH WEST PALM BEACH	FL	503B4120701-003 502B4120701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ROGERS BOWERS DEMPSEY & PALADINO PA	WEST PALM BEACH	FL	503B4120701-005	Prototype Non-standardized Money Purchase Plant Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ROGERS BOWERS DEMPSEY & PALADINO PA	WEST PALM BEACH	FL	502B4120701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ROLFE STATE BANK	ROLFE	IA	50279901101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
ROLFE STATE BANK	ROLFE	IA	50279901101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
ROME SAVINGS BANK	ROME	NY	50203182701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
ROME SAVINGS BANK	ROME	NY	50203182701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
ROSE FINANCIAL GROUP LLC	INDIANAPOLIS	IN	503B7200701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ROSE FINANCIAL GROUP LLC	INDIANAPOLIS	IN	502B7200701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ROSE FINANCIAL GROUP LLC	INDIANAPOLIS	IN	503B7200701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ROSE FINANCIAL GROUP LLC	INDIANAPOLIS	IN	502B7200701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ROSE FINANCIAL GROUP LLC	INDIANAPOLIS	IN	503B7200701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ROSE FINANCIAL GROUP LLC	INDIANAPOLIS	IN	502B7200701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ROSENBLUM GOLDENHERSH SILVERSTEIN & ZAFFT PC	ST LOUIS	MO MO	VS323107	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/12/2002
ROSENBLUM GOLDENHERSH SILVERSTEIN & ZAFFT PC ROSENBLUM GOLDENHERSH SILVERSTEIN & ZAFT PC	ST LOUIS ST LOUIS	MO	VS323108 VS323091	Volume Submitter Profit Sharing/401K Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/12/2002 Advisory Letter Issued 02/12/2002
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS	NY	502A3481901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS	NY	502A3481901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS	NY	502A3481901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS	NY	502A3481901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS	NY	503A3481901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS	NY	503A3481901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS	NY	502A3481901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS	NY	503A3481901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS	NY	502A3481901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS	NY	502A3481902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS	NY	502A3481902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS WHITE PLAINS	NY NY	503A3481902-003 503A3481902-004	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
ROSENFELD TORTU RETIREMENT PLANNING CO INC ROSENMAN & COLIN LLP	CHARLOTTE	NC NC	VS323388	Volume Submitter Profit Sharing Plan	Opinion Letter Issued 08/20/2002 Advisory Letter Issued 01/16/2002
ROSENMAN & COLIN LLP	CHARLOTTE	NC	VS323389	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/16/2002 Advisory Letter Issued 01/16/2002
ROSLYN SAVINGS BANK	ROSLYN	NY	50249856001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
ROSLYN SAVINGS BANK	ROSLYN	NY	50249856001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
ROSLYN SAVINGS BANK	ROSLYN	NY	50249856001-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
ROSLYN SAVINGS BANK	ROSLYN	NY	50249856001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
ROSS & HARDIES	CHICAGO	IL	502B6141901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ROSS & HARDIES	CHICAGO	IL	502B6141901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ROSS & HARDIES	CHICAGO	IL	502B6141901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ROSS & HARDIES	CHICAGO	IL	502B6141901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ROSS & HARDIES	CHICAGO	IL.	503B6141901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ROSS & HARDIES	CHICAGO	IL.	503B6141901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ROSS & HARDIES	CHICAGO	IL II	502B6141901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ROSS & HARDIES	CHICAGO	IL II	503B6141901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ROSS & HARDIES ROTHGERBER JOHNSON & LYONS LLP	CHICAGO COLORADO SPRINGS	IL CO	502B6141901-009 503B1700701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
ROTHGERBER JOHNSON & LYONS LLP	COLORADO SPRINGS COLORADO SPRINGS	CO	502B1700701-001	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ROTHGERBER JOHNSON & LYONS LLP	COLORADO SPRINGS	CO	503B1700701-002	Prototype Standardized Profit Sharing Flair Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ROTHGERBER JOHNSON & LYONS LLP	COLORADO SPRINGS	CO	502B1700701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
ROTHGERBER JOHNSON & LYONS LLP	COLORADO SPRINGS	CO	503B1700701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ROTHGERBER JOHNSON & LYONS LLP	COLORADO SPRINGS	CO	502B1700701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ROTHGERBER JOHNSON & LYONS LLP	COLORADO SPRINGS	CO	503B1700701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
ROTHGERBER JOHNSON & LYONS LLP	COLORADO SPRINGS	CO MN	502B1700701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RSM MCGLADREY INC RSM MCGLADREY INC	ROCHESTER ROCHESTER	MN	503A6270701-001 502A6270701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RSM MCGLADREY INC	ROCHESTER	MN	503A6270701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
RSM MCGLADREY INC	ROCHESTER	MN	502A6270701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RSM MCGLADREY INC	ROCHESTER	MN	503A6270701-005	Prototype Non-standardized North Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RSM MCGLADREY INC	ROCHESTER	MN	502A6270701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RSM MCGLADREY INC	ROCHESTER	MN	503A6270702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RSM MCGLADREY INC	ROCHESTER	MN	503A6270702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RSM MCGLADREY INC	ROCHESTER	MN	502A6270702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RSM MCGLADREY INC	ROCHESTER	MN	502A6270702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RSM MCGLADREY INC	DALLAS	TX	503A6270703-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RSM MCGLADREY INC	DALLAS	TX	502A6270703-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RSM MCGLADREY INC	DALLAS	TX	503A6270703-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RSM MCGLADREY INC	DALLAS	TX	502A6270703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RSM MCGLADREY INC	DALLAS	TX	503A6270703-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RSM MCGLADREY INC	DALLAS	TX	502A6270703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RUDD & CO PLLC	IDAHO FALLS	ID	503B5258501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
RUDD & CO PLLC	IDAHO FALLS	ID	502B5258501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
RUDD & CO PLLC	IDAHO FALLS	ID	503B5258501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
RUDD & CO PLLC	IDAHO FALLS	ID	502B5258501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
RUDD & CO PLLC	IDAHO FALLS	ID	503B5258501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
RUDD & CO PLLC	IDAHO FALLS	ID	502B5258501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
RUDD AND WISDOM INC	AUSTIN	TX	VS322409	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/12/2000
RUDD AND WISDOM INC	AUSTIN	TX	VS322410	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/12/2000
RUDD AND WISDOM INC	AUSTIN	TX	VS322415	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/12/2000
RUDD AND WISDOM INC	AUSTIN	TX	VS322416	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/12/2000
RURAL AMERICAN BANK-HECTOR/FAIRFAX	HECTOR	MN	50220002701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RUSHMORE BANK & TRUST	RAPID CITY	SD SD	50267931901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RUSHMORE BANK & TRUST	RAPID CITY RAPID CITY	SD	50367931901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RUSHMORE BANK & TRUST RUSHMORE BANK & TRUST	RAPID CITY	SD	50267931901-003 50367931901-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
RUSS LYON REALTY CO	SCOTTSDALE	AZ	502A4790001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/16/2002
RUSS LYON REALTY CO	SCOTTSDALE	AZ	502A4790001-001 502A4790001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/16/2002
RUTHVEN STATE BANK	RUTHVEN	IA	50293341101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
RUTHVEN STATE BANK	RUTHVEN	IA	50293341101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
RWC PENSION ADMINISTRATORS INC	DES PLAINES	íĽ	502A3301901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RWC PENSION ADMINISTRATORS INC	DES PLAINES	IL.	502A3301901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RWC PENSION ADMINISTRATORS INC	DES PLAINES	ΪĹ	502A3301901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RWC PENSION ADMINISTRATORS INC	DES PLAINES	IL	502A3301901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RWC PENSION ADMINISTRATORS INC	DES PLAINES	IL	503A3301901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RWC PENSION ADMINISTRATORS INC	DES PLAINES	IL	503A3301901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RWC PENSION ADMINISTRATORS INC	DES PLAINES	IL	502A3301901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RWC PENSION ADMINISTRATORS INC	DES PLAINES	IL	503A3301901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RWC PENSION ADMINISTRATORS INC	DES PLAINES	IL	502A3301901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RYDEX	ROCKVILLE	MD	502A0932701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RYDEX	ROCKVILLE	MD	502A0932701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RYLEY CARLOCK & APPLEWHITE PA	PHOENIX	AZ	503B2020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RYLEY CARLOCK & APPLEWHITE PA	PHOENIX	AZ	502B2020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RYLEY CARLOCK & APPLEWHITE PA	PHOENIX	AZ	503B2020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RYLEY CARLOCK & APPLEWHITE PA	PHOENIX	AZ	502B2020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RYLEY CARLOCK & APPLEWHITE PA	PHOENIX	AZ	503B2020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RYLEY CARLOCK & APPLEWHITE PA	PHOENIX	AZ	502B2020701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RYLEY CARLOCK & APPLEWHITE PA	PHOENIX	AZ AZ	503B2020702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RYLEY CARLOCK & APPLEWHITE PA RYLEY CARLOCK & APPLEWHITE PA	PHOENIX PHOENIX	AZ AZ	503B2020702-002 502B2020702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
RYLEY CARLOCK & APPLEWHITE PA	PHOENIX	AZ	502B2020702-003 502B2020702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
S & C BANK	NEW RICHMOND	WI	50206392701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
S & C BANK	NEW RICHMOND	WI	50206392701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
S & C BANK	NEW RICHMOND	WI	50306392701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
S & C BANK	NEW RICHMOND	WI	50306392701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
S & P ASSET ADVISORS INC	DOTHAN	AL	503B3700701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
S & P ASSET ADVISORS INC	DOTHAN	AL	503B3700701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
S & P ASSET ADVISORS INC	DOTHAN	AL	503B3700701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
S & S PENSION CONSULTANTS INC	SYOSSET	NY	502A707BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
S & S PENSION CONSULTANTS INC	SYOSSET	NY	502A707BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
S & S PENSION CONSULTANTS INC	SYOSSET	NY	502A707BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
S & S PENSION CONSULTANTS INC	SYOSSET	NY	503A707BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
S & S PENSION CONSULTANTS INC	SYOSSET	NY	503A707BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
S & S PENSION CONSULTANTS INC	SYOSSET	NY	503A707BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
S & S PENSION CONSULTANTS INC	SYOSSET	NY	502A707BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
S & S PENSION CONSULTANTS INC	SYOSSET	NY	502A707BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
S & S PENSION CONSULTANTS INC	SYOSSET	NY	503A707BE02-003	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
S & S PENSION CONSULTANTS INC	SYOSSET	NY	503A707BE02-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
S & T BANK	INDIANA	PA	50280161901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
S & T BANK S & T BANK	INDIANA	PA	50280161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
	INDIANA	PA	50380161901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
S & T BANK	INDIANA	PA PA	50380161901-004 50280161901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
S & T BANK	INDIANA	PA PA	50280161901-005 50380161901-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
S & T BANK S & T BANK	INDIANA INDIANA	PA PA	50380161901-006 50280161901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
S & T BANK S J GALLINA & CO LLP	SACRAMENTO	CA	50280161901-007 503B1710701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
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PLAN SPONSOR	<u>CITY</u>	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
S J GALLINA & CO LLP	SACRAMENTO	CA	502B1710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
S J GALLINA & CO LLP	SACRAMENTO	CA	503B1710701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
S J GALLINA & CO LLP	SACRAMENTO	CA	502B1710701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
S J SINGER ASSOCIATES	LANGHORNE	PA	503B1680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
S J SINGER ASSOCIATES	LANGHORNE	PA	502B1680701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
S J SINGER ASSOCIATES	LANGHORNE	PA	503B1680701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
S J SINGER ASSOCIATES	LANGHORNE	PA	502B1680701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
S J SINGER ASSOCIATES	LANGHORNE	PA	503B1680701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
S J SINGER ASSOCIATES	LANGHORNE	PA	502B1680701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
S T SADLAK & CO INC	HARTFORD	CT	503B1530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
S T SADLAK & CO INC	HARTFORD	CT	502B1530701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
S T SADLAK & CO INC	HARTFORD	CT	503B1530701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
S T SADLAK & CO INC	HARTFORD	CT	502B1530701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
S T SADLAK & CO INC	HARTFORD	CT	503B1530701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
S T SADLAK & CO INC	HARTFORD	CT	502B1530701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SAF FINANCIAL SERVICES	ROLLING MEADOWS	IL	5025758AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SAF FINANCIAL SERVICES	ROLLING MEADOWS	IL	5025758AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SAFECO SECURITIES INC	REDMOND	WA	50239841901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SAFECO SECURITIES INC	REDMOND	WA	50239841901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SAKIFSKY & YEGELWEL PC	ROCKVILLE CENTRE	NY	VS323248	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
SAKOFSKY & YEGELWEL PC	ROCKVILLE CENTRE	NY	VS323271	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
SAKOFSKY & YEGELWEL, P.C.	ROCKVILLE CENTRE	NY	VS323313	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
SAKOFSKY & YEGELWEL, P.C.	ROCKVILLE CENTRE	NY	VS323359	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
SALEEBY RANSIER PA	PALM BEACH	FL	VS322815	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 05/02/2002
SALEEBY RANSIER PA	PALM BEACH	FL	VS322813	Volume Submitter Money Purchase Plan	Advisory Letter Issued 05/02/2002
SALEEBY RANSIER PA	PALM BEACH	CA	VS322814	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 05/02/2002
SALEEBY TANSIER PA	PALM BEACH	FL	VS322816	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 05/02/2002
SALTMARSH CLEAVELAND & GUND	PENSACOLA	FL	503B3160701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SALTMARSH CLEAVELAND & GUND	PENSACOLA	FL	502B3160701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SALTMARSH CLEAVELAND & GUND	PENSACOLA	FL	503B3160701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SALTMARSH CLEAVELAND & GUND	PENSACOLA	FL	502B3160701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SALTMARSH CLEAVELAND & GUND	PENSACOLA	FL	503B3160701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SALTMARSH CLEAVELAND & GUND	PENSACOLA	FL	502B3160701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SALTZ SHAMIS & GOLDFARB INC	AKRON	OH	503B3170701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SALTZ SHAMIS & GOLDFARB INC	AKRON	ОН	502B3170701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SALTZ SHAMIS & GOLDFARB INC	AKRON	ОН	503B3170701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SALTZ SHAMIS & GOLDFARB INC	AKRON	ОН	502B3170701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SALTZ SHAMIS & GOLDFARB INC	AKRON	ОН	503B3170701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SALTZ SHAMIS & GOLDFARB INC	AKRON	ОН	502B3170701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SAMPLE & BAILEY CPAS PC	FORT COLLINS	CO	503B1510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SAMPLE & BAILEY CPAS PC	FORT COLLINS	CO	502B1510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SAMPLE & BAILEY CPAS PC	FORT COLLINS	CO	503B1510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SAMPLE & BAILEY CPAS PC	FORT COLLINS	CO	502B1510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SAMPLE & BAILEY CPAS PC	FORT COLLINS	CO	503B1510701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SAMPLE & BAILEY CPAS PC	FORT COLLINS	CO	502B1510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SAMUEL J CUTRARA & CO	SOUTH HOLLAND	IL	502A3401901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SAMUEL J CUTRARA & CO	SOUTH HOLLAND	IL	502A3401901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SAMUEL J CUTRARA & CO	SOUTH HOLLAND	ίĽ	503A3401901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SAMUEL J CUTRARA & CO	SOUTH HOLLAND	iL	503A3401901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SAMUEL J CUTRARA & CO	SOUTH HOLLAND	iL	502A3401901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SAMUEL J CUTRARA & CO	SOUTH HOLLAND	iL	503A3401901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SAMUELS YOELIN KANTOR SEYMOUR & SPINRAD, LLP	PORTLAND	OR	VS322893	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/11/2002
SAMUELS YOELIN KANTOR SEYMOUR & SPINRAD, LLP	PORTLAND	OR	VS322894	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/11/2002
SAMUELS YOELIN KANTOR SEYMOUR & SPINRAD, LLP	PORTLAND	OR	VS322895	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/11/2002
SAN ANGELO NATIONAL BANK	SAN ANGELO	TX	503A1070701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SAN ANGELO NATIONAL BANK	SAN ANGELO	TX	502A1070701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SAN ANGELO NATIONAL BANK	SAN ANGELO	TX	503A1070701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SAN ANGELO NATIONAL BANK	SAN ANGELO	TX	502A1070701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SAN ANGELO NATIONAL BANK	SAN ANGELO	TX	503A1070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SAN ANGELO NATIONAL BANK	SAN ANGELO	TX	502A1070701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SAN DIEGO NATIONAL BANK	SAN DIEGO	CA	502A0521901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SAN DIEGO NATIONAL BANK	SAN DIEGO	CA	502A0521901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SAN DIEGO PENSION CONSULTANTS	SAN DIEGO	CA	VS323227	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
SAN DIEGO PENSION CONSULTANTS	SAN DIEGO	CA	VS323368	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/01/2001 & 06/28/2002
SAN DIEGO PENSION CONSULTANTS	SAN DIEGO	CA	VS323376	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/01/2001 & 06/28/2002
SAN DIEGO PENSION CONSULTANTS	SAN DIEGO	CA	VS323383	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/01/2001 & 06/28/2002
SAN LUIS PENSION CONSULTANTS INC	SAN LUIS OBISPO	CA	503B1580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SAN LUIS PENSION CONSULTANTS INC	SAN LUIS OBISPO	CA	503B1580701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SAN LUIS PENSION CONSULTANTS INC	SAN LUIS OBISPO	CA	503B1580701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SAN LUIS PENSION CONSULTANTS INC	SAN LUIS OBISPO	CA	503B1580701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
SAN LUIS PENSION CONSULTANTS INC	SAN LUIS OBISPO	CA	503B1580702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SAN LUIS PENSION CONSULTANTS INC	SAN LUIS OBISPO	CA	503B1580702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SAND RIDGE BANK	SCHERERVILLE	IN	502ZZMH2701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SAND RIDGE BANK	SCHERERVILLE	IN	502ZZMH2701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SAND RIDGE BANK	SCHERERVILLE	IN	502ZZMH2701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SANDERS LAW FIRM LLC	ATLANTA	GA	503B5248501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SANDERS LAW FIRM LLC	ATLANTA	GA	503B5248501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SANDERS LAW FIRM LLC	ATLANTA	GA	503B5248501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
SANDERS LAW FIRM LLC	ATLANTA	GA	502B5248501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
SANDERS LAW FIRM LLC	ATLANTA	GA	503B5248501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SANDERS LAW FIRM LLC	ATLANTA	GA	502B5248501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SANDERS LAW FIRM LLC	ATLANTA	GA	503B5248501-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
SANDERS LAW FIRM LLC	ATLANTA	GA	503B5248502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
SANDERS LAW FIRM LLC	ATLANTA	GA	503B5248502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
SANDERS LAW FIRM LLC	ATLANTA	GA	502B5248502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001

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SANDERS LAW FIRM LLC SANDERS SCHNABEL BRANDENBURG PC	ATLANTA WASHINGTON	GA DC	502B5248502-004 50299590001-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 12/03/2001
SANDERS SCHNABEL BRANDENBURG PC	WASHINGTON	DC	50399590001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/03/2001 Opinion Letter Issued 12/03/2001
SANDERS SCHNABEL BRANDENBURG PC	WASHINGTON	DC	50299590001-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/03/2001
SANDERS SCHNABEL BRANDENBURG PC	WASHINGTON	DC	50399590001-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 12/03/2001
SANDY SPRING NATIONAL BANK	OLNEY	MD	50217332701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SANDY SPRING NATIONAL BANK	OLNEY	MD	50217332701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SANDY SPRING NATIONAL BANK	OLNEY	MD	50317332701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SANDY SPRING NATIONAL BANK	OLNEY	MD	50317332701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SANFORD BAUMEISTER & FRAZIER PC	FORT WORTH	TX	503B1820701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SANFORD BAUMEISTER & FRAZIER PC SANFORD BAUMEISTER & FRAZIER PC	FORT WORTH FORT WORTH	TX TX	502B1820701-002 503B1820701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SANFORD BAUMEISTER & FRAZIER PC	FORT WORTH	TX	502B1820701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SANFORD BAUMEISTER & FRAZIER PC	FORT WORTH	TX	503B1820701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SANFORD BAUMEISTER & FRAZIER PC	FORT WORTH	TX	502B1820701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SANSONETTI & WACK CO LPA	FAIRLAWN	OH	503B4560701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SANSONETTI & WACK CO LPA	FAIRLAWN	OH	503B4560701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SANTA BARBARA BANK & TRUST	SANTA BARBARA	CA	50250192701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SANTA BARBARA BANK & TRUST	SANTA BARBARA	CA	50250192701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SANTA BARBARA BANK & TRUST	SANTA BARBARA	CA	50250192701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SANTERRE & VANDE KROL LTD	SCOTTSDALE	AZ	503B2090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SANTERRE & VANDE KROL LTD SANTERRE & VANDE KROL LTD	SCOTTSDALE SCOTTSDALE	AZ AZ	502B2090701-002 503B2090701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SANTERRE & VANDE KROL LTD	SCOTTSDALE	AZ	502B2090701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SANTERRE & VANDE KROL LTD	SCOTTSDALE	AZ	503B2090701-005	Prototype Standardized Noney Futchase Frant Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SANTERRE & VANDE KROL LTD	SCOTTSDALE	AZ	502B2090701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SANTERRE & VANDE KROL LTD	SCOTTSDALE	AZ	503B2090702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SANTERRE & VANDE KROL LTD	SCOTTSDALE	AZ	503B2090702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SANTERRE & VANDE KROL LTD	SCOTTSDALE	AZ	502B2090702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SANTERRE & VANDE KROL LTD	SCOTTSDALE	AZ	502B2090702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SARATOGA 21ST LTD dba PURSHE KAPLAN STERLING	ALBANY	NY	503B3180701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SARATOGA 21ST LTD dba PURSHE KAPLAN STERLING	ALBANY	NY	502B3180701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SARATOGA 21ST LTD dba PURSHE KAPLAN STERLING	ALBANY	NY	503B3180701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SARATOGA 21ST LTD dba PURSHE KAPLAN STERLING	ALBANY	NY	502B3180701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SARATOGA 21ST LTD dba PURSHE KAPLAN STERLING	ALBANY	NY	503B3180701-005 502B3180701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SARATOGA 21ST LTD dba PURSHE KAPLAN STERLING SATURNA CAPITAL	ALBANY BELLINGHAM	NY WA	50217285001-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/15/2001
SATURNA CAPITAL SATURNA CAPITAL	BELLINGHAM	WA	50217285001-001	Prototype Standardized Profit Sharing Flain Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
SATURNA CAPITAL	BELLINGHAM	WA	50217285002-001	Prototype Standardized Noney Furchase Hair  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/15/2001
SATURNA CAPITAL	BELLINGHAM	WA	50217282703-001	Prototype Standardized Gash of Bereirea Arrangement	Opinion Letter Issued 08/07/2001
SATURNA CAPITAL	BELLINGHAM	WA	50217282703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SATURNA CAPITAL	BELLINGHAM	WA	50217282703-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SAUL EWING REMICK & SAUL LLP	BALTIMORE	MD	503A1350001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/29/2002
SAUL EWING REMICK & SAUL LLP	BALTIMORE	MD	503A1350001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/29/2002
SAUL EWING REMICK & SAUL LLP	BALTIMORE	MD	503A1350002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/29/2002
SAVERS CO-OPERATIVE BANK	SOUTHBRIDGE	MA	50203922701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SAVERS CO-OPERATIVE BANK	SOUTHBRIDGE	MA	50203922701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SAVINGS BANK & TRUST CO	ORRVILLE	OH	502B6781901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SAVINGS BANK & TRUST CO SAVINGS BANK & TRUST CO	ORRVILLE ORRVILLE	OH OH	503B6781901-002 502B6781901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SAVINGS BANK & TRUST CO	ORRVILLE	OH	503B6781901-004	Prototype Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SAVINGS BANK OF DANBURY	DANBURY	CT	50259502701-001	Prototype Non-Standardized Sale Halbor Cash of Defended Afrangement	Opinion Letter Issued 08/07/2001
SAVINGS BANK OF DANBURY	DANBURY	CT	50259502702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SAVINGS BANK OF DANBURY	DANBURY	CT	50259502702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SAVINGS BANK OF THE FINGER LAKES	GENEVA	NY	50201752701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
SAVINGS BANK OF THE FINGER LAKES	GENEVA	NY	50201752701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
SAVINGS BANK OF THE FINGER LAKES	GENEVA	NY	50201752701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
SAVINGS BANK OF THE FINGER LAKES	GENEVA	NY	50201752701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
SAVINGS BANK OF THE FINGER LAKES	GENEVA	NY	50201752701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
SAVINGS BANK OF THE FINGER LAKES SBERA	GENEVA	NY MA	50201752701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001 Opinion Letter Issued 02/14/2002
SBERA	WOBURN WOBURN	MA	502A2061901-001 502A2061901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/14/2002 Opinion Letter Issued 02/14/2002
SBERA	WOBURN	MA	502A2061901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBURN	MA	502A2061901-004	Prototype Standardized From Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBURN	MA	503A2061901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBURN	MA	503A2061901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBURN	MA	502A2061901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/14/2002
SBERA	WOBURN	MA	503A2061901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/14/2002
SBERA	WOBURN	MA	502A2061901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/14/2002
SBS TAX & BUSINESS SERVICES INC	RONKONKOMA	NY	VS323263	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
SCARBOROUGH McNEESE O'BRIEN & KILKENNY PC	PORTLAND	OR	503B4740701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCARBOROUGH McNEESE O'BRIEN & KILKENNY PC SCARBOROUGH McNEESE O'BRIEN & KILKENNY PC	PORTLAND PORTLAND	OR OR	502B4740701-002 503B4740701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SCARBOROUGH MCNEESE O'BRIEN & KILKENNY PC	PORTLAND	OR	502B4740701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCARBOROUGH MCNEESE O'BRIEN & KILKENNY PC	PORTLAND	OR	503B4740701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SCARBOROUGH McNEESE O'BRIEN & KILKENNY PC	PORTLAND	OR	502B4740701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCARBOROUGH McNEESE O'BRIEN & KILKENNY PC	PORTLAND	OR	503B4740701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SCARBOROUGH McNEESE O'BRIEN & KILKENNY PC	PORTLAND	OR	502B4740701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SCHACHLE BENEFIT SERVICES INC	FAYETTEVILLE	GA	503B3190701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SCHACHLE BENEFIT SERVICES INC	FAYETTEVILLE	GA	502B3190701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SCHACHLE BENEFIT SERVICES INC	FAYETTEVILLE	GA	503B3190701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCHACHLE BENEFIT SERVICES INC	FAYETTEVILLE	GA	502B3190701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCHACHLE BENEFIT SERVICES INC	FAYETTEVILLE FAYETTEVILLE	GA GA	503B3190701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCHACHLE BENEFIT SERVICES INC SCHECHTER DOKKEN KANTER ANDREWS & SELCER LTD	FAYETTEVILLE MINNEAPOLIS	GA MN	502B3190701-006 503B4090701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/30/2001
SOLIEGITEN DONNEN MAINTEN ANDREWS & SELVER LTD	WINNEAFULIS	IVIIN	30304080701-001	i iototype ivon-standardized Front Sharing Flati	Opinion Letter Issued 00/30/2001

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SCHECHTER DOKKEN KANTER ANDREWS & SELCER LTD	MINNEAPOLIS	MN	502B4090701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCHECHTER DOKKEN KANTER ANDREWS & SELCER LTD	MINNEAPOLIS	MN	503B4090701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCHECHTER DOKKEN KANTER ANDREWS & SELCER LTD	MINNEAPOLIS MINNEAPOLIS	MN MN	502B4090701-004	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCHECHTER DOKKEN KANTER ANDREWS & SELCER LTD SCHECHTER DOKKEN KANTER ANDREWS & SELCER LTD	MINNEAPOLIS	MN	503B4090701-005 502B4090701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SCHENCK RETIREMENT PLAN ADMINISTRATION LLC	APPLETON	WI	503B4080701-000	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCHENCK RETIREMENT PLAN ADMINISTRATION LLC	APPLETON	WI	502B4080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCHENCK RETIREMENT PLAN ADMINISTRATION LLC	APPLETON	WI	503B4080701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCHENCK RETIREMENT PLAN ADMINISTRATION LLC	APPLETON	WI	502B4080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCHENCK RETIREMENT PLAN ADMINISTRATION LLC	APPLETON	WI	503B4080701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCHENCK RETIREMENT PLAN ADMINISTRATION LLC	APPLETON	WI	502B4080701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCHENECTADY FEDERAL SAVINGS	SCHENECTADY	NY	50203142701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
SCHENECTADY FEDERAL SAVINGS	SCHENECTADY	NY	50203142701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
SCHILLO FINANCIAL & INSURANCE SERVICES CO INC	THOUSAND OAKS	CA	503B3990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCHILLO FINANCIAL & INSURANCE SERVICES CO INC	THOUSAND OAKS	CA	502B3990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCHILLO FINANCIAL & INSURANCE SERVICES CO INC	THOUSAND OAKS	CA	503B3990701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCHILLO FINANCIAL & INSURANCE SERVICES CO INC	THOUSAND OAKS	CA	503B3990701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCHILLO FINANCIAL & INSURANCE SERVICES CO INC	THOUSAND OAKS	CA	502B3990701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCHILLO FINANCIAL & INSURANCE SERVICES CO INC	THOUSAND OAKS	CA	503B3990701-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SCHILLO FINANCIAL & INSURANCE SERVICES CO INC	THOUSAND OAKS	CA	503B3990702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SCHILLO FINANCIAL & INSURANCE SERVICES CO INC	THOUSAND OAKS	CA UT	502B3990702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SCHMITT GRIFFITHS SMITH & CO PC	OGDEN OGDEN	UT	503B4650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCHMITT GRIFFITHS SMITH & CO PC SCHMITT GRIFFITHS SMITH & CO PC	OGDEN	UT	502B4650701-002 503B4650701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SCHMITT GRIFFITHS SMITH & CO PC	OGDEN	UT	502B4650701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCHMITT GRIFFITHS SMITH & CO PC	OGDEN	UT	503B4650701-005	Prototype Non-standardized Money Furchase Field Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCHMITT GRIFFITHS SMITH & CO PC	OGDEN	UT	502B4650701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCHNEIDER & BROWN CO EA	CINCINNATI	ОН	502A709BE01-001	Prototype Standardized Gash of Beterred Arrangement	Opinion Letter Issued 03/05/2002
SCHNEIDER & BROWN CO EA	CINCINNATI	OH	502A709BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
SCHNEIDER & BROWN CO EA	CINCINNATI	ОН	502A709BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
SCHNEIDER & BROWN CO EA	CINCINNATI	ОН	502A709BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
SCHNEIDER & BROWN CO EA	CINCINNATI	OH	502A709BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
SCHNEIDER & BROWN CO EA	CINCINNATI	OH	VS323241	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
SCHNEIDER & BROWN CO EA	CINCINNATI	ОН	VS323264	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
SCHNEIDER & BROWN CO EA	CINCINNATI	ОН	VS323305	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
SCHNEIDER & BROWN CO., E.A.	CINCINNATI	OH	VS323353	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
SCHNEIDER DOWNS & CO INC	PITTSBURGH	PA	502B3650701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SCHNEIDER DOWNS & CO INC	PITTSBURGH	PA	503B3650701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCHNEIDER DOWNS & CO INC	PITTSBURGH	PA	503B3650701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCHNEIDER DOWNS & CO INC	PITTSBURGH	PA 	502B3650701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCHOENBERG FISHER NEWMAN & ROSENBERG LTD	CHICAGO	IL.	VS322444	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 7/24/2000
SCHOENBERG FISHER NEWMAN & ROSENBERG LTD	CHICAGO	IL MO	VS322445	Volume Submitter Money Purchase Plan 2	Advisory Letter Issued 7/24/2000
SCHUMACHER FINANCIAL SERVICES INC SCHUMACHER FINANCIAL SERVICES INC	SIKESTON SIKESTON	MO MO	502A722BE01-001 502A722BE01-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
SCHUMACHER FINANCIAL SERVICES INC	SIKESTON	MO	502A722BE01-002	Prototype Standardized Money Furchase Flair Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
SCI TOWER PENSION SPECIALISTS INC	CEDAR RAPIDS	IA	50395670701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCI TOWER PENSION SPECIALISTS INC	CEDAR RAPIDS	IA	50295670701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCI TOWER PENSION SPECIALISTS INC	CEDAR RAPIDS	IA	50395670701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCI TOWER PENSION SPECIALISTS INC	CEDAR RAPIDS	IA	50295670701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCI TOWER PENSION SPECIALISTS INC	CEDAR RAPIDS	IA	50395670701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCI TOWER PENSION SPECIALISTS INC	CEDAR RAPIDS	IA	50295670701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	502B569AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	502B569AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	502B569AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	502B569AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	503B569AQ01-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	503B569AQ01-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	VS322637	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/18/2002
SCOLARO SHULMAN COHEN LAWLER & BURSTEIN PC	SYRACUSE	NY NY	VS322531	Volume Submitter Money Purchase Plan	Advisory Letter Issued 4/30/2001
SCOLARO SHULMAN COHEN LAWLER & BURSTEIN PC SCOTT & ASSOCIATES PC	SYRACUSE FLORENCE	SC	VS322532 503B4640701-001	Volume Submitter Profit Sharing/401K Plan Prototype Non-standardized Profit Sharing Plan	Advisory Letter Issued 4/30/2001 Opinion Letter Issued 08/30/2001
SCOTT & ASSOCIATES PC SCOTT & ASSOCIATES PC	FLORENCE	SC	502B4640701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SCOTT & ASSOCIATES PC	FLORENCE	SC	503B4640701-003	Prototype Otal Idad Vision Online of Prototype Otal Idad Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCOTT & ASSOCIATES PC	FLORENCE	SC	502B4640701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCOTT & ASSOCIATES PC	FLORENCE	SC	503B4640701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCOTT & ASSOCIATES PC	FLORENCE	SC	502B4640701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCOTT & STRINGFELLOW INC	RICHMOND	VA	50305580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SCOTT & STRINGFELLOW INC	RICHMOND	VA	50205580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SCOTT & STRINGFELLOW INC	RICHMOND	VA	50305580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCOTT & STRINGFELLOW INC	RICHMOND	VA	50205580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCOTT & STRINGFELLOW INC	RICHMOND	VA	50305580701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCOTT & STRINGFELLOW INC	RICHMOND	VA	50205580701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCOTT BANCSHARES INC	BETHANY	IL.	503A3341901-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SCOTT C OTERMAT & ASSOCIATES	FREMONT	OH	503B2080701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SCOTT C OTERMAT & ASSOCIATES	FREMONT	OH	502B2080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SCOTT C OTERMAT & ASSOCIATES	FREMONT	OH	503B2080701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCOTT C OTERMAT & ASSOCIATES	FREMONT FREMONT	OH OH	502B2080701-004 503B2080702-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
SCOTT C OTERMAT & ASSOCIATES SCOTT C OTERMAT & ASSOCIATES	FREMONT	OH	503B2080702-001 503B2080702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity  Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
SCOTT C OTERMAT & ASSOCIATES SCOTT C OTERMAT & ASSOCIATES	FREMONT	OH	502B2080702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
SCOTT C OTERMAT & ASSOCIATES SCOTT C OTERMAT & ASSOCIATES	FREMONT	OH	502B2080702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
SCOTT COTERMAT & ASSOCIATES SCOTT TELLIER & CO INC	PHOENIX	AZ	502B6151901-001	Prototype Standardized Defined Benefit Flam with Fermitted Dispanty	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 11/19/2001
SCOTT TELLIER & CO INC	PHOENIX	AZ	502B6151901-001	Prototype Standardized Front Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SCOTT TELLIER & CO INC	PHOENIX	AZ	503B6151901-003	Prototype Standardized Money Furtherse Flath Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SCOTT TELLIER & CO INC	PHOENIX	AZ	503B6151901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
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SCOTT TELLIER & CO INC SCOTT TELLIER & CO INC	PHOENIX PHOENIX	AZ AZ	503B6151901-005 502B6151901-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SCOTT TELLIER & CO INC	PHOENIX	AZ	503B6151901-007	Prototype Standardized Cash of Beleffed Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SCOTT TELLIER & CO INC	PHOENIX	AZ	502B6151902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
SCOTT TELLIER & CO INC	PHOENIX	AZ	502B6151902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
SCOTT TELLIER & CO INC	PHOENIX	AZ	503B6151902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
SCOTT TELLIER & CO INC	PHOENIX	AZ	503B6151902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
SCOTT TELLIER & CO INC	PHOENIX	AZ	502B6151902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
SCOTT TELLIER & CO INC	PHOENIX	AZ VT	503B6151902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002 Opinion Letter Issued 08/07/2001
SCRIBNER FINANCIAL SERVICES INC SCRIBNER FINANCIAL SERVICES INC	BRADFORD BRADFORD	VT	502B3640701-001 502B3640701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SCRIBNER FINANCIAL SERVICES INC	BRADFORD	VT	502B3640701-002	Prototype Standardized Money Furchase Fiah Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCRIBNER FINANCIAL SERVICES INC	BRADFORD	VT	502B3640701-004	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SCUDDER & ESLER CO., LPA	DAYTON	ОН	VS322898	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/15/2001
SCUDDER & ESLER CO., LPA	DAYTON	ОН	VS322899	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/15/2001
SCUDDER & ESLER CO., LPA	DAYTON	ОН	VS322900	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/15/2001
SCUDDER TRUST CO	SALEM	NH	502B7490001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	502B7490001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	503B7490001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO SCUDDER TRUST CO	SALEM SALEM	NH NH	503B7490001-004 502B7490002-001	Prototype Non-standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH NH	502B7490002-001 502B7490002-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001 Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	502B7490002-002 502B7490003-001	Prototype Standardized Money Furchase Fiah Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001 Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	502B7490003-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	503B7490003-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	503B7490003-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
SD CAPITAL LLC	ABERDEEN	SD	502B6671901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SD CAPITAL LLC	ABERDEEN	SD	503B6671901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SECOND NATIONAL BANK OF WARREN	WARREN	ОН	50250641901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SECOND NATIONAL BANK OF WARREN	WARREN	OH	50250641901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SECOND NATIONAL BANK OF WARREN	WARREN	OH	50350641901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SECOND NATIONAL BANK OF WARREN	WARREN	OH	50350641901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SECOND NATIONAL BANK OF WARREN SECOND NATIONAL BANK OF WARREN	WARREN WARREN	OH OH	50250641901-005 50350641901-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SECURED TRUST BANK	TYLER	TX	503A1110701-001	Prototype Non-standardized Sale Halbor Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SECURED TRUST BANK	TYLER	TX	503A1110701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SECURED TRUST BANK	TYLER	TX	503A1110701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SECURITY ADMINISTRATORS INC	BINGHAMTON	NY	503B2070701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SECURITY ADMINISTRATORS INC	BINGHAMTON	NY	502B2070701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SECURITY ADMINISTRATORS INC	BINGHAMTON	NY	503B2070701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SECURITY ADMINISTRATORS INC	BINGHAMTON	NY	502B2070701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SECURITY ADMINISTRATORS INC	BINGHAMTON	NY	503B2070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SECURITY ADMINISTRATORS INC	BINGHAMTON	NY	502B2070701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SECURITY ADMINISTRATORS INC	BINGHAMTON	NY	503B2070701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SECURITY ADMINISTRATORS INC SECURITY ADMINISTRATORS INC	BINGHAMTON BINGHAMTON	NY NY	502B2070701-008 503B2070702-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
SECURITY ADMINISTRATORS INC	BINGHAMTON	NY	503B2070702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SECURITY ADMINISTRATORS INC	BINGHAMTON	NY	502B2070702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SECURITY ADMINISTRATORS INC	BINGHAMTON	NY	502B2070702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SECURITY BALLEW INC	JACKSON	MS	503A8880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SECURITY BALLEW INC	JACKSON	MS	502A8880701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SECURITY BALLEW INC	JACKSON	MS	503A8880701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SECURITY BALLEW INC	JACKSON	MS	502A8880701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SECURITY BALLEW INC SECURITY BALLEW INC	JACKSON JACKSON	MS MS	503A8880701-005 502A8880701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SECURITY BALLEW INC	JACKSON	MS	503A8880702-001	Prototype Standardized Cash of Deferred Afrangement  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SECURITY BALLEW INC	JACKSON	MS	503A8880702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SECURITY BALLEW INC	JACKSON	MS	502A8880702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SECURITY BALLEW INC	JACKSON	MS	502A8880702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SECURITY BANK & TRUST	GLENCOE	MN	50207022701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SECURITY FEDERAL BANK & TRUST	ST JOHN	IN	50370091901-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SECURITY FINANCIAL RESOURCES INC	TOPEKA	KS	503A6530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SECURITY FINANCIAL RESOURCES INC	TOPEKA	KS	502A6530701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SECURITY FINANCIAL RESOURCES INC	TOPEKA	KS	503A6530701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SECURITY FINANCIAL RESOURCES INC SECURITY FINANCIAL RESOURCES INC	TOPEKA TOPEKA	KS KS	502A6530701-004 503A6530701-005	Prototype Standardized Moriey Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SECURITY FINANCIAL RESOURCES INC	TOPEKA	KS	502A6530701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SECURITY FINANCIAL RESOURCES INC	TOPEKA	KS	503A6530701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SECURITY FINANCIAL RESOURCES INC	TOPEKA	KS	502A6530701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SECURITY FINANCIAL RESOURCES INC	TOPEKA	KS	503A6530702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SECURITY FINANCIAL RESOURCES INC	TOPEKA	KS	503A6530702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SECURITY FINANCIAL RESOURCES INC	TOPEKA	KS	502A6530702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SECURITY FINANCIAL RESOURCES INC	TOPEKA	KS	502A6530702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SECURITY FINANCIAL RESOURCES INC	TOPEKA	KS	502A6530703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
SECURITY FINANCIAL RESOURCES INC	TOPEKA SIDNEY	KS NE	502A6530703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001 Opinion Letter Issued 08/07/2001
SECURITY FIRST BANK SECURITY FIRST BANK	SIDNEY	NE NE	503A8900701-001 502A8900701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SECURITY FIRST BANK SECURITY FIRST BANK	SIDNEY	NE NE	503A8900701-003	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SECURITY FIRST BANK	SIDNEY	NE	502A8900701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SECURITY FIRST BANK	SIDNEY	NE	503A8900701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SECURITY FIRST BANK	SIDNEY	NE	502A8900701-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SECURITY NATIONAL BANK & TRUST CO	SPRINGFIELD	OH	50250961901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK & TRUST CO	SPRINGFIELD	OH	50250961901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK & TRUST CO	SPRINGFIELD	OH	50250961901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK & TRUST CO	SPRINGFIELD	ОН	50250961901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001

PLAN SPONSOR	<u>CITY</u> SPRINGFIELD	STATE	FILE FOLDER/VS NO. 50350961901-005	PLAN TYPE  Protective New Chandradianal Cafe Harbay Profit Change Disc	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK & TRUST CO SECURITY NATIONAL BANK & TRUST CO	SPRINGFIELD	OH OH	50350961901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK & TRUST CO	SPRINGFIELD	OH	50250961901-000	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK & TRUST CO	SPRINGFIELD	OH	50350961901-008	Prototype Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK OF SIOUX CITY IOWA	SIOUX CITY	IA	50250981901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK OF SIOUX CITY IOWA	SIOUX CITY	IA	50250981901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK OF SIOUX CITY IOWA	SIOUX CITY	IA	50250981901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK OF SIOUX CITY IOWA	SIOUX CITY	IA	50250981901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK OF SIOUX CITY IOWA	SIOUX CITY	IA	50350981901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK OF SIOUX CITY IOWA	SIOUX CITY	IA	50350981901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK OF SIOUX CITY IOWA SECURITY NATIONAL BANK OF SIOUX CITY IOWA	SIOUX CITY SIOUX CITY	IA IA	50250981901-007 50350981901-008	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SECURITY NATIONAL BANK OF SIOUX CITY IOWA	SIOUX CITY	IA	50250981901-009	Prototype Non-Standardized Sale Harbor Cash of Deferred Arrangement	Opinion Letter Issued 11/19/2001
SECURITY NATIONAL TRUST CO	WHEELING	WV	503A1500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SECURITY NATIONAL TRUST CO	WHEELING	WV	502A1500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SECURITY NATIONAL TRUST CO	WHEELING	WV	503A1500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SECURITY NATIONAL TRUST CO	WHEELING	WV	502A1500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SECURITY SAVINGS BANK	MONMOUTH	IL	50208482701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SECURITY SAVINGS BANK	MONMOUTH	IL	50208482701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SECURITY SAVINGS BANK	LARCHWOOD	IA	50292272701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SECURITY STATE BANK	DUNSEITH	ND	50251112701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SECURITY STATE BANK SECURITY STATE BANK	WISHEK TYNDALL	ND SD	50251122701-001 50279921101-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 01/10/2002
SECURITY STATE BANK	TYNDALL	SD	50279921101-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
SECURITY STATE BANK	RADCLIFFE	IA	50282041101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
SECURITY STATE BANK	RADCLIFFE	IA	50282041101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
SECURITY STATE BANK	RADCLIFFE	IA	50282041101-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
SECURITY STATE BANK	SUTHERLAND	IA	50293661101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
SECURITY STATE BANK	SUTHERLAND	IA	50293661101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
SECURITY TRUST & SAVINGS BANK	STORM LAKE	IA	50251191101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
SECURITY TRUST & SAVINGS BANK	STORM LAKE	IA	50251191101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
SEI PRIVATE TRUST CO	OAKS	PA	50217912701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SEI PRIVATE TRUST CO	OAKS	PA	50217912701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SEI PRIVATE TRUST CO	OAKS OAKS	PA PA	50317912701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SEI PRIVATE TRUST CO SEI PRIVATE TRUST CO	OAKS	PA PA	50317912701-004 50217912701-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SEI PRIVATE TRUST CO	OAKS	PA PA	50317912701-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SEIDEL SCHROEDER & CO LLP	BRENHAM	TX	503B3200701-001	Prototype Non-standardized Care Halber Clash of Belefice Affailing effective Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SEIDEL SCHROEDER & CO LLP	BRENHAM	TX	502B3200701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SEIDEL SCHROEDER & CO LLP	BRENHAM	TX	503B3200701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SEIDEL SCHROEDER & CO LLP	BRENHAM	TX	502B3200701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SEIDEL SCHROEDER & CO LLP	BRENHAM	TX	503B3200701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SEIDEL SCHROEDER & CO LLP	BRENHAM	TX	502B3200701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SELECT PENSION SERVICES	DREXEL HILL	PA	503A721BE01-001	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
SELECT PENSION SERVICES	DREXEL HILL	PA	503A7210702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SELECT PENSION SERVICES SELECT PENSION SERVICES	DREXEL HILL DREXEL HILL	PA PA	503A7210702-002 503A7210702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SELECT PENSION SERVICES SELECT PENSION SERVICES	DREXEL HILL	PA PA	503A7210702-003 503A7210703-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 04/29/2002
SELECT PENSION SERVICES SELECT PENSION SERVICES	DREXEL HILL	PA	503A7210703-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SELIGMAN ADVISORS INC	NEW YORK	NY	502A7852701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/26/2001
SELIGMAN ADVISORS INC	NEW YORK	NY	502A7852701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/26/2001
SELIGMAN ADVISORS INC	NEW YORK	NY	502A7852701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/26/2001
SELIGMAN ADVISORS INC	NEW YORK	NY	502A7852701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/26/2001
SELIGMAN ADVISORS INC	NEW YORK	NY	502A7852701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/26/2001
SELIGMAN ADVISORS INC	NEW YORK	NY	502A7852701-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/26/2001
SELIGMAN ADVISORS INC	NEW YORK	NY	502A7852701-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/26/2001
SELIGMAN ADVISORS INC SELIGMAN ADVISORS INC	NEW YORK NEW YORK	NY NY	503A7852701-008 503A7852701-009	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/26/2001 Opinion Letter Issued 11/26/2001
SELIGMAN ADVISORS INC	NEW YORK	NY	502A7852701-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/26/2001
SELIGMAN ADVISORS INC	NEW YORK	NY	503A7852701-011	Prototype Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/26/2001
SELZER GURVITCH RABIN & OBECNY CHARTERED	BETHESDA	MD	503A5200701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SELZER GURVITCH RABIN & OBECNY CHARTERED	BETHESDA	MD	502A5200701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SELZER GURVITCH RABIN & OBECNY CHARTERED	BETHESDA	MD	503A5200701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SELZER GURVITCH RABIN & OBECNY CHARTERED	BETHESDA	MD	502A5200701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SELZER GURVITCH RABIN & OBECNY CHARTERED	BETHESDA	MD	503A5200701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SELZER GURVITCH RABIN & OBECNY CHARTERED	BETHESDA	MD	502A5200701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SENEX RETIREMENT SERVICES LLC	WOODLAND HILLS WOODLAND HILLS	CA CA	503B2060701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SENEX RETIREMENT SERVICES LLC SENEX RETIREMENT SERVICES LLC	WOODLAND HILLS	CA	502B2060701-002 503B2060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SENEX RETIREMENT SERVICES LLC	WOODLAND HILLS	CA	502B2060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SENEX RETIREMENT SERVICES LLC	WOODLAND HILLS	CA	503B2060701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SENEX RETIREMENT SERVICES LLC	WOODLAND HILLS	CA	502B2060701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SENEX RETIREMENT SERVICES LLC	WOODLAND HILLS	CA	503B2060701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SENEX RETIREMENT SERVICES LLC	WOODLAND HILLS	CA	502B2060701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SENEX RETIREMENT SERVICES LLC	WOODLAND HILLS	CA	503B2060702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SENEX RETIREMENT SERVICES LLC	WOODLAND HILLS	CA	503B2060702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SENEX RETIREMENT SERVICES LLC	WOODLAND HILLS	CA	502B2060702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SENEX RETIREMENT SERVICES LLC	WOODLAND HILLS WAKEFIELD	CA MA	502B2060702-004 503B2058501-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/29/2002
SENTINEL BENEFITS GROUP INC SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	503B2058501-001 503B2058501-002	Prototype Non-standardized Cash or Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
SENTINEL BENEFITS GROUP INC	**/\LLILLU				Opinion Letter Issued 09/18/2001
SENTINEL BENEFITS GROUP INC	WAKEFIELD		502B2058501-003		
	WAKEFIELD WAKEFIELD	MA MA	502B2058501-003 503B2058501-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	
SENTINEL BENEFITS GROUP INC	WAKEFIELD WAKEFIELD WAKEFIELD	MA MA	502B2058501-003 503B2058501-004 503B2058501-005	Prototype Standardized Cash of Benefice Arrangement Prototype Non-standardized Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
SENTINEL BENEFITS GROUP INC SENTINEL BENEFITS GROUP INC	WAKEFIELD WAKEFIELD WAKEFIELD	MA MA MA	503B2058501-004 503B2058501-005 502B2058501-006	Prototype Non-standardized Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
SENTINEL BENEFITS GROUP INC	WAKEFIELD WAKEFIELD	MA MA	503B2058501-004 503B2058501-005	Prototype Non-standardized Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001

PLAN SPONSOR	<u>CITY</u>	STATE	FILE FOLDER/VS NO.	<u>PLAN TYPE</u>	DATE LETTER ISSUED/APPLICATION WITHDRAWN
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	502B2058501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	503B2050702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	502B2050702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	503B2050702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	502B2050702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	503B2050702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	502B2050702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SENTINEL BENEFITS GROUP INC	WAKEFIELD WAKEFIELD	MA MA	503B2050702-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SENTINEL BENEFITS GROUP INC SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	502B2050702-008 503B2050703-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/30/2001 Opinion Letter Issued 04/29/2002
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	503B2050703-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	502B2050703-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	502B2050703-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
SENTRY LIFE INSURANCE CO	STEVENS POINT	WI	50351330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SENTRY LIFE INSURANCE CO	STEVENS POINT	WI	50251330701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SENTRY LIFE INSURANCE CO	STEVENS POINT	WI	50351330701-003	Prototype Standardized Hone Sharing Flain Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SENTRY LIFE INSURANCE CO	STEVENS POINT	WI	50251330701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SENTRY LIFE INSURANCE CO	STEVENS POINT	WI	50351330701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SENTRY LIFE INSURANCE CO	STEVENS POINT	WI	50251330701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SENTRY LIFE INSURANCE CO OF NEW YORK	SYRACUSE	NY	50351340701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SENTRY LIFE INSURANCE CO OF NEW YORK	SYRACUSE	NY	50251340701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SENTRY LIFE INSURANCE CO OF NEW YORK	SYRACUSE	NY	50351340701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SENTRY LIFE INSURANCE CO OF NEW YORK	SYRACUSE	NY	50251340701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SENTRY LIFE INSURANCE CO OF NEW YORK	SYRACUSE	NY	50351340701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SENTRY LIFE INSURANCE CO OF NEW YORK	SYRACUSE	NY	50251340701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SENTRY TRUST CO	CHAMBERSBURG	PA	502B6761901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SENTRY TRUST CO	CHAMBERSBURG	PA	502B6761901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SENTRY TRUST CO	CHAMBERSBURG	PA	502B6761901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SENTRY TRUST CO	CHAMBERSBURG	PA	503B6761901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SENTRY TRUST CO	CHAMBERSBURG	PA	502B6761901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SENTRY TRUST CO	CHAMBERSBURG	PA	503B6761901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SENTRY TRUST CO	CHAMBERSBURG	PA	502B6761901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SERVICES IN DEMAND INC	RALEIGH	NC	502B6302701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SERVICES IN DEMAND INC	RALEIGH	NC	502B6302701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SERVICES IN DEMAND INC	RALEIGH	NC	502B6302701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SEYBURN KAHN GINN BESS DEITCH AND SERLIN PC	SOUTHFIELD	MI	VS322419	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 8/14/2001
SG COWEN SECURITIES CORP	NEW YORK	NY	502A0410001-001	Prototype Standardized Profit Sharing Plan	Withdrawn 03/07/2001
SG COWEN SECURITIES CORP	NEW YORK	NY	502A0410001-002	Prototype Standardized Money Purchase Plan	Withdrawn 03/07/2001
SHAHEEN NOVOSELSKY STAAT & FILIPOWSKI PC	CHICAGO	IL	503B3210701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SHAHEEN NOVOSELSKY STAAT & FILIPOWSKI PC	CHICAGO	IL	502B3210701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SHAHEEN NOVOSELSKY STAAT & FILIPOWSKI PC	CHICAGO	IL	503B3210701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SHAHEEN NOVOSELSKY STAAT & FILIPOWSKI PC	CHICAGO	IL	502B3210701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SHAHEEN NOVOSELSKY STAAT & FILIPOWSKI PC	CHICAGO	IL	503B3210701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SHAHEEN NOVOSELSKY STAAT & FILIPOWSKI PC	CHICAGO	IL	502B3210701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SHAHEEN, NOVOSELSKY, STAAT & FILIPOWSKI	CHICAGO	IL	VS322880	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/17/2002
SHAPIRO PENSION CONSULTANTS INC	OWINGS MILLS	MD	503A1370001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/29/2002
SHAPIRO PENSION CONSULTANTS INC	OWINGS MILLS	MD	503A1370001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/29/2002
SHAPIRO PENSION CONSULTANTS INC	OWINGS MILLS	MD	503A1370001-003	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/29/2002
SHAPIRO PENSION CONSULTANTS INC	OWINGS MILLS	MD	503A1370002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/29/2002
SHAPIRO PENSION CONSULTANTS INC	OWINGS MILLS	MD MD	503A1370003-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/02/2002
SHAPIRO PENSION CONSULTANTS INC SHARON SAVINGS BANK	OWINGS MILLS DARBY	PA	503A1370003-002 50237240701-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/02/2002 Opinion Letter Issued 10/10/2001
SHARON SAVINGS BANK SHARON SAVINGS BANK	DARBY	PA	50237240701-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001 Opinion Letter Issued 10/10/2001
SHAW & CO	MIAMI	FL	503A8800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/07/2001
SHAW & CO	MIAMI	FL	502A8800701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/07/2001 Opinion Letter Issued 11/07/2001
SHAW & CO	MIAMI	FL	503A8800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/07/2001
SHAW & CO	MIAMI	FL	502A8800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/07/2001
SHAW & CO	MIAMI	FL	503A8800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/07/2001
SHAW & CO	MIAMI	FL	502A8800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/07/2001
SHAW & CO	MIAMI	FL	503A8800702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SHAW & CO	MIAMI	FL	503A8800702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SHAW & CO	MIAMI	FL	502A8800702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SHAW & CO	MIAMI	FL	502A8800702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SHEAKLEY PENSION ADMINISTRATION INC	CINCINNATI	ОН	502B6161901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SHEAKLEY PENSION ADMINISTRATION INC	CINCINNATI	OH	502B6161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SHEAKLEY PENSION ADMINISTRATION INC	CINCINNATI	OH	503B6161901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SHEAKLEY PENSION ADMINISTRATION INC	CINCINNATI	OH	503B6161901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SHEAKLEY PENSION ADMINISTRATION INC	CINCINNATI	OH	502B6161901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SHEAKLEY PENSION ADMINISTRATION INC	CINCINNATI	OH	503B6161901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SHEEHAN PHINNEY BASS & GREEN PA	MANCHESTER	NH	502A3381901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SHEEHAN PHINNEY BASS & GREEN PA	MANCHESTER	NH	502A3381901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SHEEHAN PHINNEY BASS & GREEN PA	MANCHESTER	NH	502A3381901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SHEEHAN PHINNEY BASS & GREEN PA	MANCHESTER	NH	503A3381901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SHELBY COUNTY STATE BANK	HARLAN	IA	50286601101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
SHELBY COUNTY STATE BANK	HARLAN	IA	50286601101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
SHELBY COUNTY TRUST BANK	LOUISVILLE	KY	50251622701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SHELBY COUNTY TRUST BANK	LOUISVILLE	KY	50251622701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SHELTER LIFE INSURANCE CO SHERMAN & HOWARD LLC	COLUMBIA	MO	50251650701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SHERMAN & HOWARD LLC SHERMAN & HOWARD LLC	DENVER	CO	503A1410001-001 503A1410001-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/18/2002
SHERMAN & HOWARD LLC SHERMAN & HOWARD LLC	DENVER DENVER	CO	503A1410001-002 502A1410001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/18/2002 Opinion Letter Issued 01/18/2002
SHERMAN & HOWARD LLC SHERMAN & HOWARD LLC	DENVER	CO	502A1410001-003	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/18/2002 Opinion Letter Issued 01/18/2002
SHERMAN & HOWARD LLC SHERMAN & HOWARD LLC	DENVER	CO	503A1410001-004 503A1410002-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/18/2002 Opinion Letter Issued 01/28/2002
SHERMAN & HOWARD LLC SHERMAN & HOWARD LLC	DENVER	CO	503A1410002-001 503A1410002-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/28/2002 Opinion Letter Issued 01/28/2002
SHERMAN, SILVERSTEIN, KOHL, ROSE AND PODOLSKY, P.A	PENNSAUKEN	NJ	VS322901	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/23/2002
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PLAN SPONSOR SHERMAN, SILVERSTEIN, KOHL, ROSE AND PODOLSKY, P.A	<u>CITY</u> PENNSAUKEN	STATE NJ	FILE FOLDER/VS NO. VS322902	PLAN TYPE Volume Submitter Money Purchase Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Advisory Letter Issued 04/23/2002
SHERMAN, SILVERSTEIN, KOHL, ROSE AND PODOLSKY, P.A	PENNSAUKEN	NJ	VS322902 VS322903	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 04/23/2002 Advisory Letter Issued 04/23/2002
SHIELDS RETIREMENT PLAN SERVICES INC	RICHMOND	IN	503B3220701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SHIELDS RETIREMENT PLAN SERVICES INC	RICHMOND	IN	502B3220701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SHIELDS RETIREMENT PLAN SERVICES INC	RICHMOND	IN	503B3220701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SHIELDS RETIREMENT PLAN SERVICES INC	RICHMOND	IN	502B3220701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SHIELDS RETIREMENT PLAN SERVICES INC	RICHMOND	IN	503B3220701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SHIELDS RETIREMENT PLAN SERVICES INC SHIEVITZ ENTERPRISES INC	RICHMOND	IN IL	502B3220701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
	NORTHBROOK NORTHBROOK	IL IL	503B5528501-001 503B5528501-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SHIEVITZ ENTERPRISES INC SHIEVITZ ENTERPRISES INC	NORTHBROOK	IL IL	503B5528501-002	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
SHIEVITZ ENTERPRISES INC	NORTHBROOK	ΪĹ	503B5528502-001	Prototype Non-standardized Period Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
SHILLA BENEFIT CONSULTANTS INC	NEW ORLEANS	LA	503B0278501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SHILLA BENEFIT CONSULTANTS INC	NEW ORLEANS	LA	503B0278501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SHILLA BENEFIT CONSULTANTS INC	NEW ORLEANS	LA	502B0278501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SHILLA BENEFIT CONSULTANTS INC	NEW ORLEANS	LA	503B0278501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
SHILLA BENEFIT CONSULTANTS INC	NEW ORLEANS	LA	503B0278501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
SHILLA BENEFIT CONSULTANTS INC	NEW ORLEANS	LA	502B0278501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
SHILLA BENEFIT CONSULTANTS INC SHILLA BENEFIT CONSULTANTS INC	NEW ORLEANS NEW ORLEANS	LA LA	503B0278501-007 502B0278501-008	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	502B0276501-006 503B2100701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/16/2001 Opinion Letter Issued 08/30/2001
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	502B2100701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	503B2100701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	502B2100701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	503B2100701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	502B2100701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	503B2100701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	502B2100701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	503B2100702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	503B2100702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	502B2100702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SHOOK HARDY & BACON LLP SHORELINE BANK	OVERLAND PARK BENTON HARBOR	KS MI	502B2100702-004 50234680701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/30/2001
SHORELINE BANK	BENTON HARBOR	MI	50334680701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SHORELINE BANK	BENTON HARBOR	MI	50234680701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SHORELINE BANK	ST JOSEPH	MI	502B5941901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SHORELINE BANK	ST JOSEPH	MI	502B5941901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SHORELINE BANK	ST JOSEPH	MI	502B5941901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SHOWALTER & ASSOCIATES INC	ATLANTA	GA	503B3630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SHOWALTER & ASSOCIATES INC	ATLANTA	GA	502B3630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SHOWALTER & ASSOCIATES INC	ATLANTA	GA	503B3630701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SHOWALTER & ASSOCIATES INC	ATLANTA	GA	502B3630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SHOWALTER & ASSOCIATES INC	ATLANTA	GA	503B3630701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SHOWALTER & ASSOCIATES INC SHUGHART THOMSON & KILROY PC	ATLANTA KANSAS CITY	GA MO	502B3630701-006 503A4710001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 12/18/2001
SHUGHART THOMSON & KILROY PC	KANSAS CITY	MO	503A4710001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/18/2001
SHUMAKER LOOP & KENDRICK LLP	TOLEDO	OH	503A3331901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SHUMAKER LOOP & KENDRICK LLP	TOLEDO	OH	503A3331901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SHUMAKER LOOP & KENDRICK LLP	TOLEDO	OH	503A3331901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SHUTTLEWORTH & INGERSOLL PLC	CEDAR RAPIDS	IA	503B4060701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SHUTTLEWORTH & INGERSOLL PLC	CEDAR RAPIDS	IA	502B4060701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SHUTTLEWORTH & INGERSOLL PLC	CEDAR RAPIDS	IA	503B4060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SHUTTLEWORTH & INGERSOLL PLC	CEDAR RAPIDS	IA	502B4060701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SHUTTLEWORTH & INGERSOLL PLC SHUTTLEWORTH & INGERSOLL PLC	CEDAR RAPIDS CEDAR RAPIDS	IA IA	503B4060701-005 502B4060701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SI BANK & TRUST	STATEN ISLAND	NY	50203051901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/19/2001
SI BANK & TRUST	STATEN ISLAND	NY	50203051901-001	Prototype Standardized Front Sharing Frant Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SI BANK & TRUST	STATEN ISLAND	NY	50303051901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SI BANK & TRUST	STATEN ISLAND	NY	50303051901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SI BANK & TRUST	STATEN ISLAND	NY	50203051901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SI BANK & TRUST	STATEN ISLAND	NY	50303051901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SI BANK & TRUST	STATEN ISLAND	NY	50203052702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
SI BANK & TRUST	STATEN ISLAND	NY	50203052702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
SIBLEY STATE BANK	SIBLEY	IA DA	50293671101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
SIEGEL ACTUARIAL CONSULTING INC SIEGEL ACTUARIAL CONSULTING INC	WEXFORD WEXFORD	PA PA	502B4948501-001 502B4948501-002	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
SIEGEL ACTUARIAL CONSULTING INC	WEXFORD	PA	502B4948501-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SIEGEL ACTUARIAL CONSULTING INC	WEXFORD	PA	502B4948502-001	Prototype Standardized Money I drondse Fiah  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
SIEGEL ACTUARIAL CONSULTING INC	WEXFORD	PA	502B4948502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
SIEGEL BENEFIT CONSULTANTS INC	RUTHERFORD	NJ	VS322862	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/07/2002
SIEGEL BENEFIT CONSULTANTS INC	RUTHERFORD	NJ	VS322809	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/07/2002
SIEGEL BENEFIT CONSULTANTS INC	RUTHERFORD	NJ	VS322810	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/07/2002
SIEGEL BRILL GREUPNER DUFFY & FOSTER PA	MINNEAPOLIS	MN	503B4050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SIEGEL BRILL GREUPNER DUFFY & FOSTER PA	MINNEAPOLIS	MN	502B4050701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SIEGEL BRILL GREUPNER DUFFY & FOSTER PA SIEGEL BRILL GREUPNER DUFFY & FOSTER PA	MINNEAPOLIS MINNEAPOLIS	MN MN	503B4050701-003 502B4050701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SIEGEL BRILL GREUPNER DUFFY & FOSTER PA SIEGEL BRILL GREUPNER DUFFY & FOSTER PA	MINNEAPOLIS	MN	503B4050701-004 503B4050701-005	Prototype Standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SIEGEL BRILL GREUPNER DUFFY & FOSTER PA	MINNEAPOLIS	MN	502B4050701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIEGEL GREENFIELD HAYES & GROSS PLC	SOUTHFIELD	MI	VS322504	Volume Submitter Money Purchase Plan	Advisory Letter Issued 4/2/2001
SIEGEL GREENFIELD HAYES & GROSS PLC	SOUTHFIELD	MI	VS322505	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 4/2/2001
SIFE TRUST FUND	WALNUT CREEK	CA	50270282701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIFE TRUST FUND	WALNUT CREEK	CA	50270282701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIGNAL BANK	RED WING	MN	50289502701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIGNAL BANK	RED WING	MN	50289502701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIGNAL TRUST CO	LA CROSSE	WI	503A0440701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION W
SIGNAL TRUST CO	LA CROSSE	WI	502A0440701-002 503A0440701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIGNAL TRUST CO SIGNAL TRUST CO	LA CROSSE LA CROSSE	WI	503A0440701-003 502A0440701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIGNAL TRUST CO	LA CROSSE LA CROSSE	WI	503A0440701-004 503A0440701-005	Prototype Non-standardized Norley Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SIGNAL TRUST CO	LA CROSSE	WI	502A0440701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	503B3620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	502B3620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	503B3620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	502B3620701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	503B3620701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL.	502B3620701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP SIKICH GARDNER & CO LLP	AURORA AURORA	IL IL	503B3620701-007 502B3620701-008	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SILDON & EVANS LAW GROUP PC	KANSAS CITY	MO	503B4570701-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SILDON & EVANS LAW GROUP PC	KANSAS CITY	MO	503B4570701-001	Prototype Non-standardized Front Sharing Fran	Opinion Letter Issued 08/30/2001
SILDON & EVANS LAW GROUP PC	KANSAS CITY	MO	503B4570701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SILVERSTEIN & COOK PA	RALEIGH	NC	503B4040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SILVERSTEIN & COOK PA	RALEIGH	NC	502B4040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SILVERSTEIN & COOK PA	RALEIGH	NC	503B4040701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SILVERSTEIN & COOK PA	RALEIGH	NC	502B4040701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SILVERSTEIN & COOK PA	RALEIGH	NC	503B4040701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SILVERSTEIN & COOK PA	RALEIGH	NC	502B4040701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SILVERSTONE GROUP INC	OMAHA	NE	503B2040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SILVERSTONE GROUP INC	OMAHA	NE	502B2040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SILVERSTONE GROUP INC SILVERSTONE GROUP INC	OMAHA OMAHA	NE NE	503B2040701-003 502B2040701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SILVERSTONE GROUP INC	OMAHA	NE	503B2040701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SILVERSTONE GROUP INC	OMAHA	NE	502B2040701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SILVERSTONE GROUP INC	OMAHA	NE	503B2040702-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SILVERSTONE GROUP INC	OMAHA	NE	503B2040702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SILVERSTONE GROUP INC	OMAHA	NE	502B2040702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SILVERSTONE GROUP INC	OMAHA	NE	502B2040702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SIMEN SMITH & HARRIS	FLINT	MI	503B4070701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIMEN SMITH & HARRIS	FLINT	MI	502B4070701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIMEN SMITH & HARRIS	FLINT	MI	503B4070701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIMEN SMITH & HARRIS	FLINT	MI	502B4070701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIMEN SMITH & HARRIS	FLINT FLINT	MI MI	503B4070701-005	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SIMEN SMITH & HARRIS SIMMONS FIRST BANK OF EL DORADO NA	EL DORADO	AR	502B4070701-006 50341940701-001	Prototype Standardized Cash of Deferred Afrangement  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SIMMONS FIRST BANK OF EL DORADO NA	EL DORADO	AR	50341940701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SIMMONS FIRST BANK OF EL DORADO NA	EL DORADO	AR	50341940701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIMMONS FIRST BANK OF EL DORADO NA	EL DORADO	AR	50241940701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIMMONS FIRST TRUST CO NA	PINE BLUFF	AR	503A1180701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SIMMONS FIRST TRUST CO NA	PINE BLUFF	AR	502A1180701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SIMMONS FIRST TRUST CO NA	PINE BLUFF	AR	503A1180701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SIMMONS FIRST TRUST CO NA	PINE BLUFF	AR	502A1180701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SIMMONS FIRST TRUST CO NA	PINE BLUFF	AR	503A1180701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIMMONS FIRST TRUST CO NA	PINE BLUFF	AR	502A1180701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIMPKINS & ASSOCIATES INC SIMPKINS & ASSOCIATES INC	SAN ANTONIO SAN ANTONIO	TX TX	503B2030701-001 502B2030701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	503B2030701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	502B2030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	503B2030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	502B2030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	503B2030701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	502B2030701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	503B2030702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	503B2030702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	502B2030702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SIMPKINS & ASSOCIATES INC SIOUXLAND BENEFIT CONSULTANTS LC	SAN ANTONIO SIOUX FALLS	TX SD	502B2030702-004 503B0610701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/30/2001
SIOUXLAND BENEFIT CONSULTANTS LC	SIOUX FALLS	SD	502B0610701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SIOUXLAND BENEFIT CONSULTANTS LC	SIOUX FALLS	SD	503B0610701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SIOUXLAND BENEFIT CONSULTANTS LC	SIOUX FALLS	SD	502B0610701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SIOUXLAND BENEFIT CONSULTANTS LC	SIOUX FALLS	SD	503B0610701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIOUXLAND BENEFIT CONSULTANTS LC	SIOUX FALLS	SD	502B0610701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIROTE & PERMUTT PC	BIRMINGHAM	AL	VS322357	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/29/2001
SIROTE & PERMUTT PC	BIRMINGHAM	AL	VS322358	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/04/2001
SIROTE & PERMUTT PC	BIRMINGHAM	AL	VS322460	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/04/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	503A8850701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	502A8850701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC SKOGLUND & BLOUNT INC	GARLAND GARLAND	TX TX	503A8850701-003 502A8850701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	503A8850701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	502A8850701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	503A8850701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	503A8850702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SKOGLUND & BLOUNT INC	GARLAND	TX	503A8850702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SKOGLUND & BLOUNT INC	GARLAND	TX	502A8850702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SKOGLUND & BLOUNT INC	GARLAND	TX	502A8850702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SKY TRUST NA	YOUNGSTOWN	OH	50226741901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SKY TRUST NA	YOUNGSTOWN	OH	50226741901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SKY TRUST NA	YOUNGSTOWN YOUNGSTOWN	OH	50326741901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SKY TRUST NA SKY TRUST NA	YOUNGSTOWN YOUNGSTOWN	OH OH	50326741901-004 50226741901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
5551 101	. 00110010011	011	552201 7 150 1-000	. 1000/ppo Standardized educit of Deferred Arrangement	Opinion Lottor 1330eu 1 1/13/2001

PLAN SPONSOR SKY TRUST NA	CITY YOUNGSTOWN	STATE OH	FILE FOLDER/VS NO. 50326741901-006	PLAN TYPE Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
SLETTO & ASSOCIATES PA	EAGAN	MN	503A7940001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/21/2002
SLETTO & ASSOCIATES PA	EAGAN	MN	502A7940001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/21/2002
SMA SERVICES INC	BIRMINGHAM	AL	50239170701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SMA SERVICES INC	BIRMINGHAM	AL	50339170701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SMA SERVICES INC	BIRMINGHAM	AL	50239170701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SMA SERVICES INC	BIRMINGHAM	AL	50339170701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SMA SERVICES INC	BIRMINGHAM	AL MA	50239170701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SMALL BUSINESS SERVICE BUREAU INC	WORCESTER WORCESTER	MA	503B0970701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SMALL BUSINESS SERVICE BUREAU INC SMALL BUSINESS SERVICE BUREAU INC	WORCESTER	MA	502B0970701-002 503B0970701-003	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SMALL BUSINESS SERVICE BUREAU INC	WORCESTER	MA	502B0970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SMALL BUSINESS SERVICE BUREAU INC	WORCESTER	MA	503B0970701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SMALL BUSINESS SERVICE BUREAU INC	WORCESTER	MA	502B0970701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SMITH COUNTY STATE BANK & TRUST CO	SMITH CENTER	KS	50259580701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SMITH COUNTY STATE BANK & TRUST CO	SMITH CENTER	KS	50259580701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SMITH COUNTY STATE BANK & TRUST CO	SMITH CENTER	KS	50259580701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SMITH ELLIOTT KEARNS & CO LLC	CHAMBERSBURG	PA	503B0600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SMITH ELLIOTT KEARNS & COLLC	CHAMBERSBURG CHAMBERSBURG	PA	502B0600701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SMITH ELLIOTT KEARNS & CO LLC SMITH ELLIOTT KEARNS & CO LLC	CHAMBERSBURG	PA PA	503B0600701-003 502B0600701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SMITH ELLIOTT KEARNS & CO LLC	CHAMBERSBURG	PA	503B0600701-004	Prototype Non-standardized Money Furchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SMITH ELLIOTT KEARNS & CO LLC	CHAMBERSBURG	PA	502B0600701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SMITH HAWKINS HOLLINGSWORTH & REEVES LLP	MACON	GA	503B3970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SMITH HAWKINS HOLLINGSWORTH & REEVES LLP	MACON	GA	502B3970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SMITH HAWKINS HOLLINGSWORTH & REEVES LLP	MACON	GA	503B3970701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SMITH HAWKINS HOLLINGSWORTH & REEVES LLP	MACON	GA	502B3970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SMITH HAWKINS HOLLINGSWORTH & REEVES LLP	MACON	GA	503B3970701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SMITH HAWKINS HOLLINGSWORTH & REEVES LLP	MACON	GA	502B3970701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SMITH MOORE & CO	ST LOUIS	MO	50251802701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SMITH MOORE & CO	ST LOUIS	MO	50251802701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SMITH MOORE & CO	ST LOUIS	MO	50251802701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SMITH UNDERWOOD & PERKINS SMITH UNDERWOOD & PERKINS	DALLAS DALLAS	TX TX	VS311305 VS311306	Volume Submitter Profit Sharing Plan 2 Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 4/19/2001
SMITH UNDERWOOD & PERKINS SMITH UNDERWOOD & PERKINS	DALLAS	TX	VS322411	Volume Submitter Target Benefit Plan	Advisory Letter Issued 4/19/2001 Advisory Letter Issued 10/29/2001
SMITH UNDERWOOD & PERKINS	DALLAS	TX	VS322411 VS322412	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/29/2001 Advisory Letter Issued 10/29/2001
SNELL & WILMER LLP	PHOENIX	AZ	VS323067	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/20/2001
SNOW CHRISTENSEN & MARTINEAU	SALT LAKE CITY	UT	503B0590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SNOW CHRISTENSEN & MARTINEAU	SALT LAKE CITY	ÜT	502B0590701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SNOW CHRISTENSEN & MARTINEAU	SALT LAKE CITY	UT	503B0590701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SNOW CHRISTENSEN & MARTINEAU	SALT LAKE CITY	UT	502B0590701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SNOW CHRISTENSEN & MARTINEAU	SALT LAKE CITY	UT	503B0590701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SNOW CHRISTENSEN & MARTINEAU	SALT LAKE CITY	UT	502B0590701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SOLON STATE BANK	SOLON	IA	50293681101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
SOLVAY BANK	SOLVAY	NY	50251882701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
SOLVAY BANK	SOLVAY	NY	50251882701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
SOMERSET TRUST CO SOMERSET TRUST CO	SOMERSET SOMERSET	PA PA	50251912701-001 50251912701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SOMERSET TRUST CO	SOMERSET	PA	50351912701-002	Prototype Standardized Moriey Furchase Fiahr Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SOMERSET TRUST CO	SOMERSET	PA	50351912701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOMERSET TRUST CO	SOMERSET	PA	50251912701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SONNENSCHEIN NATH & ROSENTHAL	NEW YORK	NY	VS322774	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/25/2002
SONNENSCHEIN NATH & ROSENTHAL	NEW YORK	NY	VS322775	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/25/2002
SONNENSCHEIN NATH & ROSENTHAL	NEW YORK	NY	VS322776	Volume Submitter 401K Plan	Advisory Letter Issued 02/25/2002
SONNENSCHEIN NATH & ROSENTHAL	NEW YORK	NY	VS323023	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/25/2002
SONS OF NORWAY	MINNEAPOLIS	MN	50268232701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SONS OF NORWAY	MINNEAPOLIS	MN	50268232701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SORLING NORTHRUP HANNA CULLEN & COCKRAN LTD	SPRINGFIELD SPRINGFIELD	IL IL	503B4580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SORLING NORTHRUP HANNA CULLEN & COCKRAN LTD SOUTH ALABAMA TRUST CO	BREWTON	AL	503B4580701-002 50285991901-001	Prototype Non-standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/19/2001
SOUTH ALABAMA TRUST CO	BREWTON	AL	50285991901-002	Prototype Standardized Profit Sharing Fiah Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SOUTH ALABAMA TRUST CO	BREWTON	AL	50385991901-003	Prototype Non-Standardized Norley Full Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SOUTH ALABAMA TRUST CO	BREWTON	AL	50385991901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SOUTH ALABAMA TRUST CO	BREWTON	AL	50285991901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SOUTH ALABAMA TRUST CO	BREWTON	AL	50385991901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SOUTH ALABAMA TRUST CO	BREWTON	AL	50285991901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SOUTH OTTUMWA SAVINGS BANK	OTTUMWA	IA	50275781901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SOUTH OTTUMWA SAVINGS BANK	OTTUMWA	IA	50275781901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SOUTH SIDE TRUST & SAVINGS BANK	PEORIA	IL.	503A0860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SOUTH SIDE TRUST & SAVINGS BANK	PEORIA	IL.	502A0860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SOUTH SIDE TRUST & SAVINGS BANK	PEORIA	IL.	503A0860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SOUTH SIDE TRUST & SAVINGS BANK SOUTH SIDE TRUST & SAVINGS BANK	PEORIA PEORIA	IL IL	502A0860701-004 503A0860701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SOUTH SIDE TRUST & SAVINGS BANK SOUTH SIDE TRUST & SAVINGS BANK	PEORIA	IL IL	503A0860701-005 502A0860701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SOUTH STORY BANK & TRUST	SLATER	IA	50293691101-001	Prototype Standardized Cash of Defended Arrangement	Opinion Letter Issued 00/30/2001 Opinion Letter Issued 01/10/2002
SOUTH STORY BANK & TRUST	SLATER	IA	50393691101-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
SOUTH VALLEY BANK & TRUST	MEDFORD	OR	503A0810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SOUTH VALLEY BANK & TRUST	MEDFORD	OR	503A0810701-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC	503B1910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC	502B1910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC	503B1910701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC	502B1910701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC NC	503B1910701-005 502B1910701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM WINSTON SALEM	NC NC	502B1910701-006 503B1910701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
SOUTHLASTERN ENFLOTEE DENEFT SERVICES INC	WIND I ON SALEWI	INC	100-10101810001	i iototype ivoir-stanuaruizeu Target beriefit Flair	Opinion Letter Issued 1 1/2/1/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC	502B1910701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM WINSTON SALEM	NC NC	503B1910702-001 503B1910702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC	502B1910702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC	502B1910702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHERN ACTUARIAL SERVICES CO INC	ATLANTA	GA	503A7650701-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHERN ACTUARIAL SERVICES CO INC	ATLANTA	GA	503A7650701-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHERN ACTUARIAL SERVICES CO INC	ATLANTA	GA	502A7650701-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHERN ACTUARIAL SERVICES CO INC	ATLANTA	GA	502A7650701-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHERN CRESCENT INVESTMENT & FINANCIAL PLANNING STRATEGISTS LLC	GRIFFIN	GA	503B1810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SOUTHERN CRESCENT INVESTMENT & FINANCIAL PLANNING STRATEGISTS LLC	GRIFFIN	GA	502B1810701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SOUTHERN CRESCENT INVESTMENT & FINANCIAL PLANNING STRATEGISTS LLC	GRIFFIN	GA	503B1810701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOUTHERN CRESCENT INVESTMENT & FINANCIAL PLANNING STRATEGISTS LLC	GRIFFIN	GA	502B1810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOUTHERN CRESCENT INVESTMENT & FINANCIAL PLANNING STRATEGISTS LLC	GRIFFIN GRIFFIN	GA GA	503B1810701-005 502B1810701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOUTHERN CRESCENT INVESTMENT & FINANCIAL PLANNING STRATEGISTS LLC SOUTHERN FARM BUREAU LIFE INSURANCE CO	JACKSON	MS	50352240701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SOUTHERN FARM BUREAU LIFE INSURANCE CO	JACKSON	MS	50252240701-001	Prototype Non-Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SOUTHERN FARM BUREAU LIFE INSURANCE CO	JACKSON	MS	50352240701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOUTHERN FARM BUREAU LIFE INSURANCE CO	JACKSON	MS	50252240701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOUTHERN FARM BUREAU LIFE INSURANCE CO	JACKSON	MS	50352240701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOUTHERN FARM BUREAU LIFE INSURANCE CO	JACKSON	MS	50252240701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOUTHERN FARM BUREAU LIFE INSURANCE CO	JACKSON	MS	50352240702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHERN PENSION SERVICES	TAMPA	FL	503B0580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SOUTHERN PENSION SERVICES	TAMPA	FL	502B0580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SOUTHERN PENSION SERVICES	TAMPA	FL	503B0580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SOUTHERN PENSION SERVICES	TAMPA	FL	502B0580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SOUTHERN PENSION SERVICES	TAMPA	FL	503B0580701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SOUTHERN PENSION SERVICES SOUTHERN TPA SERVICES LLC	TAMPA OHATCHEE	FL AL	502B0580701-006 503B0570701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SOUTHERN TPA SERVICES LLC	OHATCHEE	AL	502B0570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SOUTHERN TPA SERVICES LLC	OHATCHEE	AL	503B0570701-003	Prototype Standardized Front Sharing Frant Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SOUTHERN TPA SERVICES LLC	OHATCHEE	AL	502B0570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SOUTHERN TPA SERVICES LLC	OHATCHEE	AL	503B0570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SOUTHERN TPA SERVICES LLC	OHATCHEE	AL	502B0570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SOUTHINGTON SAVINGS BANK	SOUTHINGTON	CT	50252421901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SOUTHINGTON SAVINGS BANK	SOUTHINGTON	CT	50252421901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SOUTHINGTON SAVINGS BANK	SOUTHINGTON	CT	50252421901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SOUTHINGTON SAVINGS BANK	SOUTHINGTON	CT	50252421901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SOUTHLAND PENSION SERVICES	NORTHRIDGE	CA	VS323141	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 09/26/2002
SOUTHLAND PENSION SERVICES SOUTHLAND PENSION SERVICES	NORTHRIDGE NORTHRIDGE	CA CA	VS323142 VS323143	Volume Submitter Money Purchase Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 09/26/2002 Advisory Letter Issued 11/27/2002
SOUTHLAND PENSION SERVICES SOUTHSIDE BANK	TYLER	TX	50252471901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2002
SOUTHSIDE BANK	TYLER	TX	50252471901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SOUTHSIDE BANK	TYLER	TX	50252471901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SOUTHSIDE BANK	TYLER	TX	50352471901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SOUTHTRUST BANK ASSET MANAGEMENT CO	BIRMINGHAM	AL	50352030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SOUTHTRUST BANK ASSET MANAGEMENT CO	BIRMINGHAM	AL	50252030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SOUTHTRUST BANK ASSET MANAGEMENT CO	BIRMINGHAM	AL	50352030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SOUTHTRUST BANK ASSET MANAGEMENT CO	BIRMINGHAM	AL	50252030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SOUTHTRUST BANK ASSET MANAGEMENT CO	BIRMINGHAM	AL	50352030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SOUTHTRUST BANK ASSET MANAGEMENT CO	BIRMINGHAM	AL GA	50252030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SOUTHWEST GEORGIA BANK SOUTHWEST GEORGIA BANK	MOULTRIE MOULTRIE	GA	50241221901-001 50341221901-002	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SOUTHWEST GLORGIA BANK SOUTHWEST GUARANTY TRUST CO	HOUSTON	TX	5023642AQ01-001	Prototype Non-Standardized Sale Harbor Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOUTHWEST GUARANTY TRUST CO	HOUSTON	TX	5023642AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOUTHWEST GUARANTY TRUST CO	HOUSTON	TX	5023642AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOUTHWEST GUARANTY TRUST CO	HOUSTON	TX	5023642AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOUTHWEST GUARANTY TRUST CO	HOUSTON	TX	5033642AQ01-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOUTHWEST GUARANTY TRUST CO	HOUSTON	TX	5033642AQ01-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOUTHWEST PENSION CONSULTANTS INC	MESA	AZ	503B1900701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SOUTHWEST PENSION CONSULTANTS INC	MESA	AZ	503B1900701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SOUTHWEST PENSION CONSULTANTS INC	MESA	AZ	503B1900701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SOUTHWEST PENSION CONSULTANTS INC SOUTHWEST PENSION CONSULTANTS INC	MESA MESA	AZ AZ	503B1900702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHWEST PENSION CONSULTANTS INC SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	503B1900702-002 50352600701-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50252600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50352600701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50252600701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50352600701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50252600701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50352600701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50252600701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50352600702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHWESTERN LIFE INSURANCE CO SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50352600702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHWESTERN LIFE INSURANCE CO SOUTHWESTERN LIFE INSURANCE CO	DALLAS DALLAS	TX TX	50252600702-003 50252600702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity  Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
SOVEREIGN BANK	BOSTON	MA	5024994AQ01-001	Prototype Standardized Defined Benefit Plan with Permitted Dispanty  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
SOVEREIGN BANK	BOSTON	MA	5024994AQ01-001 5024994AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SOVEREIGN BANK	BOSTON	MA	5024994AQ01-002	Prototype Standardized Worley Furchase Fram  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOVEREIGN BANK	BOSTON	MA	5024994AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOY CAPITAL BANK & TRUST CO	DECATUR	IL	502ZZMA1901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SOY CAPITAL BANK & TRUST CO	DECATUR	IL	502ZZMA1901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SOY CAPITAL BANK & TRUST CO	DECATUR	IL	502ZZMA1901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SOY CAPITAL BANK & TRUST CO	DECATUR	IL.	503ZZMA1901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SPEARS MOORE REBMAN & WILLIAMS INC	CHATTANOOGA	TN	503B1030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR	CITY	CTATE	FILE FOLDER/VS NO.	DI AN TYPE	DATE LETTER ISSUED/APPLICATION
SPEARS MOORE REBMAN & WILLIAMS INC	CITY CHATTANOOGA	STATE TN	502B1030701-002	PLAN TYPE Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SPEARS MOORE REBMAN & WILLIAMS INC	CHATTANOOGA	TN	503B1030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SPEARS MOORE REBMAN & WILLIAMS INC	CHATTANOOGA	TN	502B1030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SPEARS MOORE REBMAN & WILLIAMS INC	CHATTANOOGA	TN	503B1030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SPEARS MOORE REBMAN & WILLIAMS INC	CHATTANOOGA	TN	502B1030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SPECTRA ASSOCIATES LLP	FEASTERVILLE	PA	503B5558501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
SPECTRA ASSOCIATES LLP SPECTRA ASSOCIATES LLP	FEASTERVILLE FEASTERVILLE	PA PA	502B5558501-002 503B5558501-003	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
SPECTRA ASSOCIATES LLP	FEASTERVILLE	PA	502B5558501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
SPECTRA ASSOCIATES LLP	FEASTERVILLE	PA	503B5558501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SPECTRA ASSOCIATES LLP	FEASTERVILLE	PA	502B5558501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SPECTRA ASSOCIATES LLP	FEASTERVILLE	PA	503B5558502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
SPECTRA ASSOCIATES LLP	FEASTERVILLE	PA	503B5558502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
SPECTRUM PENSION CONSULTANTS INC	TACOMA	WA	503A7660701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SPECTRUM PENSION CONSULTANTS INC SPECTRUM PENSION CONSULTANTS INC	TACOMA TACOMA	WA WA	502A7660701-002 503A7660701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SPECTRUM PENSION CONSULTANTS INC	TACOMA	WA	502A7660701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SPECTRUM PENSION CONSULTANTS INC	TACOMA	WA	503A7660701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SPECTRUM PENSION CONSULTANTS INC	TACOMA	WA	502A7660701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SPECTRUM PENSION CONSULTANTS INC	TACOMA	WA	503A7660701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SPECTRUM PENSION CONSULTANTS INC	TACOMA	WA	502A7660701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SPECTRUM PENSION CONSULTANTS INC	TACOMA	WA	503A7660702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SPECTRUM PENSION CONSULTANTS INC SPECTRUM PENSION CONSULTANTS INC	TACOMA TACOMA	WA WA	503A7660702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SPECTRUM PENSION CONSULTANTS INC	TACOMA	WA	502A7660702-003 502A7660702-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
SPENCER COUNTY BANK	SANTA CLAUS	IN	50252661901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SPENCER COUNTY BANK	SANTA CLAUS	IN	50252661901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SPILLMAN THOMAS & BATTLE PLLC	CHARLESTON	WV	503B6550701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SPILLMAN THOMAS & BATTLE PLLC	CHARLESTON	WV	502B6550701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SPILLMAN THOMAS & BATTLE PLLC	CHARLESTON	WV	503B6550701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SPILLMAN THOMAS & BATTLE PLLC	CHARLESTON	WV	502B6550701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SPRINGS VALLEY BANK & TRUST CO SPRINGS VALLEY BANK & TRUST CO	JASPER JASPER	IN IN	50252711901-001 50352711901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SPRINGS VALLEY BANK & TRUST CO	JASPER	IN	50252711901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SQUIRE & CO PC	OREM	UT	503A8700701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SQUIRE & CO PC	OREM	UT	502A8700701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SQUIRE & CO PC	OREM	UT	503A8700701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SQUIRE & CO PC	OREM	UT	502A8700701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SQUIRE & CO PC	OREM	UT	503A8700701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SQUIRE & CO PC	OREM	UT OH	502A8700701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SQUIRE SANDERS & DEMPSEY LLP SQUIRE SANDERS & DEMPSEY LLP	CLEVELAND CLEVELAND	OH	503A4570001-001 503A4570001-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/26/2001 Opinion Letter Issued 12/26/2001
SQUIRE SANDERS & DEMPSEY LLP	CLEVELAND	OH	503A4570001-003	Prototype Non-standardized Morley Full-hand Arrangement	Opinion Letter Issued 12/26/2001
SQUIRE SANDERS & DEMPSEY LLP	TAMPA	FL	503A4570002-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/24/2002
SQUIRE SANDERS & DEMPSEY LLP	TAMPA	FL	503A4570002-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/24/2002
SRC & ASSOCIATES INC	BALDWIN	MD	502B6171901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SRC & ASSOCIATES INC	BALDWIN	MD	502B6171901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SRC & ASSOCIATES INC	BALDWIN	MD	503B6171901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SRC & ASSOCIATES INC SRC & ASSOCIATES INC	BALDWIN BALDWIN	MD MD	503B6171901-004 502B6171901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SRC & ASSOCIATES INC	BALDWIN	MD	503B6171901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SRC & ASSOCIATES INC	BALDWIN	MD	503B6171902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
ST ANSGAR STATE BANK	ST ANSGAR	IA	50252721101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
ST ANSGAR STATE BANK	ST ANSGAR	IA	50252721101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
ST HENRY BANK	ST HENRY	OH	50277491901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ST MARYS STATE BANK	ST. MARYS	KS	50274011901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ST MARYS STATE BANK ST PETER & WARREN PC	ST. MARYS MISSOULA	KS MT	50274011901-002 503B4520701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
ST PETER & WARREN PC	MISSOULA	MT	502B4520701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ST PETER & WARREN PC	MISSOULA	MT	503B4520701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ST PETER & WARREN PC	MISSOULA	MT	502B4520701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ST PETER & WARREN PC	MISSOULA	MT	503B4520701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ST PETER & WARREN PC	MISSOULA	MT	502B4520701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ST PETER & WARREN PC	MISSOULA	MT	503B4520701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
ST PETER & WARREN PC	MISSOULA	MT HI	502B4520701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
STAN A KINOSHITA & ASSOCIATES INC STAN A KINOSHITA & ASSOCIATES INC	HILO HILO	HI	502B4958501-001 502B4958501-002	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
STAN A KINOSHITA & ASSOCIATES INC	HILO	HI	502B4958501-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
STANDARD FEDERAL BANK	TROY	MI	50252872701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STANDARD FEDERAL BANK	TROY	MI	50252872701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STANDARD FEDERAL BANK	TROY	MI	50252872701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STANDARD FEDERAL BANK	TROY	MI	50252872701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND	OR	50352880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND PORTLAND	OR	50252880701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO STANDARD INSURANCE CO	PORTLAND PORTLAND	OR OR	50352880701-003 50252880701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND	OR	50352880701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND	OR	50252880701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND	OR	50352880701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND	OR	50252880701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND	OR	50352880702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
STANDARD INSURANCE CO	PORTLAND	OR	50352880702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
STANDARD INSURANCE CO STANDARD INSURANCE CO	PORTLAND PORTLAND	OR	50252880702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
STANDARD INSURANCE COMPANY	PORTLAND PORTLAND	OR OR	50252880702-004 VS322392	Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Profit Sharing/401K Plan	Opinion Letter Issued 04/29/2002 Advisory Letter Issued 6/2/2000
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PLAN SPONSOR	CITY DODT! AND	STATE	FILE FOLDER/VS NO.	PLAN TYPE Volume Submitter Money Purchase Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
STANDARD INSURANCE COMPANY STANDARD INSURANCE COMPANY	PORTLAND PORTLAND	OR OR	VS322428 VS322429	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 6/2/2000 Advisory Letter Issued 6/2/2000
STANDARD INSURANCE COMPANY	PORTLAND	OR	VS322562	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 0/2/2000 Advisory Letter Issued 05/31/2002
STANDISH LAW CORP	LOS ANGELES	CA	503A7750001-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 01/30/2002
STANDISH LAW CORP	LOS ANGELES	CA	503A7750001-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 01/30/2002
STANDISH LAW CORP	LOS ANGELES	CA	503A7750002-001	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/30/2002
STANFORD TRUST CO INC	BATON ROUGE	LA	502A1101901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STANFORD TRUST CO INC	BATON ROUGE	LA	502A1101901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
STANFORD TRUST CO INC	BATON ROUGE	LA	502A1101901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STANFORD TRUST CO INC STANFORD TRUST CO INC	BATON ROUGE BATON ROUGE	LA LA	502A1101901-004 503A1101901-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
STANFORD TRUST CO INC	BATON ROUGE	LA	503A1101901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
STANFORD TRUST CO INC	BATON ROUGE	LA	502A1101901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STANFORD TRUST CO INC	BATON ROUGE	LA	503A1101901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STANFORD TRUST CO INC	BATON ROUGE	LA	502A1101901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STANTON GROUP	PLYMOUTH	MN	502B6881901-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
STANTON GROUP	PLYMOUTH	MN	502B6881901-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
STANTON GROUP	PLYMOUTH	MN	503B6881901-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
STANTON GROUP	PLYMOUTH	MN	503B6881901-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
STANTON GROUP	PLYMOUTH	MN	502B6881901-005 503B6881901-006	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
STANTON GROUP STAR INVESTMENT MANAGEMENT & TRUST CO	PLYMOUTH MARION	MN IN	50213832701-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
STAR INVESTMENT MANAGEMENT & TRUST CO	MARION	IN	50213832701-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001 Closed Without Opinion Letter 08/07/2001
STAR INVESTMENT MANAGEMENT & TRUST CO	MARION	IN	50213832701-003	Prototype Standardized Mishey Full Hardings Filan	Closed Without Opinion Letter 08/07/2001
STATE BANK & TRUST CO	NEVADA	IA	50293701101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
STATE BANK OF ALCESTER	ALCESTER	SD	50253031101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
STATE BANK OF ALCESTER	ALCESTER	SD	50253031101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
STATE BANK OF BEMENT	BEMENT	IL	502ZZZR1901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STATE BANK OF BRICELYN	BRICELYN	MN	50268351101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
STATE BANK OF BRICELYN	BRICELYN	MN	50268351101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
STATE BANK OF CAIRO	CAIRO	NE	50253071901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF CAIRO	CAIRO	NE	50253071901-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF CEYLON STATE BANK OF CEYLON	CEYLON CEYLON	MN MN	50296832701-001 50296832701-002	Prototype Standardized Protit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
STATE BANK OF CETEON STATE BANK OF CHANDLER	CHANDLER	MN	50296842701-002	Prototype Standardized Moriey Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF CHERRY	CHERRY	IL	50253081901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF COLD SPRING	COLD SPRING	MN	50253102701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF COLD SPRING	COLD SPRING	MN	50253102701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF COLON	COLON	NE	502ZZFB1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF COUNTRYSIDE	COUNTRYSIDE	IL	50282001101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
STATE BANK OF COUNTRYSIDE	COUNTRYSIDE	IL	50282001101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
STATE BANK OF COUNTRYSIDE	COUNTRYSIDE	IL	50282001101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
STATE BANK OF CROSS PLAINS	CROSS PLAINS	WI	50253121901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF CROSS PLAINS STATE BANK OF CROSS PLAINS	CROSS PLAINS CROSS PLAINS	WI	50253121901-002 50253121901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
STATE BANK OF CROSS PLAINS	CROSS PLAINS	WI	50253121901-003	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STATE BANK OF EASTON	EASTON	MN	50294192701-001	Prototype Standardized Cash of Belefied Arrangement	Opinion Letter Issued 08/07/2001
STATE BANK OF EASTON	EASTON	MN	50294192701-002	Prototype Standardized Front Griding Flair  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF EASTON	EASTON	MN	50394192701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF GRAYMONT	GRAYMONT	IL	50253231901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF GRAYMONT	GRAYMONT	IL	50253231901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF GRAYMONT	GRAYMONT	IL	50253231901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF GRAYMONT	GRAYMONT	IL 	50253231901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF HERSCHER	HERSCHER	IL.	50253252701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF HERSCHER STATE BANK OF HERSCHER	HERSCHER HERSCHER	IL IL	50253252701-002 50353252701-003	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
STATE BANK OF HERSCHER	HERSCHER	IL IL	50353252701-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF JERSEYVILLE	JERSEYVILLE	IL.	50277521901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF JERSEYVILLE	JERSEYVILLE	ΪĹ	50277521901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF LAKOTA	LAKOTA	ND	50253342701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF LAKOTA	LAKOTA	ND	50253342701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF LAWLER	LAWLER	IA	50293722701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF LAWLER	LAWLER	IA	50293722701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF LINCOLN	LINCOLN	IL.	50253352701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF LONG ISLAND	JERICHO JERICHO	NY NY	50221321901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF LONG ISLAND STATE BANK OF ORION	ORION	IL IL	50221321901-002 50253421901-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
STATE BANK OF PARK RAPIDS	PARK RAPIDS	MN	50262302701-001	Prototype Standardized Front Sharing Flan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF SCHALLER	SCHALLER	IA	50293731101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
STATE BANK OF SCHALLER	SCHALLER	IA	50293731101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
STATE BANK OF TOLEDO	TOLEDO	IA	50279941101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
STATE BANK OF TOLEDO	TOLEDO	IA	50279941101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
STATE BANK OF WEST FARGO	WEST FARGO	ND	50276152701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF WEST FARGO	WEST FARGO	ND	50276152701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF WHEATON	WHEATON	MN	50289642701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF WHEATON	WHEATON	MN	50289642701-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE CENTRAL BANK STATE CENTRAL BANK	KEOKUK KEOKUK	IA IA	50253581901-001 50253581901-002	Prototype Standardized Protit Sharing Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
STATE CENTRAL BANK STATE CENTRAL BANK	KEOKUK	IA IA	50353581901-003	Prototype Non-Standardized Cash of Deferred Arrangement  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
STATE CENTRAL BANK STATE FARM LIFE INSURANCE CO	BLOOMINGTON	IL	50253640001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/02/2002
STATE FARM LIFE INSURANCE CO	BLOOMINGTON	ΪĹ	50253640001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/02/2002
STATE FARM LIFE INSURANCE CO	BLOOMINGTON	IL	50353640001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/02/2002
STATE FARM LIFE INSURANCE CO	BLOOMINGTON	IL	50353640001-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/02/2002
STATE FARM LIFE INSURANCE CO	BLOOMINGTON	IL	50253640001-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/02/2002
STATE FARM LIFE INSURANCE CO	BLOOMINGTON	IL	50353648502-001	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO. 50253648502-002	Prototype Standardized Target Benefit Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
STATE FARM LIFE INSURANCE CO STATE FARM LIFE INSURANCE CO	BLOOMINGTON BLOOMINGTON	IL IL	50353648503-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/20/2001
STATE FARM LIFE INSURANCE CO	BLOOMINGTON	IL	50253648503-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
STATE GUARANTY BANK	OKEENE	OK	50253661901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE NATIONAL BANK OF BIG SPRINGS	BIG SPRINGS	TX	50253811901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE NATIONAL BANK OF WEST TEXAS ABILENE	ODESSA	TX	503A8760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STATE NATIONAL BANK OF WEST TEXAS ABILENE	ODESSA	TX	502A8760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STATE NATIONAL BANK OF WEST TEXAS ABILENE	ODESSA	TX	503A8760701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STATE NATIONAL BANK OF WEST TEXAS ABILENE STATE STREET BANK & TRUST CO	ODESSA NORTH QUINCY	TX MA	502A8760701-004 50253850001-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 12/13/2001
STATE STREET BANK & TRUST CO	NORTH QUINCY	MA	50253850001-001	Prototype Standardized Moriey Pulchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/13/2001 Opinion Letter Issued 12/13/2001
STATE STREET BANK & TRUST CO	NORTH QUINCY	MA	50253850002-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/13/2001
STATE STREET BANK & TRUST CO	NORTH QUINCY	MA	50253850002-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/13/2001
STATE STREET BANK & TRUST CO	NORTH QUINCY	MA	50253850003-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/13/2001
STATE STREET BANK & TRUST CO	NORTH QUINCY	MA	50253850003-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/13/2001
STATE STREET RESEARCH INVESTMENT SERVICES INC	BOSTON	MA	50395020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE STREET RESEARCH INVESTMENT SERVICES INC	BOSTON BOSTON	MA MA	50295020701-002 50395020701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE STREET RESEARCH INVESTMENT SERVICES INC STATE STREET RESEARCH INVESTMENT SERVICES INC	BOSTON	MA	50295020701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
STATE STREET RESEARCH INVESTMENT SERVICES INC	BOSTON	MA	50395020701-005	Prototype Standardized Worley Furnisher Flath Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STATE STREET RESEARCH INVESTMENT SERVICES INC	BOSTON	MA	50295020701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STEARNS BANK NA	ST CLOUD	MN	50253951901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STEARNS BANK NA	ST CLOUD	MN	50353951901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STEARNS BANK NA	ST CLOUD	MN	50253951901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STEEL HECTOR & DAVIS LLP	MIAMI	FL	503B1020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STEEL HECTOR & DAVIS LLP STEEL HECTOR & DAVIS LLP	MIAMI MIAMI	FL FL	502B1020701-002 503B1020701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
STEEL HECTOR & DAVIS LLP	MIAMI	FL	502B1020701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STEEL HECTOR & DAVIS LLP	MIAMI	FL	503B1020701-005	Prototype Non-standardized Money i dichase i lan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STEEL HECTOR & DAVIS LLP	MIAMI	FL	502B1020701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STEINHAUS PENSION CO	COLUMBUS	ОН	503B1010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STEINHAUS PENSION CO	COLUMBUS	OH	502B1010701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STEINHAUS PENSION CO	COLUMBUS	OH	503B1010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STEINHAUS PENSION CO	COLUMBUS	OH	502B1010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STEINHAUS PENSION CO STEINHAUS PENSION CO	COLUMBUS COLUMBUS	OH OH	503B1010701-005 502B1010701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
STEINHARD FENSION CO STEINHORN CONSULTING	WALNUT CREEK	CA	503B1890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STEINHORN CONSULTING	WALNUT CREEK	CA	502B1890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STEINHORN CONSULTING	WALNUT CREEK	CA	503B1890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STEINHORN CONSULTING	WALNUT CREEK	CA	502B1890701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STEINHORN CONSULTING	WALNUT CREEK	CA	503B1890701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STEINHORN CONSULTING	WALNUT CREEK	CA	502B1890701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STEINHORN CONSULTING	WALNUT CREEK	CA	503B1890701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
STEINHORN CONSULTING STEINHORN CONSULTING	WALNUT CREEK WALNUT CREEK	CA CA	502B1890701-008 503B1890702-001	Prototype Standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
STEINHORN CONSULTING STEINHORN CONSULTING	WALNUT CREEK	CA	503B1890702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
STEINHORN CONSULTING	WALNUT CREEK	CA	502B1890702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
STEINHORN CONSULTING	WALNUT CREEK	CA	502B1890702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
STEPHEN R CROSBY	BALDWIN	MD	VS323161	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
STEPHEN R CROSBY	BALDWIN	MD	VS323243	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
STEPHEN R CROSBY	BALDWIN	MD	VS323307	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
STEPHEN R. CROSBY STEPHENVILLE BANK & TRUST CO	BALDWIN STEPHENVILLE	MD TX	VS323327 50374050701-001	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
STEPHENVILLE BANK & TRUST CO	STEPHENVILLE	TX	50274050701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
STERLING TRUST CO	WACO	TX	50395510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STERLING TRUST CO	WACO	TX	50295510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STERLING TRUST CO	WACO	TX	50395510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STERLING TRUST CO	WACO	TX	50295510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STERLING TRUST CO	WACO	TX	50295510702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
STERLING TRUST CO	WACO	TX	50295510702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
STERLING TRUST CO STERLING TRUST CO	WACO WACO	TX TX	50295511903-001 50395511903-002	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
STERLING TRUST CO	WACO	TX	50295511903-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STERN KEISER PANKEN & WOHL	WHITE PLAINS	NY	503B700AB01-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
STERN KEISER PANKEN & WOHL	WHITE PLAINS	NY	503B700AB01-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
STERN SIMON & HELLMAN LLC	BOCA RATON	FL	503A3771901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STERN SIMON & HELLMAN LLC	BOCA RATON	FL	503A3771901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
STERN SIMON & HELLMAN LLC	BOCA RATON	FL	503A3771901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STERNE AGEE & LEACH INC STERNE AGEE & LEACH INC	BIRMINGHAM BIRMINGHAM	AL AL	50254012701-001 50254012701-002	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
STERNE AGEE & LEACH INC	BIRMINGHAM	AL	50254012701-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STERNE AGEE & LEACH INC	BIRMINGHAM	AL	50254012701-004	Prototype Standardized Money r drondse r lan	Opinion Letter Issued 08/07/2001
STEVE FULTON DO IT YOURSELF RETIREMENT PLANS	VENTURA	CA	VS323093	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/04/2002
STEVE FULTON DO IT YOURSELF RETIREMENT PLANS	VENTURA	CA	VS323094	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/04/2002
STEVE GOLDETSKY	BLOOMINGTON	MN	502A6802701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STEVEN J KATZ FSA	BOCA RATON	FL	503A1460001-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/11/2002
STEVEN J KATZ FSA	BOCA RATON	FL	503A1460001-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/11/2002
STEVEN J KATZ FSA STEVEN J KATZ FSA	BOCA RATON BOCA RATON	FL FL	503A1460002-001 503A1460002-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/26/2001 Opinion Letter Issued 09/26/2001
STEVENS DOWD & CO	JACKSON	MS	502B6181901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STEVENS DOWD & CO	JACKSON	MS	502B6181901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
STEVENS DOWD & CO	JACKSON	MS	503B6181901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STEVENS DOWD & CO	JACKSON	MS	503B6181901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
STEVENS DOWD & CO	JACKSON	MS	502B6181901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STEVENS DOWD & CO	JACKSON	MS	503B6181901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

PLAN SPONSOR	<u>CITY</u> VALDOSTA	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Destriction No. standardinal Profit Charles Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
STEVENS VALENTI & ASSOCIATES PC STEVENS VALENTI & ASSOCIATES PC	VALDOSTA	GA GA	503A7530701-001 503A7530701-002	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
STEVENS VALENTI & ASSOCIATES PC	VALDOSTA	GA	503A7530701-002	Prototype Non-standardized Noney Furchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STEWART FOWLER & STALVEY PC	VALDOSTA	GA	503B1450701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STEWART FOWLER & STALVEY PC	VALDOSTA	GA	502B1450701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STEWART FOWLER & STALVEY PC	VALDOSTA	GA	503B1450701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STEWART FOWLER & STALVEY PC	VALDOSTA	GA	502B1450701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STEWART FOWLER & STALVEY PC	VALDOSTA	GA	503B1450701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STEWART MELVIN & FROST LLP	GAINESVILLE	GA	503B0990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STEWART MELVIN & FROST LLP	GAINESVILLE	GA	502B0990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STEWART MELVIN & FROST LLP STEWART MELVIN & FROST LLP	GAINESVILLE GAINESVILLE	GA GA	503B0990701-003 502B0990701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
STEWART MELVIN & FROST LLP	GAINESVILLE	GA	503B0990701-005	Prototype Non-standardized Mohey Fulchase Fiah	Opinion Letter Issued 08/30/2001
STEWART MELVIN & FROST LLP	GAINESVILLE	GA	502B0990701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STIENESSEN SCHLEGEL & CO LLC	ALTOONA	WI	502B1520701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STIENESSEN SCHLEGEL & CO LLC	ALTOONA	WI	502B1520701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STIENESSEN SCHLEGEL & CO LLC	ALTOONA	WI	502B1520701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STIFEL NICOLAUS & CO	ST LOUIS	MO	50254032701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STIFEL NICOLAUS & CO	ST LOUIS	MO	50254032701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STILLMAN BANCCORP NA	OREGON	IL.	50353681901-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
STILLMAN BANCCORP NA	OREGON	IL MO	50353681901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STINSON MAG & FIZZELL PC STINSON MAG & FIZZELL PC	KANSAS CITY KANSAS CITY	MO	503B0980701-001 502B0980701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
STINSON MAG & FIZZELL PC	KANSAS CITY	MO	503B0980701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STINSON MAG & FIZZELL PC	KANSAS CITY	MO	502B0980701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STINSON MAG & FIZZELL PC	KANSAS CITY	MO	503B0980701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STINSON MAG & FIZZELL PC	KANSAS CITY	MO	502B0980701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STINSON MORRISON HECKER LLP	KANSAS CITY	MO	503B2540701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STINSON MORRISON HECKER LLP	KANSAS CITY	MO	502B2540701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STINSON MORRISON HECKER LLP	KANSAS CITY	MO	503B2540701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STINSON MORRISON HECKER LLP	KANSAS CITY	MO	502B2540701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STINSON MORRISON HECKER LLP	KANSAS CITY	MO	503B2540701-005 502B2540701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STINSON MORRISON HECKER LLP STOCK YARDS BANK & TRUST	KANSAS CITY LOUISVILLE	MO KY	502B2540701-006 5025406AQ01-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/07/2001
STOCK YARDS BANK & TRUST	LOUISVILLE	KY	5025406AQ01-001	Prototype Standardized Cash of Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
STOCK YARDS BANK & TRUST	LOUISVILLE	KY	5035406AQ01-003	Prototype Non-standardized Mohey Fulchase Fiah	Opinion Letter Issued 08/07/2001
STOCK YARDS BANK & TRUST	LOUISVILLE	KY	5035406AQ01-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STOCKTON TRUST INC	PHOENIX	AZ	50347010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STOCKTON TRUST INC	PHOENIX	AZ	50247010701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STOCKTON TRUST INC	PHOENIX	AZ	50347010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STOCKTON TRUST INC	PHOENIX	AZ	50247010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STOCKTON TRUST INC	PHOENIX	AZ	50347010701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STOCKTON TRUST INC	PHOENIX	AZ	50247010701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STOEL RIVES LLP STOEL RIVES LLP	PORTLAND PORTLAND	OR OR	VS311288 VS322398	Volume Submitter Defined Benefit Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/19/2002 Advisory Letter Issued 02/22/2002
STOEL RIVES LLP	PORTLAND	OR	VS322424	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/22/2002 Advisory Letter Issued 02/22/2002
STOEL RIVES LLP	PORTLAND	OR	VS322435	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/22/2002
STOLL KEENON & PARK LLP	LEXINGTON	KY	503B0730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STOLL KEENON & PARK LLP	LEXINGTON	KY	502B0730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STOLL KEENON & PARK LLP	LEXINGTON	KY	503B0730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STOLL KEENON & PARK LLP	LEXINGTON	KY	502B0730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STOLL KEENON & PARK LLP	LEXINGTON	KY	503B0730701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STOLL KEENON & PARK LLP	LEXINGTON	KY SC	502B0730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH MYRTLE BEACH	SC	503B0720701-001 502B0720701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	503B0720701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	502B0720701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	503B0720701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	502B0720701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STRATEGIC PENSION PLANNING LLC	WOLFEBORO	NH	502B6191901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STRATEGIC PENSION PLANNING LLC	WOLFEBORO	NH	502B6191901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
STRATEGIC PENSION PLANNING LLC	WOLFEBORO	NH	503B6191901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STRATEGIC PENSION PLANNING LLC STRATEGIC PENSION PLANNING LLC	WOLFEBORO	NH	503B6191901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
STRATEGIC PENSION PLANNING LLC STRATEGIC PENSION PLANNING LLC	WOLFEBORO WOLFEBORO	NH NH	502B6191901-005 503B6191901-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
STRATEGIC PENSION PLANNING ELC STRATTON MANAGEMENT CO	PLYMOUTH MEETING	PA	50254125001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
STRATTON MANAGEMENT CO	PLYMOUTH MEETING	PA	50254125001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
STRONG RETIREMENT PLAN SERVICES	MENOMONEE FALLS	WI	50254142701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/06/2001
STRONG RETIREMENT PLAN SERVICES	MENOMONEE FALLS	WI	50254142701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/06/2001
STRONG RETIREMENT PLAN SERVICES	MENOMONEE FALLS	WI	50254142701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/06/2001
STRONG RETIREMENT PLAN SERVICES	MENOMONEE FALLS	WI	50254142701-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/06/2001
STRONG RETIREMENT PLAN SERVICES	MENOMONEE FALLS	WI	50254142701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/06/2001
STRONG RETIREMENT PLAN SERVICES	MENOMONEE FALLS	WI	50254142701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/06/2001
STRONG RETIREMENT PLAN SERVICES STRONG RETIREMENT PLAN SERVICES	MENOMONEE FALLS MENOMONEE FALLS	WI WI	50354140702-001 50254140702-002	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/29/2002 Opinion Letter Issued 05/29/2002
STRONG RETIREMENT PLAN SERVICES STRONG RETIREMENT PLAN SERVICES	MENOMONEE FALLS	WI	50354140702-002	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/29/2002 Opinion Letter Issued 05/29/2002
STRONG RETIREMENT PLAN SERVICES	MENOMONEE FALLS	WI	50254140702-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/29/2002 Opinion Letter Issued 05/29/2002
STURGIS BANK & TRUST CO	STURGIS	MI	50386310701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STURGIS BANK & TRUST CO	STURGIS	MI	50286310701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STURGIS BANK & TRUST CO	STURGIS	MI	50386310701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STURGIS BANK & TRUST CO	STURGIS	MI	50286310701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STURGIS BANK & TRUST CO	STURGIS	MI	50386310701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STURGIS BANK & TRUST CO	STURGIS JAMESTOWN	MI ND	50286310701-006 502A3201901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STUTSMAN COUNTY STATE BANK STUTSMAN COUNTY STATE BANK	JAMESTOWN	ND ND	502A3201901-001 502A3201901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
O. O. O. M. T. O. O. A. T. O. D. A. T. O. T. A.	5, I.I.E 01 0 11 11	no.	332,10201001-002	1 10101, po cialidara. 200 monoy i dionado i idii	Sp 201101 100000 1 1/10/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
SUBURBAN BANK & TRUST CO	OAK LAWN	IL 	50298791901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL "	50298791901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL II	50298791901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SUBURBAN BANK & TRUST CO SUBURBAN BANK & TRUST CO	OAK LAWN OAK LAWN	IL IL	50298791901-004 50398791901-005	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL	50398791901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL	50298791901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL	50398791901-008	Prototype Otandardized Gash of Belefied Arrangement	Opinion Letter Issued 11/19/2001
SUBY VON HADEN & ASSOCIATES SC	MADISON	WI	503B0710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUBY VON HADEN & ASSOCIATES SC	MADISON	WI	502B0710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUBY VON HADEN & ASSOCIATES SC	MADISON	WI	503B0710701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUBY VON HADEN & ASSOCIATES SC	MADISON	WI	502B0710701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUBY VON HADEN & ASSOCIATES SC	MADISON	WI	503B0710701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUBY VON HADEN & ASSOCIATES SC	MADISON	WI	502B0710701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUELTHUAS & WALSH PC	ST LOUIS	MO	503B0700701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SUELTHUAS & WALSH PC	ST LOUIS	MO	502B0700701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SUELTHUAS & WALSH PC	ST LOUIS	MO	503B0700701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SUELTHUAS & WALSH PC	ST LOUIS	MO	502B0700701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SUELTHUAS & WALSH PC	ST LOUIS	MO	503B0700701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SUELTHUAS & WALSH PC	ST LOUIS	MO	502B0700701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SUFFOLK COUNTY NATIONAL BANK	SOUTHAMPTON	NY	50283271901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SUFFOLK COUNTY NATIONAL BANK	SOUTHAMPTON SOUTHAMPTON	NY NY	50283271901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SUFFOLK COUNTY NATIONAL BANK SUFFOLK COUNTY NATIONAL BANK	SOUTHAMPTON	NY	50283271901-003 50283271901-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50315180701-001	Prototype Non-standardized Money 1 dronase 1 lan	Opinion Letter Issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50215180701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50315180701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50215180701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50315180701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50215180701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50315180701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50215180701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50315180702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50315180702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50215180702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50215180702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SUMMIT BENEFIT & ACTUARIAL SERVICES INC	EUGENE	OR	VS322666	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
SUMMIT BENEFIT & ACTUARIAL SERVICES INC	EUGENE	OR	VS322696	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
SUMMIT BENEFIT & ACTUARIAL SERVICES INC	EUGENE	OR	VS322726	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
SUMMIT BENEFIT & ACTUARIAL SERVICES, INC.	EUGENE	OR	VS323212	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
SUMMIT BENEFIT SOLUTIONS INC	MANSFIELD MANSFIELD	OH OH	503A9730701-001 502A9730701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUMMIT BENEFIT SOLUTIONS INC SUMMIT BENEFIT SOLUTIONS INC	MANSFIELD MANSFIELD	OH	503A9730701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SUMMIT BENEFIT SOLUTIONS INC	MANSFIELD	OH	502A9730701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SUMMIT BENEFIT SOLUTIONS INC	MANSFIELD	OH	503A9730701-004 503A9730701-005	Prototype Non-standardized Money Fulchase Flan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SUMMIT BENEFIT SOLUTIONS INC	MANSFIELD	OH	502A9730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUMMIT FINANCIAL CORP	LEXINGTON	MA	503B0690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUMMIT FINANCIAL CORP	LEXINGTON	MA	502B0690701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUMMIT FINANCIAL CORP	LEXINGTON	MA	503B0690701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUMMIT FINANCIAL CORP	LEXINGTON	MA	502B0690701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUMMIT FINANCIAL CORP	LEXINGTON	MA	503B0690701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUMMIT FINANCIAL CORP	LEXINGTON	MA	502B0690701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUMMIT FINANCIAL SERVICES	BETHLEHEM	PA	50221982701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUMMIT FINANCIAL SERVICES	BETHLEHEM	PA	50221982701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUMMIT FINANCIAL SERVICES	BETHLEHEM	PA	50221982701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUMMIT FINANCIAL SERVICES	BETHLEHEM	PA	50221982701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUMMIT GROUP INC	OKLAHOMA CITY	OK	503A8810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SUMMIT GROUP INC SUMMIT GROUP INC	OKLAHOMA CITY OKLAHOMA CITY	OK OK	502A8810701-002 503A8810701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SUMMIT GROUP INC	OKLAHOMA CITY	OK	502A8810701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SUMMIT GROUP INC	OKLAHOMA CITY	OK	503A8810701-005	Prototype Non-standardized Money i dichase i lan	Opinion Letter Issued 08/30/2001
SUMMIT GROUP INC	OKLAHOMA CITY	OK	502A8810701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SUMMIT GROUP INC	OKLAHOMA CITY	OK	503A8810701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SUMMIT GROUP INC	OKLAHOMA CITY	OK	503A8810702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SUMMIT GROUP INC	OKLAHOMA CITY	OK	502A8810702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SUMMIT PENSION CONSULTANTS LTD	SCOTTSDALE	AZ	503B0680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUMMIT PENSION CONSULTANTS LTD	SCOTTSDALE	AZ	502B0680701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUMMIT PENSION CONSULTANTS LTD	SCOTTSDALE	AZ	503B0680701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUMMIT PENSION CONSULTANTS LTD	SCOTTSDALE	AZ	502B0680701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUMMIT PENSION CONSULTANTS LTD	SCOTTSDALE	AZ	503B0680701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUMMIT PENSION CONSULTANTS LTD	SCOTTSDALE	AZ	502B0680701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUN LIFE ASSURANCE CO OF CANADA	BOSTON	MA	50354330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUN LIFE ASSURANCE CO OF CANADA	BOSTON	MA	50254330701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUN LIFE ASSURANCE CO OF CANADA	BOSTON	MA	50354330701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUN LIFE ASSURANCE CO OF CANADA SUN LIFE ASSURANCE CO OF CANADA	BOSTON BOSTON	MA MA	50254330701-004 50354330701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SUN LIFE ASSURANCE CO OF CANADA SUN LIFE ASSURANCE CO OF CANADA	BOSTON	MA	50254330701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SUN LIFE ASSURANCE CO OF CANADA SUN LIFE ASSURANCE CO OF CANADA	BOSTON	MA	50354330701-006	Prototype Standardized Cash of Deferred Afrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SUN LIFE ASSURANCE CO OF CANADA	BOSTON	MA	50254330701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SUN LIFE ASSURANCE CO OF CANADA	BOSTON	MA	50354330702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SUN LIFE ASSURANCE CO OF CANADA	BOSTON	MA	50354330702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SUN LIFE ASSURANCE CO OF CANADA	BOSTON	MA	50254330702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SUN LIFE ASSURANCE CO OF CANADA	BOSTON	MA	50254330702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SUNAMERICAN LIFE INSURANCE CO	ENGLEWOOD	CO	50354310701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUNAMERICAN LIFE INSURANCE CO	ENGLEWOOD	CO	50254310701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR SUNAMERICAN LIFE INSURANCE CO	CITY ENGLEWOOD	STATE CO	FILE FOLDER/VS NO. 50354310701-003	Prototype Non-standardized Money Purchase Plan	DATE LETTER ISSUED/APPLICATION W Opinion Letter Issued 08/07/2001
SUNAMERICAN LIFE INSURANCE CO	ENGLEWOOD	CO	50254310701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SUNAMERICAN LIFE INSURANCE CO	ENGLEWOOD	CO	50354310701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUNAMERICAN LIFE INSURANCE CO	ENGLEWOOD	CO	50254310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUNAMERICAN LIFE INSURANCE CO	ENGLEWOOD	CO	50254310702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
SUNAMERICAN LIFE INSURANCE CO SUNCOAST PENSION & BENEFITS GROUP INC	ENGLEWOOD TAMPA	CO FL	50254310702-002 503B1870701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001 Opinion Letter Issued 08/30/2001
SUNCOAST PENSION & BENEFITS GROUP INC	TAMPA	FL	502B1870701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SUNCOAST PENSION & BENEFITS GROUP INC	TAMPA	FL	503B1870701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SUNCOAST PENSION & BENEFITS GROUP INC	TAMPA	FL	502B1870701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SUNCOAST PENSION & BENEFITS GROUP INC	TAMPA	FL	503B1870701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SUNCOAST PENSION & BENEFITS GROUP INC SUNCOAST PENSION & BENEFITS GROUP INC	TAMPA TAMPA	FL FL	502B1870701-006 503B1870701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SUNCOAST PENSION & BENEFITS GROUP INC	TAMPA	FL	502B1870701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SUNCOAST PENSION & BENEFITS GROUP INC	TAMPA	FL	503B1870702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SUNCOAST PENSION & BENEFITS GROUP INC	TAMPA	FL	503B1870702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SUNCOAST PENSION & BENEFITS GROUP INC	TAMPA	FL	502B1870702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SUNCOAST PENSION & BENEFITS GROUP INC	TAMPA	FL	502B1870702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SUNCOAST PENSION AND BENEFITS GROUP SUNCOAST PENSION AND BENEFITS GROUP	TAMPA TAMPA	FL FL	VS323244 VS323266	Volume Submitter Defined Benefit Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/21/2002 Advisory Letter Issued 01/11/2002
SUNCOAST PENSION AND BENEFITS GROUP	TAMPA	FL	VS323308	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
SUNCOAST PENSION AND BENEFITS GROUP, INC.	TAMPA	FL	VS323354	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
SUNFLOWER BANK	SALINA	KS	50227091901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SUNFLOWER BANK	SALINA	KS	50227091901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SUNFLOWER BANK SUNGARD CORBEL INC	SALINA JACKSONVILLE	KS FL	50227091901-003 50399070701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
SUNGARD CORBEL INC SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070701-001	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SUNGARD CORBEL INC SUNGARD CORBEL INC	JACKSONVILLE JACKSONVILLE	FL FL	50399070701-007 50299070701-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SUNGARD CORBEL INC SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070701-008	Prototype Standardized Target Beriefit Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070703-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC SUNGARD CORBEL INC	JACKSONVILLE JACKSONVILLE	FL FL	50299070703-002 50399070703-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070703-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070703-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC SUNGARD CORBEL INC	JACKSONVILLE JACKSONVILLE	FL FL	50299070703-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070703-009 50299070703-010	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070704-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070704-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070704-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070704-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC SUNGARD CORBEL INC	JACKSONVILLE JACKSONVILLE	FL FL	50399070704-005 50299070704-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070704-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070704-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070705-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070705-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC SUNGARD CORBEL INC	JACKSONVILLE JACKSONVILLE	FL FL	50399070705-003 50299070705-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001 Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070705-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070705-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070705-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070705-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC SUNGARD CORBEL INC	JACKSONVILLE JACKSONVILLE	FL FL	VS322848 VS322849	Volume Submitter Cross-Tested Profit Sharing Plan Volume Submitter Cross-Tested Money Purchase Plan	Advisory Letter Issued 10/05/2001 Advisory Letter Issued 10/05/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322850	Volume Submitter Cross-Tested World Y divinds 1 Harri	Advisory Letter Issued 10/05/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322851	Volume Submitter Cross-Tested Age Weighted Profit Sharing Plan	Advisory Letter Issued 10/29/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322852	Volume Submitter Cross-Tested Age Weighted Money Purchase Plan	Advisory Letter Issued 10/29/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL FL	VS322853	Volume Submitter Cross-Tested Age Weighted 401K Plan	Advisory Letter Issued 10/29/2001
SUNGARD CORBEL INC SUNGARD CORBEL INC	JACKSONVILLE JACKSONVILLE	FL	VS322854 VS322855	Volume Submitter Financial Data Plans Cross-Tested Profit Sharing Plan Volume Submitter Financial Data Plans Cross-Tested Money Purchase Plan	Advisory Letter Issued 01/16/2002 Advisory Letter Issued 01/16/2002
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322856	Volume Submitter Financial Data Flans Cross-Tested World Flan Volume Submitter Financial Data Plans Cross-Tested 401K Plan	Advisory Letter Issued 01/16/2002
SUNGARD CORBEL INC.	JACKSONVILLE	FL	VS322485	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 9/4/2001
SUNGARD CORBEL INC.	JACKSONVILLE	FL	VS322486	Volume Submitter Money Purchase Plan	Advisory Letter Issued 9/4/2001
SUNGARD CORBEL INC.	JACKSONVILLE	FL	VS322487	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 9/4/2001
SUNGARD CORBEL INC. SUNGARD CORBEL INC.	JACKSONVILLE JACKSONVILLE	FL FL	VS322488 VS322489	Volume Submitter Target Benefit Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 9/4/2001 Advisory Letter Issued 01/17/2002
SUNTRUST BANK	ATLANTA	GA	50269051901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/17/2002
SUNTRUST BANK	ATLANTA	GA	50269051901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SUNTRUST BANK	ATLANTA	GA	50369051901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SUNTRUST BANK	ATLANTA	GA	50369051901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SUNTRUST BANK SUNTRUST BANK	ATLANTA ATLANTA	GA GA	50269051901-005 50369051901-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SUNTRUST BANK SUNTRUST BANK	ATLANTA	GA GA	50269051901-006	Prototype Non-Standardized Sare Harbor Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SUNTRUST BANK	ATLANTA	GA	50269051901-008	Prototype Standardized Cash of Bereffed Afrangement	Opinion Letter Issued 11/19/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
SUNTRUST BANK	ATLANTA	GA	50369051901-009	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
SUPERIOR FEDERAL BANK FSB SUPERIOR FEDERAL BANK FSB	FORT SMITH FORT SMITH	AR AR	50266722701-001 50266722701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SUSAN C SUDDUTH	SANTA ROSA	CA	503B1600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SUSAN C SUDDUTH	SANTA ROSA	CA	502B1600701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SUSAN C SUDDUTH	SANTA ROSA	CA	503B1600701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SUSAN C SUDDUTH	SANTA ROSA	CA	502B1600701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SUSAN C SUDDUTH	SANTA ROSA	CA	503B1600701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SUSQUEHANNA TRUST & INVESTMENT CO	LITITZ	PA	50218941901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SUSQUEHANNA TRUST & INVESTMENT CO	LITITZ	PA	50218941901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SUSQUEHANNA TRUST & INVESTMENT CO	LITITZ	PA	50218941901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SUSQUEHANNA TRUST & INVESTMENT CO	LITITZ	PA	50318941901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SUSQUEHANNA TRUST & INVESTMENT CO	LITITZ	PA	50318941901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SUSQUEHANNA TRUST & INVESTMENT CO SUSQUEHANNA TRUST & INVESTMENT CO	LITITZ LITITZ	PA PA	50218941901-006 50318941901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SUTIN THAYER & BROWNE PC	ALBUQUERQUE	NM	503B1860701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
SUTIN THATER & BROWNE PC	ALBUQUERQUE	NM	503B1860701-001	Prototype Non-standardized Profit Straining Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
SUTIN THAYER & BROWNE PC	ALBUQUERQUE	NM	503B1860701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SUTIN THAYER & BROWNE PC	ALBUQUERQUE	NM	503B1860701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SUTIN THAYER & BROWNE PC	ALBUQUERQUE	NM	503B1860702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SUTRO & CO INC	SAN FRANCISCO	CA	50254492701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUTRO & CO INC	SAN FRANCISCO	CA	50254492701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SUTRO & CO INC	SAN FRANCISCO	CA	50254492701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SW BENEFITS ALLIANCE	ABILENE	TX	503B5198501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SW BENEFITS ALLIANCE	ABILENE	TX	502B5198501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SW BENEFITS ALLIANCE	ABILENE	TX	503B5198501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
SW BENEFITS ALLIANCE SW BENEFITS ALLIANCE	ABILENE ABILENE	TX TX	502B5198501-004 503B5198501-005	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
SW BENEFITS ALLIANCE	ABILENE	TX	502B5198501-006	Prototype Non-standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
SW BENEFITS ALLIANCE	ABILENE	TX	502B5198501-007	Prototype Standardized Money Furchase Fiah	Opinion Letter Issued 09/18/2001
SW BENEFITS ALLIANCE	ABILENE	TX	503B5198502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
SW BENEFITS ALLIANCE	ABILENE	TX	503B5198502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
SW BENEFITS ALLIANCE	ABILENE	TX	502B5198502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
SW BENEFITS ALLIANCE	ABILENE	TX	502B5198502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
SWERDLIN & CO	ATLANTA	GA	503A8860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SWERDLIN & CO	ATLANTA	GA	502A8860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SWERDLIN & CO	ATLANTA	GA	503A8860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SWERDLIN & CO SWERDLIN & CO	ATLANTA	GA	502A8860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SWERDLIN & CO	ATLANTA ATLANTA	GA GA	503A8860701-005 502A8860701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
SWERDLIN & CO	ATLANTA	GA	503A8860701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
SWERDLIN & CO	ATLANTA	GA	502A8860701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
SWERDLIN & CO	ATLANTA	GA	503A8860702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SWERDLIN & CO	ATLANTA	GA	503A8860702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SWERDLIN & CO	ATLANTA	GA	502A8860702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SWERDLIN & CO	ATLANTA	GA	502A8860702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SWS SECURITIES INC	DALLAS	TX	50329490701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SWS SECURITIES INC	DALLAS	TX	50229490701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SWS SECURITIES INC	DALLAS	TX	50329490701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SWS SECURITIES INC SWS SECURITIES INC	DALLAS DALLAS	TX TX	50229490701-004 50329490701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SWS SECURITIES INC	DALLAS	TX	50229490701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SYM FINANCIAL CORPORATION	WARSAW	IN	503A4080701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SYM FINANCIAL CORPORATION	WARSAW	IN	502A4080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SYM FINANCIAL CORPORATION	WARSAW	IN	503A4080701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SYM FINANCIAL CORPORATION	WARSAW	IN	502A4080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SYM FINANCIAL CORPORATION	WARSAW	IN	503A4080701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SYM FINANCIAL CORPORATION	WARSAW	IN	502A4080701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SYNDICATED PENSION SYSTEMS	NEW YORK	NY	502A3411901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SYNDICATED PENSION SYSTEMS SYNDICATED PENSION SYSTEMS	NEW YORK NEW YORK	NY NY	502A3411901-002 502A3411901-003	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
SYNDICATED PENSION SYSTEMS SYNDICATED PENSION SYSTEMS	NEW YORK	NY	502A3411901-003	Prototype Standardized Cash of Deferred Arrangement  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
SYNERGISTIC PLANNING CORP	LAGUNA BEACH	CA	503B5208501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SYNERGISTIC PLANNING CORP	LAGUNA BEACH	CA	502B5208501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SYNERGISTIC PLANNING CORP	LAGUNA BEACH	CA	503B5208501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
SYNERGISTIC PLANNING CORP	LAGUNA BEACH	CA	502B5208501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
SYNERGISTIC PLANNING CORP	LAGUNA BEACH	CA	503B5208501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SYNERGISTIC PLANNING CORP	LAGUNA BEACH	CA	502B5208501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SYNERGISTIC PLANNING CORP	LAGUNA BEACH	CA	503B5208502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
SYNOVUS SECURITIES INC	COLUMBUS	GA GA	50303410701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SYNOVUS SECURITIES INC SYNOVUS SECURITIES INC	COLUMBUS COLUMBUS	GA	50203410701-002 50303410701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SYNOVUS SECURITIES INC SYNOVUS SECURITIES INC	COLUMBUS	GA GA	50203410701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
SYNOVUS SECURITIES INC	COLUMBUS	GA	50303410701-005	Prototype Non-standardized Mohey Functions Final Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SYNOVUS SECURITIES INC	COLUMBUS	GA	50203410701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SYNOVUS TRUST CO	COLUMBUS	GA	50355750701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SYNOVUS TRUST CO	COLUMBUS	GA	50255750701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SYNOVUS TRUST CO	COLUMBUS	GA	50355750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SYNOVUS TRUST CO	COLUMBUS	GA	50255750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SYNOVUS TRUST CO	COLUMBUS	GA	50355750701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SYNOVUS TRUST CO	COLUMBUS	GA MS	50255750701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
T E LOTT & CO T E LOTT & CO	COLUMBUS COLUMBUS	MS MS	503B4978501-001 502B4978501-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
T E LOTT & CO	COLUMBUS	MS	503B4978501-002	Prototype Non-standardized Cash or Deferred Afrangement  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
T E LOTT & CO	COLUMBUS	MS	502B4978501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
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PLAN SPONSOR	COLUMBUS	STATE	FILE FOLDER/VS NO. 503B4978501-005	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
T E LOTT & CO T E LOTT & CO	COLUMBUS	MS MS	503B4978501-005 502B4978501-006	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
T J KOWALCHUCK INC	NEW YORK	NY	502B706AB01-001	Prototype Standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/16/2001 Opinion Letter Issued 01/25/2002
T J KOWALCHUCK INC	NEW YORK	NY	503B706AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
T J KOWALCHUCK INC	NEW YORK	NY	502B706AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
T J KOWALCHUCK INC	NEW YORK	NY	503B706AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
T J KOWALCHUCK INC	NEW YORK	NY	502B706AB01-005	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
T J KOWALCHUCK INC	NEW YORK	NY	503B706AB01-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
T J KOWALCHUCK INC	NEW YORK	NY	502B706AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
T J KOWALCHUCK INC	NEW YORK	NY	503B706AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
T J KOWALCHUCK INC T J KOWALCHUCK INC	NEW YORK NEW YORK	NY NY	502B706AB02-003 503B706AB02-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
T L PENSION RESOURCES	VANCOUVER	WA	503B0660701-001	Prototype Non-standardized Benned Benefit Flan with Fernitted Bispanty	Opinion Letter Issued 08/30/2001
T L PENSION RESOURCES	VANCOUVER	WA	502B0660701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
T L PENSION RESOURCES	VANCOUVER	WA	503B0660701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
T L PENSION RESOURCES	VANCOUVER	WA	502B0660701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
T L PENSION RESOURCES	VANCOUVER	WA	503B0660701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
T L PENSION RESOURCES	VANCOUVER	WA	502B0660701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
T R PAUL INC	NEWTOWN	CT	503A4090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
T R PAUL INC	NEWTOWN	CT	502A4090701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
T R PAUL INC	NEWTOWN	CT	503A4090701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
T R PAUL INC	NEWTOWN	CT CT	502A4090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
T R PAUL INC T R PAUL INC	NEWTOWN NEWTOWN	CT	503A4090701-005 502A4090701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
T R PAUL INC	NEWTOWN	CT	503A4090701-007	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/07/2001
T ROWE PRICE TRUST CO	BALTIMORE	MD	50236505001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
T ROWE PRICE TRUST CO	BALTIMORE	MD	50236505001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
T ROWE PRICE TRUST CO	BALTIMORE	MD	50236500002-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/27/2002
T ROWE PRICE TRUST CO	BALTIMORE	MD	50236500002-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/27/2002
T ROWE PRICE TRUST CO	BALTIMORE	MD	50336500003-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
T ROWE PRICE TRUST CO	BALTIMORE	MD	50236500004-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
T ROWE PRICE TRUST CO	BALTIMORE	MD	50336500004-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
TAFT STETTINIUS & HOLLISTER LLP	CINCINNATI	OH	VS322591	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/21/2002
TAFT STETTINIUS & HOLLISTER LLP	CINCINNATI	OH	VS322592	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/21/2002
TAFT STETTINUS & HOLLISTER LLP	CINCINNATI	OH	VS322593	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/21/2002
TAFT STETTINIUS & HOLLISTER LLP TAILORED PENSIONS INC	CINCINNATI BOCA RATON	OH FL	VS322594	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/01/2002 Opinion Letter Issued 01/25/2002
TAILORED PENSIONS INC	BOCA RATON	FL	502B702AB01-001 503B702AB01-002	Prototype Standardized Money Purchase Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
TAILORED PENSIONS INC	BOCA RATON	FL	502B702AB01-002	Prototype Non-standardized Money 1 dronase 1 lan  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
TAILORED PENSIONS INC	BOCA RATON	FL	503B702AB01-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
TAILORED PENSIONS INC	BOCA RATON	FL	502B702AB01-005	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
TAILORED PENSIONS INC	BOCA RATON	FL	503B702AB01-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
TAILORED PENSIONS INC	BOCA RATON	FL	502B702AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
TAILORED PENSIONS INC	BOCA RATON	FL	503B702AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
TAILORED PENSIONS INC	BOCA RATON	FL	502B702AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
TAILORED PENSIONS INC	BOCA RATON	FL	502B702AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
TAX AWARENESS PLANNING	SUGARLAND	TX	VS322458	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/8/2000
TAX FAVORED BENEFITS INC	PRAIRIE VILLAGE	KS	503A7910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 05/01/2002
TAX FAVORED BENEFITS INC TAX FAVORED BENEFITS INC	PRAIRIE VILLAGE PRAIRIE VILLAGE	KS KS	502A7910701-002 503A7910701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/01/2002 Opinion Letter Issued 05/01/2002
TAX FAVORED BENEFITS INC	PRAIRIE VILLAGE	KS	502A7910701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/01/2002 Opinion Letter Issued 05/01/2002
TAX FAVORED BENEFITS INC	PRAIRIE VILLAGE	KS	503A7910701-005	Prototype Non-standardized Noney Furchase Fight	Opinion Letter Issued 05/01/2002
TAX FAVORED BENEFITS INC	PRAIRIE VILLAGE	KS	502A7910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/01/2002
TAX FAVORED BENEFITS INC	PRAIRIE VILLAGE	KS	503A7910701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 05/01/2002
TAX FAVORED BENEFITS INC	PRAIRIE VILLAGE	KS	502A7910701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 05/01/2002
TAX SHELTERED COMPENSATION INC	EDINA	MN	503B5368501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
TAX SHELTERED COMPENSATION INC	EDINA	MN	503B5368501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
TAX SHELTERED COMPENSATION INC	EDINA	MN	502B5368501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
TAX SHELTERED COMPENSATION INC	EDINA	MN	503B5368501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
TAX SHELTERED COMPENSATION INC	EDINA	MN	503B5368501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
TAX SHELTERED COMPENSATION INC TAX SHELTERED COMPENSATION INC	EDINA EDINA	MN MN	502B5368501-006 503B5368501-007	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
TAX SHELTERED COMPENSATION INC	EDINA	MN	502B5368501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
TAX SHELTERED COMPENSATION INC	EDINA	MN	503B5368501-009	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
TAX SHELTERED COMPENSATION INC	EDINA	MN	502B5368501-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
TAX SHELTERED COMPENSATION INC	EDINA	MN	503B5368502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
TAX SHELTERED COMPENSATION INC	EDINA	MN	503B5368502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
TAX SHELTERED COMPENSATION INC	EDINA	MN	502B5368502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
TAX SHELTERED COMPENSATION INC	EDINA	MN	502B5368502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
TAX STRATEGIES AMERICA INC	AUSTIN	TX	503B0650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TAX STRATEGIES AMERICA INC	AUSTIN	TX	502B0650701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TAX STRATEGIES AMERICA INC TAX STRATEGIES AMERICA INC	AUSTIN AUSTIN	TX TX	503B0650701-003 502B0650701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
TAX STRATEGIES AMERICA INC TAX STRATEGIES AMERICA INC	AUSTIN	TX	503B0650701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
TAX STRATEGIES AMERICA INC	AUSTIN	TX	502B0650701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
TAYLOR PERKY & PARKER LLC	OVERLAND PARK	KS	503B0640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TAYLOR PERKY & PARKER LLC	OVERLAND PARK	KS	502B0640701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TAYLOR PERKY & PARKER LLC	OVERLAND PARK	KS	503B0640701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TAYLOR PERKY & PARKER LLC	OVERLAND PARK	KS	502B0640701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TAYLOR PERKY & PARKER LLC	OVERLAND PARK	KS	503B0640701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TAYLOR PERKY & PARKER LLC	OVERLAND PARK	KS	502B0640701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TAYLOR/WEBSTER INC	BRENTWOOD	TN	503B0630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TAYLOR/WEBSTER INC	BRENTWOOD	TN	502B0630701-002 503B0630701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TAYLOR/WEBSTER INC TAYLOR/WEBSTER INC	BRENTWOOD BRENTWOOD	TN TN	503B0630701-003 502B0630701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
MILOWALDOTLIVING	BINLININGOD	114	502D0000101-004	i iototypo otanuaruizeu ivioney i uronase i idil	Opinion Letter Issued 00/07/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION
TAYLOR/WEBSTER INC	BRENTWOOD	TN	503B0630701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TAYLOR/WEBSTER INC	BRENTWOOD	TN	502B0630701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TCF NATIONAL BANK	MINNEAPOLIS	MN	50279482701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TCF NATIONAL BANK	MINNEAPOLIS	MN	50279482701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TD WATERHOUSE	NEW YORK	NY	50229782701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TD WATERHOUSE TD WATERHOUSE	NEW YORK NEW YORK	NY NY	50229782701-002 50229782701-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
TD WATERHOUSE	NEW YORK	NY	50229782701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TD WATERHOUSE	NEW YORK	NY	50229782701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TD WATERHOUSE	NEW YORK	NY	50229782701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TD WATERHOUSE	NEW YORK	NY	50229782701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TD WATERHOUSE BANK	NEW YORK	NY	5025647AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TD WATERHOUSE BANK	NEW YORK NEW YORK	NY	5025647AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TD WATERHOUSE BANK TD WATERHOUSE BANK	NEW YORK NEW YORK	NY NY	5025647AQ01-003 5025647AQ01-004	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
TEAMBANK NA	PAOLA	KS	50240061901-001	Prototype Standardized Money Fulcilase Filan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TEAMBANK NA	PAOLA	KS	50240061901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TEAMVEST RETIREMENT PLAN SERVICES LLC	CHARLOTTE	NC	503B0620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TEAMVEST RETIREMENT PLAN SERVICES LLC	CHARLOTTE	NC	502B0620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TEAMVEST RETIREMENT PLAN SERVICES LLC	CHARLOTTE	NC	503B0620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TEAMVEST RETIREMENT PLAN SERVICES LLC	CHARLOTTE	NC	502B0620701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TEAMVEST RETIREMENT PLAN SERVICES LLC TEAMVEST RETIREMENT PLAN SERVICES LLC	CHARLOTTE CHARLOTTE	NC NC	503B0620701-005 502B0620701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
TEMEN & HAWKINS CPAS LLP	ANTIOCH	CA	503A5431901-001	Prototype Standardized Cash of Deferred Arrangement Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TEMEN & HAWKINS CPAS LLP	ANTIOCH	CA	503A5431901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
TEMEN & HAWKINS CPAS LLP	ANTIOCH	CA	503A5431901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TENNESSEE FARMERS LIFE INSURANCE CO	COLUMBIA	TN	50254682701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TENNESSEE FARMERS LIFE INSURANCE CO	COLUMBIA	TN	50254682701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TENNESSEE FARMERS LIFE INSURANCE CO	COLUMBIA	TN	50354682701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TENNESSEE FARMERS LIFE INSURANCE CO TERN PENSION SERVICES INC	COLUMBIA TACOMA	TN WA	50354682701-004 503A4320701-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
TERN PENSION SERVICES INC	TACOMA	WA	503A4320701-001 503A4320701-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
TERN PENSION SERVICES INC	TACOMA	WA	502A4320701-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TERRE HAUTE FIRST NATIONAL BANK	TERRE HAUTE	IN	50254701801-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
TERRE HAUTE FIRST NATIONAL BANK	TERRE HAUTE	IN	50354701801-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
TERRE HAUTE FIRST NATIONAL BANK	TERRE HAUTE	IN	50254701801-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
TERRE HAUTE FIRST NATIONAL BANK TERRE HAUTE FIRST NATIONAL BANK	TERRE HAUTE	IN	50354701801-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
TEXAS PENSION CONSULTANTS	TERRE HAUTE WACO	IN TX	50254701801-005 503A8600701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001 Opinion Letter Issued 08/07/2001
TEXAS PENSION CONSULTANTS TEXAS PENSION CONSULTANTS	WACO	TX	502A8600701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
TEXAS PENSION CONSULTANTS	WACO	TX	503A8600701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TEXAS PENSION CONSULTANTS	WACO	TX	502A8600701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TEXAS PENSION CONSULTANTS	WACO	TX	503A8600701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TEXAS PENSION CONSULTANTS	WACO	TX	502A8600701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TEXAS STATE BANK	SAN ANGELO	TX	50255080701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TEXAS STATE BANK TEXAS STATE BANK	SAN ANGELO SAN ANGELO	TX TX	50255080701-002 50255080701-003	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
TEXASBANK	FORT WORTH	TX	50382380701-001	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/30/2001
TEXASBANK	FORT WORTH	TX	50282380701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TEXASBANK	FORT WORTH	TX	50382380701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TEXASBANK	FORT WORTH	TX	50282380701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
THE ANGELL PENSION GROUP INC	EAST PROVIDENCE	RI	VS322868	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/23/2002
THE ANGELL PENSION GROUP INC	EAST PROVIDENCE	RI RI	VS322867	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/23/2002
THE ANGELL PENSION GROUP INC THE BENEFITS CONNECTION GROUP INC	EAST PROVIDENCE WASHINGTON	DC	VS322869 VS322479	Volume Submitter Profit Sharing/401K Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/23/2002 Advisory Letter Issued 6/28/2001
THE ELLISON CO	TORRANCE	CA	503B5458501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
THE ELLISON CO	TORRANCE	CA	502B5458501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
THE ELLISON CO	TORRANCE	CA	503B5458501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
THE ELLISON CO	TORRANCE	CA	502B5458501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
THE ELLISON CO	TORRANCE	CA	503B5458501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
THE ELLISON CO	TORRANCE	CA	502B5458501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
THE ELLISON CO THE ELLISON CO	TORRANCE TORRANCE	CA CA	503B5458501-007 503B5458502-001	Prototype Non-standardized Target Benefit Plan Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/20/2001
THE ELLISON CO	TORRANCE	CA	503B5458502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 09/20/2001
THE ELLISON CO	TORRANCE	CA	502B5458502-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
THE HELP NETWORK INC	HUDSON	ОН	VS322627	Volume Submitter Profit Sharing Plan	Application Withdrawn 01/17/2002
THE MANUFACTURERS LIFE INSURANCE COMPANY (USA)	TORONTO	CAN	VS322787	Volume Submitter Money Purchase Plan (GOV)	Advisory Letter Issued 01/10/2002
THE MERGER FUND	VALHALLA	NY	502A5582701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
THE MERGER FUND THE OHIO STATE UNIVERSITY	VALHALLA COLUMBUS	NY OH	502A5582702-001 VS322384	Prototype Standardized Defined Benefit Plan with Permitted Disparity Volume Submitter 401K Plan	Opinion Letter Issued 01/29/2002 Advisory Letter Issued 4/17/2001
THE PENSION CENTRE LIMITED	GREENWICH	CT	VS311340	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 4/17/2001 Advisory Letter Issued 10/16/2000
THE PENSION CENTRE LIMITED	GREENWICH	CT	VS311434	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/16/2000 Advisory Letter Issued 10/16/2000
THE SAVITZ ORGANIZATION INCORPORATED	PHILADELPHIA	PA	VS322740	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 9/4/2001
THE SAVITZ ORGANIZATION INCORPORATED	PHILADELPHIA	PA	VS322741	Volume Submitter Money Purchase Plan	Advisory Letter Issued 9/4/2001
THE SAVITZ ORGANIZATION INCORPORATED	PHILADELPHIA	PA	VS322742	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 9/4/2001
THE SAVITZ ORGANIZATION INCORPORATED	PHILADELPHIA	PA	VS322743	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/28/2002
THE WOLF PENSION GROUP LLC	MINEOLA	NY	VS323245	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
THE WOLF PENSION GROUP LLC	MINEOLA	NY NY	VS323269	Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
THE WOLF PENSION GROUP, LLC THE WOLF PENSION GROUP, LLC	MINEOLA MINEOLA	NY NY	VS323311 VS323357	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002 Advisory Letter Issued 01/11/2002
THE WOLF PENSION GROUP, LLC THESCO CONSULTANTS INC	NEW YORK	NY NY	503A7510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
THESCO CONSULTANTS INC	NEW YORK	NY	502A7510701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
THESCO CONSULTANTS INC	NEW YORK	NY	503A7510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
THESCO CONSULTANTS INC	NEW YORK	NY	502A7510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
THESCO CONSULTANTS INC	NEW YORK	NY	503A7510701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001

PLAN SPONSOR THESCO CONSULTANTS INC	CITY NEW YORK	STATE NY	FILE FOLDER/VS NO. 502A7510701-006	PLAN TYPE Prototype Standardized Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 08/07/2001
THESCO CONSULTANTS INC	NEW YORK	NY	503A7510701-007	Prototype Standardized Cash of Beterled Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
THESCO CONSULTANTS INC	NEW YORK	NY	502A7510701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
THESCO CONSULTANTS INC	NEW YORK	NY	503A7510702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
THESCO CONSULTANTS INC	NEW YORK	NY	502A7510702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
THIRD PARTY ADMINISTRATORS INC	MANCHESTER	NH	502B6211901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
THIRD PARTY ADMINISTRATORS INC	MANCHESTER	NH	502B6211901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
THIRD PARTY ADMINISTRATORS INC	MANCHESTER	NH NH	503B6211901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
THIRD PARTY ADMINISTRATORS INC THIRD PARTY ADMINISTRATORS INC	MANCHESTER	NH NH	503B6211901-004 502B6211901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
THIRD PARTY ADMINISTRATORS INC	MANCHESTER MANCHESTER	NH	503B6211901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
THOMAS DOLL & COMPANY CPA	WALNUT CREEK	CA	VS323267	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
THOMAS F KERNEY PA	ORLANDO	FL	503A6740701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
THOMAS F KERNEY PA	ORLANDO	FL	502A6740701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
THOMAS F KERNEY PA	ORLANDO	FL	503A6740701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
THOMAS F KERNEY PA	ORLANDO	FL	502A6740701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
THOMAS F KERNEY PA	ORLANDO	FL	503A6740701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
THOMAS F KERNEY PA THOMAS J STEVENS PA	ORLANDO	FL	502A6740701-006	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
THOMAS J STEVENS PA THOMAS J STEVENS PA	DURHAM DURHAM	NC NC	503A5070701-001 502A5070701-002	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
THOMAS J STEVENS PA	DURHAM	NC	503A5070701-002	Prototype Standardized Front Sharing Frant Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
THOMAS J STEVENS PA	DURHAM	NC	502A5070701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
THOMAS J STEVENS PA	DURHAM	NC	503A5070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
THOMAS J STEVENS PA	DURHAM	NC	502A5070701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
THOMAS W HILL CPA	CAPE CORAL	FL	502B6791901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
THOMAS W HILL CPA	CAPE CORAL	FL	502B6791901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
THOMAS, DOLL & COMPANY, CPA'S	WALNUT CREEK	CA	VS323309	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
THOMAS, DOLL & COMPANY, CPA'S	WALNUT CREEK	CA	VS323355	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
THOMPSON COBURN	ST LOUIS	MO	VS322376	Volume Submitter Money Purchase Plan	Advisory Letter Issued 08/24/2000
THOMPSON COBURN THOMPSON COBURN	ST LOUIS ST LOUIS	MO MO	VS322377 VS322378	Volume Submitter Profit Sharing/401K Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 08/24/2000 Advisory Letter Issued 8/24/2000
THOMPSON HINE & FLORY LLP	WASHINGTON	DC	VS322863	Volume Submitter Profit Sharing Flan Volume Submitter Defined Benefit Plan	Application Withwrawn 06/04/2002
THOMPSON HINE & FLORY LLP	WASHINGTON	DC	VS322336	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 8/7/2000
THOMPSON HINE & FLORY LLP	CLEVELAND	OH	VS322434	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/20/2000
THOMPSON HINE & FLORY LLP	CLEVELAND	OH	VS322561	Volume Submitter Defined Benefit Plan	Application Withdrawn 8/13/2001
THOMPSON HINE & FLORY LLP	WASHINGTON	DC	VS322921	Volume Submitter Profit Sharing/401K Plan	Application Withdrawn 06/04/2002
THOMPSON HINE & FLORY LLP	WASHINGTON	DC	VS322922	Volume Submitter Money Purchase Plan	Advisory Letter Issued 05/17/2002
THOMPSON HINE & FLORY LLP	CINCINNATI	ОН	VS311301	Volume Submitter Profit Sharing/401K Plan	Application Withdrawn 3/19/2001
THOMPSON HINE LLP	WASHINGTON	DC	503A4600001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/27/2002
THOMPSON HINE LLP	WASHINGTON	DC	502A4600001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/27/2002
THOMPSON HINE LLP d/b/a PENSION DOCUMENT SYSTEMS THOMPSON HINE LLP d/b/a PENSION DOCUMENT SYSTEMS	DAYTON DAYTON	OH OH	503A4600002-001 503A4600002-002	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 07/23/2002 Opinion Letter Issued 07/23/2002
THOMSON BROCK CHERRY & CO	TALLAHASSEE	FL	502A3391901-001	Prototype Non-Standardized Money Purchase Plan	Opinion Letter Issued 07/23/2002 Opinion Letter Issued 11/19/2001
THOMSON BROCK CHERRY & CO	TALLAHASSEE	FL	502A3391901-002	Prototype Standardized Money Furdinase Figure Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
THOMSON BROCK CHERRY & CO	TALLAHASSEE	FL	502A3391901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
THOMSON BROCK CHERRY & CO	TALLAHASSEE	FL	502A3391901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
THUMB NATIONAL BANK & TRUST CO	PIGEON	MI	50255271901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
THUMB NATIONAL BANK & TRUST CO	PIGEON	MI	50255271901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
THUMB NATIONAL BANK & TRUST CO	PIGEON	MI	50255271901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
THUMB NATIONAL BANK & TRUST CO	PIGEON PIGEON	MI MI	50255271901-004	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
THUMB NATIONAL BANK & TRUST CO THUMB NATIONAL BANK & TRUST CO	PIGEON	MI	50355271901-005 50355271901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
THUMB NATIONAL BANK & TRUST CO	PIGEON	MI	50255271901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
THUMB NATIONAL BANK & TRUST CO	PIGEON	MI	50355271901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
THUMB NATIONAL BANK & TRUST CO	PIGEON	MI	50255271901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TIAA-CREF	NEW YORK	NY	50396150001-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 02/01/2002
TIAA-CREF	NEW YORK	NY	50396150002-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/01/2002
TIAA-CREF	NEW YORK	NY	50296150003-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/01/2002
TIAA-CREF	NEW YORK	NY	50296150003-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/01/2002
TIMOTHY J FEUSIER PENSION SERVICES INC	JEFFERSONVILLE	PA	503B5278501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
TIMOTHY I FEUSNER PENSION SERVICES INC	JEFFERSONVILLE JEFFERSONVILLE	PA PA	503B5278501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
TIMOTHY J FEUSNER PENSION SERVICES INC TIMOTHY J FEUSNER PENSION SERVICES INC	JEFFERSONVILLE	PA PA	502B5278501-003 503B5278501-004	Prototype Standardized Cash of Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
TIMOTHY J FEUSNER PENSION SERVICES INC	JEFFERSONVILLE	PA	502B5278501-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
TIMOTHY J FEUSNER PENSION SERVICES INC	JEFFERSONVILLE	PA	503B5278501-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
TIMOTHY J FEUSNER PENSION SERVICES INC	JEFFERSONVILLE	PA	502B5278501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
TITAN FINANCIAL SERVICES LLC	EMERSON	NJ	503A1290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TITAN FINANCIAL SERVICES LLC	EMERSON	NJ	502A1290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TITAN FINANCIAL SERVICES LLC	EMERSON	NJ	503A1290701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TITAN FINANCIAL SERVICES LLC	EMERSON TITONKA	NJ IA	502A1290701-004	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
TITONKA SAVINGS BANK TIZZARD KNUTTINEN WRIGHT & BOSSE' PC	TUCSON	AZ	50255341901-001 502B0920701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
TIZZARD KNUTTINEN WRIGHT & BOSSE PC	TUCSON	AZ	502B0920701-001	Prototype Standardized Front Sharing Fran	Opinion Letter Issued 08/30/2001
TIZZARD KNUTTINEN WRIGHT & BOSSE' PC	TUCSON	AZ	502B0920701-003	Prototype Standardized Morley Full-lase Flam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TMAK	CHICAGO	IL	VS322984	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 07/30/2002
TMAK	CHICAGO	IL	VS322985	Volume Submitter Money Purchase Plan	Advisory Letter Issued 07/30/2002
TMAK	CHICAGO	IL	VS322986	Volume Submitter 401K Plan	Advisory Letter Issued 07/30/2002
TMAK	CHICAGO	IL NO	VS322987	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 05/21/2002
TODTMAN NACHAMIE SPIZZ & JOHNS PC	NEW YORK	NY	VS322327	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 3/28/2000
TODTMAN NACHAMIE SPIZZ & JOHNS PC TODTMAN, NACHAMIE, SPIZZ & JOHNS, P.C.	NEW YORK NEW YORK	NY NY	VS322328 VS322796	Volume Submitter Defined Benefit Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 3/28/2000 Advisory Letter Issued 10/30/2001
TOOLING & MANUFACTURING ASSOCIATION	PARK RIDGE	IL IL	50397080002-001	Master Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/14/2000
TORKILDSON KATZ FONSECA JAFFE MOORE & HETHERI	HONOLULU	HA	VS322380	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/16/2000
TORKILDSON KATZ FONSECA JAFFE MOORE & HETHERI	HONOLULU	HA	VS322381	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/12/2000
TORKILDSON KATZ FONSECA JAFFE MOORE & HETHERI	HONOLULU	HA	VS322382	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/24/2000

PLAN SPONSOR TORKILDSON KATZ FONSECA JAFFE MOORE & HETHERI	CITY HONOLULU	STATE HA	FILE FOLDER/VS NO. VS322383	PLAN TYPE Volume Submitter Defined Reposit Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
TOTAL ADMINISTRATIVE SERVICES	MADISON	WI	502A1642701-001	Volume Submitter Defined Benefit Plan Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 11/24/2000 Opinion Letter Issued 08/07/2001
TOTAL ADMINISTRATIVE SERVICES TOTAL ADMINISTRATIVE SERVICES	MADISON	WI	502A1642701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
TOTAL ADMINISTRATIVE SERVICES TOTAL ADMINISTRATIVE SERVICES	MADISON	WI	503A1642701-002	Prototype Non-Standardized Moriey Furchase Flair  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TOTAL ADMINISTRATIVE SERVICES	MADISON	WI	503A1642701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
TOTAL ADMINISTRATIVE SERVICES	MADISON	WI	502A1642701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TOTAL ADMINISTRATIVE SERVICES	MADISON	WI	503A1642701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TOTAL BENEFIT SERVICES INC	FRESNO	CA	503A7500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TOTAL BENEFIT SERVICES INC	FRESNO	CA	502A7500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TOTAL BENEFIT SERVICES INC	FRESNO	CA	503A7500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TOTAL BENEFIT SERVICES INC	FRESNO	CA	502A7500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TOTAL BENEFIT SERVICES INC	FRESNO	CA	503A7500701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TOTAL BENEFIT SERVICES INC	FRESNO	CA	502A7500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TOTAL BENEFIT SERVICES INC	FRESNO	CA	503A7500701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
TOTAL BENEFIT SERVICES INC	FRESNO	CA	502A7500701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
TOTAL BENEFIT SERVICES INC	FRESNO	CA	503A7500702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TOTAL BENEFIT SERVICES INC	FRESNO	CA	503A7500702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
TOTAL BENEFIT SERVICES INC	FRESNO	CA	502A7500702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TOTAL BENEFIT SERVICES INC	FRESNO	CA	502A7500702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
TOWN & COUNTRY BANK	SPRINGFIELD	IL	502ZZII1101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
TOWN & COUNTRY BANK	SPRINGFIELD	IL	502ZZII1101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
TPA SERVICES INC	AURORA	CO	503A6730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TPA SERVICES INC	AURORA	CO	502A6730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TPA SERVICES INC	AURORA	CO	503A6730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TPA SERVICES INC	AURORA	CO	502A6730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TPA SERVICES INC	AURORA	CO	503A6730701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TPA SERVICES INC	AURORA	CO	502A6730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50355580001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/09/2001
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50355580002-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/11/2001
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50355580002-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/11/2001
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50255580002-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/11/2001
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50255580002-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/11/2001
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50355580003-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/09/2001
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50255580003-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/09/2001
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50255580004-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/11/2001
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50255580004-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/11/2001
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50255580004-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/11/2001
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50355580705-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50355580705-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50255580705-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	LOS ANGELES	CA	50255580705-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
TRANSAMERICA LIFE INSURANCE AND ANNUITY COMPANY	LOS ANGELES	CA	VS322611	Volume Submitter 401K Plan	Advisory Letter Issued 04/17/2002
TRANSAMERICA LIFE INSURANCE AND ANNUITY COMPANY	LOS ANGELES	CA	VS322612	Volume Submitter 401K Plan	Advisory Letter Issued 04/17/2002
TRANSAMERICA SECURITIES SALES CORPORATION	LOS ANGELES	CA CA	VS322613	Volume Submitter 401K Plan	Advisory Letter Issued 04/17/2002
TRANSAMERICA SECURITIES SALES CORPORATION	LOS ANGELES	CT	VS322640	Volume Submitter 401K Plan	Advisory Letter Issued 04/17/2002
TRAVELERS LIFE & ANNUITY TRAVELERS LIFE & ANNUITY	HARTFORD HARTFORD	CT	50355640701-001 50255640701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
TRAVELERS LIFE & ANNUITY	HARTFORD	CT	50355640701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
TRAVELERS LIFE & ANNUITY	HARTFORD	CT	50255640701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRAVELERS LIFE & ANNUITY	HARTFORD	CT	50355640701-005	Prototype Non-standardized Worley Full diase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TRAVELERS LIFE & ANNUITY	HARTFORD	CT	50255640701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TRAVELERS LIFE & ANNUITY	HARTFORD	CT	50355640701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
TRAVELERS LIFE & ANNUITY	HARTFORD	CT	50255640701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
TRAVELERS LIFE & ANNUITY	HARTFORD	CT	50355640702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TRAVELERS LIFE & ANNUITY	HARTFORD	CT CT	50355640702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
TRAVELERS LIFE & ANNUITY	HARTFORD	CT CT	50255640702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TRAVELERS LIFE & ANNUITY	HARTFORD	CT CT	50255640702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
TRAVISWOLFF & CO LLP	DALLAS	TX	503A5060701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TRAVISWOLFF & CO LLP	DALLAS	TX	502A5060701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TRAVISWOLFF & CO LLP	DALLAS	TX	503A5060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TRAVISWOLFF & CO LLP	DALLAS	TX	502A5060701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TRAVISWOLFF & CO LLP	DALLAS	TX	503A5060701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TRAVISWOLFF & CO LLP	DALLAS	TX	502A5060701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TREFSGAR & CO INC	LEBANON	PA	502A4660001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/24/2002
TREFSGAR & CO INC	LEBANON	PA	502A4660001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/24/2002
TRENAM KEMKER SCHARF BARKIN FRYE ONEILL & MULLIS PA	TAMPA	FL	503A7820001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/18/2002
TRENAM KEMKER SCHARF BARKIN FRYE ONEILL & MULLIS PA	TAMPA	FL	503A7820001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/18/2002
TRENAM KEMKER SCHARF BARKIN FRYE ONEILL & MULLIS PA	TAMPA	FL	503A7820001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/18/2002
TRENDCEPTS INTERNATIONAL INC	SAN LEANDRO	CA	502A720BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
TRENDCEPTS INTERNATIONAL INC	SAN LEANDRO	CA	502A720BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
TRENDCEPTS INTERNATIONAL INC	SAN LEANDRO	CA	502A720BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
TRENDCEPTS INTERNATIONAL INC	SAN LEANDRO	CA	503A7200702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRENDCEPTS INTERNATIONAL INC	SAN LEANDRO	CA	502A7200702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRENDCEPTS INTERNATIONAL INC	SAN LEANDRO	CA	503A7200702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRENDCEPTS INTERNATIONAL INC	SAN LEANDRO	CA	502A7200702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRENDCEPTS INTERNATIONAL INC	SAN LEANDRO	CA	503A7200702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TRENDCEPTS INTERNATIONAL INC	SAN LEANDRO	CA	502A7200702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TRI -BLOCK SAAK PARTNERSHIP	SALT LAKE CITY	UT	VS323092	Volume Submitter Target Benefit Plan	Advisory Letter Issued 02/26/2003
TRI BLOCK SAAK PARTNERSHIP C/O RSMC TRI BLOCK SAAK PARTNERSHIP C/O RSMC	SALT LAKE CITY	UT	VS322668	Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
	SALT LAKE CITY	UT UT	VS322698	Volume Submitter Money Purchase Plan Volume Submitter Profit Sharing Plan	
TRI BLOCK SAAK PARTNERSHIP C/O RSMC	SALT LAKE CITY	UT	VS322728	Volume Submitter Profit Sharing Plan  Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
TRI-BLOCK-SAAK PARTNERSHIP TRIEQUA PENSION SERVICES INC	SALT LAKE CITY IRVINE	CA	VS323214	Volume Submitter Defined Benefit Plan  Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/30/2002
TRIEQUA PENSION SERVICES INC TRIEQUA PENSION SERVICES INC	IRVINE	CA	VS322669 VS322699	Volume Submitter Profit Sharing/401K Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
TRIEQUA PENSION SERVICES INC TRIEQUA PENSION SERVICES INC	IRVINE	CA	VS322099 VS322729	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002 Advisory Letter Issued 12/22/2000 & 06/28/2002
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PLAN SPONSOR TRIEQUA PENSION SERVICES, INC.	<u>CITY</u> IRVINE	STATE CA	FILE FOLDER/VS NO. VS323215	PLAN TYPE Volume Submitter Defined Benefit Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Advisory Letter Issued 01/30/2002
TRINITY FINANCIAL SERVICES LLC	OKLAHOMA CITY	OK	503A5050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRINITY FINANCIAL SERVICES LLC	OKLAHOMA CITY	OK	502A5050701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRINITY FINANCIAL SERVICES LLC	OKLAHOMA CITY	OK	503A5050701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRINITY FINANCIAL SERVICES LLC	OKLAHOMA CITY	OK	502A5050701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRINITY FINANCIAL SERVICES LLC	OKLAHOMA CITY	OK	503A5050701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TRINITY FINANCIAL SERVICES LLC	OKLAHOMA CITY	OK	502A5050701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TRISTAR PENSION LLC	OKLAHOMA CITY	OK	503B6290701-001 502B6290701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRISTAR PENSION LLC	OKLAHOMA CITY OKLAHOMA CITY	OK OK	503B6290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRISTAR PENSION LLC TRISTAR PENSION LLC	OKLAHOMA CITY	OK	502B6290701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
TRISTAR PENSION LLC	OKLAHOMA CITY	OK	503B6290701-005	Prototype Standardized Worldy Farchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TRISTAR PENSION LLC	OKLAHOMA CITY	OK	502B6290701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TROMBINO PENSION ADMINISTRATORS INC	OCEANSIDE	CA	503A5048501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/28/2001
TROMBINO PENSION ADMINISTRATORS INC	OCEANSIDE	CA	502A5048501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/28/2001
TROMBINO PENSION ADMINISTRATORS INC	OCEANSIDE	CA	503A5048501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/28/2001
TROMBINO PENSION ADMINISTRATORS INC	OCEANSIDE	CA	502A5048501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/28/2001
TROMBINO PENSION ADMINISTRATORS INC TROMBINO PENSION ADMINISTRATORS INC	OCEANSIDE	CA	503A5048501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/28/2001
TROUTMAN SANDERS LLP	OCEANSIDE RICHMOND	CA VA	502A5048501-006 503A4760001-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/28/2001 Opinion Letter Issued 08/09/2002
TROUTMAN SANDERS LLP	RICHMOND	VA	503A4760001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/09/2002
TROUTMAN SANDERS LLP	RICHMOND	VA	502A4760001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
TROY SAVINGS BANK	TROY	NY	50201562701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
TROY SAVINGS BANK	TROY	NY	50201562701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
TROY SAVINGS BANK	TROY	NY	50201562701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
TROY SAVINGS BANK	TROY	NY	50201562701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
TROY SAVINGS BANK	TROY	NY	50201562701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
TROY SAVINGS BANK	TROY	NY	50201562701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
TRUOG-RYDING CO INC TRUOG-RYDING CO INC	WEST LAKE VILLAGE	CA CA	502B6221901-001 502B6221901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
TRUOG-RYDING CO INC	WEST LAKE VILLAGE WEST LAKE VILLAGE	CA	502B6221901-002 502B6221901-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
TRUOG-RYDING CO INC	WEST LAKE VILLAGE	CA	502B6221901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUOG-RYDING CO INC	WEST LAKE VILLAGE	CA	503B6221901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUOG-RYDING CO INC	WEST LAKE VILLAGE	CA	502B6221901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUOG-RYDING CO INC	WEST LAKE VILLAGE	CA	503B6221901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CENTER OF AMERICA	BISMARCK	ND	50247021101-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
TRUST CENTER OF AMERICA	BISMARCK	ND	50347021101-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
TRUST CO	ST JOSEPH	MO	50292491901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO TRUST CO	ST JOSEPH ST JOSEPH	MO MO	50292491901-002 50292491901-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
TRUST CO	ST JOSEPH	MO	50292491901-003	Prototype Standardized Profit Sharing Flair  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO	ST JOSEPH	MO	50392491901-005	Prototype Standardized Money Furchase Flair  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO	ST JOSEPH	MO	50392491901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO	ST JOSEPH	MO	50292491901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO	ST JOSEPH	MO	50392491901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO	ST JOSEPH	MO	50292491901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO	ST JOSEPH	MO	50292491901-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO NA TRUST CO NA	CORPUS CHRISTI CORPUS CHRISTI	TX TX	503A1090701-001 502A1090701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
TRUST CO NA	CORPUS CHRISTI	TX	503A1090701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
TRUST CO NA	CORPUS CHRISTI	TX	502A1090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TRUST CO NA	CORPUS CHRISTI	TX	503A1090701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TRUST CO NA	CORPUS CHRISTI	TX	502A1090701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TRUST CO OF AMERICA	ENGLEWOOD	CO	502A7382701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRUST CO OF AMERICA	ENGLEWOOD	co	502A7382701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRUST CO OF AMERICA	ENGLEWOOD	CO	502A7382701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRUST CO OF AMERICA TRUST CO OF ILLINOIS	ENGLEWOOD	CO IL	502A7382701-004 50335470701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRUST CO OF ILLINOIS TRUST CO OF ILLINOIS	GLEN ELLYN GLEN ELLYN	IL IL	50235470701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
TRUST CO OF ILLINOIS	GLEN ELLYN	IL	50335470701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TRUST CO OF ILLINOIS	GLEN ELLYN	IL	50235470701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TRUST CO OF ILLINOIS	GLEN ELLYN	ΪĹ	50335470701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TRUST CO OF ILLINOIS	GLEN ELLYN	IL	50235470701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TRUST CO OF KANSAS	WICHITA	KS	502ZZKZ1901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF KANSAS	WICHITA	KS	502ZZKZ1901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF KANSAS	WICHITA	KS	502ZZKZ1901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO OF KANSAS TRUST CO OF KNOXVILLE	WICHITA KNOXVILLE	KS TN	503ZZKZ1901-004 50389210701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
TRUST CO OF KNOXVILLE TRUST CO OF KNOXVILLE	KNOXVILLE	TN	50289210701-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
TRUST CO OF KNOXVILLE	KNOXVILLE	TN	50389210701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TRUST CO OF KNOXVILLE	KNOXVILLE	TN	50289210701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TRUST CO OF KNOXVILLE	KNOXVILLE	TN	50389210701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TRUST CO OF KNOXVILLE	KNOXVILLE	TN	50289210701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TRUST CO OF MAINE	BANGOR	ME	50253061901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF MAINE	BANGOR	ME	50253061901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF MAINE	BANGOR	ME	50253061901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF MAINE TRUST CO OF MAINE	BANGOR BANGOR	ME ME	50253061901-004 50353061901-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
TRUST CO OF MAINE TRUST CO OF MAINE	BANGOR	ME	50353061901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
TRUST CO OF MAINE TRUST CO OF MAINE	BANGOR	ME	50253061901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
TRUST CO OF MAINE TRUST CO OF MAINE	BANGOR	ME	50353061901-007	Prototype Non-Standardized Cash of Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO OF MAINE	BANGOR	ME	50253061901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO OF MAINE	BANGOR	ME	50253061901-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO OF MANHATTAN	MANHATTAN	KS	50252152701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRUST CO OF MANHATTAN	MANHATTAN	KS	50252152701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

PLAN SPONSOR TRUST CO OF MANHATTAN	CITY MANHATTAN	STATE KS	FILE FOLDER/VS NO. 50352152701-003	PLAN TYPE Prototype Non-Standardized Safe Harbor Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Inquired 09/07/2001
TRUST CO OF MANHATTAN TRUST CO OF MANHATTAN	MANHATTAN	KS	50352152701-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
TRUST CO OF NEW JERSEY	JERSEY CITY	NJ	50235211901-001	Prototype Non-Standardized Sale Harbor Money Furchase Flair  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF NEW JERSEY	JERSEY CITY	NJ	50235211901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF NEW JERSEY	JERSEY CITY	NJ	50335211901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF NEW JERSEY	JERSEY CITY	NJ	50335211901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF OKLAHOMA	TULSA	OK	50281491901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF OKLAHOMA	TULSA	OK	50281491901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF OKLAHOMA	TULSA	OK	50281491901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
TRUST CO OF OKLAHOMA TRUST CO OF OKLAHOMA	TULSA TULSA	OK OK	50281491901-004 50381491901-005	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
TRUST CO OF OKLAHOMA	TULSA	OK	50381491901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF OKLAHOMA	TULSA	OK	50281491901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO OF OKLAHOMA	TULSA	OK	50381491901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO OF OKLAHOMA	TULSA	OK	50281491901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO OF OKLAHOMA	TULSA	OK	50281491901-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF OKLAHOMA	TULSA	OK	50381491901-011	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF OKLAHOMA	TULSA	OK	50281491901-012	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO OF STERNE AGEE & LEACH INC	BIRMINGHAM	AL	50246931901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF STERNE AGEE & LEACH INC	BIRMINGHAM	AL AL	50246931901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF STERNE AGEE & LEACH INC TRUST CO OF STERNE AGEE & LEACH INC	BIRMINGHAM BIRMINGHAM	AL AL	50246931901-003 50246931901-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
TRUST CO OF STERNE AGEE & LEACHING TRUST CO OF STERNE AGEE & LEACHING	BIRMINGHAM	AL	50346931901-005	Prototype Non-Standardized Norley Furchase Flam  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF STERNE AGEE & LEACHING	BIRMINGHAM	AL	50346931901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF STERNE AGEE & LEACH INC	BIRMINGHAM	AL	50246931901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO OF STERNE AGEE & LEACH INC	BIRMINGHAM	AL	50346931901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO OF STERNE AGEE & LEACH INC	BIRMINGHAM	AL	50246931901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUSTCO BANK NA	SCHENECTADY	NY	50250431901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUSTCO BANK NA	SCHENECTADY	NY	50250431901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUSTIME INC	PENDLETON	OR	502A5682701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRUSTIME INC	PENDLETON	OR	502A5682701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRUSTIME INC TRUSTIME INC	PENDLETON	OR OR	502A5682701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TRUSTIME INC TRUSTMARK NATIONAL BANK	PENDLETON JACKSON	MS	503A5682701-004 50225211901-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 11/19/2001
TRUSTMARK NATIONAL BANK	JACKSON	MS	50225211901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUSTMARK NATIONAL BANK	JACKSON	MS	50225211901-003	Prototype Standardized Morley Full-Maring Plan	Opinion Letter Issued 11/19/2001
TRUSTMARK NATIONAL BANK	JACKSON	MS	50225211901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUSTMARK NATIONAL BANK	JACKSON	MS	50325211901-005	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUSTMARK NATIONAL BANK	JACKSON	MS	50325211901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUSTMARK NATIONAL BANK	JACKSON	MS	50225211901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUSTMARK NATIONAL BANK	JACKSON	MS	50325211901-008	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TSP ASSOCIATES INC	BURBANK	CA	VS322670	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
TSP ASSOCIATES INC	BURBANK	CA	VS322700	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
TSP ASSOCIATES INC	BURBANK BURBANK	CA CA	VS322730 VS323216	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
TSP ASSOCIATES, INC. TUCKER ANTHONY INC	BOSTON	MA	50255862701-001	Volume Submitter Defined Benefit Plan Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 01/30/2002 Opinion Letter Issued 08/07/2001
TUCKER ANTHONY INC	BOSTON	MA	50255862701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TUCKER ANTHONY INC	BOSTON	MA	50255862701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TUCKER ARENSBERG PC	PITTSBURGH	PA	VS323112	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 05/17/2002
TUCKER ARENSBERG PC	PITTSBURGH	PA	VS323113	Volume Submitter Money Purchase Plan	Advisory Letter Issued 05/17/2002
TUCSON PENSION CONSULTATIONS	TUCSON	AZ	503B7210701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TUCSON PENSION CONSULTATIONS	TUCSON	AZ	502B7210701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TUCSON PENSION CONSULTATIONS	TUCSON	AZ	503B7210701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TUCSON PENSION CONSULTATIONS	TUCSON	AZ	502B7210701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TUCSON PENSION CONSULTATIONS TUCSON PENSION CONSULTATIONS	TUCSON TUCSON	AZ AZ	503B7210701-005 502B7210701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
TUCSON PENSION CONSULTATIONS	TUCSON	AZ	502B7210701-000	Prototype Standardized Cash of Deferred Arrangement	Opinion Letter Issued 08/30/2001
TUCSON PENSION CONSULTATIONS	TUCSON	AZ	503B7210702-001	Prototype Standardized Period Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TUCSON PENSION CONSULTATIONS	TUCSON	AZ	502B7210702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TUCSON PENSION CONSULTATIONS	TUCSON	AZ	502B7210702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
TUGGLE & ROYSTER	BURLINGTON	NC	VS323040	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/13/2002
TUGGLE & ROYSTER	BURLINGTON	NC	VS323041	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 03/13/2002
TUGGLE & ROYSTER	BURLINGTON	NC	VS323042	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/13/2002
TUGGLE DUGGINS & MESCHAN PA	GREENSBORO	NC	VS322936	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/13/2002
TUGGLE DUGGINS & MESCHAN PA TUGGLE DUGGINS & MESCHAN PA	GREENSBORO GREENSBORO	NC NC	VS322937 VS322938	Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 03/13/2002 Advisory Letter Issued 03/13/2002
TURNER PENSION CONSULTANTS	ANNAPOLIS	MD	503A8490701-001	Prototype Non-standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
TURNER PENSION CONSULTANTS	ANNAPOLIS	MD	502A8490701-002	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
TURNER PENSION CONSULTANTS	ANNAPOLIS	MD	503A8490701-003	Prototype Non-standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
TURNER PENSION CONSULTANTS	ANNAPOLIS	MD	502A8490701-004	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
TURNER PENSION CONSULTANTS	ANNAPOLIS	MD	503A8490701-005	Prototype Non-standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001
TURNER PENSION CONSULTANTS	ANNAPOLIS	MD	502A8490701-006	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001
TUSCOLA NATIONAL BANK	TUSCOLA	IL	50279971101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
TUSCOLA NATIONAL BANK	TUSCOLA	IL.	50279971101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
TYCOR BENEFIT ADMINISTRATORS INC	MALVERN	PA	502A719BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
TYCOR BENEFIT ADMINISTRATORS INC TYCOR BENEFIT ADMINISTRATORS INC	MALVERN	PA PA	502A719BE01-002 502A719BE01-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
TYCOR BENEFIT ADMINISTRATORS INC TYCOR BENEFIT ADMINISTRATORS INC	MALVERN MALVERN	PA PA	503A719BE01-003 503A719BE01-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002 Opinion Letter Issued 03/05/2002
TYCOR BENEFIT ADMINISTRATORS INC	MALVERN	PA	503A719BE01-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
TYCOR BENEFIT ADMINISTRATORS INC	MALVERN	PA	503A719BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
TYCOR BENEFIT ADMINISTRATORS INC	MALVERN	PA	VS323268	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
TYCOR BENEFIT ADMINISTRATORS, INC.	MALVERN	PA	VS323310	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
TYCOR BENEFIT ADMINISTRATORS, INC.	MALVERN	PA	VS323356	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
TYLER SIMMS AND ST SAUVEUR	LEBANON	NH	502A2201901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TYLER SIMMS AND ST SAUVEUR	LEBANON	NH	502A2201901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
TYLER SIMMS AND ST SAUVEUR	LEBANON	NH	502A2201901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TYLER SIMMS AND ST SAUVEUR TYLER SIMMS AND ST SAUVEUR	LEBANON LEBANON	NH NH	502A2201901-004 503A2201901-005	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
TYLER SIMMS AND ST SAUVEUR	LEBANON	NH	503A2201901-005 503A2201901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
TYLER SIMMS AND ST SAUVEUR	LEBANON	NH	502A2201901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TYLER SIMMS AND ST SAUVEUR	LEBANON	NH	503A2201901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TYLER SIMMS AND ST SAUVEUR	LEBANON	NH	502A2201901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TYLER SIMMS AND ST SAUVEUR	LEBANON	NH	502A2201901-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
U S BANCORP PIPER JAFFRAY INC	MINNEAPOLIS	MN	50247730001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/18/2001
U S BANCORP PIPER JAFFRAY INC	MINNEAPOLIS	MN	50247730001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/18/2001
U S BANCORP PIPER JAFFRAY INC	MINNEAPOLIS	MN	50247732702-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
U S BANCORP PIPER JAFFRAY INC	MINNEAPOLIS	MN	50347732702-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
U S BANK NA	CINCINNATI	OH	50223951901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
U S BANK NA U S BANK NA	CINCINNATI CINCINNATI	OH OH	50223951901-002 50223951901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50223951901-003	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50323951901-004	Prototype Non-Standardized Norley Furchase Flam  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50323951901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50323951901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50323951901-008	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50223951901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50323951901-010	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50223951901-011	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50323951901-012	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50223951903-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
U S BANK NA	ST PAUL	MN	50324750001-001	Prototype Non-standardized Cash or Deferred Arrangement	Withdrawn 03/28/2002
U S BANK NA	ST PAUL	MN	50224750001-002	Prototype Standardized Cash or Deferred Arrangement	Withdrawn 03/28/2002
U S BANK NA U S BANK NA	ST PAUL ST PAUL	MN MN	50324750001-003 50224750001-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Withdrawn 03/28/2002 Withdrawn 03/28/2002
U S CLEARING CORP	NEW YORK	NY	50236232701-004	Prototype Standardized Money Furchase Flan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
U S CLEARING CORP	NEW YORK	NY	50236232701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
U S CLEARING CORP	NEW YORK	NY	50336232701-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
U S CLEARING CORP	NEW YORK	NY	50236232702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
U S CLEARING CORP	NEW YORK	NY	50236232702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
U S GLOBAL INVESTORS INC	SAN ANTONIO	TX	50270511901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
U S GLOBAL INVESTORS INC	SAN ANTONIO	TX	50270511901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
U S GLOBAL INVESTORS INC	SAN ANTONIO	TX	50270511901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
U S GLOBAL INVESTORS INC	SAN ANTONIO	TX	50270511901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
U S GLOBAL INVESTORS INC	SAN ANTONIO	TX	50370511901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
U S GLOBAL INVESTORS INC	SAN ANTONIO	TX	50370511901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
U S GLOBAL INVESTORS INC	SAN ANTONIO SAN ANTONIO	TX TX	50270511901-007 50370511901-008	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
U S GLOBAL INVESTORS INC U S GLOBAL INVESTORS INC	SAN ANTONIO	TX	50270511901-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
U S PENSION SERVICES INC	DALLAS	TX	503A7490701-009	Prototype Non-standardized Cash of Deletred Arrangement	Opinion Letter Issued 08/30/2001
U S PENSION SERVICES INC	DALLAS	TX	502A7490701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
U S PENSION SERVICES INC	DALLAS	TX	503A7490701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
U S PENSION SERVICES INC	DALLAS	TX	502A7490701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
U S PENSION SERVICES INC	DALLAS	TX	503A7490701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
U S PENSION SERVICES INC	DALLAS	TX	502A7490701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
U S PENSION SERVICES INC	DALLAS	TX	503A7490701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
U S PENSION SERVICES INC	DALLAS	TX	502A7490701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
U S PENSION SERVICES INC	DALLAS	TX	503A7490702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
U.S. PENSION SERVICES INC	DALLAS	TX	503A7490702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
U S TRUST CO OF NORTH CAROLINA U S TRUST CO OF NORTH CAROLINA	GREENSBORO GREENSBORO	NC NC	50339260701-001 50239260701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
U S TRUST CO OF NORTH CAROLINA U S TRUST CO OF NORTH CAROLINA	GREENSBORO	NC NC	50239260701-002	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
U S TRUST CO OF NORTH CAROLINA	GREENSBORO	NC	50239260701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
U S TRUST CO OF NORTH CAROLINA	GREENSBORO	NC	50339260701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
U S TRUST CO OF NORTH CAROLINA	GREENSBORO	NC	50239260701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
UBS	NEW YORK	NY	50245680001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/11/2002
UBS	NEW YORK	NY	50245680001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/11/2002
UBS	NEW YORK	NY	50345680001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/11/2002
UBS	NEW YORK	NY	50345680001-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/11/2002
UBS	NEW YORK	NY	50245680001-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/11/2002
UBS	NEW YORK	NY	50345680001-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/11/2002
UBS UBS	NEW YORK NEW YORK	NY NY	50245680002-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/11/2002
UBS	NEW YORK	NY	50245680002-002 50245680003-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/11/2002 Opinion Letter Issued 04/11/2002
UBS	NEW YORK	NY	50245680004-001	Prototype Standardized Cash of Defended Arrangement  Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/11/2002 Opinion Letter Issued 04/11/2002
UBS	NEW YORK	NY	50345680004-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/11/2002
UBS	NEW YORK	NY	50245680004-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/11/2002
UBS	NEW YORK	NY	50345680004-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/11/2002
ULMER & BERNE LLP	CLEVELAND	OH	503A4380001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/13/2001
ULMER & BERNE LLP	CLEVELAND	OH	503A4380001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/13/2001
ULSTER SAVINGS BANK	KINGSTON	NY	50201592701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
ULSTER SAVINGS BANK	KINGSTON	NY	50201592701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
UMB BANK NA	KANSAS CITY	MO	50357230701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
UMB BANK NA	KANSAS CITY	MO	50257230701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
UMB BANK NA UMB BANK NA	KANSAS CITY	MO MO	50357230701-003 50257230701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
UMB BANK NA UMB BANK NA	KANSAS CITY KANSAS CITY	MO MO	50257230701-004 50357230701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
UMB BANK NA	KANSAS CITY	MO	50257230701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
UNDERBERG & KESSLER	ROCHESTER	NY	502B6511901-001	Prototype Standardized Cash of Deferred Arrangement  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNDERBERG & KESSLER	ROCHESTER	NY	502B6511901-002	Prototype Standardized Front Sharing Fran	Opinion Letter Issued 11/19/2001
UNDERBERG & KESSLER	ROCHESTER	NY	503B6511901-003	Prototype Non-Standardized Noney Full-library Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
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PLAN SPONSOR UNDERBERG & KESSLER	CITY ROCHESTER	STATE NY	FILE FOLDER/VS NO. 503B6511901-004	PLAN TYPE Prototype Non-Standardized Safe Harbor Money Purchase Plan	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 11/19/2001
UNDERBERG & KESSLER	ROCHESTER	NY	502B6511901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNDERBERG & KESSLER	ROCHESTER	NY	503B6511901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNDERWRITERS SAFETY & CLAIMS INC	LOUISVILLE	KY	503A4520001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/06/2002
UNDERWRITERS SAFETY & CLAIMS INC	LOUISVILLE	KY IL	503A4520002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/06/2002
UNGARETTI & HARRIS UNGARETTI & HARRIS	CHICAGO CHICAGO	IL IL	VS322887 VS322888	Volume Submitter Profit Sharing Plan Volume Submitter Money Purchase Plan	Advisory Letter Issued 9/6/2001 Advisory Letter Issued 9/6/2001
UNIFIED TRUST CO NA	LEXINGTON	KY	503A1580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
UNIFIED TRUST CO NA	LEXINGTON	KY	502A1580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
UNIFIED TRUST CO NA	LEXINGTON	KY	503A1580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
UNIFIED TRUST CO NA	LEXINGTON	KY	502A1580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
UNIFIED TRUST CO NA UNIFIED TRUST CO NA	LEXINGTON LEXINGTON	KY KY	503A1580701-005 502A1580701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
UNIGLOBAL PENSION PLANNING INC	FAIRFAX	VA	503B5658501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
UNIGLOBAL PENSION PLANNING INC	FAIRFAX	VA	502B5658501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
UNIGLOBAL PENSION PLANNING INC	FAIRFAX	VA	503B5658501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
UNIGLOBAL PENSION PLANNING INC	FAIRFAX	VA	502B5658501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
UNIGLOBAL PENSION PLANNING INC UNIGLOBAL PENSION PLANNING INC	FAIRFAX FAIRFAX	VA VA	503B5658501-005 502B5658501-006	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
UNION BANK & TRUST	STRAWBERRY POINT	IA	50269181101-001	Prototype Standardized Money Purchase Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/16/2001 Opinion Letter Issued 01/10/2002
UNION BANK & TRUST CO	LINCOLN	NE	50356110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
UNION BANK & TRUST CO	LINCOLN	NE	50256110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
UNION BANK & TRUST CO	LINCOLN	NE	50356110701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
UNION BANK & TRUST CO	LINCOLN	NE	50256110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
UNION BANK & TRUST CO	LINCOLN LINCOLN	NE NE	50356110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
UNION BANK & TRUST CO UNION BANK OF CALIFORNIA NA	GLENDALE	CA	50256110701-006 50305260001-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 04/29/2002
UNION BANK OF CALIFORNIA NA	GLENDALE	CA	50205260001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002
UNION BANK OF CALIFORNIA NA	GLENDALE	CA	50305260001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/29/2002
UNION BANK OF CALIFORNIA NA	GLENDALE	CA	50205260001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/29/2002
UNION BANK OF CALIFORNIA NA	GLENDALE	CA	50305260001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/29/2002
UNION BANK OF CALIFORNIA NA	GLENDALE	CA OH	50205260001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/29/2002
UNION CENTRAL LIFE INSURANCE CO UNION CENTRAL LIFE INSURANCE CO	CINCINNATI CINCINNATI	OH	50356200701-001 50256200701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/01/2002 Opinion Letter Issued 05/01/2002
UNION CENTRAL LIFE INSURANCE CO	CINCINNATI	OH	50356200701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/01/2002
UNION CENTRAL LIFE INSURANCE CO	CINCINNATI	OH	50256200701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/01/2002
UNION CENTRAL LIFE INSURANCE CO	CINCINNATI	OH	50356200701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/01/2002
UNION CENTRAL LIFE INSURANCE CO	CINCINNATI	OH	50256200701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/01/2002
UNION CENTRAL LIFE INSURANCE CO UNION CENTRAL LIFE INSURANCE CO	CINCINNATI CINCINNATI	OH OH	50356200701-007 50256200701-008	Prototype Non-standardized Target Benefit Plan Prototype Standardized Target Benefit Plan	Opinion Letter Issued 05/01/2002 Opinion Letter Issued 05/01/2002
UNION COUNTY NATIONAL BANK OF LIBERTY	LIBERTY	IN	50370911801-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
UNION FEDERAL SAVINGS BANK	INDIANAPOLIS	IN	502A7441801-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
UNION FEDERAL SAVINGS BANK	INDIANAPOLIS	IN	503A7441801-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
UNION FEDERAL SAVINGS BANK	INDIANAPOLIS	IN	502A7441801-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
UNION FEDERAL SAVINGS BANK	INDIANAPOLIS	IN DA	503A7441801-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
UNION NATIONAL BANK & TRUST CO UNION NATIONAL BANK & TRUST CO	SOUDERTON SOUDERTON	PA PA	50256331901-001 50256331901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
UNION NATIONAL BANK & TRUST CO	SOUDERTON	PA	50356331901-003	Prototype Non-Standardized Mohey Furchase Plan	Opinion Letter Issued 11/19/2001
UNION NATIONAL BANK & TRUST CO	SOUDERTON	PA	50356331901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNION NATIONAL BANK & TRUST CO	SOUDERTON	PA	50256331901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK	CORDOVA	TN	50256421102-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
UNION PLANTERS BANK UNION PLANTERS BANK NA	CORDOVA BELLEVILLE	TN IL	50256421102-002 50236691901-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50236691901-002	Prototype Standardized Front Sharing Flair  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK NA	BELLEVILLE	iL	50236691901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50236691901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50336691901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK NA UNION PLANTERS BANK NA	BELLEVILLE BELLEVILLE	IL IL	50336691901-006 50236691901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL IL	50336691901-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50336691901-009	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50236691901-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50256422701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/09/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL.	50256422701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/09/2001
UNION PLANTERS BANK NA UNION PLANTERS BANK NA	BELLEVILLE BELLEVILLE	IL IL	50356422701-003 50356422701-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 10/09/2001 Opinion Letter Issued 10/09/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50256422701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/09/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50356422701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 10/09/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50256422701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 04/30/2002
UNION STATE BANK	ORANGEBURG	NY	50201611901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNION STATE BANK UNION STATE BANK	ORANGEBURG WINTERSET	NY IA	50201611901-002 50293351101-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 01/10/2002
UNION TRUST CO	ELLSWORTH	ME	50293351101-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 11/19/2001
UNION TRUST CO	ELLSWORTH	ME	50373921901-002	Prototype Non-Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
UNION TRUST CO	ELLSWORTH	ME	50273921901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNION TRUST CO	ELLSWORTH	ME	50373921901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNION TRUST CO	ELLSWORTH	ME	50273921901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNION TRUST CO UNITED BANK & TRUST	ELLSWORTH TECUMSEH	ME MI	50273921901-006 50257471901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
UNITED BANK & TRUST	TECUMSEH	MI	50257471901-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
UNITED BANK & TRUST	TECUMSEH	MI	50257471901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNITED BANK & TRUST	TECUMSEH	MI	50357471901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNITED BANK & TRUST CP	DOWS IDA CROVE	IA	502A3831901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNITED BANK OF IOWA UNITED BANK OF IOWA	IDA GROVE IDA GROVE	IA IA	50274001101-001 50274001101-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 01/10/2002
ONITED BANK OF IOWA	IDA GROVE	IA	JUZ14001101-002	i lototype otalidatutzed Molley Fulcilase Flati	Opinion Letter Issued 0 I/10/2002

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UNITED BANK OF IOWA	IDA GROVE	IA	50274001101-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
UNITED FARM FAMILY LIFE INSURANCE CO	INDIANAPOLIS	IN	50256970001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/21/2001
UNITED FARM FAMILY LIFE INSURANCE CO	INDIANAPOLIS MORRIS	IN MN	50256970001-002 50391772701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/21/2001
UNITED FARMERS & MERCHANTS STATE BANK UNITED NATIONAL BANK	CHARLESTON	WV	50345950701-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/30/2001
UNITED NATIONAL BANK	CHARLESTON	WV	50245950701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
UNITED NATIONAL BANK	CHARLESTON	WV	50345950701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
UNITED NATIONAL BANK	CHARLESTON	WV	50245950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
UNITED NATIONAL BANK	CHARLESTON	WV	50345950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
UNITED NATIONAL BANK	CHARLESTON	WV	50245950701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
UNITED NATIONAL BANK	BRIDGEWATER	NJ	50298782701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
UNITED NATIONAL BANK	BRIDGEWATER	NJ	50298782701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
UNITED NATIONAL BANK	BRIDGEWATER	NJ	50298782701-003	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
UNITED NATIONAL BANK	BRIDGEWATER	NJ	50298782701-004	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
UNITED NATIONAL BANK	BRIDGEWATER	NJ	50298782701-005	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50273112701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50273112701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50273112701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50373112701-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50373112701-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50273112701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50373112701-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50273112701-008	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50273112701-009	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA OMAHA	NE NE	50373112701-010 50373112701-011	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE NE	50273112701-011	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE NE	50373112701-012	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE NE	50373112701-013	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50373112701-015	Prototype Non-standardized Front Sharing Frant Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50373112701-013	Prototype Non-standardized Cash of Deferred Arrangement  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50373110702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50273110702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50273110702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
UNITED PRESIDENTIAL LIFE INSURANCE CO	KOKOMO	IN	50257430701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
UNITED PRESIDENTIAL LIFE INSURANCE CO	KOKOMO	IN	50257430701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	503A0430001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/21/2002
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	502A0430001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/21/2002
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	503A0430001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/21/2002
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	502A0430001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/21/2002
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	503A0430001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/21/2002
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	502A0430001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/21/2002
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	503A0430002-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/29/2002
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	503A0430002-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/29/2002
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	502A0430002-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/29/2002
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	502A0430002-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/29/2002
UNIVERSAL PENSIONS INC	BRAINERD	MN	VS322925	Volume Submitter Target Benefit Plan	Advisory Letter Issued 11/16/2001
UNIVERSAL PENSIONS INC	BRAINERD	MN	VS322491	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/28/2000 & 01/24/2002
UNIVERSAL PENSIONS INC	BRAINERD	MN	VS322492	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/28/2000
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50259651901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50259651901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON CANTON	OH OH	50259651901-003 50259651901-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
	CANTON	OH		Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50359651901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50359651901-006 50259651901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50359651901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50259651901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50259651902-001	Prototype Standardized Cosh of Deferred Arrangement Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50259651902-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	ОН	50259651902-003	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	ОН	50259651902-004	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	ОН	50359651902-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Closed Without Opinion Letter 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	ОН	50359651902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Closed Without Opinion Letter 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	ОН	50259651902-007	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50359651902-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Closed Without Opinion Letter 11/19/2001
URBACH KAHN & WERLIN ADVISORS INC	ALBANY	NY	503A8460701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
URBACH KAHN & WERLIN ADVISORS INC	ALBANY	NY	502A8460701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
URBACH KAHN & WERLIN ADVISORS INC	ALBANY	NY	503A8460701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
URBACH KAHN & WERLIN ADVISORS INC	ALBANY	NY	502A8460701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
URBACH KAHN & WERLIN ADVISORS INC	ALBANY	NY	503A8460701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
URBACH KAHN & WERLIN ADVISORS INC	ALBANY	NY	502A8460701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
US ADVISOR	ROSEVILLE	CA	502A7832701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
US ADVISOR	ROSEVILLE	CA	502A7832701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
US ADVISOR	ROSEVILLE	CA	503A7832701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/13/2001
US ADVISOR	ROSEVILLE	CA	503A7832701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/13/2001
US ADVISOR	ROSEVILLE	CA CA	502A7832701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
US ADVISOR			503A7832701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
	ROSEVILLE			Prototype Standardized Profit Sharing Plan	Opinion Letter leaved 11/10/2004
US BANK NA	MINNEAPOLIS	MN	50224751902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
US BANK NA	MINNEAPOLIS MINNEAPOLIS	MN MN	50224751902-001 50224751902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
US BANK NA US BANK NA	MINNEAPOLIS MINNEAPOLIS MINNEAPOLIS	MN MN MN	50224751902-001 50224751902-002 50224751902-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
US BANK NA US BANK NA US BANK NA	MINNEAPOLIS MINNEAPOLIS MINNEAPOLIS MINNEAPOLIS	MN MN MN MN	50224751902-001 50224751902-002 50224751902-003 50224751902-004	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
US BANK NA US BANK NA	MINNEAPOLIS MINNEAPOLIS MINNEAPOLIS MINNEAPOLIS MINNEAPOLIS	MN MN MN	50224751902-001 50224751902-002 50224751902-003 50224751902-004 50324751902-005	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
US BANK NA US BANK NA US BANK NA US BANK NA	MINNEAPOLIS MINNEAPOLIS MINNEAPOLIS MINNEAPOLIS	MN MN MN MN	50224751902-001 50224751902-002 50224751902-003 50224751902-004	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001

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US BANK NA	MINNEAPOLIS	MN	50324751902-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
US BANK NA	MINNEAPOLIS	MN	50224751902-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
USI CONSULTING GROUP USI CONSULTING GROUP	NEW YORK NEW YORK	NY NY	502A3511901-001 503A3511901-002	Prototype Standardized Profit Sharing Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
USI CONSULTING GROUP	NEW YORK	NY	503A3511901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
USI CONSULTING GROUP	NEW YORK	NY	502A3511901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
USI CONSULTING GROUP	NEW YORK	NY	503A3511901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
USI CONSULTING GROUP	GLASTONBURY	CT	503B0890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
USI CONSULTING GROUP	GLASTONBURY	CT	502B0890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
USI CONSULTING GROUP	GLASTONBURY	CT	503B0890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
USI CONSULTING GROUP	GLASTONBURY	CT	502B0890701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
USI CONSULTING GROUP	GLASTONBURY	CT	503B0890701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
USI CONSULTING GROUP	GLASTONBURY	CT	502B0890701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
USI CONSULTING GROUP	GLASTONBURY	CT	503B0890701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
USI CONSULTING GROUP	GLASTONBURY	CT	502B0890701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
VACCARO & PRISCO LLP	HAUPPAUGE	NY	VS323001	Volume Submitter Profit Sharing/401K Plan Volume Submitter Profit Sharing Plan	Advisory Letter Issued 11/18/2002
VACCARO & PRISCO LLP VACCARO & PRISCO LLP	HAUPPAUGE HAUPPAUGE	NY NY	VS323002 VS323003		Advisory Letter Issued 11/18/2002
VACCARO & PRISCO LLP	HAUPPAUGE	NY	VS323003 VS323004	Volume Submitter Money Purchase Plan Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/18/2002 Advisory Letter Issued 12/02/2002
VALENCIA BANK & TRUST	VALENCIA	CA	50244502701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
VALLEY BANK & TRUST CO	NEW ULM	MN	50274020701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
VALLEY BANK & TRUST CO	NEW ULM	MN	50274020701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
VALLEY BANK & TRUST CO	NEW ULM	MN	50274020701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
VALLEY FORGE CONSULTING CORPORATION	KING OF PRUSSIA	PA	VS322347	Volume Submitter Profit Sharing /401K Plan	Advisory Letter Issued 03/08/2001 & 02/26/2002
VALLEY FORGE CONSULTING CORPORATION	KING OF PRUSSIA	PA	VS322432	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/12/2001 & 02/26/2002
VALLEY FORGE PENSION MANAGEMENT INC	KING OF PRUSSIA	PA	503A8450701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
VALLEY FORGE PENSION MANAGEMENT INC	KING OF PRUSSIA	PA	502A8450701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
VALLEY FORGE PENSION MANAGEMENT INC	KING OF PRUSSIA	PA	503A8450701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
VALLEY FORGE PENSION MANAGEMENT INC	KING OF PRUSSIA	PA	502A8450701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
VALLEY FORGE PENSION MANAGEMENT INC	KING OF PRUSSIA	PA	503A8450701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
VALLEY FORGE PENSION MANAGEMENT INC	KING OF PRUSSIA	PA	502A8450701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
VALLEY PENSION SERVICES LLC	MODESTO	CA CA	503A6690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
VALLEY PENSION SERVICES LLC VALLEY PENSION SERVICES LLC	MODESTO MODESTO	CA	503A6690701-002 503A6690701-003	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
VALLEY STATE BANK	LAMAR	CO	50287551901-001	Prototype Non-standardized Cash of Deferred Afrangement	Opinion Letter Issued 11/2//2001 Opinion Letter Issued 11/19/2001
VALLEY VIEW FINANCIAL GROUP TRUST CO	MISSION	KS	502B6731901-001	Prototype Standardized Profit Sharing Flan	Opinion Letter Issued 11/19/2001
VALLEY VIEW FINANCIAL GROUP TRUST CO	MISSION	KS	502B6731901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
VALLEY VIEW FINANCIAL GROUP TRUST CO	MISSION	KS	502B6731901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
VALLEY VIEW FINANCIAL GROUP TRUST CO	MISSION	KS	502B6731901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
VALLEY VIEW FINANCIAL GROUP TRUST CO	MISSION	KS	503B6731901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
VALLEY VIEW FINANCIAL GROUP TRUST CO	MISSION	KS	503B6731901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
VALLEY VIEW FINANCIAL GROUP TRUST CO	MISSION	KS	502B6731901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
VALLEY VIEW FINANCIAL GROUP TRUST CO	MISSION	KS	503B6731901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
VALLEY VIEW FINANCIAL GROUP TRUST CO	MISSION	KS	502B6731901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
VALLEY VIEW FINANCIAL GROUP TRUST CO	MISSION	KS	502B6731901-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
VALUE LINE SECURITIES INC	NEW YORK	NY	50270372701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
VALUE LINE SECURITIES INC	NEW YORK NEW YORK	NY NY	50270372701-002	Prototype Standardized Money Purchase Plan Master Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
VAN ECK SECURITIES CORP VAN ECK SECURITIES CORP	NEW YORK NEW YORK	NY	50234940001-001 50234940001-002	Master Standardized Profit Sharing Plan  Master Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
VAN ETTEN SUZUMOTO & HAAG LLP	SANTA MONICA	CA	VS322657	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/19/2001 & 06/28/2002
VAN ETTEN SUZUMOTO & HAAG LLP	SANTA MONICA	CA	VS322687	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
VAN ETTEN SUZUMOTO & HAAG LLP	SANTA MONICA	CA	VS322717	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
VAN ETTEN SUZUMOTO & HAAG. LLP	SANTA MONICA	CA	VS323203	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
VAN IWAARDEN ASSOCIATES	MINNEAPOLIS	MN	503A6700701-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
VAN IWAARDEN ASSOCIATES	MINNEAPOLIS	MN	503A6700701-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
VAN IWAARDEN ASSOCIATES	MINNEAPOLIS	MN	502A6700701-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
VAN IWAARDEN ASSOCIATES	MINNEAPOLIS	MN	502A6700701-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
VAN KAMPEN FUNDS INC	OAKBROOK TERRACE	IL	50245220701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/19/2002
VAN KAMPEN FUNDS INC	OAKBROOK TERRACE	IL.	50245220701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/19/2002
VAN MEER & BELANGER PA VAN MEER & BELANGER PA	SOUTH PORTLAND	ME	502A2560001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/28/2001
VAN MEER & BELANGER PA VANGUARD FIDUCIARY TRUST CO	SOUTH PORTLAND VALLEY FORGE	ME PA	502A2560001-002 50370240001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/28/2001 Opinion Letter Issued 11/16/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50270240001-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/16/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50370240001-002	Prototype Standardized Morey Fundase Flair  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/16/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50270240001-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/16/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50270242702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/22/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50270242702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/22/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50370242702-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/22/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50370242702-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/22/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50270242702-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/22/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50370242702-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/22/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50270242702-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/22/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA PA	50370242702-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/22/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA PA	50370242702-009	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/22/2001
VANGUARD FIDUCIARY TRUST CO VANTAGE FINANCIAL GROUP PLAN SERVICES INC	VALLEY FORGE CLEVELAND	PA OH	50370242702-010 503A6710701-001	Prototype Non-standardized Profit Sharing Plan Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/22/2001 Opinion Letter Issued 08/30/2001
VANTAGE FINANCIAL GROUP PLAN SERVICES INC	CLEVELAND	OH	502A6710701-001	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
VANTAGE FINANCIAL GROUP PLAN SERVICES INC	CLEVELAND	OH	503A6710701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
VANTAGE FINANCIAL GROUP PLAN SERVICES INC	CLEVELAND	OH	502A6710701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
VANTAGE FINANCIAL GROUP PLAN SERVICES INC	CLEVELAND	OH	503A6710701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
VANTAGE FINANCIAL GROUP PLAN SERVICES INC	CLEVELAND	ОН	502A6710701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
VANTAGE FINANCIAL GROUP PLAN SERVICES INC	CLEVELAND	OH	503A6710701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
VANTAGE FINANCIAL GROUP PLAN SERVICES INC	CLEVELAND	OH	502A6710701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
VARGO CO	ERIE	PA	502B6501901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
VARGO CO	ERIE	PA	502B6501901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001

PLAN SPONSOR VARGO CO	CITY ERIE	STATE PA	FILE FOLDER/VS NO. 502B6501901-003	Prototype Standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN Opinion Letter Issued 11/19/2001
VARGO CO VARGO CO	ERIE	PA	502B6501901-003	Prototype Standardized Front Sharing Flan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
VARGO CO	ERIE	PA	503B6501901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
VARGO CO	ERIE	PA	503B6501901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
VARGO CO	ERIE	PA	502B6501901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
VARGO CO	ERIE	PA	503B6501901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
VARGO CO	ERIE	PA	502B6501901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
VARIABLE ANNUITY LIFE INSURANCE CO VARIABLE ANNUITY LIFE INSURANCE CO	HOUSTON HOUSTON	TX TX	50358340001-001 50258340001-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
VARIABLE ANNUITY LIFE INSURANCE CO VARIABLE ANNUITY LIFE INSURANCE CO	HOUSTON	TX	50358340001-002	Prototype Standardized Moriey Furchase Flam  Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
VARIABLE ANNUITY LIFE INSURANCE CO	HOUSTON	TX	50258340001-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
VARIABLE ANNUITY LIFE INSURANCE CO	HOUSTON	TX	50358340002-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/21/2002
VARIABLE ANNUITY LIFE INSURANCE CO	HOUSTON	TX	50258340002-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/21/2002
VARIABLE ANNUITY LIFE INSURANCE CO	HOUSTON	TX	50358340002-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/21/2002
VARIABLE ANNUITY LIFE INSURANCE CO	HOUSTON	TX	50258340002-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/21/2002
VARIABLE ANNUITY LIFE INSURANCE CO	HOUSTON	TX	50358340002-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/21/2002
VARIABLE ANNUITY LIFE INSURANCE CO VARNUM RIDDERING SCHMIDT & HOWLETT LLP	HOUSTON GRAND RAPIDS	TX MI	50258340002-006 503A4840001-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/21/2002 Opinion Letter Issued 01/08/2002
VASSEN PROFESSIONAL CORP	BELLEVILLE	IL.	503A6720701-001	Prototype Non-standardized Cash of Defended Arrangement	Opinion Letter Issued 08/30/2001
VASSEN PROFESSIONAL CORP	BELLEVILLE	IL.	503A6720701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
VAUGHAN & ASSOCIATES INC	GREENVILLE	SC	503B6521901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
VAUGHAN & ASSOCIATES INC	GREENVILLE	SC	503B6521901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
VAUGHAN & ASSOCIATES INC	GREENVILLE	SC	503B6521901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
VAUGHAN & CO SECURITIES INC	RIDGEWOOD	NJ	503A7480701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
VAUGHAN & CO SECURITIES INC	RIDGEWOOD	NJ	503A7480701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
VAUGHAN & CO SECURITIES INC VAUGHAN & CO SECURITIES INC	RIDGEWOOD RIDGEWOOD	NJ NJ	503A7480701-003 503A7480702-001	Prototype Non-standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
VAUGHAN CO	ALBUQUERQUE	NM	502A4440001-001	Prototype Non-standardized Defined Benefit Flan Without Fermitted Dispanty  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 01/16/2002
VBANK	WYNNEWOOD	PA	502A7372701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
VBANK	WYNNEWOOD	PA	502A7372701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
VERRILL & DANA LLP	PORTLAND	ME	VS322842	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/16/2001
VICTOR M FINMANN PC	EAST MEADOW	NY	502B707AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
VICTOR M FINMANN PC	EAST MEADOW	NY	503B707AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
VICTOR M FINMANN PC	EAST MEADOW	NY	502B707AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
VICTOR M FINMANN PC VICTOR M FINMANN PC	EAST MEADOW EAST MEADOW	NY NY	503B707AB01-004 502B707AB01-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
VICTOR M FINMANN PC	EAST MEADOW EAST MEADOW	NY	503B707AB01-005	Prototype Standardized Target Benefit Plan Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002 Opinion Letter Issued 01/25/2002
VICTOR M FINMANN PC	EAST MEADOW	NY	502B707AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
VICTOR M FINMANN PC	EAST MEADOW	NY	503B707AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
VICTOR M FINMANN PC	EAST MEADOW	NY	502B707AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
VICTOR M FINMANN PC	EAST MEADOW	NY	503B707AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
VILLANOVA CAPITAL	CONSHOHOCKEN	PA	502A3522701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
VILLANOVA CAPITAL	CONSHOHOCKEN	PA	502A3522701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
VINE STREET TRUST CO VINE STREET TRUST CO	LEXINGTON LEXINGTON	KY KY	50219801901-001 50219801901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
VINE STREET TRUST CO	LEXINGTON	KY	50219801901-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
VINE STREET TRUST CO	LEXINGTON	KY	50219801901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
VINE STREET TRUST CO	LEXINGTON	KY	50319801901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
VINE STREET TRUST CO	LEXINGTON	KY	50319801901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
VINE STREET TRUST CO	LEXINGTON	KY	50219801901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
VINE STREET TRUST CO	LEXINGTON	KY	50319801901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
VINE STREET TRUST CO	LEXINGTON	KY	50219801901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
VIRCHOW KRAUSE & CO LLP d/b/a EMPLOYEE BENEFIT ADVISORS	APPLETON	WI	50369420701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
VIRCHOW KRAUSE & CO LLP d/b/a EMPLOYEE BENEFIT ADVISORS VIRCHOW KRAUSE & CO LLP d/b/a EMPLOYEE BENEFIT ADVISORS	APPLETON APPLETON	WI	50269420701-002 50369420701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
VIRCHOW KRAUSE & CO LLP d/b/a EMPLOYEE BENEFIT ADVISORS	APPLETON	WI	50269420701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
VIRCHOW KRAUSE & CO LLP d/b/a EMPLOYEE BENEFIT ADVISORS	APPLETON	WI	50369420701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
VIRCHOW KRAUSE & CO LLP d/b/a EMPLOYEE BENEFIT ADVISORS	APPLETON	WI	50269420701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
VIRGINIA BANKERS ASSOCIATION BENEFITS CORP	RICHMOND	VA	50358490001-001	Master Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 05/22/2002
VIRGINIA BANKERS ASSOCIATION BENEFITS CORP	RICHMOND	VA	50358490002-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/22/2002
VIRGINIA BANKERS ASSOCIATION BENEFITS CORP	RICHMOND RICHMOND	VA VA	50358490002-002 50358490002-003	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 05/22/2002
VIRGINIA BANKERS ASSOCIATION BENEFITS CORP VORYS SATER SEYMOUR AND PEASE LLP	COLUMBUS	OH	VS322483	Master Non-standardized Target Benefit Plan Volume Submitter Profit Sharing/401K Plan	Opinion Letter Issued 05/22/2002 Advisory Letter Issued 12/20/2000
VORYS SATER SEYMOUR AND PEASE LLP	COLUMBUS	OH	VS322548	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/20/2000 Advisory Letter Issued 12/20/2000
W E STANLEY & CO INC	GREENSBORO	NC	503B0880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
W E STANLEY & CO INC	GREENSBORO	NC	503B0880701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
W E STANLEY & CO INC	GREENSBORO	NC	503B0880701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
W E STANLEY & COMPANY INC	GREENSBORO	NC	VS322355	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 6/30/2000
W E STANLEY & COMPANY INC	GREENSBORO	NC	VS322372	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 6/30/2000
W E STANLEY & COMPANY INC W F COE ADMINISTRATORS LLC	GREENSBORO OSHKOSH	NC WI	VS322396 503A8440701-001	Volume Submitter Profit Sharing Plan Prototype Non-standardized Profit Sharing Plan	Advisory Letter Issued 6/30/2000 Opinion Letter Issued 08/07/2001
W F COE ADMINISTRATORS LLC	OSHKOSH	WI	502A8440701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
W F COE ADMINISTRATORS LLC	OSHKOSH	WI	503A8440701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
W F COE ADMINISTRATORS LLC	OSHKOSH	WI	502A8440701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
W F COE ADMINISTRATORS LLC	OSHKOSH	WI	503A8440701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
W F COE ADMINISTRATORS LLC	OSHKOSH	WI	502A8440701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
W H REAVES & CO INC	JERSEY CITY	NJ	50347630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
W H REAVES & CO INC	JERSEY CITY JERSEY CITY	NJ NJ	50247630701-002 50347630701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
W H REAVES & CO INC W H REAVES & CO INC	JERSEY CITY	NJ NJ	50247630701-003	Prototype Non-standardized Money Purchase Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
W H REAVES & CO INC	JERSEY CITY	NJ	50347630701-004	Prototype Standardized Moriey Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
W H REAVES & CO INC	JERSEY CITY	NJ	50247630701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
W L BURMEISTER CO	GRAND RAPIDS	MI	502A1901901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
W L BURMEISTER CO	GRAND RAPIDS	MI	502A1901901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
W L BURMEISTER CO	GRAND RAPIDS	MI	503A1901901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 02/07/2002

PLAN SPONSOR	CITY GRAND RAPIDS	STATE MI	FILE FOLDER/VS NO.	PLAN TYPE  Destate the Standardinard Cook on Deferred Assessment	DATE LETTER ISSUED/APPLICATION WITHDRAWN
W L BURMEISTER CO W L BURMEISTER CO	GRAND RAPIDS GRAND RAPIDS	MI	502A1901901-004 503A1901901-005	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002 Opinion Letter Issued 02/07/2002
W R HUNTINGTON INC	PARAMUS	NJ	503A8430701-001	Prototype Non-standardized Sale Harbor Cash of Deferred Arrangement  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
W R HUNTINGTON INC	PARAMUS	NJ	502A8430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
W R HUNTINGTON INC	PARAMUS	NJ	503A8430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
W R HUNTINGTON INC	PARAMUS	NJ	502A8430701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
W R HUNTINGTON INC	PARAMUS	NJ	503A8430701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
W R HUNTINGTON INC	PARAMUS	NJ	502A8430701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WACHOVIA BANK NA	CHARLOTTE	NC	50229161901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WACHOVIA BANK NA	CHARLOTTE	NC	50229161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WACHOVIA BANK NA WACHOVIA BANK NA	CHARLOTTE CHARLOTTE	NC NC	50229161901-003 50229161901-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
WACHOVIA BANK NA	CHARLOTTE	NC	50329161901-005	Prototype Standardized Worley Futchase Franti Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WACHOVIA BANK NA	CHARLOTTE	NC	50329161901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
WACHOVIA BANK NA	CHARLOTTE	NC	50229161901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WACHOVIA BANK NA	CHARLOTTE	NC	50329161901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WACHOVIA BANK NA	CHARLOTTE	NC	50229161901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WACHOVIA BANK NA	CHARLOTTE	NC	50229161902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
WACHOVIA BANK NA	CHARLOTTE	NC	50229161902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
WACHOVIA BANK NA	CHARLOTTE	NC	50329161902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
WACHOVIA BANK NA	CHARLOTTE	NC	50329161902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
WACHOVIA BANK NA WACHOVIA BANK NA	WINSTON SALEM WINSTON SALEM	NC NC	50358600701-001 50258600701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Withdrawn 04/16/2002 Withdrawn 04/16/2002
WACHOVIA BANK NA	WINSTON SALEM	NC	50358600701-002	Prototype Non-standardized Money Purchase Plan	Withdrawn 04/16/2002 Withdrawn 04/16/2002
WACHOVIA BANK NA	WINSTON SALEM	NC	50258600701-004	Prototype Standardized Money Purchase Plan	Withdrawn 04/16/2002
WACHOVIA BANK NA	WINSTON SALEM	NC	50358600701-005	Prototype Non-standardized Cash or Deferred Arrangement	Withdrawn 04/16/2002
WACHOVIA BANK NA	WINSTON SALEM	NC	50258600701-006	Prototype Standardized Cash or Deferred Arrangement	Withdrawn 04/16/2002
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50335020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50235020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50335020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50235020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50335020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50235020701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC NC	50335020702-001	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
WACHOVIA SECURITIES INC	CHARLOTTE CHARLOTTE	NC NC	50235020702-002		Opinion Letter Issued 10/10/2001
WACHOVIA SECURITIES INC WACHOVIA SECURITIES INC	CHARLOTTE	NC	50335020702-003 50235020702-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001 Opinion Letter Issued 10/10/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50335020702-005	Prototype Non-standardized World Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50235020702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50235020702-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50235020702-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
WADDELL & REED INC	SHAWNEE MISSION	KS	50270192701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WADDELL & REED INC	SHAWNEE MISSION	KS	50270192701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WADDELL & REED INC	SHAWNEE MISSION	KS	50270192701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WADDELL & REED INC	SHAWNEE MISSION	KS	50370192701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WADDELL & REED INC	SHAWNEE MISSION	KS	50270192702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WADDELL & REED INC WADDELL & REED INC	SHAWNEE MISSION SHAWNEE MISSION	KS KS	50270192702-002 50370192702-003	Prototype Standardized Money Purchase Plan Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WADDELL & REED INC	SHAWNEE MISSION	KS	50370192702-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
WADENA STATE BANK	WADENA	MN	502A7402701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WADENA STATE BANK	WADENA	MN	502A7402701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WAGNER PENSION SERVICES LLC	NEW YORK	NY	503A7470701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WAGNER PENSION SERVICES LLC	NEW YORK	NY	502A7470701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WAGNER PENSION SERVICES LLC	NEW YORK	NY	503A7470701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WAGNER PENSION SERVICES LLC	NEW YORK	NY	502A7470701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WAGNER PENSION SERVICES LLC	NEW YORK	NY	503A7470701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WAGNER PENSION SERVICES LLC WAGNER PENSION SERVICES LLC	NEW YORK NEW YORK	NY NY	502A7470701-006 503A7470702-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 04/29/2002
WAGNER FENSION SERVICES LLC WAGNER PENSION SERVICES LLC	NEW YORK	NY	503A7470702-001 503A7470702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 04/29/2002
WAGNER PENSION SERVICES LLC	NEW YORK	NY	502A7470702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WAGNER PENSION SERVICES LLC	NEW YORK	NY	502A7470702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
WAGSTAFF & CRAWFORD	SALT LAKE CITY	UT	502B7101901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WAGSTAFF & CRAWFORD	SALT LAKE CITY	UT	502B7101901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WAGSTAFF & CRAWFORD	SALT LAKE CITY	UT	503B7101901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WAGSTAFF & CRAWFORD	SALT LAKE CITY	UT	502B7101901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WAGSTAFF & CRAWFORD	SALT LAKE CITY	UT	503B7101901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WALDHEGER COYNE CO LPA	CLEVELAND	OH	503A2610001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/30/2001
WALDHEGER COYNE CO LPA WALDHEGER COYNE CO LPA	CLEVELAND CLEVELAND	OH OH	502A2610001-002 502A2610001-003	Prototype Standardized Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/30/2001 Opinion Letter Issued 10/30/2001
WALDHEGER COTNE CO LPA WALDHEGER COYNE CO LPA	CLEVELAND	OH	503A2610001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/30/2001
WALDHEGER COYNE CO LPA	CLEVELAND	OH	VS322878	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/19/2001
WALKER & WHITAKER CPA PC	GAINESVILLE	GA	503B1160701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WALKER & WHITAKER CPA PC	GAINESVILLE	GA	502B1160701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WALKER & WHITAKER CPA PC	GAINESVILLE	GA	503B1160701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WALKER & WHITAKER CPA PC	GAINESVILLE	GA	502B1160701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WALKER & WHITAKER CPA PC	GAINESVILLE	GA	502B1160701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WALKER & WHITAKER CPA PC	GAINESVILLE	GA	502B1160701-006	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WALKER BENEFITS CONSULTING	BRENTWOOD	TN	502A1971901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WALKER BENEFITS CONSULTING WALKER BENEFITS CONSULTING	BRENTWOOD BRENTWOOD	TN TN	502A1971901-002 502A1971901-003	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
WALKER BENEFITS CONSULTING WALKER BENEFITS CONSULTING	BRENTWOOD	TN	502A1971901-003 502A1971901-004	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
WALKER BENEFITS CONSULTING WALKER BENEFITS CONSULTING	BRENTWOOD	TN	503A1971901-004	Prototype Standardized Moriey Purchase Plan  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
WALKER BENEFITS CONSULTING	BRENTWOOD	TN	503A1971901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
WALKER BENEFITS CONSULTING	BRENTWOOD	TN	502A1971901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WALKER BENEFITS CONSULTING	BRENTWOOD	TN	503A1971901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
WALKER BENEFITS CONSULTING WALKER BENEFITS INC	BRENTWOOD NEW CASTLE	TN PA	502A1971901-009 503B1180701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
WALKER BENEFITS INC	NEW CASTLE	PA	502B1180701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WALKER BENEFITS INC	NEW CASTLE	PA	503B1180701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WALKER BENEFITS INC	NEW CASTLE	PA	502B1180701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WALKER BENEFITS INC	NEW CASTLE	PA	503B1180701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WALKER BENEFITS INC	NEW CASTLE	PA	502B1180701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WALLER LANSDEN DORTCH & DAVIS	NASHVILLE	TN	VS322543	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/28/2001
WALPOLE COOPERATIVE BANK	WALPOLE	MA	50206561901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WALTER & HAVERFIELD LLP WALTER R THOMPSON LTD	CLEVELAND WINONA	OH MN	VS322305 502B1220701-001	Volume Submitter Profit Sharing/401K Plan Prototype Standardized Profit Sharing Plan	Advisory Letter Issued 07/28/2000 Opinion Letter Issued 08/30/2001
WALTER R THOMPSON LTD	WINONA	MN	502B1220701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WALTER R THOMPSON LTD	WINONA	MN	502B1220701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WALTER S KANE	CHATHAM	NJ	503B0850701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WALTER S KANE	CHATHAM	NJ	502B0850701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WALTER S KANE	CHATHAM	NJ	503B0850701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WALTER S KANE	CHATHAM	NJ	502B0850701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WALTER S KANE	CHATHAM	NJ	503B0850701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WALTER S KANE WALTER S KANE	CHATHAM CHATHAM	NJ NJ	502B0850701-006 503B0850701-007	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WALTER'S KANE	CHATHAM	NJ	502B0850701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
WALTHER KEY MAUPIN OATS COX & LEGOY	RENO	NV	502B0870701-000	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WALTHER KEY MAUPIN OATS COX & LEGOY	RENO	NV	502B0870701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WALTHER KEY MAUPIN OATS COX & LEGOY	RENO	NV	VS322749	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/07/2002
WALTHER KEY MAUPIN OATS COX & LEGOY	RENO	NV	VS322747	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/07/2002
WALTHER KEY MAUPIN OATS COX & LEGOY	RENO	NV	VS322748	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/07/2002
WANDA STATE BANK	WANDA	MN	50258662701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WANDA STATE BANK	WANDA	MN	50258662701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WARD & FREELS LLP	LUBBOCK	TX	503B1130701-001 502B1130701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WARD & FREELS LLP WARD & FREELS LLP	LUBBOCK LUBBOCK	TX TX	502B1130701-002 502B1130701-003	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WARD & FREELS LLP	LUBBOCK	TX	502B1130701-003	Prototype Standardized Money Furchase Fiah  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WARD & SMITH PA	NEW BERN	NC	503A1400001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WARD & SMITH PA	NEW BERN	NC	503A1400001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WARD ROVELL & VANEEPOEL PA	TAMPA	FL	503B2370701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WARD ROVELL & VANEEPOEL PA	TAMPA	FL	503B2370701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WARD ROVELL & VANEEPOEL PA	TAMPA	FL	503B2370701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WARD ROVELL & VANEEPOEL PA	TAMPA	FL	503B2370702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WARD ROVELL & VANEEPOEL PA WARNER NORCROSS & JUDD LLP	TAMPA GRAND RAPIDS	FL MI	503B2370702-002 VS322857	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity Volume Submitter Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Advisory Letter Issued 02/26/2002
WARNER NORCROSS & JUDD LLP	GRAND RAPIDS	MI	VS322858	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/28/2002 Advisory Letter Issued 02/28/2002
WARNER NORCROSS & JUDD LLP	GRAND RAPIDS	MI	VS322859	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/18/2002
WARNER NORCROSS & JUDD LLP	GRAND RAPIDS	MI	VS322860	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 03/07/2002
WARREN BANK & TRUST CO	WARREN	AR	50251871901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WARREN BANK & TRUST CO	WARREN	AR	50251871901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WARREN BANK & TRUST CO	WARREN	AR	50351871901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WARREN BANK & TRUST CO WARREN BANK & TRUST CO	WARREN WARREN	AR AR	50351871901-004 50251871901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
WARWICK SAVINGS BANK	WARWICK	NY	50201672701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
WARWICK SAVINGS BANK	WARWICK	NY	50201672701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
WARWICK SAVINGS BANK	WARWICK	NY	50201672701-003	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
WARWICK SAVINGS BANK	WARWICK	NY	50201672701-004	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
WARWICK SAVINGS BANK	WARWICK	NY	50201672701-005	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
WARWICK SAVINGS BANK WASHINGTON BENEFIT SYSTEMS INC	WARWICK	NY	50201672701-006 503A8300701-001	Prototype Standardized Money Purchase Plan Prototype Non-standardized Profit Sharing Plan	Closed Without Opinion Letter 10/04/2001 Opinion Letter Issued 08/07/2001
WASHINGTON BENEFIT SYSTEMS INC WASHINGTON BENEFIT SYSTEMS INC	COLLEGE STATION COLLEGE STATION	TX TX	502A8300701-001	Prototype Standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WASHINGTON BENEFIT SYSTEMS INC	COLLEGE STATION	TX	503A8300701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WASHINGTON BENEFIT SYSTEMS INC	COLLEGE STATION	TX	502A8300701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WASHINGTON BENEFIT SYSTEMS INC	COLLEGE STATION	TX	503A8300701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WASHINGTON BENEFIT SYSTEMS INC	COLLEGE STATION	TX	502A8300701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WASHINGTON ENTERPRISES	CHICAGO	IL	VS322566	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/16/2001
WASHINGTON ENTERPRISES	CHICAGO	IL.	VS322582	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/16/2001
WASHINGTON ENTERPRISES	CHICAGO	IL "	VS322598	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/16/2001
WASHINGTON ENTERPRISES WASHINGTON MUTUAL BANK	CHICAGO SEATTLE	IL WA	VS322599 50253776001-001	Volume Submitter Defined Benefit Plan Prototype Standardized Money Purchase Plan	Advisory Letter Issued 10/16/2001 Opinion Letter Issued 11/06/2001
WASHINGTON MUTUAL BANK	SEATTLE	WA	50253776001-001	Prototype Standardized Money Furchase Flan	Opinion Letter Issued 11/06/2001
WASHINGTON MUTUAL BANK	SEATTLE	WA	50253776001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
WASHINGTON MUTUAL BANK	SEATTLE	WA	50253776001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
WASHINGTON MUTUAL BANK FA	NORTHRIDGE	CA	502A0942701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/09/2001
WASHINGTON MUTUAL BANK FA	NORTHRIDGE	CA	502A0942701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/09/2001
WASHINGTON MUTUAL BANK FA	NORTHRIDGE	CA	502A0942702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/09/2001
WASHINGTON MUTUAL BANK FA	NORTHRIDGE	CA	502A0942702-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/09/2001
WASHINGTON MUTUAL BANK FA WASHINGTON MUTUAL BANK FA	NORTHRIDGE NORTHRIDGE	CA CA	502A0942702-003 502A0942702-004		Opinion Letter Issued 10/09/2001 Opinion Letter Issued 10/09/2001
WASHINGTON MUTUAL BANK FA WASHINGTON SAVINGS ASSOCIATION	PHILADELPHIA	PA PA	502B6661901-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/09/2001 Opinion Letter Issued 11/19/2001
WASHINGTON SAVINGS ASSOCIATION WASHINGTON SAVINGS ASSOCIATION	PHILADELPHIA	PA	502B6661901-002	Prototype Standardized Profit Sharing Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WASHINGTON STATE BANK	WASHINGTON	IA	50280011101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
WASHINGTON STATE BANK	WASHINGTON	ΙA	50280011101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
WASHINGTON TRUST BANK	SPOKANE	WA	50258860701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WASHINGTON TRUST BANK	SPOKANE	WA	50258860701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WASHINGTON TRUST BANK	SPOKANE	WA	50358860701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WASHINGTON TRUST BANK WASHINGTON TRUST BANK	SPOKANE	WA	50258860701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WASHINGTON TRUST BANK WATERTOWN SAVINGS BANK	SPOKANE WATERTOWN	WA NY	50258861902-001 50203112701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 10/04/2001
WATKINS ROSS & CO	GRAND RAPIDS	MI	503A8140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 18/07/2001 Opinion Letter Issued 08/07/2001
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PLAN SPONSOR WATKINS ROSS & CO	CITY GRAND RAPIDS	STATE MI	FILE FOLDER/VS NO. 502A8140701-002	PLAN TYPE Prototype Standardized Profit Sharing Plan	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 08/07/2001
WATKINS ROSS & CO	GRAND RAPIDS	MI	503A8140701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WATKINS ROSS & CO	GRAND RAPIDS	MI	502A8140701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WATKINS ROSS & CO	GRAND RAPIDS	MI	503A8140701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WATKINS ROSS & CO	GRAND RAPIDS	MI	502A8140701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WATKINSON LAIRD RUBENSTEIN LASHWAY & BALDWIN PC WATKINSON LAIRD RUBENSTEIN LASHWAY & BALDWIN PC	EUGENE EUGENE	OR OR	503A8150701-001 502A8150701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WATKINSON LAIRD RUBENSTEIN LASHWAY & BALDWIN PC WATKINSON LAIRD RUBENSTEIN LASHWAY & BALDWIN PC	EUGENE	OR	503A8150701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WATKINSON LAIRD RUBENSTEIN LASHWAY & BALDWIN PC	EUGENE	OR	502A8150701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WATKINSON LAIRD RUBENSTEIN LASHWAY & BALDWIN PC	EUGENE	OR	503A8150701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WATKINSON LAIRD RUBENSTEIN LASHWAY & BALDWIN PC	EUGENE	OR	502A8150701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WATSON WYATT & CO	PHOENIX	AZ	503B1090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WATSON WYATT & CO	PHOENIX	AZ	502B1090701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WATSON WYATT & CO	PHOENIX	AZ	503B1090701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WATSON WYATT & CO WATSON WYATT & CO	PHOENIX PHOENIX	AZ AZ	502B1090701-004 503B1090701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WATSON WYATT & CO	PHOENIX	AZ	502B1090701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WATSON WYATT & CO	PHOENIX	AZ	503B1090701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WATSON WYATT & CO	PHOENIX	AZ	502B1090701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WATSON WYATT & CO	PHOENIX	AZ	503B1090702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WATSON WYATT & CO	PHOENIX	AZ	503B1090702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
WATSON WYATT & CO	PHOENIX	AZ	502B1090702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WATSON WYATT & CO WAUKESHA STATE BANK	PHOENIX WAUKESHA	AZ WI	502B1090702-004 50258962701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/07/2001
WAUKESHA STATE BANK	WAUKESHA	WI	50258962701-002	Prototype Standardized Front Sharing Fran	Opinion Letter Issued 08/07/2001
WAUKESHA STATE BANK	WAUKESHA	WI	50358962701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WAUKESHA STATE BANK	WAUKESHA	WI	50358962701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
WAUKESHA STATE BANK	WAUKESHA	WI	50258962701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WAUKESHA STATE BANK	WAUKESHA	WI	50358962701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WAUKON STATE BANK	WAUKON	IA	50292171101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
WAYNE COUNTY NATIONAL BANK WAYNE COUNTY NATIONAL BANK	WOOSTER WOOSTER	OH OH	50259002701-001 50359002701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WAYNE COUNTY NATIONAL BANK	WOOSTER	OH	50359002701-002	Prototype Non-Standardized Cash of Beleffed Arrangement	Opinion Letter Issued 08/07/2001
WAYNE COUNTY NATIONAL BANK	WOOSTER	OH	50259002701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WAYNE COUNTY NATIONAL BANK	WOOSTER	OH	50359002701-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WAYNE HUMMER INVESTMENTS LLC	CHICAGO	IL	50259012701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WAYNE HUMMER INVESTMENTS LLC	CHICAGO	IL 	50259012701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WAYNE HUMMER INVESTMENTS LLC	CHICAGO CHICAGO	IL.	50259012701-003 50259012702-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WAYNE HUMMER INVESTMENTS LLC WAYNE HUMMER INVESTMENTS LLC	CHICAGO	IL IL	50259012702-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WAYNE HUMMER INVESTMENTS LLC	CHICAGO	IL	50259012702-003	Prototype Standardized Morley Full-Maring Plan	Opinion Letter Issued 08/07/2001
WAYNE HUMMER INVESTMENTS LLC	CHICAGO	ΪĹ	50259012702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WAYPOINT BANK	HARRISBURG	PA	503A8160701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WAYPOINT BANK	HARRISBURG	PA	502A8160701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WAYPOINT BANK	HARRISBURG	PA	503A8160701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WAYPOINT BANK WAYPOINT BANK	HARRISBURG HARRISBURG	PA PA	502A8160701-004 503A8160701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WAYPOINT BANK WAYPOINT BANK	HARRISBURG	PA PA	502A8160701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WEALTH MANAGEMENT SERVICES LLC	SPRINGFIELD	IL	503A8170701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WEALTH MANAGEMENT SERVICES LLC	SPRINGFIELD	IL	502A8170701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WEALTH MANAGEMENT SERVICES LLC	SPRINGFIELD	IL	503A8170701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WEALTH MANAGEMENT SERVICES LLC	SPRINGFIELD	IL.	502A8170701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WEALTH MANAGEMENT SERVICES LLC WEALTH MANAGEMENT SERVICES LLC	SPRINGFIELD	IL IL	503A8170701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WEATHERFORD THOMPSON ASHENFELTER & COWGILL PC	SPRINGFIELD ALBANY	OR	502A8170701-006 503A8520701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WEATHERFORD THOMPSON ASHENFELTER & COWGILL PC	ALBANY	OR	502A8520701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WEATHERFORD THOMPSON ASHENFELTER & COWGILL PC	ALBANY	OR	503A8520701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WEATHERFORD THOMPSON ASHENFELTER & COWGILL PC	ALBANY	OR	502A8520701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WEATHERFORD THOMPSON ASHENFELTER & COWGILL PC	ALBANY	OR	503A8520701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WEATHERFORD THOMPSON ASHENFELTER & COWGILL PC	ALBANY	OR	502A8520701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WEB STREET SECURITIES INC WEB STREET SECURITIES INC	CHICAGO CHICAGO	IL IL	502A1622701-001 502A1622701-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WEB STREET SECURITIES INC	CHICAGO	IL	502A1622701-002	Prototype Standardized Morrey Futchase Flam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
web401k.com	PLAINSBORO	NJ	503B2190701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
web401k.com	PLAINSBORO	NJ	502B2190701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
web401k.com	PLAINSBORO	NJ	503B2190701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
web401k.com	PLAINSBORO	NJ	502B2190701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
web401k.com	PLAINSBORO	NJ	503B2190701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
web401k.com WEBER FINANCIAL SERVICES	PLAINSBORO LOS ANGELES	NJ CA	502B2190701-006 503B5188501-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 09/18/2001
WEBER FINANCIAL SERVICES	LOS ANGELES	CA	503B5188501-002	Prototype Non-standardized Cash of Belefied Arrangement	Opinion Letter Issued 09/18/2001
WEBER FINANCIAL SERVICES	LOS ANGELES	CA	502B5188501-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
WEBER FINANCIAL SERVICES	LOS ANGELES	CA	503B5188501-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
WEBER FINANCIAL SERVICES	LOS ANGELES	CA	503B5188502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
WEBER FINANCIAL SERVICES	LOS ANGELES	CA	503B5188502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
WEBER FINANCIAL SERVICES WEBER FINANCIAL SERVICES	LOS ANGELES	CA	502B5188502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
WEBSTER PLANNING CORP	LOS ANGELES ROSEVILLE	CA CA	502B5188502-004 503A4870701-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity  Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/20/2001 Opinion Letter Issued 08/30/2001
WEBSTER PLANNING CORP WEBSTER PLANNING CORP	ROSEVILLE	CA	502A4870701-001	Prototype Non-standardized Profit Sharing Plan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WEBSTER PLANNING CORP	ROSEVILLE	CA	503A4870701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WEBSTER PLANNING CORP	ROSEVILLE	CA	502A4870701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WEBSTER PLANNING CORP	ROSEVILLE	CA	503A4870701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WEBSTER PLANNING CORP WEBSTER ROGERS & CO LLP	ROSEVILLE	CA	502A4870701-006 503A5210701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WEBSTER ROGERS & COLLP WEBSTER ROGERS & COLLP	FLORENCE FLORENCE	SC SC	503A5210701-001 502A5210701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
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PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
WEBSTER ROGERS & CO LLP WEBSTER ROGERS & CO LLP	FLORENCE FLORENCE	SC	503A5210701-003 502A5210701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WEBSTER ROGERS & CO LLP WEBSTER ROGERS & CO LLP	FLORENCE	SC SC	503A5210701-004 503A5210701-005	Prototype Non-standardized Noney Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WEBSTER ROGERS & CO LLP	FLORENCE	SC	502A5210701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WEBSTER TRUST	KENSINGTON	CT	50257722701-001	Prototype Standardized Cash of Defended Affaingement	Opinion Letter Issued 08/07/2001
WEBSTER TRUST	KENSINGTON	CT	50257722701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WEBSTER TRUST	KENSINGTON	CT	50257722701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WEBSTER TRUST	KENSINGTON	CT	50257722701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WEBSTER TRUST	KENSINGTON	CT	50257722701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WEBSTER TRUST	KENSINGTON	CT	50357722701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WEDBUSH MORGAN SECURITIES	LOS ANGELES	CA	50281622701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
WEDBUSH MORGAN SECURITIES	LOS ANGELES	CA	50281622701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
WEDBUSH MORGAN SECURITIES	LOS ANGELES	CA	50281622701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WEDBUSH MORGAN SECURITIES	LOS ANGELES	CA	50281622701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WEIKEL MILAM JOHNSON & ROUSE LLP	TULSA	OK	503B1120701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WEIKEL MILAM JOHNSON & ROUSE LLP	TULSA	OK	502B1120701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WEIKEL MILAM JOHNSON & ROUSE LLP	TULSA	OK	503B1120701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WEIKEL MILAM JOHNSON & ROUSE LLP WEIKEL MILAM JOHNSON & ROUSE LLP	TULSA TULSA	OK OK	502B1120701-004 503B1120701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WEIKEL MILAM JOHNSON & ROUSE LLP WEIKEL MILAM JOHNSON & ROUSE LLP	TULSA	OK	502B1120701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WEINBERG & WEINBERG PC	OMAHA	NE	502A1260001-001	Prototype Standardized Gash of Defended Arrangement	Opinion Letter Issued 01/30/2002
WEINBERG & WEINBERG PC	OMAHA	NE	502A1260001-001	Prototype Standardized Money r dronase r lan	Opinion Letter Issued 01/30/2002
WEINBERG & WEINBERG PC	OMAHA	NE	VS322404	Volume Submitter Money Purchase Plan	Advisory Letter Issued 7/13/2000
WEINBERG & WEINBERG PC	OMAHA	NE	VS322405	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 7/13/2000
WEINSTEIN BOLDT HALFHIDE & CAMEL	LOS ANGELES	CA	VS322671	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
WEINSTEIN BOLDT HALFHIDE & CAMEL	LOS ANGELES	CA	VS322701	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
WEINSTEIN BOLDT HALFHIDE & CAMEL	LOS ANGELES	CA	VS322731	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
WEINSTEIN, BOLDT, HALFHIDE & CAMEL	LOS ANGELES	CA	VS323217	Volume Submitter Defined Benefit Plan	Advisory Letter Issues 01/30/2002
WEISS BERZOWSKI BRADY & DONAHUE LLP	MILWAUKEE	WI	VS323043	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/29/2002
WEISS BERZOWSKI BRADY & DONAHUE LLP	MILWAUKEE	WI	VS323044	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/29/2002
WEISS BERZOWSKI BRADY & DONAHUE LLP	MILWAUKEE	WI	VS323045	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/29/2002
WEISS PECK & GREER LLC	NEW YORK	NY	50259092701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WEISS PECK & GREER LLC	NEW YORK	NY	50259092701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WELLS FARGO BANK ALASKA NA	ANCHORAGE	AK	50341770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK ALASKA NA	ANCHORAGE	AK	50241770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK ALASKA NA WELLS FARGO BANK ALASKA NA	ANCHORAGE ANCHORAGE	AK AK	50341770701-003 50241770701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WELLS FARGO BANK ALASKA NA	ANCHORAGE	AK	50341770701-004	Prototype Non-standardized Moriey Furchase Flair  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK ALASKA NA	ANCHORAGE	AK	50241770701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK ALASKA NA	ANCHORAGE	AK	50341770702-001	Prototype Non-standardized Cash of Defended Arrangement  Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WELLS FARGO BANK ALASKA NA	ANCHORAGE	AK	50341770702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
WELLS FARGO BANK INDIANA NA	SOUTH BEND	IN	50341730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK INDIANA NA	SOUTH BEND	IN	50241730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK INDIANA NA	SOUTH BEND	IN	50341730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK INDIANA NA	SOUTH BEND	IN	50241730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK INDIANA NA	SOUTH BEND	IN	50341730701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK INDIANA NA	SOUTH BEND	IN	50241730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK IOWA NA	DES MOINES	IA	50398430701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK IOWA NA	DES MOINES	IA	50298430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK IOWA NA	DES MOINES	IA	50398430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK IOWA NA	DES MOINES	IA	50298430701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK IOWA NA WELLS FARGO BANK IOWA NA	DES MOINES DES MOINES	IA IA	50398430701-005 50298430701-006	Prototype Non-standardized Cash or Deferred Arrangement Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MICHIGAN NA	MARQUETTE	MI	50323081801-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
WELLS FARGO BANK MINNESOTA NA	MINNEAPOLIS	MN	50395030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MINNESOTA NA	MINNEAPOLIS	MN	50295030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MINNESOTA NA	MINNEAPOLIS	MN	50395030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MINNESOTA NA	MINNEAPOLIS	MN	50295030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MINNESOTA NA	MINNEAPOLIS	MN	50395030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MINNESOTA NA	MINNEAPOLIS	MN	50295030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MINNESOTA NA	MINNEAPOLIS	MN	50395030701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MINNESOTA NA	MINNEAPOLIS	MN	50295030701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MINNESOTA NA	MINNEAPOLIS	MN	50395030702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WELLS FARGO BANK MINNESOTA NA WELLS FARGO BANK MINNESOTA NA	MINNEAPOLIS	MN	50395030702-002 50295030702-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
	MINNEAPOLIS MINNEAPOLIS	MN MN		Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WELLS FARGO BANK MINNESOTA NA WELLS FARGO BANK MONTANA NA	BILLINGS	MT	50295030702-004 50323290701-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002 Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MONTANA NA	BILLINGS	MT	50223290701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MONTANA NA	BILLINGS	MT	50323290701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MONTANA NA	BILLINGS	MT	50223290701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MONTANA NA	BILLINGS	MT	50323290701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MONTANA NA	BILLINGS	MT	50223290701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA	SAN DIEGO	CA	50316290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA	SAN DIEGO	CA	50216290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA	SAN DIEGO	CA	50316290701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA	SAN DIEGO	CA	50216290701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA	SAN DIEGO	CA	50316290701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA	SAN DIEGO	CA	50216290701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA	SEATTLE	WA	50316290702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA	SEATTLE SEATTLE	WA WA	50216290702-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA WELLS FARGO BANK NA	SEATTLE SEATTLE	WA	50316290702-003 50216290702-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA WELLS FARGO BANK NA	SEATTLE	WA	50316290702-005	Prototype Non-standardized Money Purchase Plan  Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA	SEATTLE	WA	50216290702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NEBRASKA NA	OMAHA	NE	50357600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
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MELLS FARCO BANK SOUTH DAVIGY ALM   SOUTH FALLS   SO   2003/40/070   File   Prototype Rose suspended Prefix Plant Prefix   Common Letter issued 000000001						
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WELLS FARGO DANK SCUTT IN LANCT ALM   SIGNAT FALLS   SO   S0030410791-000   Protopy Per Notice Plant   Commission Letter Issued 090300019   WELLS FARGO DANK SCUTT IN LANCT ALM   SIGNAT FALLS   SO   S0030410791-000   Protopy Street Amongment   Commission Letter Issued 09030019   WELLS FARGO DANK SCUTT IN LANCT ALM   SIGNAT FALLS   SO   S0030410791-000   Protopy Street Amongment   Commission Letter Issued 09030019   WELLS FARGO DANK TEACH IN STREET ALM   SIGNAT FALLS   SO   S0030410791-000   Protopy Street Amongment   Commission Letter Issued 09030019   WELLS FARGO DANK TEACH IN STREET ALM   SIGNAT FALLS   SO   S0030410791-000   Protopy Street Amongment   Commission Letter Issued 09030019   WELLS FARGO DANK TEACH IN STREET ALM   SIGNAT FALLS   SO   S0030410791-000   Protopy Street Amongment   Commission Letter Issued 09030019   WELLS FARGO DANK TEACH IN STREET ALM   SIGNAT FALLS   SO   S0030410791-000   Protopy Street Amongment   Commission Letter Issued 09030019   WELLS FARGO DANK TEACH IN STREET ALM   SIGNAT FALLS   SO   SO   SO   SO   SO   SO   SO						
WELLS ARGO DANK SOUTH MONTH NA	WELLS FARGO BANK SOUTH DAKOTA NA	SIOUX FALLS	SD	50324010701-003		Opinion Letter Issued 08/30/2001
### SPARGO BANK SCUTT HAROTA NA  \$00 KFALLS \$00 BOSEQUE FOR 1.05 Protocycle Standards Can's or Detroid Arrangemier  \$00 BOSEQUE FALLS \$00	WELLS FARGO BANK SOUTH DAKOTA NA	SIOUX FALLS	SD	50224010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK SOUTH BASKOTA NA						
WELLS PAGO DEN YEARS AN PORT NOT NOT NOT NOT NOT NOT NOT NOT NOT NO	WELLS FARGO BANK SOUTH DAKOTA NA					Opinion Letter Issued 08/30/2001
WELLS FARGO BANK TEAS NA	WELLS FARGO BANK SOUTH DAKOTA NA			50324010702-001		Opinion Letter Issued 04/29/2002
WELLS FAROS DAN TEAS NA						
WELLS FARGO BANK TEASH N FORT WORTH TX 5022345071-003 FORT WORTH TX 5022345071-004 FORT WORTH TX 5022345071-005 FORT WORTH TX 502234						
WELLS FARGO BANK TEASK NA						
WELLS FARGO BANK TEXAS NA						
WELLS FARGO BANK TEASA NA  PORT WORTH TX  S022369701-069 Prototypes Standardized Cash or Deferred Arrangement Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  DENVER CO  S000678701-010 Prototype Standardized Prot Sharing Plan Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  DENVER CO  S000678701-010 Prototype Standardized Prot Sharing Plan Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  DENVER CO  S000678701-010 Prototype Standardized Prot Sharing Plan Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  DENVER CO  S000678701-010 Prototype Standardized Prot Sharing Plan Opinion Letter issued 60902001 Prototype Standardized Prot Sharing Plan Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  DENVER CO  S000678701-010 Prototype Standardized Prot Sharing Plan Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  DENVER CO  S000678701-010 Prototype Standardized Cash or Deferred Arrangement Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  DENVER CO  S000678701-010 Prototype Standardized Cash or Deferred Arrangement Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  GLENDALE WI  S00186701-010 Prototype Standardized Cash or Deferred Arrangement Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  GLENDALE WI  S00186701-010 Prototype Standardized Cash or Deferred Arrangement Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  GLENDALE WI  S00186701-010 Prototype Standardized Cash or Deferred Arrangement Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  GLENDALE WI  S00186701-010 Prototype Standardized Cash or Deferred Arrangement Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  GLENDALE WI  WELLS FARGO BANK WEST NA  GLENDALE WI  WELLS FARGO BANK WEST NA  GLENDALE WI  S00186701-010 Prototype Standardized Cash or Deferred Arrangement Opinion Letter issued 60902001 WELLS FARGO BANK WEST NA  GLENDALE WI  WELLS FARGO BANK WEST NA  GLENDALE WI  WELLS FARGO BANK WEST NA  GLENDALE WI  WELLS FARGO BANK WEST NA  GLENDALE WI  WELLS FARGO BANK WEST NA  GLE						
WELLS FARGO BANK TEXAS NA						
WELLS FARGO BANK TEST NA   DENVER   CO   0.0006/F8/07/11-000   Protolype Standardized Flags   Brench Flam   Opinion Latter Issued 08/03/2001   WELLS FARGO BANK WEST NA   DENVER   CO   0.0006/F8/07/11-001   Protolype Standardized Flags   Brench Flam   Opinion Latter Issued 08/03/2001   WELLS FARGO BANK WEST NA   DENVER   CO   0.0006/F8/07/11-001   Protolype Standardized More Plan   Opinion Latter Issued 08/03/2001   Protolype Standardized Cash or Deterred Arrangement   Opinion Latter Issued 08/03/2001   Protolype Standardized More Plan   Opinion Latter Issued 08/03/200						
WELLS FARCO BANK WEST NA  DENVER  CO  S036789701-002  Prototype Non-standardized Print Shaming Plan  Opinion Letter Issued 680/20201  Prototype Standardized Print Shaming Plan  Opinion Letter Issued 680/20201  Prototype Non-standardized Non-Standardized Non-Standardized Print Shaming Plan  Opinion Letter Issued 680/20201  WELLS FARCO BANK WEST NA  DENVER  CO  S036789701-005  Prototype Non-standardized Non-Stand						
WELLS FARCO BANK WEST NA						
WELLS FARCO BANK WEST NA  DENVER  CO  G0356780701-004  Prototype Ron-standardized Money Purchase Plan  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WEST NA  DENVER  CO  G0356780701-005  Prototype Ron-standardized Money Purchase Plan  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G0356780701-005  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G0356780701-005  Prototype Sinutratized Nother Plan Sharing Plan  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G0356780701-005  Prototype Sinutratized Profit Sharing Plan  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G03567071-007  Prototype Sinutratized Profit Sharing Plan  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G03567071-007  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G03567071-007  Prototype Sinutratized Profit Sharing Plan  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G03567071-007  Prototype Sinutratized Profit Sharing Plan  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G03567071-007  Prototype Sinutratized Profit Sharing Plan  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G03567071-007  Prototype Sinutratized Profit Sharing Plan  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G03567071-007  Prototype Sinutratized Profit Sharing Plan  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G03567071-007  Prototype Binardizaced Profit Sharing Plan  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G03567071-007  Prototype Binardizaced Defined Bernetit Plan without Permitted Disparity  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  G03567071-007  Prototype Binardizaced Defined Bernetit Plan with Permitted Disparity  Quinton Letter Issued 08/00/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WELLS FARCO BANK WISCONSI						
WELLS FARCO BANK WEST NA  DENVER  CO  S025/78/07/10-105  WELLS FARCO BANK WEST NA  DENVER  CO  S025/78/07/10-105  WELLS FARCO BANK WISCONSIN NA  DENVER  CO  S025/78/07/10-105  Prototype Non-transcritized Cash or Deferred Arrangement  Opinion Letter Issued 08/03/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  S023/16/07/10-105  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  S023/16/07/10-105  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  S023/16/07/10-105  Prototype Standardized Morey Purchase Plan  Opinion Letter Issued 08/03/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  S023/16/07/10-105  Prototype Non-standardized Morey Purchase Plan  Opinion Letter Issued 08/03/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  S023/16/07/10-105  Prototype Standardized Morey Purchase Plan  Opinion Letter Issued 08/03/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  S023/16/07/10-105  Prototype Non-standardized Morey Purchase Plan  Opinion Letter Issued 08/03/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  S023/16/07/10-105  Prototype Non-standardized Cash or Deferred Arrangement  Opinion Letter Issued 08/03/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  S023/16/07/10-105  Prototype Non-standardized Target Benefit Plan  Opinion Letter Issued 08/03/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  S023/16/07/10-105  Prototype Non-standardized Target Benefit Plan  Opinion Letter Issued 08/03/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  S023/16/07/10-105  Prototype Non-standardized Target Benefit Plan  Opinion Letter Issued 08/03/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  S023/16/07/10-105  Prototype Non-standardized Defende Benefit Plan without Permitted Disparity  Opinion Letter Issued 08/03/2001  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  WELLS FARCO BANK WISCONSIN NA  GLENDALE  WI  S023/16/07/10-105  WI  W						
WELLS FARGO BANK WEST NA   GLENDALE   WI   50329769701-001   Prototype Non-standardized Cash or Deferred Arrangement   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50321960701-003   Prototype Non-standardized Profits Planing Plan   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50321960701-003   Prototype Non-standardized More Purchase Plan   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331960701-003   Prototype Non-standardized More Purchase Plan   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331960701-003   Prototype Non-standardized Cash or Deferred Arrangement   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331960701-008   Prototype Non-standardized Cash or Deferred Arrangement   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331960701-008   Prototype Non-standardized Target Benefit Plan   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331960701-008   Prototype Non-standardized Target Benefit Plan   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331960701-008   Prototype Non-standardized Target Benefit Plan   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331960702-002   Prototype Non-standardized Target Benefit Plan   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331960702-002   Prototype Non-standardized Deferited Benefit Plan with Permitted Disparity   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331960702-002   Prototype Non-standardized Plant Sharing Plan   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50321960702-002   Prototype Non-standardized Plant Sharing Plan   Opinion Letter Issued 68/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI						
WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         5031560701-001         Poologie Non-standardized Print Sharing Plan         Opinion Letter Issued 0880/20201           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         5031560701-002         Prototype Standardized Print Sharing Plan         Opinion Letter Issued 0880/20201           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560701-005         Prototype Non-dandardized Money Purchase Plan         Opinion Letter Issued 0880/20201           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560701-005         Prototype Non-dandardized Capt on Deferred Arrangement         Opinion Letter Issued 0800/20201           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560701-006         Prototype Standardized Cash or Deferred Arrangement         Opinion Letter Issued 0800/20201           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560701-008         Prototype Standardized Target Benefit Plan         Opinion Letter Issued 0800/20201           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560701-008         Prototype Standardized Caph or Deferred Arrangement         Opinion Letter Issued 0800/20201           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560701-008         Prototype Standardized Caph or Deferred Arrangement         Opinion Let	WELLS FARGO BANK WEST NA	DENVER	CO	50356780701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331560701-002   Prototype Standardized Portion Sharing Plan   Opinion Letter Issued 0830/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50231560701-004   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 0830/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50231560701-005   Prototype Standardized Anney Purchase Plan   Opinion Letter Issued 0830/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50231560701-005   Prototype Standardized Anney Purchase Plan   Opinion Letter Issued 0830/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331560701-007   Prototype Standardized Target Benefit Plan   Opinion Letter Issued 0830/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331560701-007   Prototype Standardized Target Benefit Plan   Opinion Letter Issued 0830/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331560702-001   Prototype Standardized Target Benefit Plan   Opinion Letter Issued 0840/2002   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331560702-001   Prototype Standardized Target Benefit Plan   Opinion Letter Issued 0462/2002   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50331560702-001   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 0462/2002   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50231560702-003   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 0462/2002   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 0462/2002   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 0462/2002   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 0462/2002   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 0462/2002   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 0462/2002   Prototype Standa	WELLS FARGO BANK WEST NA	DENVER	CO	50256780701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560701-003         Prototype Non-standardized Money Purchase Plan         Opinion Letter Issued 08/03/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560701-005         Prototype Standardized Clash or Deferred Arrangement         Opinion Letter Issued 08/03/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560701-007         Prototype Standardized Clash or Deferred Arrangement         Opinion Letter Issued 08/03/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560701-007         Prototype Standardized Clash or Deferred Arrangement         Opinion Letter Issued 08/03/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560701-007         Prototype Non-attandardized Target Benefit Plan without Permitted Disparity         Opinion Letter Issued 04/03/2002           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560702-002         Prototype Non-attandardized Defende Benefit Plan with Permitted Disparity         Opinion Letter Issued 04/03/2002           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560702-003         Prototype Standardized Defende Benefit Plan with Permitted Disparity         Opinion Letter Issued 04/03/2002           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560702-003						
WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50231560701-004   Prototype Standardized Money Purchase Plan   Opinion Letter Issued 08/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50231560701-005   Prototype Standardized Cash or Deferred Arrangement   Opinion Letter Issued 08/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50231560701-006   Prototype Standardized Cash or Deferred Arrangement   Opinion Letter Issued 08/30/2001   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   50231560701-008   Prototype Standardized Target Benefit Plan   Opinion Letter Issued 08/30/2001   Prototype Standardized Target Benefit Plan with Permitted Disparity   Opinion Letter Issued 08/30/2001   Prototype Standardized Target Benefit Plan with Permitted Disparity   Opinion Letter Issued 04/20/20/20   Prototype Standardized Target Benefit Plan with Permitted Disparity   Opinion Letter Issued 04/20/20/20   Prototype Standardized Target Benefit Plan with Permitted Disparity   Opinion Letter Issued 04/20/20/20   Prototype Standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 04/20/20/20   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   S0231560701-003   Prototype Non-standardized Defined Benefit Plan with Permitted Disparity   Opinion Letter Issued 04/20/20/20   WELLS FARGO BANK WISCONSIN NA   GLENDALE   WI   S0231560701-003   Prototype Non-standardized Plan with Permitted Disparity   Opinion Letter Issued 04/20/20/20   WELLS FARGO BANK WISCONSIN NA   BILLINGS   MT   S0260240701-002   Prototype Standardized Protif Staning Plan   Opinion Letter Issued 04/20/20/20   WELLS FARGO BANK WISCONSIN NA   BILLINGS   MT   S0260240701-003   Prototype Standardized Protif Staning Plan   Opinion Letter Issued 04/20/20/20   Prototype Standardized Protif Staning Plan   Opinion Letter Issued 04/20/20/20   Prototype Standardized Protif Staning Plan   Opinion Letter Issued 04/20/20/20   Prototype Standardized Protif Staning Plan   Opinion Letter Issued 04/20/20/20   Prototype Standardized Protif Staning						
WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331660701-005         Prototype Non-standardized Cash or Deferred Arrangement         Opinion Letter Issued 08/30/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331660701-00         Prototype Non-standardized Target Benefit Plan         Opinion Letter Issued 08/30/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331660701-00         Prototype Non-standardized Defended Benefit Plan         Opinion Letter Issued 08/30/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331660702-00         Prototype Non-standardized Defined Benefit Plan with Permitted Disparity         Opinion Letter Issued 04/29/2002           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50231660702-00         Prototype Non-standardized Defined Benefit Plan with Permitted Disparity         Opinion Letter Issued 04/29/2002           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50231660702-00         Prototype Standardized Defined Benefit Plan with Permitted Disparity         Opinion Letter Issued 04/29/2002           WELLIS FARGO BANK WYOMING NA         BILLINGS         MT         5032660707-10         Prototype Non-standardized Point Plan with Permitted Disparity         Opinion Letter Issued 04/29/2002           WELLIS FARGO BANK WYOMING NA         BILLINGS         MT         50306040701-0						
WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50231650701-006         Prototype Standardized Cash or Deferred Arrangement         Opinion Letter Issued 08/30/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50231650701-007         Prototype Standardized Target Benefit Plan         Opinion Letter Issued 08/30/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50231650702-001         Prototype Standardized Defined Benefit Plan without Permitted Disparity         Opinion Letter Issued 08/30/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50231650702-002         Prototype Non-standardized Defined Benefit Plan with Permitted Disparity         Opinion Letter Issued 04/29/2002           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50231650702-002         Prototype Non-standardized Defined Benefit Plan with Permitted Disparity         Opinion Letter Issued 04/29/2002           WELLS FARGO BANK WYOMING NA         BILLINGS         MT         50004240701-001         Prototype Non-standardized Profit Staning Plan         Opinion Letter Issued 08/30/2001           WELLS FARGO BANK WYOMING NA         BILLINGS         MT         50006240701-001         Prototype Non-standardized Profit Staning Plan         Opinion Letter Issued 08/30/2001           WELLS FARGO BANK WYOMING NA         BILLINGS         MT         50006240701-004         Prototype No						
WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331660701-007         Prototype Nandardziczed Target Benefit Plan         Opinion Letter Issaed 08/30/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331660702-001         Prototype Standardziczed Target Benefit Plan with Permitted Disparity         Opinion Letter Issaed 08/30/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331660702-001         Prototype Non-standardziez Offerine Benefit Plan with Permitted Disparity         Opinion Letter Issaed 04/29/2002           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50231660702-003         Prototype Non-standardziez Offerine Benefit Plan with Permitted Disparity         Opinion Letter Issaed 04/29/2002           WELLS FARGO BANK WYOMING NA         GLENDALE         WI         50231660702-003         Prototype Non-standardziez Offerine Benefit Plan with Permitted Disparity         Opinion Letter Issaed 04/29/2002           WELLS FARGO BANK WYOMING NA         BILLINGS         MT         50300240710-002         Prototype Standardziez Offerin Plan with Permitted Disparity         Opinion Letter Issaed 08/30/2001           WELLS FARGO BANK WYOMING NA         BILLINGS         MT         50300240710-002         Prototype Standardziez Offerin Plan With Permitted Disparity         Opinion Letter Issaed 08/30/2001           WELLS FARGO BANK WYOMING NA         BILLINGS         MT						
WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50231560701-008         Prototype Standardized Target Benefit Plan without Permitted Disparity         Opinion Letter Issued 08/39/2001           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50331560702-002         Prototype Non-standardized Defineed Benefit Plan with Dermitted Disparity         Opinion Letter Issued 04/29/2002           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50231560702-004         Prototype Standardized Defineed Benefit Plan with Dermitted Disparity         Opinion Letter Issued 04/29/2002           WELLS FARGO BANK WISCONSIN NA         GLENDALE         WI         50231560702-004         Prototype Standardized Defineed Benefit Plan with Dermitted Disparity         Opinion Letter Issued 04/29/2002           WELLS FARGO BANK WYOKING NA         BILLINGS         MT         50300240701-001         Prototype Standardized Defineed Benefit Plan with Permitted Disparity         Opinion Letter Issued 04/29/2002           WELLS FARGO BANK WYOKING NA         BILLINGS         MT         50300240701-002         Prototype Standardized Offende Benefit Plan with Permitted Disparity         Opinion Letter Issued 04/29/2002           WELLS FARGO BANK WYOKING NA         BILLINGS         MT         50300240701-002         Prototype Standardized Offende Benefit Plan with Permitted Disparity         Opinion Letter Issued 040720002           WELLS FARGO BANK WYOKING NA         BILLINGS						
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WELLS FARGO BROKERAGE SERVICES MINNEAPOLIS MN 503A5662701-004 Prototype Non-Standardized Safe Harbor Gash or Deferred Arrangement Opinion Letter Issued 08/07/2001 WELLS FARGO BROKERAGE SERVICES MINNEAPOLIS MN 502A5662701-005 Prototype Non-Standardized Cash or Deferred Arrangement Opinion Letter Issued 08/07/2001 WELLS FARGO BROKERAGE SERVICES MINNEAPOLIS MN 5029623AQ01-001 WELLS FARGO INVESTMENTS LLC MINNEAPOLIS MN 5029623AQ01-002 WELLS FARGO INVESTMENTS LLC MINNEAPOLIS MN 5029623AQ01-002 WELLS FEDERAL BANK FSB WELLS MN 5029523AQ01-001 WELLS FEDERAL BANK FSB WELLS MN 50279542701-001 WENDELL I DAVIES ESQ MAMARILLO TX 502B0940701-001 WENDELL L DAVIES ESQ MAMARILLO TX 502B0940701-001 WENDER & CO HOLLAND OH 503B1170701-002 WENDER & CO HOLLAND OH 503B1170701-003 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/07/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/07/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/07/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/07/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/07/2001 WENDER & CO HOLLAND OH 503B1170701-002 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 Prototype Standardized						
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WELLS FEDERAL BANK FSB         WELLS         MN         50279542701-001         Prototype Standardized Profit Sharing Plan         Opinion Letter Issued 08/07/2001           WENDELL S FEDERAL BANK FSB         WELLS         MN         50279542701-002         Prototype Standardized Money Purchase Plan         Opinion Letter Issued 08/07/2001           WENDELL L DAVIES ESQ         AMARILLO         TX         50280940701-002         Prototype Standardized Profit Sharing Plan         Opinion Letter Issued 08/30/2001           WENDER & CO         HOLLAND         OH         50381170701-002         Prototype Standardized Profit Sharing Plan         Opinion Letter Issued 08/30/2001           WENDER & CO         HOLLAND         OH         50281170701-002         Prototype Standardized Profit Sharing Plan         Opinion Letter Issued 08/30/2001           WENDER & CO         HOLLAND         OH         50281170701-002         Prototype Standardized Profit Sharing Plan         Opinion Letter Issued 08/30/2001           WENDER & CO         HOLLAND         OH         50281170701-003         Prototype Standardized Money Purchase Plan         Opinion Letter Issued 08/30/2001           WENDER & CO         HOLLAND         OH         50281170701-003         Prototype Standardized Money Purchase Plan         Opinion Letter Issued 08/30/2001						
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WENDELL L DAVIES ESQ         AMARILLO         TX         50280940701-001         Prototype Standardized Profit Sharing Plan         Opinion Letter Issued 08/30/2001           WENDELL L DAVIES ESQ         AMARILLO         TX         50280940701-002         Prototype Standardized Money Purchase Plan         Opinion Letter Issued 08/30/2001           WENDER & CO         HOLLAND         OH         50281170701-002         Prototype Standardized Profit Sharing Plan         Opinion Letter Issued 08/30/2001           WENDER & CO         HOLLAND         OH         50281170701-002         Prototype Standardized Profit Sharing Plan         Opinion Letter Issued 08/30/2001           WENDER & CO         HOLLAND         OH         50281170701-003         Prototype Non-standardized Money Purchase Plan         Opinion Letter Issued 08/30/2001           WENDER & CO         HOLLAND         OH         50281170701-004         Prototype Standardized Money Purchase Plan         Opinion Letter Issued 08/30/2001						
WENDELL L DAVIES ESQ AMARILLO TX 50280940701-002 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 WENDER & CO HOLLAND OH 50381170701-001 Prototype Non-standardized Profit Sharing Plan Opinion Letter Issued 08/30/2001 WENDER & CO HOLLAND OH 50381170701-002 Prototype Standardized Profit Sharing Plan Opinion Letter Issued 08/30/2001 WENDER & CO HOLLAND OH 50381170701-003 Prototype Standardized Money Purchase Plan Opinion Letter Issued 08/30/2001 WENDER & CO HOLLAND OH 50381170701-004 Prototype Non-standardized Money Purchase Plan Opinion Letter Issued 08/30/2001						
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WENDER & CO HOLLAND OH 503B1170701-005 Prototype Non-standardized Cash or Deferred Arrangement Opinion Letter Issued 08/30/2001						
	WENDER & CO	HULLAND	OH	503B1170701-005	Prototype Non-standardized Cash or Deterred Arrangement	Opinion Letter Issued 08/30/2001

PLAN SPONSOR WENDER & CO	<u>CITY</u> HOLLAND	STATE OH	FILE FOLDER/VS NO. 502B1170701-006	PLAN TYPE Prototype Standardized Cash or Deferred Arrangement	DATE LETTER ISSUED/APPLICATION Opinion Letter Issued 08/30/2001
WENDER & CO	HOLLAND	OH	503B1170701-007	Prototype Non-standardized Cash of Deferred Arrangement Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WENDER & CO	HOLLAND	OH	502B1170701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WERNTZ & ASSOCIATES INC	SHREVEPORT	LA	50399288501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	SHREVEPORT	LA	50399288501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	SHREVEPORT	LA	50299288501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	SHREVEPORT	LA	50399288501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC WERNTZ & ASSOCIATES INC	SHREVEPORT SHREVEPORT	LA LA	50399288501-005 50299288501-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC WERNTZ & ASSOCIATES INC	SHREVEPORT	LA	50399288501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	SHREVEPORT	LA	50299288501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	SHREVEPORT	LA	50399288502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
WERNTZ & ASSOCIATES INC	SHREVEPORT	LA	50399288502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
WERNTZ & ASSOCIATES INC	SHREVEPORT	LA	50299288502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
WERNTZ & ASSOCIATES INC	SHREVEPORT	LA	50299288502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
WERNTZ & ASSOCIATES INC	LITTLE ROCK	AR	503B0218501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC WERNTZ & ASSOCIATES INC	LITTLE ROCK LITTLE ROCK	AR AR	503B0218501-002 502B0218501-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	LITTLE ROCK	AR	503B0218501-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	LITTLE ROCK	AR	503B0218501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	LITTLE ROCK	AR	502B0218501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	LITTLE ROCK	AR	503B0218501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	LITTLE ROCK	AR	502B0218501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	LITTLE ROCK	AR	503B0218502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
WERNTZ & ASSOCIATES INC	LITTLE ROCK	AR	503B0218502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
WERNTZ & ASSOCIATES INC	LITTLE ROCK	AR	502B0218502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
WERNTZ & ASSOCIATES INC	LITTLE ROCK	AR	502B0218502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
WESBANCO TRUST & INVESTMENT SERVICES WESBANCO TRUST & INVESTMENT SERVICES	WHEELING WHEELING	WV WV	50259661901-001 50259661901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WESBANCO TRUST & INVESTMENT SERVICES WESBANCO TRUST & INVESTMENT SERVICES	WHEELING	WV	50259661901-002	Prototype Standardized Moriey Fundase Flair  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
WESBANCO TRUST & INVESTMENT SERVICES	WHEELING	WV	50259661901-004	Prototype Standardized From Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WESBANCO TRUST & INVESTMENT SERVICES	WHEELING	WV	50359661901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WESBANCO TRUST & INVESTMENT SERVICES	WHEELING	WV	50359661901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
WESCLIFFE ASSET MANAGEMENT	DENVILLE	NJ	502B5752701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WESCLIFFE ASSET MANAGEMENT	DENVILLE	NJ	503B5752701-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WESCLIFFE ASSET MANAGEMENT	DENVILLE	NJ	503B5752701-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
WESCLIFFE ASSET MANAGEMENT	DENVILLE	NJ	503B5752701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WEST & CO LLC WEST & CO LLC	SULLIVAN SULLIVAN	IL IL	503A5190701-001 502A5190701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WEST & CO LLC	SULLIVAN	IL	503A5190701-002	Prototype Standardized Profit Sharing Plan  Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WEST & CO LLC	SULLIVAN	IL	502A5190701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WEST & CO LLC	SULLIVAN	ΪĹ	503A5190701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WEST & CO LLC	SULLIVAN	IL	502A5190701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WEST COAST TRUST	PORTLAND	OR	502B6651901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WEST COAST TRUST	PORTLAND	OR	502B6651901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WEST COAST TRUST	PORTLAND	OR	502B6651901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WEST COAST TRUST	PORTLAND	OR OR	502B6651901-004 503B6651901-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WEST COAST TRUST WEST DES MOINES STATE BANK	PORTLAND WEST DES MOINES	IA	503ZZGF0701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
WEST DES MOINES STATE BANK	WEST DES MOINES	IA	502ZZGF0701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WEST DES MOINES STATE BANK	WEST DES MOINES	IA	503ZZGF0701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WEST DES MOINES STATE BANK	WEST DES MOINES	IA	502ZZGF0701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WEST DES MOINES STATE BANK	WEST DES MOINES	IA	503ZZGF0701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WEST DES MOINES STATE BANK	WEST DES MOINES	IA	502ZZGF0701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WEST LIBERTY STATE BANK	WEST LIBERTY	IA	50280021101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
WEST LIBERTY STATE BANK WESTAMERICA BANK	WEST LIBERTY FAIRFIELD	IA CA	50280021101-002 502A6812701-001	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002 Opinion Letter Issued 08/07/2001
WESTAMERICA BANK	FAIRFIELD	CA	502A6812701-001	Prototype Standardized Profit Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WESTAMERICA BANK	FAIRFIELD	CA	502A6812701-002	Prototype Standardized Money Fulcilase Filan  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WESTAMERICA BANK	FAIRFIELD	CA	502A6812701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WESTCHESTER BENEFITS GROUP	FORT LAUDERDALE	FL	502A6822701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WESTCHESTER BENEFITS GROUP	FORT LAUDERDALE	FL	502A6822701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WESTCHESTER BENEFITS GROUP	FORT LAUDERDALE	FL	502A6822701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WESTERN COMMERCE BANK	LOVINGTON	NM	50287341901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WESTERN COMMERCE BANK WESTERN COOP CREDIT UNION	LOVINGTON WILLISTON	NM ND	50287341901-002	Prototype Standardized Money Purchase Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WESTERN COOP CREDIT UNION WESTERN COOP CREDIT UNION	WILLISTON	ND	50259832701-001 50259832701-002	Prototype Standardized Profit Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WESTERN COOP CREDIT UNION	WILLISTON	ND	50259832701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WESTERN GROWERS ASSOCIATION	IRVINE	CA	50386720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WESTERN GROWERS ASSOCIATION	IRVINE	CA	50286720701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WESTERN GROWERS ASSOCIATION	IRVINE	CA	50386720701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WESTERN GROWERS ASSOCIATION	IRVINE	CA	50286720701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WESTERN GROWERS ASSOCIATION	IRVINE	CA	50386720701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WESTERN GROWERS ASSOCIATION WESTERN LEAGUE OF SAVINGS INSTITUTIONS	IRVINE	CA	50286720701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WESTERN LEAGUE OF SAVINGS INSTITUTIONS WESTERN LEAGUE OF SAVINGS INSTITUTIONS	LOS ANGELES LOS ANGELES	CA CA	50209400001-001 50209400001-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WESTERN STATE BANK	GARDEN CITY	KS	50277751901-001	Prototype Standardized Money Furchase Flam  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/30/2001
WESTON FINANCIAL GROUP INC	WELLESLEY	MA	50295525001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
WESTON FINANCIAL GROUP INC	WELLESLEY	MA	50295525001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
WESTON FINANCIAL GROUP INC	WELLESLEY	MA	50295525002-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/15/2001
WESTON FINANCIAL GROUP INC	WELLESLEY	MA	50295525002-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/15/2001
WESTON FINANCIAL GROUP INC	WELLESLEY	MA	50295522703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WESTON FINANCIAL GROUP INC	WELLESLEY	MA	50295522703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WESTON FINANCIAL GROUP INC WETHERINGTON MELCHIONNA TERRY DAY & AMMAR	WELLESLEY ROANOKE	MA VA	50295522703-003 503B1210701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/30/2001
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PLAN SPONSOR WETHERINGTON MELCHIONNA TERRY DAY & AMMAR	CITY	STATE	FILE FOLDER/VS NO.	Prototype Non-standardized Money Purchase Plan	DATE LETTER ISSUED/APPLICATIO
WETHERINGTON MELCHIONNA TERRY DAY & AMMAR WETHERINGTON MELCHIONNA TERRY DAY & AMMAR	ROANOKE ROANOKE	VA VA	503B1210701-002 503B1210701-003	Prototype Non-standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WEXFORD CLEARING SERVICES CORP	NEW YORK	NY	502A0602701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
WEXFORD CLEARING SERVICES CORP	NEW YORK	NY	502A0602702-001	Prototype Standardized Gash of Borened Antangement	Opinion Letter Issued 10/10/2001
WEXFORD CLEARING SERVICES CORP	NEW YORK	NY	502A0602702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
WEXFORD CLEARING SERVICES CORP	NEW YORK	NY	502A0602702-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
WEXFORD CLEARING SERVICES CORP	NEW YORK	NY	502A0602702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
WGAS INC d/b/a Y S LIEDMAN & ASSOCIATES	DELRAY BEACH	FL	503B3000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WGAS INC d/b/a Y S LIEDMAN & ASSOCIATES	DELRAY BEACH	FL	502B3000701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WGAS INC d/b/a Y S LIEDMAN & ASSOCIATES	DELRAY BEACH	FL	503B3000701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WGAS INC d/b/a Y S LIEDMAN & ASSOCIATES WGAS INC d/b/a Y S LIEDMAN & ASSOCIATES	DELRAY BEACH DELRAY BEACH	FL FL	502B3000701-004 503B3000701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WGAS INC d/b/a Y S LIEDMAN & ASSOCIATES WGAS INC d/b/a Y S LIEDMAN & ASSOCIATES	DELRAY BEACH	FL	502B3000701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WHITEFORD TAYLOR & PRESTON LLP	BALTIMORE	MD	VS322967	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/08/2002
WHITEFORD TAYLOR & PRESTON LLP	BALTIMORE	MD	VS322968	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/08/2002
WHITEFORD TAYLOR & PRESTON LLP	BALTIMORE	MD	VS323034	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/08/2002
WHITLOCK CAPITAL CORPORATION	NEW YORK	NY	50245590701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WHITLOCK CAPITAL CORPORATION	NEW YORK	NY	50245590701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WHITLOCK CAPITAL CORPORATION	NEW YORK	NY	50245590701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WHITLOCK CAPITAL CORPORATION	NEW YORK	NY	50245590701-004	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
WHITLOCK SELIM & KEEHN LLP	SPRINGFIELD	MO	503A5180701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WHITLOCK SELIM & KEEHN LLP	SPRINGFIELD SPRINGFIELD	MO MO	502A5180701-002 503A5180701-003	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WHITLOCK SELIM & KEEHN LLP WHITLOCK SELIM & KEEHN LLP	SPRINGFIELD	MO	502A5180701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WHITLOCK SELIM & KEEHN LLP	SPRINGFIELD	MO	503A5180701-005	Prototype Non-standardized Money Full Chase Final Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WHITLOCK SELIM & KEEHN LLP	SPRINGFIELD	MO	502A5180701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WHITNEY NATIONAL BANK	NEW ORLEANS	LA	50359720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WHITNEY NATIONAL BANK	NEW ORLEANS	LA	50259720701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WHITNEY NATIONAL BANK	NEW ORLEANS	LA	50359720701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WHITNEY NATIONAL BANK	NEW ORLEANS	LA	50259720701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WHITNEY NATIONAL BANK	NEW ORLEANS	LA	50359720701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WHITNEY NATIONAL BANK	NEW ORLEANS	LA	50259720701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WIA CONSULTANTS INC	WOODBURY	NY	503B3260701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WIA CONSULTANTS INC	WOODBURY	NY NY	502B3260701-002 503B3260701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WIA CONSULTANTS INC WIA CONSULTANTS INC	WOODBURY WOODBURY	NY	502B3260701-003	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WIA CONSULTANTS INC	WOODBURY	NY	503B3260701-005	Prototype Standardized Money Fulcinase Frant Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WIA CONSULTANTS INC	WOODBURY	NY	502B3260701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WIA CONSULTANTS INC	WOODBURY	NY	503B3260701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
WIA CONSULTANTS INC	WOODBURY	NY	502B3260701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
WICKENS HERZER PANZA COOK & BATISTA	LORAIN	OH	VS322738	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/26/2002
WICKENS HERZER PANZA COOK & BATISTA	LORAIN	OH	VS322739	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/26/2002
WICKENS HERZER PANZA COOK & BATISTA LPA	LORAIN	OH	503A5170701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WICKENS HERZER PANZA COOK & BATISTA LPA	LORAIN LORAIN	OH OH	502A5170701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
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WICKENS HERZER PANZA COOK & BATISTA ET A	LORAIN	OH	503A5170701-004	Prototype Standardized Noney Futchase Frant Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WICKENS HERZER PANZA COOK & BATISTA LPA	LORAIN	OH	502A5170701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WIGGIN & DANA	NEW HAVEN	CT	VS322500	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/23/2000
WIGGIN & DANA	NEW HAVEN	CT	VS322530	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 8/23/2000
WIGGIN & DANA	NEW HAVEN	CT	VS322597	Volume Submitter Money Purchase Plan	Advisory Letter Issued 3/5/2001
WILBER NATIONAL BANK	ONEONTA	NY	50259732701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WILBER NATIONAL BANK	ONEONTA	NY	50259732701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WILDMAN HARROLD ALLEN & DIXON WILLARD & PHARRIS PC	CHICAGO FORT COLLINS	IL CO	VS322414 VS323046	Volume Submitter Profit Sharing Plan Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 7/11/2000 Advisory Letter Issued 11/21/2002
WILLARD & PHARRIS PC	FORT COLLINS	co	VS323040 VS323047	Volume Submitter Money Purchase Plan	Advisory Letter Issued 11/21/2002 Advisory Letter Issued 11/21/2002
WILLEFORD & ASSOCIATES PC	ROSWELL	GA	502B0860701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WILLEFORD & ASSOCIATES PC	ROSWELL	GA	502B0860701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WILLEFORD & ASSOCIATES PC	ROSWELL	GA	502B0860701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WILLIAM E MASON PC	KNOXVILLE	TN	503A7460701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WILLIAM E MASON PC	KNOXVILLE	TN	502A7460701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WILLIAM E MASON PC	KNOXVILLE	TN	503A7460701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WILLIAM E MASON PC	KNOXVILLE	TN	502A7460701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WILLIAM E MASON PC WILLIAM E MASON PC	KNOXVILLE KNOXVILLE	TN TN	503A7460701-005 502A7460701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WILLIAM E MASON PC	KNOXVILLE	TN	503A7460701-000	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WILLIAM E MASON PC	KNOXVILLE	TN	503A7460702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
WILLIAM E MASON PC	KNOXVILLE	TN	502A7460702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WILLIAM E MASON PC	KNOXVILLE	TN	502A7460702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
WILLIAM M MERCER INC	KANSAS CITY	MO	503A5160701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WILLIAM M MERCER INC	KANSAS CITY	MO	502A5160701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WILLIAM M MERCER INC	KANSAS CITY	MO	503A5160701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WILLIAM M MERCER INC	KANSAS CITY	MO	502A5160701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WILLIAM M MERCER INC	KANSAS CITY	MO	503A5160701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WILLIAM M MERCER INC WILLIAM S JACOBS ASSOCIATES INC	KANSAS CITY OYSTER BAY	MO NY	502A5160701-006 503B1190701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WILLIAM S JACOBS ASSOCIATES INC WILLIAM S JACOBS ASSOCIATES INC	OYSTER BAY OYSTER BAY	NY NY	503B1190701-001 502B1190701-002	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WILLIAM S JACOBS ASSOCIATES INC WILLIAM S JACOBS ASSOCIATES INC	OYSTER BAY	NY NY	503B1190701-002	Prototype Standardized Profit Sharing Plan Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
WILLIAM S JACOBS ASSOCIATES INC	OYSTER BAY	NY	502B1190701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WILLIAM S JACOBS ASSOCIATES INC	OYSTER BAY	NY	503B1190701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WILLIAM S JACOBS ASSOCIATES INC	OYSTER BAY	NY	502B1190701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WILLIAM S JACOBS ASSOCIATES INC	OYSTER BAY	NY	503B1190702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WILLIAM S JACOBS ASSOCIATES INC	OYSTER BAY	NY	503B1190702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
WILLIAM S JACOBS ASSOCIATES INC	OYSTER BAY	NY	502B1190702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
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MALINGON & SIEDE INCORPORATION   C. AVIONT   C. S. DE	WILLIAMS-KEEPERS LLC	COLUMBIA	MO	502B1140701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
W.M.MIGTON MARCE PLAND						Advisory Letter Issued 10/03/2001
WARRIGTON SAUNKES FAUND						
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WILLINGTON TRUST CO   WILLINGTON DE   5038681892-009   Prototype NoStandardized Sale Harbor Cabin or Deferred Arrangement   Opinion Letter Issued 11/19/2001   WILTON SAVINGS BANK   WILTON IA   5025881101-002   Prototype Standardized Clash or Deferred Arrangement   Opinion Letter Issued 01/10/2002   WILTON SAVINGS BANK   WILTON IA   5025881101-002   Prototype Standardized Clash or Deferred Arrangement   Opinion Letter Issued 01/10/2002   WILTON SAVINGS BANK   WILTON IA   5035881101-002   Prototype Standardized Clash or Deferred Arrangement   Opinion Letter Issued 01/10/2002   WILTON SAVINGS BANK   WILTON IA   5035881101-004   Prototype Standardized More Purchase Plan   Opinion Letter Issued 05007/2001   WINCHESTER SAVINGS BANK   WINCHESTER IA   502220.12701-1002   Prototype Standardized More Purchase Plan   Opinion Letter Issued 05007/2001   WINCHESTER SAVINGS BANK   WINCHESTER IA   502220.12701-1002   Prototype Standardized More Purchase Plan   Opinion Letter Issued 05007/2001   WINCHESTER SAVINGS BANK   WINCHEST						
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WILTON SAVINGS BANK						Opinion Letter Issued 11/19/2001
WILTON SAVINGS BANK	WILTON SAVINGS BANK	WILTON	IA	50259881101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
WILTON SAVINGS BANK						
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WILMAN STALLIMADER & MILITARIS PA FLUKHAM NJ VS3ZZ33U Volume Suhmitter Profit Sharing Plan Advisory Letter Tested 11/01/2000 & 04/23/2002	WITHERSPOON RELLET DAVENPORT & TOOLE PS WITHAN STADTMAUER & MICHAELS PA	FLORHAM	NJ	VS322330	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/30/2001 Advisory Letter Issued 11/01/2000 & 04/23/2002
WITMAN STADTMADER & MICHAELS PA FLORHAM NJ VS322331 Volume Submitter Money Purchase Plan Advisory Letter Issued 11/1/2000 VS						
WITMAN STADTMAUER & MICHAELS PA FLORHAM NJ VS322356 Volume Submitter Profit Sharing/401K Plan Advisory Letter Issued 11/01/2000 & 04/23/2002						
WITMAN STADTMAUER & MICHAELS PA FLORHAM PARK NJ VS322636 Volume Submitter Defined Benefit Plan Advisory Letter Issued 10/30/2001		EL OBUIANA BARIK	NI I	1/0000000	Values Cubmitter Defined Baseft Blan	
WLR & ASSOCIATES CHARLOTTE NC 502B0238501-002 Prototype Standardized Cash or Deferred Arrangement Opinion Letter Issued 09/18/2001		CHARLOTTE	NC	503B0238501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001

PLAN SPONSOR WLR & ASSOCIATES	CITY CHARLOTTE	STATE	FILE FOLDER/VS NO.	PLAN TYPE  Protect was Non-standardized Droft Charles Plan	DATE LETTER ISSUED/APPLICATION WITHDRAWN
WLR & ASSOCIATES WLR & ASSOCIATES	CHARLOTTE	NC	503B0238501-003 502B0238501-004	Prototype Non-standardized Profit Sharing Plan Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
WLR & ASSOCIATES WLR & ASSOCIATES	CHARLOTTE	NC NC	502B0238501-004 503B0238501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
WLR & ASSOCIATES WLR & ASSOCIATES	CHARLOTTE	NC	502B0238501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001 Opinion Letter Issued 09/18/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	502A1252701-001	Prototype Standardized Money Furchase Frant	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	502A1252701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	503A1252701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	503A1252701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	502A1252701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	503A1252701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	502A1252701-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	502A1252701-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	503A1252701-009	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	503A1252701-010	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	502A1252701-011	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	503A1252701-012	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
WOLF HALDENSTEIN ADLER FREEMAN & HERZ LLP	NEW YORK	NY	503B1110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WOLF HALDENSTEIN ADLER FREEMAN & HERZ LLP	NEW YORK	NY	502B1110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WOLF HALDENSTEIN ADLER FREEMAN & HERZ LLP WOLF HALDENSTEIN ADLER FREEMAN & HERZ LLP	NEW YORK NEW YORK	NY NY	503B1110701-003 502B1110701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
WOLF HALDENSTEIN ADLER FREEMAN & HERZ LLP WOLF HALDENSTEIN ADLER FREEMAN & HERZ LLP	NEW YORK	NY	503B1110701-004	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WOLF HALDENSTEIN ADLER FREEMAN & HERZ LLP WOLF PENSION GROUP LLC	MINEOLA	NY	502A705BE01-001	Prototype Standardized Cash of Deferred Arrangement  Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
WOLF PENSION GROUP LLC WOLF PENSION GROUP LLC	MINEOLA	NY	502A705BE01-001	Prototype Standardized Profit Strainly Plan  Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
WOLF PENSION GROUP LLC	MINEOLA	NY	502A705BE01-002	Prototype Standardized Money r dichase rhan	Opinion Letter Issued 03/05/2002
WOLF PENSION GROUP LLC	MINEOLA	NY	503A705BE01-004	Prototype Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
WOLF PENSION GROUP LLC	MINEOLA	NY	503A705BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
WOLF PENSION GROUP LLC	MINEOLA	NY	503A705BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
WOLF PENSION GROUP LLC	MINEOLA	NY	502A705BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
WOLF PENSION GROUP LLC	MINEOLA	NY	502A705BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
WOLF PENSION GROUP LLC	MINEOLA	NY	503A705BE02-003	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
WOLF PENSION GROUP LLC	MINEOLA	NY	503A705BE02-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
WOLFF & SAMSON, P.A.	ROSELAND	NJ	VS322468	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/30/2001
WOLFF & SAMSON, P.A.	ROSELAND	NJ	VS322469	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/30/2001
WOLFF & SAMSON, P.A.	ROSELAND	NJ	VS322470	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 8/30/2001
WOLFF & SAMSON, P.A.	ROSELAND	NJ	VS322474	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 8/30/2001
WOODS OVIATT GILMAN LLP	ROCHESTER	NY	502B6861901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WOODS OVIATT GILMAN LLP	ROCHESTER	NY	502B6861901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WOODS OVIATT GILMAN LLP	ROCHESTER	NY	503B6861901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WOODS OVIATT GILMAN LLP WOODS OVIATT GILMAN LLP	ROCHESTER	NY	503B6861901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
	ROCHESTER	NY	502B6861901-005 503B6861901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WOODS OVIATT GILMAN LLP WOODWAY FINANCIAL ADVISORS	ROCHESTER HOUSTON	NY TX	502ZZQF1901-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
WOODWAY FINANCIAL ADVISORS	HOUSTON	TX	502ZZQF1901-001	Prototype Standardized Profit Sharing Fran	Opinion Letter Issued 11/19/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	503B0930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	502B0930701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	503B0930701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	502B0930701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	503B0930701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	502B0930701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	503B0930701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	502B0930701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WRIGHT RETIREMENT SERVICES LLC	VALDOSTA	GA	503A6200701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WRIGHT RETIREMENT SERVICES LLC	VALDOSTA	GA	502A6200701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WRIGHT RETIREMENT SERVICES LLC	VALDOSTA	GA	503A6200701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WRIGHT RETIREMENT SERVICES LLC	VALDOSTA	GA	502A6200701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WRIGHT RETIREMENT SERVICES LLC	VALDOSTA	GA	503A6200701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WRIGHT RETIREMENT SERVICES LLC WY ASSOCIATES INC	VALDOSTA SAN FRANCISCO	GA CA	502A6200701-006 502B6801901-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO SAN FRANCISCO	CA	502B6801901-001	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801901-003	Prototype Non-Standardized Noney Furchase Flam  Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	502B6801901-005	Prototype Non-Standardized Sale Harbor Money Fulchase Flam  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	502B6801901-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801901-008	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	502B6801902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
WY ASSOCIATES INC	SAN FRANCISCO	CA	502B6801902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
WY ASSOCIATES INC	SAN FRANCISCO	CA	502B6801902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
WYATT TARRANT & COMBS LLP	LOUISVILLE	KY	503A6680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
WYATT TARRANT & COMBS LLP WYATT TARRANT & COMBS LLP	LOUISVILLE LOUISVILLE	KY	502A6680701-002 503A6680701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
WYATT TARRANT & COMBS LLP WYATT TARRANT & COMBS LLP	LOUISVILLE	KY KY	503A6680701-003 502A6680701-004	Prototype Non-standardized Money Purchase Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
WYATT TARRANT & COMBS LLP WYATT TARRANT & COMBS LLP	LOUISVILLE	KY KY	502A6680701-004 503A6680701-005	Prototype Standardized Money Purchase Plan Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/2//2001 Opinion Letter Issued 11/27/2001
WYATT TARRANT & COMBS LLP WYATT TARRANT & COMBS LLP	LOUISVILLE	KY	502A6680701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001 Opinion Letter Issued 11/27/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	503B0950701-001	Prototype Non-standardized Cash of Defended Arrangement	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	502B0950701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	503B0950701-003	Prototype Standardized Front Griding France	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	502B0950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	503B0950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	502B0950701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	503B0950701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	502B0950701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
WYNBRIDGE FINANCIAL ASSOCIATES INC	SANTA ANA	CA	503A5531901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WYNBRIDGE FINANCIAL ASSOCIATES INC WYNBRIDGE FINANCIAL ASSOCIATES INC	SANTA ANA SANTA ANA	CA CA	503A5531901-002 502A5531901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
YACKTMAN ASSET MANAGEMENT CO	CHICAGO	IL	50228722701-001	Prototype Standardized Cash or Deferred Arrangement Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/07/2001
YAKIMA FEDERAL SAVINGS & LOAN	YAKIMA	WA	502ZZHP1901-001	Prototype Standardized Money Furchase Fiah	Opinion Letter Issued 11/19/2001
YAKIMA FEDERAL SAVINGS & LOAN	YAKIMA	WA	502ZZHP1901-002	Prototype Standardized Front Sharing Flair Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
YAKIMA FEDERAL SAVINGS & LOAN	YAKIMA	WA	502ZZHP1901-003	Prototype Standardized Money Furchase Fiah	Opinion Letter Issued 11/19/2001
YAKIMA FEDERAL SAVINGS & LOAN	YAKIMA	WA	502ZZHP1901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
YANGS PENSION CONSULTANTS	CITY OF INDUSTRY	CA	VS322673	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
YANGS PENSION CONSULTANTS	CITY OF INDUSTRY	CA	VS322703	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
YANGS PENSION CONSULTANTS	CITY OF INDUSTRY	CA	VS322733	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
YANG'S PENSION CONSULTANTS	CITY OF INDUSTRY	CA	VS323219	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
YAP & LITTLE INC CPAS	FOUNTAIN VALLEY	CA	503A3900701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
YAP & LITTLE INC CPAS	FOUNTAIN VALLEY	CA	502A3900701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
YAP & LITTLE INC CPAS	FOUNTAIN VALLEY	CA	503A3900701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
YAP & LITTLE INC CPAS	FOUNTAIN VALLEY	CA	502A3900701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
YAP & LITTLE INC CPAS	FOUNTAIN VALLEY	CA	503A3900701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
YAP & LITTLE INC CPAS	FOUNTAIN VALLEY	CA	502A3900701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
YAP & LITTLE INC CPAS	FOUNTAIN VALLEY	CA	503A3900701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
YAP & LITTLE INC CPAS	FOUNTAIN VALLEY	CA	502A3900701-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
YAP & LITTLE INC CPAS	FOUNTAIN VALLEY	CA	503A3900702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
YAP & LITTLE INC CPAS	FOUNTAIN VALLEY	CA	503A3900702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
YAP & LITTLE INC CPAS	FOUNTAIN VALLEY	CA	502A3900702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
YAP & LITTLE INC CPAS	FOUNTAIN VALLEY	CA	502A3900702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
YELLOW MEDICINE COUNTY BANK	GRANITE FALLS	MN	50273942701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
YELLOW MEDICINE COUNTY BANK	GRANITE FALLS	MN	50273942701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
YORK STATE BANK & TRUST CO	YORK	NE	50260341901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
YORK STATE BANK & TRUST CO	YORK	NE	50260341901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
YORK STATE BANK & TRUST CO	YORK	NE	50260341901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
YORKTOWN DISTRIBUTORS INC	LYNCHBURG	VA	50215122701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
YORKTOWN DISTRIBUTORS INC	LYNCHBURG	VA	50215122701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
YORKTOWN DISTRIBUTORS INC YORKTOWN DISTRIBUTORS INC	LYNCHBURG LYNCHBURG	VA VA	50215122701-003 50315122701-004	Prototype Standardized Cash or Deferred Arrangement Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001 Opinion Letter Issued 08/07/2001
YOUNG WILLIAMS HENDERSON & FUSELIER PA	JACKSON	MS	503B4550701-004	Prototype Non-standardized Safe Harbor Cash or Deferred Affairgement	Opinion Letter Issued 08/30/2001
YOUNG WILLIAMS HENDERSON & FUSELIER PA	JACKSON	MS	502B4550701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
YOUNG WILLIAMS HENDERSON & FUSELIER PA	JACKSON	MS	503B4550701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
YOUNG WILLIAMS HENDERSON & FUSELIER PA	JACKSON	MS	502B4550701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
YOUNG WILLIAMS HENDERSON & FUSELIER PA	JACKSON	MS	503B4550701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
YOUNG WILLIAMS HENDERSON & FUSELIER PA	JACKSON	MS	502B4550701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ZABOROSKI & ZABOROSKI PC	EL PASO	TX	VS322476	Volume Submitter Money Purchase Plan	Advisory Letter Issued 3/8/2001
ZABOROSKI & ZABOROSKI PC	EL PASO	TX	VS322477	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 3/8/2001
ZABOROSKI & ZABOROSKI PC	EL PASO	TX	VS322478	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 3/8/2001
ZACARIAS ACTUARIAL CONSULTANTS INC	ANTIOCH	CA	502A725BE01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
ZACARIAS ACTUARIAL CONSULTANTS INC	ANTIOCH	CA	VS323246	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
ZALUTSKY & KLARQUIST PC	PORTLAND	OR	502A7740001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/23/2002
ZALUTSKY & KLARQUIST PC	PORTLAND	OR	502A7740001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 07/23/2002
ZALUTSKY & KLARQUIST PC	PORTLAND	OR	VS322976	Volume Submitter Profit Sharing Plan	Advisory Letter Issued o2/01/2002
ZALUTSKY & KLARQUIST PC	PORTLAND	OR	VS322977	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/01/2002
ZALUTSKY & KLARQUIST PC	PORTLAND	OR	VS322983	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/01/2002
ZEIGLER & ASSOCIATES	EDMOND	OK	502A7350701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ZEIGLER & ASSOCIATES	EDMOND	OK	502A7350701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ZEIGLER & ASSOCIATES PC	TROY	MI	503A8870701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ZEIGLER & ASSOCIATES PC	TROY	MI	502A8870701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ZEIGLER & ASSOCIATES PC	TROY	MI	503A8870701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ZEIGLER & ASSOCIATES PC	TROY	MI	502A8870701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ZEIGLER & ASSOCIATES PC	TROY	MI	503A8870701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ZEIGLER & ASSOCIATES PC	TROY	MI	502A8870701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ZESKIND BENEFITS CONSULTING ZESKIND BENEFITS CONSULTING	MIAMI MIAMI	FL FL	502A3421901-001 502A3421901-002	Prototype Standardized Profit Sharing Plan Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
ZESKIND BENEFITS CONSULTING ZESKIND BENEFITS CONSULTING	MIAMI	FL	502A3421901-002 502A3421901-003	Prototype Standardized Moriey Fulcilase Flair  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
ZESKIND BENEFITS CONSULTING ZESKIND BENEFITS CONSULTING	MIAMI	FL	502A3421901-003	Prototype Standardized Cash or Deferred Arrangement  Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 11/19/2001
ZIONS FIRST NATIONAL BANK	SALT LAKE CITY	UT	50360430701-001	Prototype Standardized Cash or Deletred Afrangement Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001 Opinion Letter Issued 08/30/2001
ZIONS FIRST NATIONAL BANK	SALT LAKE CITY	UT	50260430701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ZIONS FIRST NATIONAL BANK	SALT LAKE CITY	UT	50360430701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ZIONS FIRST NATIONAL BANK	SALT LAKE CITY	UT	50260430701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001 Opinion Letter Issued 08/30/2001
ZIONS FIRST NATIONAL BANK	SALT LAKE CITY	UT	50360430701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ZIONS FIRST NATIONAL BANK	SALT LAKE CITY	UT	50260430701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ZISMAN & INGRAHAM PC	DENVER	CO	503A2450001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/17/2002
ZISMAN & INGRAHAM PC	DENVER	CO	503A2450001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/17/2002
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