

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
ABAR PENSION SERVICES INC	LIVINGSTON	NJ	503A6240702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ABAR PENSION SERVICES INC	LIVINGSTON	NJ	502A6240702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ABAR PENSION SERVICES INC	LIVINGSTON	NJ	502A6240702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ABN AMRO FUNDS	CHICAGO	IL	502A0172701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ABN AMRO FUNDS	CHICAGO	IL	502A0172701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ABRAMSON & FOX	CHICAGO	IL	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	IL	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
ACCDRAFT	ALTAMONTE SPRING	FL	50299BEBE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
ACCDRAFT	ALTAMONTE SPRING	FL	50299BEBE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
ACCDRAFT	ALTAMONTE SPRING	FL	50299BEBE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
ACCDRAFT	ALTAMONTE SPRING	FL	50399BEBE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
ACCDRAFT	ALTAMONTE SPRING	FL	50399BEBE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
ACCDRAFT	ALTAMONTE SPRING	FL	50399BEBE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
ACCDRAFT	ALTAMONTE SPRING	FL	50299BEBE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
ACCDRAFT	ALTAMONTE SPRING	FL	50299BEBE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
ACCDRAFT	ALTAMONTE SPRING	FL	50399BEBE02-003	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
ACCDRAFT	ALTAMONTE SPRING	FL	50399BEBE02-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
ACCDRAFT	NEW YORK	NY	VS323145	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
ACCDRAFT	NEW YORK	NY	VS323176	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
ACCDRAFT	NEW YORK	NY	VS323273	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
ACCDRAFT	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	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	LOUISVILLE	KY	502B4660701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ACKERSON MOSLEY & YANN PSC	LOUISVILLE	KY	503B4660701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ACKERSON MOSLEY & YANN PSC	LOUISVILLE	KY	502B4660701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ACORDIA INC	BALA CYNWYD	PA	503A6220701-001	Prototype Non-standardized Profit Sharing Plan	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	503B3800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL & EMPLOYEE BENEFIT SERVICES CO	CINCINNATI	OH	502B3800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL & EMPLOYEE BENEFIT SERVICES CO	CINCINNATI	OH	503B3800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACTUARIAL & EMPLOYEE BENEFIT SERVICES CO	CINCINNATI	OH	502B3800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACTUARIAL ASSOCIATES LTD	WILMETTE	IL	502A4490001-001	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	502A4490001-003	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	IL	503A4490002-002	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	TORRANCE	CA	VS322994	Volume Submitter 401K Plan	Application Withdrawn 7/31/2001
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS	WORCESTER	MA	VS323146	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002

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AFFINITY GROUP INC	DENVER	CO	503A2390001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	CO	503A2390001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	CO	503A2390001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	CO	502A2390001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	CO	502A2390001-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	CO	502A2390001-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	CO	502A2390001-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	CO	502A2390001-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	CO	502A2390001-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	CO	502A2390001-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	CO	502A2390001-011	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/10/2001
AFFINITY GROUP INC	DENVER	CO	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	MN	503A1550001-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/11/2001
AG AGENCY INC	INVER GROVE HEIGHTS	MN	503A1550002-001	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 12/11/2001
AIM DISTRIBUTORS INC	HOUSTON	TX	50241605001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
AIM DISTRIBUTORS INC	HOUSTON	TX	50241605001-002	Prototype Standardized Money Purchase Plan	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 Profit Sharing Plan	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	OH	503A6160701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	OH	502A6160701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	OH	503A6160701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	OH	502A6160701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
AL MINOR & ASSOCIATES INC	WESTERVILLE	OH	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	OH	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	BALTIMORE	MD	VS322417	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 6/30/2000
ALASKA PENSION SERVICES LTD	ANCHORAGE	AK	VS322645	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ALASKA PENSION SERVICES LTD	ANCHORAGE	AK	VS322675	Volume Submitter Money Purchase Plan	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
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
ALERUS FINANCIAL NA	GRAND FORKS	ND	50223621901-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50223621901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50323621901-010	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ALERUS FINANCIAL NA	GRAND FORKS	ND	50223621901-011	Prototype Standardized Target Benefit Plan	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
ALFRED M ABATE ESQ	STAMFORD	CT	VS323124	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 07/23/2002
ALFRED M ABATE ESQ	STAMFORD	CT	VS323125	Volume Submitter Defined Benefit Plan	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	BOISE	ID	502A2950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ALKIRE & CO PLLC/THE ERISA LAW GROUP PA	BOISE	ID	503A2950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALKIRE & CO PLLC/THE ERISA LAW GROUP PA	BOISE	ID	502A2950701-006	Prototype 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	FRESNO	CA	503B6248501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ALL VALLEY ADMINISTRATORS LLC	FRESNO	CA	502B6248501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ALL VALLEY ADMINISTRATORS LLC	FRESNO	CA	503B6248501-007	Prototype Non-standardized Money Purchase Plan	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
ALLEGIAN BANK	ST LOUIS	MO	50293411901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ALLEGIAN BANK	ST LOUIS	MO	50293411901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ALLEGIAN BANK	ST LOUIS	MO	50393411901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ALLEGIAN BANK	ST LOUIS	MO	50393411901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ALLEGIAN BANK	ST LOUIS	MO	50293411901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ALLEGIAN BANK	ST LOUIS	MO	50393411901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ALLEN GIBBS & HOULIK LC	WICHITA	KS	503A6860701-001	Prototype Non-standardized Profit Sharing Plan	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	KS	502A6860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ALLEN JENKINS INC	DALLAS	TX	503A6150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ALLEN JENKINS INC	DALLAS	TX	502A6150701-002	Prototype Standardized Profit Sharing Plan	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	502A6150702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ALLFIRST BANK	BALTIMORE	MD	502ZZLE2701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALLFIRST BANK	BALTIMORE	MD	502ZZLE2701-002	Prototype Standardized Money Purchase Plan	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	503A5541901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ALLFIRST TRUST CO NA	READING	PA	503A5541901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ALLFIRST TRUST CO NA	READING	PA	502A5541901-005	Prototype Standardized Cash or Deferred Arrangement	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	ALBERT LEA	MN	502A6850701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ALLIANCE BENEFIT GROUP NORTH CENTRAL STATES INC	ALBERT LEA	MN	503A6850701-003	Prototype Non-standardized Money Purchase Plan	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	HOUSTON	TX	502A2980701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALLIANCE BENEFIT GROUP OF HOUSTON INC	HOUSTON	TX	503A2980701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ALLIANCE BENEFIT GROUP OF HOUSTON INC	HOUSTON	TX	502A2980701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ALLIANCE BENEFIT GROUP OF HOUSTON INC	HOUSTON	TX	503A2980701-005	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	PEORIA	IL	503A4130701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF IL	PEORIA	IL	502A4130701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF IL	PEORIA	IL	503A4130701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	Opinion Letter Issued 04/29/2002
ALLIANCE BENEFIT GROUP OF IL	PEORIA	IL	502A4130702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ALLIANCE BENEFIT GROUP OF IL	PEORIA	IL	502A4130702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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 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	Opinion Letter Issued 08/07/2001
ALLIANCE FUND DISTRIBUTORS INC	NEW YORK	NY	50264805801-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE FUND DISTRIBUTORS INC	NEW YORK	NY	50364805801-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE FUND DISTRIBUTORS INC	NEW YORK	NY	50264802702-001	Prototype Standardized Profit Sharing Plan	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	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
ALLIANCE GOVERNMENT RESERVES	NEW YORK	NY	50265205801-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE GOVERNMENT RESERVES	NEW YORK	NY	50365205801-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE GROWTH & INCOME FUND INC	NEW YORK	NY	50297305801-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE GROWTH & INCOME FUND INC	NEW YORK	NY	50397305801-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLIANCE INTERNATIONAL FUND	NEW YORK	NY	50265515801-001	Prototype 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	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ALLOCATION CO INC	HOUSTON	TX	503B3830701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLOCATION CO INC	HOUSTON	TX	502B3830701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ALLOCATION CO INC	HOUSTON	TX	503B3830701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ALLOCATION CO INC	HOUSTON	TX	502B3830701-008	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	IL	50202162701-002	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	TX	50202230701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AMARILLO NATIONAL BANK	AMARILLO	TX	50302230701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AMARILLO NATIONAL BANK	AMARILLO	TX	50202230701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
AMCORE INVESTMENT GROUP NA	DES MOINES	IA	503A9650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AMCORE INVESTMENT GROUP NA	DES MOINES	IA	502A9650701-002	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	CHICAGO	IL	50202580001-001	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL	50202580001-002	Master Standardized Money Purchase Plan	Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL	50202580001-003	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL	50302580001-004	Master Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL	50302580001-005	Master Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL	50202580001-006	Master Standardized Target Benefit Plan	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	IL	50202580001-008	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/30/2001
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL	50202580002-001	Master Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
AMERICAN BAR RETIREMENT ASSOCIATION	CHICAGO	IL	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	50247970001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/17/2002
AMERICAN CENTURY INVESTMENT MANAGEMENT INC	KANSAS CITY	MO	50347970001-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/17/2002

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
AMERICAN CENTURY INVESTMENT MANAGEMENT INC	KANSAS CITY	MO	50347970001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 05/17/2002
AMERICAN CENTURY INVESTMENT MANAGEMENT INC	KANSAS CITY	MO	50347970002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 05/17/2002
AMERICAN CENTURY INVESTMENT MANAGEMENT INC	KANSAS CITY	MO	50347970002-002	Prototype Non-standardized Cash or Deferred Arrangement	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	50302680001-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 02/05/2002
AMERICAN DENTAL ASSOCIATION	CHICAGO	IL	50202680001-002	Master Standardized Cash or Deferred Arrangement	Opinion Letter issued 02/05/2002
AMERICAN DENTAL ASSOCIATION	CHICAGO	IL	50302680001-003	Master Non-standardized Money Purchase Plan	Opinion Letter issued 02/05/2002
AMERICAN DENTAL ASSOCIATION	CHICAGO	IL	50202680001-004	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	WATCHUNG	NJ	502B5388501-006	Prototype Standardized Money Purchase Plan	Opinion Letter issued 09/18/2001
AMERICAN ECONOMIC PLANNING GROUP INC	WATCHUNG	NJ	503B5388502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 09/20/2001
AMERICAN ECONOMIC PLANNING GROUP INC	WATCHUNG	NJ	502B5388502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	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	MINNEAPOLIS	MN	50294730702-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 10/10/2001
AMERICAN EXPRESS TAX & BUSINESS SERVICES	CHICAGO	IL	503B7220701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
AMERICAN EXPRESS TAX & BUSINESS SERVICES	CHICAGO	IL	502B7220701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
AMERICAN EXPRESS TAX & BUSINESS SERVICES	CHICAGO	IL	503B7220701-003	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	MADISON	WI	50302700701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
AMERICAN FAMILY LIFE INSURANCE CO	MADISON	WI	50202700701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
AMERICAN FEDERAL BANK	FARGO	ND	50243312701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
AMERICAN FEDERAL BANK	FARGO	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	NEEDHAM	MA	503A6130701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
AMERICAN FIDUCIARY CORP	NEEDHAM	MA	502A6130701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
AMERICAN FIDUCIARY CORP	NEEDHAM	MA	502A6130702-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	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	LOS ANGELES	CA	50370210702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 05/28/2002
AMERICAN FUNDS DISTRIBUTORS INC	LOS ANGELES	CA	50270210702-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 05/28/2002
AMERICAN FUNDS DISTRIBUTORS INC	LOS ANGELES	CA	50370210702-005	Prototype Non-standardized Cash or Deferred Arrangement	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	DENVER	CO	50267445002-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/15/2001
AMERICAN GROWTH FUND INC	DENVER	CO	50267445002-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/15/2001
AMERICAN NATIONAL BANK	CHEYENNE	WY	50303240701-001	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	50274151901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
AMERICAN NATIONAL BANK OF DEKALB COUNTY	SYCAMORE	IL	50249771901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
AMERICAN NATIONAL BANK OF DEKALB COUNTY	SYCAMORE	IL	50349771901-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 11/19/2001
AMERICAN NATIONAL BANK OF DEKALB COUNTY	SYCAMORE	IL	50249771901-003	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	TX	50203520701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
AMERICAN NATIONAL INSURANCE CO	GALVESTON	TX	50303520701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
AMERICAN NATIONAL INSURANCE CO	GALVESTON	TX	50203520701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
AMERICAN NATIONAL INSURANCE CO	GALVESTON	TX	50303520701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	WEXFORD	PA	503A6120701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 11/27/2001
AMERICAN PENSION BENEFITS INC	WEXFORD	PA	502A6120701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/27/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
AMERISERV TRUST & FINANCIAL SERVICES CO	JOHNSTOWN	PA	50387641901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
AMERISERV TRUST & FINANCIAL SERVICES CO	JOHNSTOWN	PA	50287641901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
AMERITAS LIFE INSURANCE CORP	LINCOLN	NE	50307460701-001	Prototype Non-standardized Profit Sharing Plan	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	RIDGELAND	MS	502B5870701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
AMFED INVESTMENT SERVICES LLC	RIDGELAND	MS	503B5870701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
AMFED INVESTMENT SERVICES LLC	RIDGELAND	MS	502B5870701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
AMFED INVESTMENT SERVICES LLC	RIDGELAND	MS	503B5870701-005	Prototype Non-standardized Cash 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	CORTLAND	OH	502B5148501-008	Prototype Standardized Money Purchase Plan	Opinion Letter issued 09/18/2001
AMI BENEFIT PLAN ADMINISTRATORS INC	CORTLAND	OH	503B5148502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 09/20/2001
AMI BENEFIT PLAN ADMINISTRATORS INC	CORTLAND	OH	503B5148502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 09/20/2001
AMSOUTH BANK	BIRMINGHAM	AL	50270152701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 12/19/2001
AMSOUTH BANK	BIRMINGHAM	AL	50270152701-002	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	ATTLEBORO	MA	50308411101-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 01/10/2002
ANCHOR STATE BANK	ANCHOR	IL	502B3021101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 01/10/2002
ANCHOR STATE BANK	ANCHOR	IL	502B3021101-002	Prototype Standardized Money Purchase Plan	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	503A9640701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
ANDERSON WALKER & REICHERT LLP	MACON	GA	502A9640701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
ANDRE J PATRONE PA	FORT MYERS	FL	502A4190701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
ANDRE J PATRONE PA	FORT MYERS	FL	502A4190701-002	Prototype Standardized Money Purchase Plan	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	502B0760701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
AON CONSULTING	ST LOUIS	MO	502A2011901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
AON CONSULTING	ST LOUIS	MO	502A2011901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
AON CONSULTING	ST LOUIS	MO	502A2011901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
AON CONSULTING	ST LOUIS	MO	502A2011901-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
AON CONSULTING	ST LOUIS	MO	503A2011901-005	Prototype Non-Standardized Safe 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	503A2011902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 08/20/2002
AON CONSULTING	ST LOUIS	MO	503A2011902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 08/20/2002
AON CONSULTING	ST LOUIS	MO	502A2011902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 08/20/2002
AON CONSULTING	ST LOUIS	MO	503A2011902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 08/20/2002
AON CONSULTING INC	RALEIGH	NC	503A8890701-001	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	NEW YORK	NY	50281332701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 10/04/2001
APPLE BANK FOR SAVINGS	NEW YORK	NY	50281332701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 10/04/2001
APPLE BANK FOR SAVINGS	NEW YORK	NY	50281332701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 10/04/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	BINGHAM FARMS	MI	502A9630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
APPLIED PLAN ADMINISTRATORS INC	BINGHAM FARMS	MI	503A9630701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
APPLIED PLAN ADMINISTRATORS INC	BINGHAM FARMS	MI	502A9630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
APPLIED PLAN ADMINISTRATORS INC	BINGHAM FARMS	MI	503A9630701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	VS322865	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ARIEH SCHOENBERGER	LOS ANGELES	CA	VS322895	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	50252535001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
ARIEL CAPITAL MANAGEMENT INC	CHICAGO	IL	50252535001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	502A6100701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	503A6100701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	502A6100701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	503A6100701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ARIZONA QUALIFIED PLAN SERVICES INC	PHOENIX	AZ	502A6100701-006	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	502B6381901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ARNOLD S ROSS & ASSOCIATES LTD	NEW YORK	NY	503B6381901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ARNONE LOWTH & MULLADY ADMINISTRATIVE SERVICES LLC	MELVILLE	NY	503A3000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
ARNONE LOWTH & MULLADY ADMINISTRATIVE SERVICES LLC	MELVILLE	NY	502A3000701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
ARNONE LOWTH & MULLADY ADMINISTRATIVE SERVICES LLC	MELVILLE	NY	503A3000701-003	Prototype Non-standardized Money Purchase Plan	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	502A3000701-006	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 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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
ARVEST TRUST CO NA	ROGERS	AR	50305360701-003	Prototype Non-standardized Money Purchase Plan	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	COLORADO SPRINGS	CO	502A3722701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ASHLEY A WIECHMANN CPA PC	COLORADO SPRINGS	CO	502A3722701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ASIA EUROPE AMERICAS BANK	SEATTLE	WA	502A0821901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ASIA EUROPE AMERICAS BANK	SEATTLE	WA	502A0821901-002	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	SAUK RAPIDS	MN	502A8010701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ASPEN BENEFITS INC	SAUK RAPIDS	MN	503A8010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ASPEN BENEFITS INC	SAUK RAPIDS	MN	502A8010701-004	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	WAYNE	PA	503B5398501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ASSOCIATED BENEFIT PLANNERS LTD	WAYNE	PA	502B5398501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ASSOCIATED BENEFIT PLANNERS LTD	WAYNE	PA	503B5398501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
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	PA	503B5398502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
ASSOCIATED BENEFIT PLANNERS LTD	WAYNE	PA	502B5398502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ASSOCIATED BENEFIT PLANNERS LTD	WAYNE	PA	502B5398502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
ASSOCIATED BENEFITS CORPORATION	WEST DES MOINES	IA	503A2800001-001	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	CLARKSVILLE	TN	502A3020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ASSOCIATED CONSULTANTS OF AMERICA	CLARKSVILLE	TN	503A3020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ASSOCIATED CONSULTANTS OF AMERICA	CLARKSVILLE	TN	502A3020701-006	Prototype Standardized Cash or Deferred Arrangement	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	CHICO	CA	503A6090701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ASSOCIATED PENSION CONSULTANTS	CHICO	CA	502A6090701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ASSOCIATED PENSION CONSULTANTS	CHICO	CA	503A6090701-007	Prototype Non-standardized Target Benefit Plan	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	CHICO	CA	502A6090702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ASSOCIATED PLAN DESIGNERS	PITTSBURGH	PA	503A6080701-001	Prototype Non-standardized Profit Sharing Plan	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	PITTSBURGH	PA	503A6080701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ASSOCIATED PLAN DESIGNERS	PITTSBURGH	PA	502A6080701-008	Prototype Standardized Target Benefit Plan	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	RUSTON	LA	50390950001-002	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 10/29/2001
ASSOCIATED TRUST CO NA	NEENAH	WI	50390740701-001	Prototype Non-standardized Profit Sharing Plan	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	NEENAH	WI	50290740701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ASSOCIATES GENERAL CONTRACTORS OF AMERICA	NEW YORK	NY	VS322844	Volume Submitter Money Purchase Plan	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	50270132701-002	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	LAKE SUCCESS	NY	50270132702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
ASTRUE COAKLEY & GARLOO INC	MILTON	MA	503A4180701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ASTRUE COAKLEY & GARLOO INC	MILTON	MA	502A4180701-002	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	NEW YORK CITY	NY	50261521901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ATLANTIC PENSIONS INC	VIRGINIA BEACH	VA	503B5158501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ATLANTIC PENSIONS INC	VIRGINIA BEACH	VA	502B5158501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
ATLANTIC PENSIONS INC	VIRGINIA BEACH	VA	503B5158501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ATLANTIC PENSIONS INC	VIRGINIA BEACH	VA	502B5158501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ATLANTIC PENSIONS INC	VIRGINIA BEACH	VA	503B5158501-005	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	FORT LAUDERDALE	FL	503A3090701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ATLAS PEARLMAN PA	FORT LAUDERDALE	FL	502A3090701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ATLAS PEARLMAN PA	FORT LAUDERDALE	FL	503A3090701-007	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	CA	503A3030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	502A3030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	503A3030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	502A3030701-006	Prototype 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	502A3030702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	503A3030702-003	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	50281441101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
AUSA LIFE INSURANCE COMPANY INC	LOS ANGELES	CA	VS322643	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 04/17/2002
AUSA LIFE INSURANCE COMPANY INC	LOS ANGELES	CA	VS323022	Volume Submitter Profit Sharing Plan	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 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	ROSELAND	NJ	50297110001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
AUTOMATIC DATA PROCESSING FEDERAL CREDIT UNION	ROSELAND	NJ	50397110001-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/06/2001
AUTOMATIC DATA PROCESSING FEDERAL CREDIT UNION	ROSELAND	NJ	50297110001-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
AUTOMATIC DATA PROCESSING FEDERAL CREDIT UNION	ROSELAND	NJ	50397110002-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 05/03/2002
AUTOMATIC DATA PROCESSING FEDERAL CREDIT UNION	ROSELAND	NJ	50397110002-002	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	503A9620701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BADEN GAGE & SCHROEDER LLC	FT WAYNE	IN	502A9620701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BAILEY & BAILEY PA CPAS	BELTSVILLE	MD	503A3880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BAILEY & BAILEY PA CPAS	BELTSVILLE	MD	502A3880701-002	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	502A9610701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BAIRD KURTZ & DOBSON INVESTMENT ADVISORS LLC	LITTLE ROCK	AR	503A6070701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BAIRD KURTZ & DOBSON INVESTMENT ADVISORS LLC	LITTLE ROCK	AR	502A6070701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BAIRD KURTZ & DOBSON INVESTMENT ADVISORS LLC	LITTLE ROCK	AR	503A6070701-003	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	502A6070702-002	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	CLEVELAND	OH	503A4620001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/08/2002
BAKER BOYER NATIONAL BANK	WALLA WALLA	WA	50304890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BAKER BOYER NATIONAL BANK	WALLA WALLA	WA	50204890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BAKER BOYER NATIONAL BANK	WALLA WALLA	WA	50304890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BAKER BOYER NATIONAL BANK	WALLA WALLA	WA	50204890701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BAKER BOYER NATIONAL BANK	WALLA WALLA	WA	50304890701-005	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	BEDFORD	NH	502A1881901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH	502A1881901-002	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
BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH	503A1881901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BALDWIN & CLARKE PENSION CONSULTANTS INC	BEDFORD	NH	503A1881901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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 Non-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	BEDFORD	NH	503A1881902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BANCFIRST	DUNCAN	OK	50296651901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANCFIRST	DUNCAN	OK	50296651901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANCFIRST	DUNCAN	OK	50396651901-003	Prototype Non-Standardized Safe Harbor 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	RIVER GROVE	IL	503A5602701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
BANCO POPULAR	RIVER GROVE	IL	502A5602701-005	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001
BANCO POPULAR	RIVER GROVE	IL	503A5602701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001
BANCORPSOUTH BANK	TUPELO	MS	50306230701-001	Prototype Non-standardized Profit Sharing Plan	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	ME	502A3241901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANGOR SAVINGS BANK	BANGOR	ME	503A3241901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANGOR SAVINGS BANK	BANGOR	ME	502A3241901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK IOWA	SCHLESWIG	IA	50293561101-001	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 IOWA	OSKALOOSA	IA	50293611101-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
BANK IOWA	OSKALOOSA	IA	50293611101-004	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	IL	50205040701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANK OF AMERICA NA	CHICAGO	IL	50205041902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF AMERICA NA	CHICAGO	IL	50205041902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF AMERICA NA	CHICAGO	IL	50205041902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF AMERICA NA	CHICAGO	IL	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	50280041901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF ANN ARBOR	ANN ARBOR	MI	50380041901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF ANN ARBOR	ANN ARBOR	MI	50280041901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF CADIZ & TRUST CO	CADIZ	KY	502ZZAA1901-001	Prototype Standardized Profit Sharing Plan	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	HAMMOND	IN	50362201801-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
BANK OF CALUMET NA	HAMMOND	IN	50262201801-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
BANK OF CALUMET NA	HAMMOND	IN	50362201801-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
BANK OF CASTILE	CASTILE	NY	50205282701-001	Prototype Standardized Profit Sharing Plan	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	CHARLES TOWN	WV	50205301901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF CHARLES TOWN	CHARLES TOWN	WV	50305301901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF CHENOA	CHENOA	IL	50283491901-001	Prototype Standardized Profit Sharing Plan	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	EDWARDSVILLE	IL	50205541901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF EDWARDSVILLE	EDWARDSVILLE	IL	50205541901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF EDWARDSVILLE	EDWARDSVILLE	IL	50305541901-003	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	HANOVER	PA	50205771901-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 11/19/2001
BANK OF HANOVER & TRUST CO	HANOVER	PA	50305771901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Closed Without Opinion Letter 11/19/2001
BANK OF HANOVER & TRUST CO	HANOVER	PA	50305771901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Closed Without Opinion Letter 11/19/2001
BANK OF HANOVER & TRUST CO	HANOVER	PA	50205771901-005	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	50332831901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF HAWAII	HONOLULU	HI	50232831901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF HAWAII	HONOLULU	HI	50232831902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BANK OF HAZELTON	HAZELTON	ND	50294672701-001	Prototype Standardized Profit Sharing Plan	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	50325381901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Closed Without Opinion Letter 11/19/2001
BANK OF LANCASTER COUNTY NA	LANCASTER	PA	50325381901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Closed Without Opinion Letter 11/19/2001
BANK OF LANCASTER COUNTY NA	LANCASTER	PA	50225381901-005	Prototype Standardized Cash or Deferred Arrangement	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	O FALLON	IL	50206492701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK OF O FALLON	O FALLON	IL	50306492701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK OF O FALLON	O FALLON	IL	50306492701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK OF OKLAHOMA NA	TULSA	OK	50306500701-001	Prototype Non-standardized Profit Sharing 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	PONTIAC	IL	503ZZHC1901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF PONTIAC	PONTIAC	IL	502ZZHC1901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF PONTIAC	PONTIAC	IL	503ZZHC1901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF RANTOUL	RANTOUL	IL	50290501901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF SMITHTOWN	SMITHTOWN	NY	50202011901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF SMITHTOWN	SMITHTOWN	NY	50202011901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF SUN PRAIRIE	SUN PRAIRIE	WI	50206792701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK OF SUN PRAIRIE	SUN PRAIRIE	WI	50206792701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK OF SUN PRAIRIE	SUN PRAIRIE	WI	50306792701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK OF SUN PRAIRIE	SUN PRAIRIE	WI	50306792701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK OF THE OZARKS	LITTLE ROCK	AR	503A3040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BANK OF THE OZARKS	LITTLE ROCK	AR	502A3040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BANK OF THE OZARKS	LITTLE ROCK	AR	503A3040701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BANK OF THE OZARKS	LITTLE ROCK	AR	502A3040701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BANK OF THE OZARKS	LITTLE ROCK	AR	503A3040701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BANK OF THE OZARKS	LITTLE ROCK	AR	502A3040701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BANK OF THE WEST	SAN JOSE	CA	50206871901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF THE WEST	SAN JOSE	CA	50206871901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001

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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	CA	50306871901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BANK OF THE WEST	WALNUT CREEK	CA	50206872702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK OF THE WEST	WALNUT CREEK	CA	50206872702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK OF THE WEST	EL PASO	TX	5022ZKA1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF THE WEST	EL PASO	TX	5022ZKA1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF UTAH	OGDEN	UT	50206941901-001	Prototype Standardized Profit Sharing Plan	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	IL	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	MS	50376400701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK SERVICE ASSOCIATION	TUPELO	MS	50276400701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK SERVICE ASSOCIATION	TUPELO	MS	50376400701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK SERVICE ASSOCIATION	TUPELO	MS	50276400701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BANK SERVICE ASSOCIATION	TUPELO	MS	50376400701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BANK SERVICE ASSOCIATION	TUPELO	MS	50276400701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BANK UNITED OF TEXAS FSB	HOUSTON	TX	5024530AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANK UNITED OF TEXAS FSB	HOUSTON	TX	5024530AQ01-002	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	IA	50307550701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BANKERS TRUST CO	DES MOINES	IA	50207550701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BANKERS TRUST CO	DES MOINES	IA	50307550701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANKERS TRUST CO	DES MOINES	IA	50207550701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANKERS TRUST CO	NEW YORK	NY	50233111901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANKERS TRUST CO	NEW YORK	NY	50233111901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANKERS TRUST CO	NEW YORK	NY	50233111901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANKERS TRUST CO	NEW YORK	NY	50233111901-004	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	IL	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	SD	50271010701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BANKWEST INC	PIERRE	SD	50371010701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANKWEST INC	PIERRE	SD	50271010701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BANNER BANK	WALLA WALLA	WA	502A0552701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BANNER BANK	WALLA WALLA	WA	502A0552701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BAPTIST LIFE ASSOCIATION	BUFFALO	NY	50207612701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
BARACK FERRAZZANO KIRSCHBAUM PEARLMAN & NAGELBERG	CHICAGO	IL	502A2221901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BARACK FERRAZZANO KIRSCHBAUM PEARLMAN & NAGELBERG	CHICAGO	IL	502A2221901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BARACK FERRAZZANO KIRSCHBAUM PEARLMAN & NAGELBERG	CHICAGO	IL	503A2221901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BARACK FERRAZZANO KIRSCHBAUM PEARLMAN & NAGELBERG	CHICAGO	IL	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	503A3050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BARACK PENSIONS	KEY WEST	FL	502A3050701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BARACK PENSIONS	KEY WEST	FL	503A3050701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BARACK PENSIONS	KEY WEST	FL	502A3050701-004	Prototype Standardized Money Purchase Plan	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	LAWRENCE	KS	502A7620701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BARBICH LONGCRIER HOOPER & KING ACCOUNTANCY CORP	BAKERSFIELD	CA	503A7540701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BARBICH LONGCRIER HOOPER & KING ACCOUNTANCY CORP	BAKERSFIELD	CA	502A7540701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BARBICH LONGCRIER HOOPER & KING ACCOUNTANCY CORP	BAKERSFIELD	CA	503A7540701-003	Prototype Non-standardized Money Purchase Plan	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	FL	503A3110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BARNARD & ASSOCIATES	CANTONMENT	FL	502A3110701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BARNES & THORNBERG	SOUTH BEND	IN	VS323386	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 9/13/2001
BARNES & THORNBERG	SOUTH BEND	IN	VS322554	Volume Submitter Money Purchase Plan	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	MI	VS322847	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/14/2001
BATH SAVINGS TRUST CO	BATH	ME	50237150001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/18/2002
BATH SAVINGS TRUST CO	BATH	ME	50237150001-002	Prototype Standardized Money Purchase Plan	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	PARSIPPANY	NJ	502A2241901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BAUMAN NOONAN & ASSOCIATES	PARSIPPANY	NJ	503A2241901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BAUMAN NOONAN & ASSOCIATES	PARSIPPANY	NJ	503A2241901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	NY	502B1830701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BAY RIDGE GROUP	ENDWELL	NY	503B1830701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BAY RIDGE GROUP	ENDWELL	NY	502B1830701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BAY RIDGE GROUP	ENDWELL	NY	503B1830701-007	Prototype Non-standardized Target Benefit Plan	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	WAKEFIELD	MA	502A6060701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BEACON BENEFITS INC	WAKEFIELD	MA	503A6060702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BEACON BENEFITS INC	WAKEFIELD	MA	502A6060702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BEACON CONSULTING GROUP LLC	ROCHESTER	NY	503A3120701-001	Prototype Non-standardized Profit Sharing Plan	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	NJ	50258691101-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
BEAR STEARNS SECURITIES CORP	BROOKLYN	NY	50315570001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/25/2001
BEAR STEARNS SECURITIES CORP	BROOKLYN	NY	50315570001-002	Prototype Non-standardized Money Purchase Plan	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

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	YOUNGSTOWN	OH	503A5280701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BEARD PENSION SERVICES INC	YOUNGSTOWN	OH	502A5280701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BEARD PENSION SERVICES INC	YOUNGSTOWN	OH	503A5280701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BEARD PENSION SERVICES INC	YOUNGSTOWN	OH	502A5280701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BEASLEY & CO	TULSA	OK	503A5270701-001	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 Non-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	50247360701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
BELL FEDERAL SAVINGS & LOAN ASSOCIATION	PITTSBURGH	PA	50247360701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
BELMONT NATIONAL BANK	ST CLAIRSVILLE	OH	50261911901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BELMONT NATIONAL BANK	ST CLAIRSVILLE	OH	50261911901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BELMONT NATIONAL BANK	ST CLAIRSVILLE	OH	50261911901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BELVIDERE NATIONAL BANK & TRUST CO	BELVIDERE	IL	50208091901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BELVIDERE NATIONAL BANK & TRUST CO	BELVIDERE	IL	50208091901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BELVIDERE NATIONAL BANK & TRUST CO	BELVIDERE	IL	50308091901-003	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	AZ	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	AZ	502A8820701-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFICIAL LIFE INSURANCE CO	MESA	AZ	503A8820701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
BENEFICIAL LIFE INSURANCE CO	MESA	AZ	502A8820701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
BENEFICIAL LIFE INSURANCE CO	MESA	AZ	503A8820702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BENEFICIAL LIFE INSURANCE CO	MESA	AZ	503A8820702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	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	HIGH POINT	NC	502A5250701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT ADMINISTRATION GROUP LLC	HIGH POINT	NC	503A5250701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT ADMINISTRATION GROUP LLC	HIGH POINT	NC	502A5250701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT ADMINISTRATION GROUP LLC	HIGH POINT	NC	503A5250701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT ADMINISTRATION GROUP LLC	HIGH POINT	NC	502A5250701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT ADMINISTRATION INC	MENASHA	WI	502A2251901-001	Prototype Standardized Profit Sharing Plan	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 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	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
BENEFIT ALTERNATIVES INC	ROSWELL	GA	503A3130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT ALTERNATIVES INC	ROSWELL	GA	502A3130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT ALTERNATIVES INC	ROSWELL	GA	503A3130701-003	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	NH	502B5661901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT CENTER INC	BOSCAWEN	NH	503B5661901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT CENTER INC	BOSCAWEN	NH	503B5661901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	CA	503A6040701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFIT CONSULTANTS	WALNUT CREEK	CA	502A6040701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BENEFIT CONSULTANTS	WALNUT CREEK	CA	503A6040701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BENEFIT CONSULTANTS	WALNUT CREEK	CA	502A6040701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BENEFIT CONSULTANTS	WALNUT CREEK	CA	503A6040702-001	Prototype Non-standardized Defined Benefit 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	COLUMBIA	SC	503B4938501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENEFIT CONSULTANTS & ADMINISTRATORS INC	COLUMBIA	SC	503B4938501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BENEFIT CONSULTANTS & ADMINISTRATORS INC	COLUMBIA	SC	502B4938501-006	Prototype Standardized Profit Sharing Plan	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	502B4938501-008	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	APPLETON	WI	502A3080701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT CONSULTANTS INC	APPLETON	WI	503A3080701-007	Prototype Non-standardized Target Benefit Plan	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	PITTSBURGH	PA	502A3081902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT CONSULTANTS INC	PITTSBURGH	PA	503A3081902-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	BALTIMORE	MD	502A5240701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT DESIGNERS OF MARYLAND INC	BALTIMORE	MD	503A5240701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT DESIGNERS OF MARYLAND INC	BALTIMORE	MD	502A5240701-006	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	LOUISVILLE	KY	503A3060701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
BENEFIT DYNAMICS INC	ABINGTON	PA	VS322979	Volume Submitter 401K Plan	Advisory Letter Issued 03/06/2002
BENEFIT DYNAMICS INC	ABINGTON	PA	VS322980	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 03/06/2002
BENEFIT DYNAMICS INC	ABINGTON	PA	VS322981	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/06/2002
BENEFIT DYNAMICS INC	ABINGTON	PA	VS322982	Volume Submitter Money Purchase Plan	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	MARYLAND HEIGHTS	MO	503A2101901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT INFORMATION SERVICES INC	MARYLAND HEIGHTS	MO	503A2101901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT INFORMATION SERVICES INC	MARYLAND HEIGHTS	MO	502A2101901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	503A2301901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	502A2301901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	503A2301901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT PLANS SERVICES INC	HUNTINGTON	WV	502A2301901-009	Prototype Standardized Cash or Deferred Arrangement	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 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	ATLANTA	GA	503A6420701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT SERVICES CORP	ATLANTA	GA	502A6420701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFIT SERVICES CORP	ATLANTA	GA	503A6420701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT SERVICES CORP	ATLANTA	GA	502A6420701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFIT SERVICES CORP	ATLANTA	GA	503A6420701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT SERVICES CORP	ATLANTA	GA	502A6420701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFIT SERVICES GROUP INC	CHICAGO	IL	503B0408501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BENEFIT SERVICES GROUP INC	CHICAGO	IL	503B0408501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	IL	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	SCOTTSDALE	AZ	503B0418501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	502B0418501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	503B0418501-009	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	502B0418501-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
BENEFIT STRATEGIES INC	SCOTTSDALE	AZ	503B0418502-001	Prototype Non-standardized Defined 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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
BENEFITS CONSULTING GROUP LLC	LONGMEADOW	MA	502A6390701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENEFITS CONSULTING GROUP LLC	LONGMEADOW	MA	503A6390701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFITS CONSULTING GROUP LLC	LONGMEADOW	MA	502A6390701-004	Prototype Standardized Money Purchase Plan	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
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	BEAUMONT	TX	503A717BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
BENEFITS MANAGEMENT GROUP	BEAUMONT	TX	503A717BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
BENEFITS MANAGEMENT GROUP	BEAUMONT	TX	503A717BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
BENEFITS OF MISSOURI INC	CHESTERFIELD	MO	503A9110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BENEFITS OF MISSOURI INC	CHESTERFIELD	MO	502A9110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BENEFITS OF MISSOURI INC	CHESTERFIELD	MO	503A9110701-003	Prototype Non-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	SAN RAMON	CA	502A4240701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BENEFITSTREET	SAN RAMON	CA	502A4240701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEFITSVIEW LLC	ASHEVILLE	NC	503A4250701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BENEFITSVIEW LLC	ASHEVILLE	NC	502A4250701-002	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	WAUWATOSA	WI	503A9130701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEPLAN INC	WAUWATOSA	WI	502A9130701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENEPLAN INC	WAUWATOSA	WI	503A9130701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
BENEPLAN INC	WAUWATOSA	WI	502A9130701-008	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	OH	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	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/02/2001
BENETECH INC	SACRAMENTO	CA	503A2400001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/02/2001
BENETECH INC	SACRAMENTO	CA	502A2400001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/02/2001
BENETECH INC	SACRAMENTO	CA	503A2400001-005	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	SAN DIEGO	CA	503B690AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	502B690AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	503B690AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
BENNA COMPANIES INC	BELLEFONTE	PA	502A4260701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BENNA COMPANIES INC	BELLEFONTE	PA	502A4260701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

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BENNA COMPANIES INC	BELLEFONTE	PA	503A4260701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BENNA COMPANIES INC	BELLEFONTE	PA	502A4260701-004	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	PORTLAND	OR	VS322315	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/12/2000
BENNER & ASSOCIATES PC	PORTLAND	OR	VS322329	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/04/2001
BENNER & ASSOCIATES PC	PORTLAND	OR	VS322348	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 04/08/2002
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	SIOUX CITY	IA	503A7600701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BERENSTEIN MOORE BERENSTEIN HEFFERNAN & MOELLER LLP	SIOUX CITY	IA	502A7600701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BERENSTEIN MOORE BERENSTEIN HEFFERNAN & MOELLER LLP	SIOUX CITY	IA	503A7600701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BERGER LLC	DENVER	CO	502A1445001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
BERGER LLC	DENVER	CO	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	NEW HAVEN	CT	502A2321901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BERGMAN HOROWITZ & REYNOLDS P C	NEW HAVEN	CT	503A2321901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	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	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	PITTSFIELD	MA	50308270701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD	MA	50208270701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD	MA	50308270702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD	MA	50308270702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD	MA	50208270702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BERKSHIRE LIFE INSURANCE CO	PITTSFIELD	MA	50208270702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BERLACK ISRAELS & LIBERMAN LLP	NEW YORK	NY	VS322836	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 9/12/2001
BERLACK ISRAELS & LIBERMAN LLP	NEW YORK	NY	VS322753	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/23/2002
BERRY DUNN MCNEIL & PARKER	PORTLAND	ME	502A2331901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BERRY DUNN MCNEIL & PARKER	PORTLAND	ME	502A2331901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BERRY DUNN MCNEIL & PARKER	PORTLAND	ME	502A2331901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BERRY DUNN MCNEIL & PARKER	PORTLAND	ME	502A2331901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BERRY DUNN MCNEIL & PARKER	PORTLAND	ME	503A2331901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BERRY DUNN MCNEIL & PARKER	PORTLAND	ME	503A2331901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BERRY DUNN MCNEIL & PARKER	PORTLAND	ME	502A2331901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BERRY DUNN MCNEIL & PARKER	PORTLAND	ME	503A2331901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BERRY DUNN MCNEIL & PARKER	PORTLAND	ME	502A2331901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BERWYN FINANCIAL SERVICES CORP	BERWYN	PA	50346320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BERWYN FINANCIAL SERVICES CORP	BERWYN	PA	50246320701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BERWYN FINANCIAL SERVICES CORP	BERWYN	PA	50346320701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BERWYN FINANCIAL SERVICES CORP	BERWYN	PA	50246320701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BERWYN FINANCIAL SERVICES CORP	BERWYN	PA	50346320701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BERWYN FINANCIAL SERVICES CORP	BERWYN	PA	50246320701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BESSEMER TRUST CO NA	WOODBRIIDGE	NJ	50208282701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BESSEMER TRUST CO NA	WOODBRIIDGE	NJ	50208282701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BESSEMER TRUST CO NA	WOODBRIIDGE	NJ	50208282702-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
BEST BEST & KRIEGER LLP	RIVERSIDE	CA	VS323007	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/04/2002
BEST BEST & KRIEGER LLP	RIVERSIDE	CA	VS323008	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/04/2002
BEST BEST & KRIEGER LLP	RIVERSIDE	CA	VS323009	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/04/2002
BETHESDA PENSION GROUP	BETHESDA	MD	503A2470001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/03/2001
BETHESDA PENSION GROUP	BETHESDA	MD	502A2470001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/03/2001
BETHESDA PENSION GROUP	BETHESDA	MD	503A2470002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/03/2001
BETHESDA PENSION GROUP	BETHESDA	MD	502A2470002-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/03/2001
BETHESDA PENSION GROUP	BETHESDA	MD	503A2470003-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 12/03/2001
BETHESDA PENSION GROUP	BETHESDA	MD	502A2470003-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 12/03/2001
BETHESDA PENSION GROUP	BETHESDA	MD	VS322782	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/13/2001
BEVER DYE LC	WICHITA	KS	503A6450701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BEVER DYE LC	WICHITA	KS	502A6450701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BEVER DYE LC	WICHITA	KS	503A6450701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BEVER DYE LC	WICHITA	KS	502A6450701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BEVER DYE LC	WICHITA	KS	503A6450701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BEVER DYE LC	WICHITA	KS	502A6450701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES INC	BRAINERD	MN	50399272706-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/27/2001
BKR INTERNATIONAL	NEW YORK	NY	50394050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BKR INTERNATIONAL	NEW YORK	NY	50294050701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BKR INTERNATIONAL	NEW YORK	NY	50394050701-003	Prototype Non-standardized Money Purchase Plan	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 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	503B699A01-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
BLEAKLEY PLATT & SCHMIDT	GREENWICH	CT	503B699A02-001	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	50341991901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BLUESTEM NATIONAL BANK	FAIRBURY	IL	50341991901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BMP SERVICES	RICHARDSON	TX	503A9510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BMP SERVICES	RICHARDSON	TX	503A9510701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BMP SERVICES	RICHARDSON	TX	503A9510701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BMS CONSULTING INC	MONETA	VA	503A6440701-001	Prototype Non-standardized Profit Sharing Plan	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	502B5780701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	503A6020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	502A6020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	503A6020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	502A6020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	503A6020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	502A6020701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	503A6020702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	503A6020702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	502A6020702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
BODMAN LONGLEY & DAHLING LLP	DETROIT	MI	502A6020702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BOETGER & ASSOCIATES	ERIE	PA	502A2341901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BOETGER & ASSOCIATES	ERIE	PA	502A2341901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BOETGER & ASSOCIATES	ERIE	PA	503A2341901-003	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

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
BOETGER & ASSOCIATES	ERIE	PA	503A2341901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BOETGER & ASSOCIATES	ERIE	PA	503A2341901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	FL	503B1980701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BOIES SCHILLER & FLEXNER LLP	MIAMI	FL	503B1980701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BOIES SCHILLER & FLEXNER LLP	MIAMI	FL	503B1980701-004	Prototype Non-standardized Target Benefit Plan	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	COLUMBIA	MO	50308580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BOONE COUNTY NATIONAL BANK	COLUMBIA	MO	50208580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BOONE COUNTY NATIONAL BANK	COLUMBIA	MO	50308580701-005	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	502A3291901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BOSTON BENEFITS CONSULTING	CONCORD	MA	502A3291901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BOSTON BENEFITS CONSULTING	CONCORD	MA	502A3291901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BOSTON BENEFITS CONSULTING	CONCORD	MA	502A3291901-004	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	CONCORD	MA	503A3291902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BOSTON BENEFITS CONSULTING	CONCORD	MA	503A3291902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	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	STEPHENVILLE	TX	502A9520701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BOULAY CONSULTING GROUP INC	WORCESTER	MA	502A2351901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BOULAY CONSULTING GROUP INC	WORCESTER	MA	502A2351901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BOULAY CONSULTING GROUP INC	WORCESTER	MA	503A2351901-003	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	WORCESTER	MA	503A2351902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
BOULAY CONSULTING GROUP INC	WORCESTER	MA	503A2351902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
BOULT CUMMINGS CONNERS & BERRY PLC	NASHVILLE	TN	503A6430701-001	Prototype Non-standardized Profit Sharing Plan	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	AZ	503A9170701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BOYCE & ASSOCIATES INC	SCOTTSDALE	AZ	502A9170701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BOYCE & ASSOCIATES INC	SCOTTSDALE	AZ	503A9170701-005	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	GA	503A2430001-002	Master Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 02/05/2002
BRADLEY ARANT ROSE & WHITE LLP	BIRMINGHAM	AL	503A9410701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRADLEY ARANT ROSE & WHITE LLP	BIRMINGHAM	AL	502A9410701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRADLEY ARANT ROSE & WHITE LLP	BIRMINGHAM	AL	503A9410701-003	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
BRANCH BANKING & TRUST CO	RALEIGH	NC	50308792701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BRANCH BANKING & TRUST CO	RALEIGH	NC	50208792702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BRANCH BANKING & TRUST CO	RALEIGH	NC	50208792702-002	Prototype Standardized Money Purchase Plan	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	WINSTON-SALEM	NC	50208790703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRANCH BANKING & TRUST CO	WINSTON-SALEM	NC	50308790703-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
BRANDON RACKLEY & DUKES PC	VALDOSTA	GA	503A9400701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BRANDON RACKLEY & DUKES PC	VALDOSTA	GA	502A9400701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BRANDON RACKLEY & DUKES PC	VALDOSTA	GA	503A9400701-003	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	GRAND FORKS	ND	50258122701-002	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	Opinion Letter Issued 08/07/2001
BREMER BANK NA	GRAND FORKS	ND	50358122701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
BREMER TRUST NA	ST CLOUD	MN	50320320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BREMER TRUST NA	ST CLOUD	MN	50220320701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BREMER TRUST NA	ST CLOUD	MN	50320320701-003	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 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	OH	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	50293061101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
BRIDGES INVESTMENT FUND INC	OMAHA	NE	50262110001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/17/2002
BRIDGES INVESTMENT FUND INC	OMAHA	NE	50262110001-002	Prototype Standardized Money Purchase Plan	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 08/30/2001
BRIDGES YOUNG MATTHEWS & DRAKE PLC	PINE BLUFF	AR	502A9380701-002	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	DELPHI	IN	502B5881901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BRIGHT NATIONAL BANK	DELPHI	IN	502B5881901-002	Prototype Standardized Money Purchase Plan	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	502A2860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BROOKS PIERCE MCLENDON HUMPHREY & LEONARD LLP	GREENSBORO	NC	503A2860701-003	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	VS322457	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/20/2000
BROWN & COWAN CONSULTING INC	NEW YORK	NY	VS322467	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/20/2000
BROWN EDWARDS & CO LLP	BLUEFIELD	WV	503A6380701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BROWN EDWARDS & CO LLP	BLUEFIELD	WV	502A6380701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

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BROWN EDWARDS & CO LLP	BLUEFIELD	WV	503A6380701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BROWN EDWARDS & CO LLP	BLUEFIELD	WV	502A6380701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BROWN EDWARDS & CO LLP	BLUEFIELD	WV	503A6380701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BROWN EDWARDS & CO LLP	BLUEFIELD	WV	502A6380701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BROWN HARRIS STEVENS RESIDENTIAL SALES LLC	NEW YORK	NY	502A4500001-001	Prototype Standardized Profit Sharing Plan	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	503A2870701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRUCE A SCHILKEN PC	ENGLEWOOD	CO	503A6370701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BRUCE A SCHILKEN PC	ENGLEWOOD	CO	502A6370701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BRUCE A SCHILKEN PC	ENGLEWOOD	CO	503A6370701-003	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 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	VS322407	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 3/9/2001
BRYAN CAVE LLP	PHOENIX	AZ	VS322764	Volume Submitter Money Purchase Plan	Advisory Letter Issued 5/15/2001
BRYAN E DAUM ATTORNEY AT LAW	TUCSON	AZ	503A9350701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
BRYAN E DAUM ATTORNEY AT LAW	TUCSON	AZ	503A9350701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
BRYAN E DAUM ATTORNEY AT LAW	TUCSON	AZ	503A9350701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BRYAN PENDLETON SWATS & MCALLISTER	NASHVILLE	TN	50399350701-001	Prototype Non-standardized Profit Sharing 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	NASHVILLE	TN	50299350702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BRYN MAWR BANK CORP	BRYN MAWR	PA	503A0750701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BRYN MAWR BANK CORP	BRYN MAWR	PA	502A0750701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BRYN MAWR BANK CORP	BRYN MAWR	PA	503A0750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BRYN MAWR BANK CORP	BRYN MAWR	PA	502A0750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BRYN MAWR BANK CORP	BRYN MAWR	PA	503A0750701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BRYN MAWR BANK CORP	BRYN MAWR	PA	502A0750701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BSB BANK & TRUST CO	BINGHAMTON	NY	50281382701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BSB BANK & TRUST CO	BINGHAMTON	NY	50281382701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BSB BANK & TRUST CO	BINGHAMTON	NY	50281382701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BSW BENEFIT PLANS PLUS LLC	ST LOUIS	MO	503B0468501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BSW BENEFIT PLANS PLUS LLC	ST LOUIS	MO	502B0468501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
BSW BENEFIT PLANS PLUS LLC	ST LOUIS	MO	503B0468501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BSW BENEFIT PLANS PLUS LLC	ST LOUIS	MO	502B0468501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
BSW BENEFIT PLANS PLUS LLC	ST LOUIS	MO	503B0468501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BSW BENEFIT PLANS PLUS LLC	ST LOUIS	MO	502B0468501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
BTI FINANCIAL	ELLSWORTH	ME	50226911901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BTI FINANCIAL	ELLSWORTH	ME	50226911901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BTI FINANCIAL	ELLSWORTH	ME	50326911901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BTI FINANCIAL	ELLSWORTH	ME	50326911901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
BTI FINANCIAL	ELLSWORTH	ME	50226911901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BTI FINANCIAL	ELLSWORTH	ME	50326911901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BTI FINANCIAL	ELLSWORTH	ME	50226911901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BUCK CONSULTANTS	CLEVELAND	OH	VS311191	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 11/8/2000
BUCK CONSULTANTS	CLEVELAND	OH	VS311173	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/8/2000
BUCK CONSULTANTS	CLEVELAND	OH	VS311291	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/8/2000
BUCK CONSULTANTS	CLEVELAND	OH	VS311181	Volume Submitter Money Purchase Plan	Advisory Letter Issued 11/8/2000
BUCK CONSULTANTS INC	FORT WAYNE	IN	503A1430001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/27/2002
BUCK CONSULTANTS INC	FORT WAYNE	IN	503A1430001-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/27/2002
BUCK CONSULTANTS INC	FORT WAYNE	IN	502A1430001-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/27/2002
BUCK CONSULTANTS INC	FORT WAYNE	IN	502A1430001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/27/2002
BUCK CONSULTANTS INC	FORT WAYNE	IN	503A1430002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/27/2002
BUCK CONSULTANTS INC	FORT WAYNE	IN	502A1430002-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/27/2002
BUCK CONSULTANTS INC	FORT WAYNE	IN	503A1430003-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 07/26/2002
BUCK CONSULTANTS INC	FORT WAYNE	IN	502A1430003-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 07/26/2002
BUFFINGTON & AARON	SAN FRANCISCO	CA	VS322881	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 08/16/2001 & 04/23/2002
BUFFINGTON & AARON	SAN FRANCISCO	CA	VS322882	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/16/2001

PLAN SPONSOR	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	502B6570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BURGESS CRECHALE & NECAISE PA	JACKSON	MS	503B6570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BURGESS CRECHALE & NECAISE PA	JACKSON	MS	502B6570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
BURKE & HERBERT BANK & TRUST CO	ALEXANDRIA	VA	50309080701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BURKE & HERBERT BANK & TRUST CO	ALEXANDRIA	VA	50209080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BURKE & HERBERT BANK & TRUST CO	ALEXANDRIA	VA	50309080701-003	Prototype Non-standardized Money Purchase Plan	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 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 Money Purchase Plan	Opinion Letter Issued 11/26/2001
BURNET REALTY INC	EDINA	MN	502A2570001-003	Prototype Standardized Cash or Deferred Arrangement	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	50263435001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
BURNS & LEVINSON LLP	BOSTON	MA	VS322395	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 6/23/2000
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	502A2361901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	502A2361901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	503A2361901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	503A2361901-004	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	MS	503A6350701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BUTLER SNOW O'MARA STEVENS & CANNADA PLLC	JACKSON	MS	502A6350701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BUTLER WICK & CO INC	YOUNGSTOWN	OH	50231972701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BUTLER WICK & CO INC	YOUNGSTOWN	OH	50231972701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BUTLER WICK & CO INC	YOUNGSTOWN	OH	50231972702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BUTLER WICK & CO INC	YOUNGSTOWN	OH	50231972702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BUTLER WICK TRUST CO	WARREN	OH	502A1861901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BUTLER WICK TRUST CO	WARREN	OH	502A1861901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BUTLER WICK TRUST CO	WARREN	OH	502A1861901-003	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 Safe Harbor Profit Sharing Plan	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
BUTTERFIELD SCHECHTER LLP	SAN DIEGO	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	Advisory Letter Issued 02/01/2001 & 06/28/2002
BUTTERFIELD SCHECHTER LLP	SAN DIEGO	CA	VS322886	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 02/07/2002
BUTZEL LONG PC	ANN ARBOR	MI	503A6340701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BUTZEL LONG PC	ANN ARBOR	MI	502A6340701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BUTZEL LONG PC	ANN ARBOR	MI	503A6340701-003	Prototype Non-standardized Money Purchase Plan	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 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	OH	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	TARZANA	CA	VS323221	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
C/K ASSOCIATES INC	TARZANA	CA	VS322777	Volume Submitter Profit Sharing Plan	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
CACHE BANK & TRUST	GREELEY	CO	503A9190701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CACHE BANK & TRUST	GREELEY	CO	502A9190701-002	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	502A9190701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CACHE BANK & TRUST	GREELEY	CO	503A9190701-005	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
CACHE PENSION SERVICES INC	ANCHORAGE	AK	502B7310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/17/2001
CACHE PENSION SERVICES INC	ANCHORAGE	AK	503B7310702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CACHE PENSION SERVICES INC	ANCHORAGE	AK	503B7310702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CACHE PENSION SERVICES INC	ANCHORAGE	AK	502B7310702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CACHE PENSION SERVICES INC	ANCHORAGE	AK	502B7310702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CALFEE HALTER & GRISWOLD LLP	CLEVELAND	OH	503A2700001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/26/2002
CALFEE HALTER & GRISWOLD LLP	CLEVELAND	OH	503A2700001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/26/2002
CALIFORNIA DENTISTS GUILD	SAN FRANCISCO	CA	50271930001-001	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/05/2001
CALIFORNIA DENTISTS GUILD	SAN FRANCISCO	CA	50271930001-002	Master Standardized Money Purchase Plan	Opinion Letter Issued 12/05/2001
CALIFORNIA DENTISTS GUILD	SAN FRANCISCO	CA	50371930001-003	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 12/05/2001
CALIFORNIA DENTISTS GUILD	SAN FRANCISCO	CA	50371930001-004	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/05/2001
CALIFORNIA FEDERAL BANK	SACRAMENTO	CA	502B571AQ01-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CALIFORNIA FEDERAL BANK	SACRAMENTO	CA	502B571AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CALIFORNIA PENSION ADMINISTRATORS & CONSULTANTS	LOS ANGELES	CA	VS323155	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 09/10/2001 & 01/11/2002
CALIFORNIA PENSION ADMINISTRATORS & CONSULTANTS	LOS ANGELES	CA	VS323277	Volume Submitter Money Purchase Plan	Advisory Letter Issued 09/10/2001 & 01/11/2002
CALIFORNIA PENSION ADMINISTRATORS & CONSULTANTS	LOS ANGELES	CA	VS323321	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 09/10/2001 & 01/11/2002
CALIFORNIA PENSION ADMINISTRATORS & CONSULTANTS IN	LOS ANGELES	CA	VS323179	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
CALIFORNIA PENSION ADMINISTRATORS & CONSULTANTS IN	LOS ANGELES	CA	502A730BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
CALIFORNIA PENSION ADMINISTRATORS & CONSULTANTS IN	LOS ANGELES	CA	502A730BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
CALPAC	LOS ANGELES	CA	VS323228	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
CALPAC	LOS ANGELES	CA	VS323369	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 09/10/2001 & 06/28/2002
CALPAC	LOS ANGELES	CA	VS323377	Volume Submitter Money Purchase Plan	Advisory Letter Issued 09/10/2001 & 06/28/2002
CALPAC	LOS ANGELES	CA	VS323384	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 09/10/2001 & 06/28/2002
CALVERT GROUP	BETHESDA	MD	502A1722701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CALVERT GROUP	BETHESDA	MD	502A1722701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAMBRIDGE SAVINGS BANK	CAMBRIDGE	MA	50271112701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CAMBRIDGE SAVINGS BANK	CAMBRIDGE	MA	50271112701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAMBRIDGEPORT BANK	BRIGHTON	MA	502A5692701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CAMBRIDGEPORT BANK	BRIGHTON	MA	502A5692701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAMPBELLS ADMINISTRATION INC	TUSTIN	CA	502A695BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
CAMPBELLS ADMINISTRATION INC	TUSTIN	CA	502A695BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
CAMPBELLS ADMINISTRATION INC	TUSTIN	CA	502A695BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
CAMPBELLS ADMINISTRATION INC	TUSTIN	CA	502A695BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
CAMPBELLS ADMINISTRATION INC	TUSTIN	CA	502A695BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
CAMPUS FEDERAL CREDIT UNION	BATON ROUGE	LA	50282311901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CANANDAIGUA NATIONAL BANK & TRUST	CANANDAIGUA	NY	50209571901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CANANDAIGUA NATIONAL BANK & TRUST	CANANDAIGUA	NY	50209571901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CANANDAIGUA NATIONAL BANK & TRUST	CANANDAIGUA	NY	50309571901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CANANDAIGUA NATIONAL BANK & TRUST	CANANDAIGUA	NY	50309571901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CANANDAIGUA NATIONAL BANK & TRUST	CANANDAIGUA	NY	50209571901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CANANDAIGUA NATIONAL BANK & TRUST	CANANDAIGUA	NY	50309571901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
CANANDAIGUA NATIONAL BANK & TRUST	CANANDAIGUA	NY	50209571901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CANTEY & HANGER LLP	FORT WORTH	TX	503A5990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CANTEY & HANGER LLP	FORT WORTH	TX	502A5990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CANTEY & HANGER LLP	FORT WORTH	TX	503A5990701-003	Prototype Non-standardized Money Purchase Plan	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	MODESTO	CA	503A9200701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CAPE ANN SAVINGS BANK	GLOUCESTER	MA	50289072701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CAPE ANN SAVINGS BANK	GLOUCESTER	MA	50289071902-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAPE ANN SAVINGS BANK	GLOUCESTER	MA	50289071902-002	Prototype Standardized Profit Sharing Plan	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	TALLAHASSEE	FL	50270641901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CAPITAL GROWTH MANAGEMENT	BOSTON	MA	50295842701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CAPITAL GROWTH MANAGEMENT	BOSTON	MA	50295842701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAPITAL GROWTH MANAGEMENT	BOSTON	MA	50295842701-003	Prototype Standardized Profit Sharing Plan	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
CAPITAL PENSION SERVICES INC	WOODBRIIDGE	VA	502A2381901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES INC	WOODBRIIDGE	VA	502A2381901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES INC	WOODBRIIDGE	VA	503A2381901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES INC	WOODBRIIDGE	VA	503A2381901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES INC	WOODBRIIDGE	VA	502A2381901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES INC	WOODBRIIDGE	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	CONCORD	NH	502A2371901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES LLC	CONCORD	NH	503A2371901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CAPITAL PENSION SERVICES LLC	CONCORD	NH	502A2371902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
CAPITAL PENSION SERVICES LLC	CONCORD	NH	502A2371902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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	PITTSBURGH	PA	502B3020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAPITAL RETIREMENT PLAN SERVICES INC	PITTSBURGH	PA	503B3020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CAPITAL RETIREMENT PLAN SERVICES INC	PITTSBURGH	PA	502B3020701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CAPITALAND PENSION SERVICES INC	KINGSTON	NY	503A5980701-001	Prototype Non-standardized Profit Sharing Plan	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	IL	50258921102-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/09/2002
CAPSTONE FINANCIAL GROUP INC	OKLAHOMA CITY	OK	502A9220701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CAPSTONE FINANCIAL GROUP INC	OKLAHOMA CITY	OK	503A9220701-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CAPSTONE FINANCIAL GROUP INC	OKLAHOMA CITY	OK	502A9220701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CAPSTONE FINANCIAL GROUP INC	OKLAHOMA CITY	OK	502A9220701-004	Prototype Standardized Target Benefit Plan	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

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CARBONE & MURPHY CO LPA	MAYFIELD VILLAGE	OH	503A2840701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CARBONE & MURPHY CO LPA	MAYFIELD VILLAGE	OH	503A2840701-002	Prototype Non-standardized Money Purchase Plan	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	TX	503A5970701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CARLEY & MCCAW INC	SAN ANTONIO	TX	503A5970702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CARLEY & MCCAW INC	SAN ANTONIO	TX	503A5970702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	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	SPRINGFIELD	MO	503A6520701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CARNAHAN EVANS CANTWELL & BROWN PC	SPRINGFIELD	MO	502A6520701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CARNAHAN EVANS CANTWELL & BROWN PC	SPRINGFIELD	MO	503A6520701-003	Prototype Non-standardized Money Purchase Plan	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	BOSTON	MA	503B6721901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	502B6721901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	502B6721902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
CAROL C BROWN & ASSOCIATES PC	BOSTON	MA	502B6721902-002	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	LYNNFIELD	MA	503A8210701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CAROL MENTYKA d/b/a ATLANTIC PENSION CO	LYNNFIELD	MA	502A8210701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CAROLINA FIRST BANK	COLUMBIA	SC	503A0850701-001	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	CARROLLTON	IL	50209951101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
CARRUTHERS & ROTH PA	GREENSBORO	NC	503A6510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CARRUTHERS & ROTH PA	GREENSBORO	NC	502A6510701-002	Prototype Standardized Profit Sharing Plan	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	Opinion Letter Issued 11/30/2001
CARSON HAMPSON EHRlich & CALLAHAN	BLUE BELL	PA	502A701BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
CARSON MESSINGER ELLIOTT LAUGHLIN & RAGAN PLLC	PHOENIX	AZ	502A2850701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CARSON MESSINGER ELLIOTT LAUGHLIN & RAGAN PLLC	PHOENIX	AZ	502A2850701-002	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	HI	503A5960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	502A5960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	503A5960701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	502A5960701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
CASE BIGELOW & LOMBARDI LC	HONOLULU	HI	503A5960702-001	Prototype Non-standardized Defined Benefit 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	503B5772701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CASTLE BANK NA	DE KALB	IL	503B5772701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
CASTLE BANK NA	DE KALB	IL	502B5772701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CASTLE BANK NA	DE KALB	IL	503B5772701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
CASTLE BANK NA	DE KALB	IL	503B572701-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CATANZARITE LAW CORPORATION	ANAHEIM	CA	VS323156	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
CATANZARITE LAW CORPORATION	ANAHEIM	CA	VS323180	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
CATANZARITE LAW CORPORATION	ANAHEIM	CA	VS323278	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
CATANZARITE LAW CORPORATION	ANAHEIM	CA	VS323322	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
CATHAY BANK	LOS ANGELES	CA	502B6601901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
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	5022094A001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CAVALRY BANKING FSB	MURFREESBORO	TN	5022094A001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CAVALRY BANKING FSB	MURFREESBORO	TN	5022094A001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CAVALRY BANKING FSB	MURFREESBORO	TN	5022094A001-004	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
CB WEALTH MANAGEMENT NA	FLINT	MI	50312530701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CB WEALTH MANAGEMENT NA	FLINT	MI	50212530701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CBZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CBZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CBZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CBZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CBZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CBZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CBZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
CBZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
CBZ 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
CBZ 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
CBZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CBZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CBZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CBZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CBZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CBZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CBZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CBZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CBZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CBZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CBZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CBZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CBZ 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	502A4680702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH	503A4680702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH	502A4680702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH	502A4680702-007	Prototype Standardized Target Benefit Plan	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	503A4680703-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH	502A4680703-003	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	OH	503A6490701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
CELARIS GROUP INC	SYLVANIA	OH	502A6490701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CELARIS GROUP INC	SYLVANIA	OH	503A6490701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CELARIS GROUP INC	SYLVANIA	OH	502A6490701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CELARIS GROUP INC	SYLVANIA	OH	503A6490701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	ENID	OK	50310862701-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CENTRAL NATIONAL BANK & TRUST CO	ENID	OK	50310862701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CENTRAL SIERRA BANK	SAN ANDREAS	CA	502ZZQE1901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CENTRAL STATE BANK	MUSCATINE	IA	50262391101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CENTRAL STATE BANK	MUSCATINE	IA	50262391101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
CENTRAL STATE BANK	MUSCATINE	IA	50262391101-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CENTRAL STATE BANK	MUSCATINE	IA	50262391101-004	Prototype Standardized Money Purchase Plan	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	IL	50311041901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CENTRAL TRUST & SAVINGS BANK OF GENESEO	GENESEO	IL	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	ENGLEWOOD	CO	503A5950702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD	CO	503A5950702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD	CO	502A5950702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CERIDIAN RETIREMENT PLAN SERVICES	ENGLEWOOD	CO	502A5950702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CERTIFIED ACTUARIAL SERVICES INC	PINE BROOK	NJ	503A1590001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/18/2001
CERTIFIED ACTUARIAL SERVICES INC	PINE BROOK	NJ	503A1590002-001	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 Money 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	OH	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

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CHAMBLISS BAHNER & STOPHEL PC	CHATTANOOGA	TN	50380150701-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CHAMBLISS BAHNER & STOPHEL PC	CHATTANOOGA	TN	50380150702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	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 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	VS323323	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
CHARD SNYDER & ASSOCIATES INC	MASON	OH	503A6470701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHARD SNYDER & ASSOCIATES INC	MASON	OH	502A6470701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHARD SNYDER & ASSOCIATES INC	MASON	OH	503A6470701-003	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	OH	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	503A2910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CHARLES H AYMOND PC	JACKSON	MI	503A2910701-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CHARLES SCHWAB & CO	SAN FRANCISCO	CA	50262472701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHARLES SCHWAB & CO	SAN FRANCISCO	CA	50262472701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHARLES SCHWAB & CO	SAN FRANCISCO	CA	50262472701-003	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	SCOTTSDALE	AZ	503A6640701-003	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	Opinion Letter Issued 08/07/2001
CHARTER ONE BANK FSB	CLEVELAND	OH	50270142701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHARTER ONE BANK FSB	CLEVELAND	OH	50270142701-003	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	OH	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	OH	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	OH	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	VILLA PARK	CA	502A2930701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHAUSER & CO	VILLA PARK	CA	503A2930701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHAUSER & CO	VILLA PARK	CA	502A2930701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHAUTAQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	503A9290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHAUTAQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	502A9290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHAUTAQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	503A9290701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHAUTAQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	502A9290701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHAUTAQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	503A9290701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHAUTAQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	502A9290701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHAUTAQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	503A9290701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CHAUTAQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	502A9290701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CHEMICAL BANK & TRUST CO	MIDLAND	MI	50211491901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHEMICAL BANK & TRUST CO	MIDLAND	MI	50211491901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEMICAL BANK & TRUST CO	MIDLAND	MI	50311491901-003	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	MIDLAND	MI	50311491902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
CHEMICAL BANK & TRUST CO	MIDLAND	MI	50311491902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
CHEMUNG CANAL TRUST CO	ELMIRA	NY	50211511901-001	Prototype Standardized Profit Sharing Plan	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	WOODSTOCK	GA	502B6051901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEROKEE BENEFITS GROUP INC	WOODSTOCK	GA	503B6051901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHEROKEE BENEFITS GROUP INC	WOODSTOCK	GA	503B6051901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEROKEE BENEFITS GROUP INC	WOODSTOCK	GA	503B6051901-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEROKEE BENEFITS GROUP INC	WOODSTOCK	GA	502B6051901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CHEROKEE BENEFITS GROUP INC	WOODSTOCK	GA	503B6051901-007	Prototype Non-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	BETHESDA	MD	502B6061901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEVY CHASE TRUST CO	BETHESDA	MD	502B6061901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHEVY CHASE TRUST CO	BETHESDA	MD	502B6061901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHEVY CHASE TRUST CO	BETHESDA	MD	503B6061901-005	Prototype Non-Standardized Safe 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 Non-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	50211690701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CHICAGO TRUST CO	CHICAGO	IL	50311690701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CHICAGO TRUST CO	CHICAGO	IL	50211690701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CHICAGO TRUST CO	CHICAGO	IL	50311690701-005	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	LOUISVILLE	KY	502B0820701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHITTENDEN TRUST CO	BURLINGTON	VT	50211721901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CHITTENDEN TRUST CO	BURLINGTON	VT	50211721901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CHITTENDEN TRUST CO	BURLINGTON	VT	50311721901-003	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 & TEGSON PC	CHICAGO	IL	VS322516	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/13/2001
CHUHAK & TEGSON 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	RED BANK	NJ	502A3281901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CIBC WORLD MARKETS CORP	NEW YORK	NY	50245202701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
CIBC WORLD MARKETS CORP	NEW YORK	NY	50245202701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
CIBC WORLD MARKETS CORP	NEW YORK	NY	50245202701-003	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	NY	50311826002-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
CITIBANK NA	NEW YORK	NY	50311826002-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/06/2001
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	NEW YORK	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	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CITIGROUP GLOBAL MARKETS INC	NEW YORK	NY	502A0640702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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 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	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	502A9300701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	503A9300702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	502A9300702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
CITISTREET ASSOCIATES LLC	EAST BRUNSWICK	NJ	503A9300702-003	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	WELLSBORO	PA	50372810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS & NORTHERN BANK	WELLSBORO	PA	50272810701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS & NORTHERN BANK	WELLSBORO	PA	50372810701-003	Prototype Non-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
CITIZENS STATE BANK	CLARINDA	IA	50292881101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
CITIZENS STATE BANK	CLARINDA	IA	50392881101-003	Prototype Non-standardized Profit Sharing Plan	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 Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	GLENNVILLE	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	MILFORD	IL	50213351901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS TRUST CO	COUDERSPORT	PA	50213451901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS TRUST CO	COUDERSPORT	PA	50213451901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS TRUST CO	COUDERSPORT	PA	50213451901-003	Prototype Standardized Cash or Deferred Arrangement	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	BEVERLY HILLS	CA	50313630701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITY NATIONAL BANK	BEVERLY HILLS	CA	50213630701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITY NATIONAL BANK	SHENANDOAH	IA	50279741101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CITY STATE BANK	CENTRAL CITY	IA	502ZZFA1901-001	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	503A9310701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CLARK GREENE & ASSOCIATES LTD	LAS VEGAS	NV	502A9310701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CLARK MIZE & LINVILLE CHARTERED	SALINA	KS	503A9320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CLARK MIZE & LINVILLE CHARTERED	SALINA	KS	503A9320701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CLARK MIZE & LINVILLE CHARTERED	SALINA	KS	503A9320701-003	Prototype Non-standardized Cash or Deferred Arrangement	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	503B0500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CLAYTON L SCROGGINS ASSOC INC	CINCINNATI	OH	502B0500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CLAYTON L SCROGGINS ASSOC INC	CINCINNATI	OH	503B0500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CLAYTON L SCROGGINS ASSOC INC	CINCINNATI	OH	502B0500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CLAYTON L SCROGGINS ASSOC INC	CINCINNATI	OH	503B0500701-005	Prototype Non-standardized Cash 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
CLESI ACTUARIAL SERVICES INC	NEW ORLEANS	LA	503A8950702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CLESI ACTUARIAL SERVICES INC	NEW ORLEANS	LA	503A8950702-002	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 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	IA	50386570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CLINTON NATIONAL BANK	CLINTON	IA	50286570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CLINTON NATIONAL BANK	CLINTON	IA	50386570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CLINTON NATIONAL BANK	CLINTON	IA	50286570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CLYDE SNOW SESSIONS & SWENSON	SALT LAKE CITY	UT	503B0490701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CLYDE SNOW SESSIONS & SWENSON	SALT LAKE CITY	UT	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
COBLE PENSION GROUP LLC	PHOENIX	AZ	502A8960702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
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	CHICAGO	IL	50217151901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COLE TAYLOR BANK	CHICAGO	IL	50317151901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COLE TAYLOR BANK	CHICAGO	IL	50317151901-006	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	OH	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	CLEVELAND	OH	VS322781	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/28/2002
COLLIER SARNER AND ASSOCIATES INC	CLEVELAND	OH	VS323404	Volume Submitter Money Purchase Plan	Advisory Letter Issued 4/2/2001
COLLIER SARNER AND ASSOCIATES INC	CLEVELAND	OH	VS323405	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 4/2/2001
COLLIER SARNER AND ASSOCIATES INC	CLEVELAND	OH	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	OH	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	BRAINERD	MN	50299111101-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
COLLIN W FRITZ & ASSOCIATES LTD	BRAINERD	MN	50299111101-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
COLLIN W FRITZ & ASSOCIATES LTD	BRAINERD	MN	50299111101-005	Prototype Standardized Cash or Deferred Arrangement	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	LA JUNTA	CO	50214312701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLORADO BANK & TRUST CO	LA JUNTA	CO	50214312701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	FAIR LAWN	NJ	50214462701-001	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	NJ	50214462702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	FAIR LAWN	NJ	50214462702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	FAIR LAWN	NJ	50214462703-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	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	503A9340701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BENEFITS CONSULTANTS INC	COLUMBIA	MD	502A9340701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BENEFITS CONSULTANTS INC	COLUMBIA	MD	503A9340701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BENEFITS CONSULTANTS INC	COLUMBIA	MD	502A9340701-004	Prototype Standardized Money Purchase Plan	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	BLOOMSBURG	PA	502ZZRH1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COLUMBIA COUNTY FARMERS NATIONAL BANK	BLOOMSBURG	PA	502ZZRH1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COLUMBIA COUNTY FARMERS NATIONAL BANK	BLOOMSBURG	PA	503ZZRH1901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	OH	503B0480701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBUS RETIREMENT ADMINISTRATORS INC	COLUMBUS	OH	502B0480701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBUS RETIREMENT ADMINISTRATORS INC	COLUMBUS	OH	503B0480701-003	Prototype Non-standardized Money Purchase Plan	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	OH	503B0480701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COLUMBUS RETIREMENT ADMINISTRATORS INC	COLUMBUS	OH	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	50214582701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMERICA BANK	DETROIT	MI	50214582701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMERICA BANK	DETROIT	MI	50214582701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMERICA BANK	DETROIT	MI	50214581902-001	Prototype Standardized Profit Sharing Plan	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	DETROIT	MI	50314581902-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COMMERCE BANK	WICHITA	KS	50356280000-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	ST LOUIS	MO	50352812701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
COMMERCE BANK NA	ST LOUIS	MO	50252812701-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
COMMERCE BANK NA	ST LOUIS	MO	50252812701-008	Prototype Standardized Money Purchase Plan	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
COMMERCE BANK NA	ST LOUIS	MO	50352812701-010	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 09/13/2001
COMMERCE BANK NA	ST LOUIS	MO	50352812701-011	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 09/13/2001
COMMERCE BANK NA	ST LOUIS	MO	50252812701-012	Prototype Standardized Cash or Deferred Arrangement	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	50214902701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
COMMERCIAL FEDERAL BANK	OMAHA	NE	50214942701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
COMMERCIAL FEDERAL BANK	OMAHA	NE	50214942701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
COMMERCIAL FEDERAL BANK	OMAHA	NE	50214942701-003	Prototype Standardized Profit Sharing Plan	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	STORM LAKE	IA	50292851101-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 01/10/2002
COMMUNITY BANK	PRESTON	IA	50283921901-001	Prototype Standardized Profit Sharing Plan	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 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	BEAUMONT	TX	502A8640701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
COMMUNITY BANK CLEVELAND	CLEVELAND	MN	50291542701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
COMMUNITY BANK OF SULLIVAN	MONTICELLO	NY	50240482701-001	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
COMMUNITY BANK OF SULLIVAN	MONTICELLO	NY	50240482701-002	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	COWDEN	IL	50274031101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 01/10/2002
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	IL	50274031101-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 01/10/2002
COMMUNITY FIRST NATIONAL BANK	FARGO	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	50218311902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
COMMUNITY FIRST NATIONAL BANK	ALLIANCE	NE	50270621901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
COMMUNITY NATIONAL BANK	NORTHFIELD	MN	50220751901-001	Prototype Standardized Profit Sharing Plan	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	NORTH PALM BEACH	FL	502A3231901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
COMMUNITY SAVINGS FA	NORTH PALM BEACH	FL	502A3231901-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
COMMUNITY STATE BANK	UNION GROVE	WI	50253522701-001	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	ASHLAND	KY	50239151901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
COMMUNITY TRUST & INVESTMENT CO	ASHLAND	KY	50239151901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
COMMUNITY TRUST & INVESTMENT CO	ASHLAND	KY	50239151901-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
COMMUNITY TRUST & INVESTMENT CO	ASHLAND	KY	50339151901-005	Prototype Non-Standardized Safe 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	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	HOUSTON	TX	50210620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
COMPASS BANK	HOUSTON	TX	50310620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
COMPASS BANK	HOUSTON	TX	50210620701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
COMPASS BANK	HOUSTON	TX	50310620701-005	Prototype Non-standardized Cash or Deferred Arrangement	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
COMPASS FINANCIAL ADVISORS LLC	ELKHART	IN	503A9530701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMPASS FINANCIAL ADVISORS LLC	ELKHART	IN	502A9530701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMPASS FINANCIAL ADVISORS LLC	ELKHART	IN	503A9530701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	Opinion Letter Issued 11/27/2001
COMPENSATION & BENEFITS STRATEGIES INC	DENVER	CO	503A8200701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
COMPENSATION & BENEFITS STRATEGIES INC	DENVER	CO	502A8200701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
COMPENSATION & BENEFITS STRATEGIES INC	DENVER	CO	503A8200701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	503B0840701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COMPENSATION BENEFIT PLANNING INC	OVERLAND PARK	KS	502B0840701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COMPENSATION CONSULTANTS INC	PORT ORCHARD	WA	503B0470701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMPENSATION CONSULTANTS INC	PORT ORCHARD	WA	502B0470701-002	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	502B1430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COMPENSATION DESIGN CORP	BETHESDA	MD	503B1430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMPENSATION DESIGN CORP	BETHESDA	MD	502B1430701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COMPENSATION DESIGN CORP	BETHESDA	MD	503B1430701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	ROCHESTER	NY	502B0140701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	503B0140701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	502B0140701-008	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	502B0140702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	503B0140702-003	Prototype Non-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	BUFFALO	NY	503A6610701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
COMPENSATION SERVICES INC	BUFFALO	NY	502A6610701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
COMPENSATION SERVICES INC	BUFFALO	NY	503A6610701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	503A9540701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
COMPREHENSIVE PLANS MANAGEMENT LTD	WEST CHESTER	PA	502A9540701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
COMPREHENSIVE PLANS MANAGEMENT LTD	WEST CHESTER	PA	503A9540701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
COMPREHENSIVE PLANS MANAGEMENT LTD	WEST CHESTER	PA	502A9540701-004	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	MI	VS322473	Volume Submitter Money Purchase Plan	Advisory Letter Issued 3/23/2001
CONNECTICUT GENERAL LIFE INSURANCE CO	HARTFORD	CT	50315620001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/06/2002
CONNECTICUT GENERAL LIFE INSURANCE CO	HARTFORD	CT	50215620001-002	Prototype Standardized Cash or Deferred Arrangement	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	VS322341	Volume Submitter Money Purchase Plan	Advisory Letter Issued 4/19/2001 & 01/24/2002
CONRAD M SIEGEL INC	HARRISBURG	PA	VS322343	Volume Submitter Money Purchase Plan	Application Withdrawn 4/6/2001
CONRAD M SIEGEL INC	HARRISBURG	PA	VS322344	Volume Submitter Profit Sharing/401K Plan	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	FAIRFIELD	NJ	502A696BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
CONSULTING ACTUARIES INC	FAIRFIELD	NJ	502A696BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
CONSULTING ACTUARIES INC	FAIRFIELD	NJ	502A696BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
CONSULTING ACTUARIES INC	FAIRFIELD	NJ	502A696BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH	503B0130701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH	502B0130701-006	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	OH	503B0130702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
COOLIDGE WALL WOMSLEY & LOMBARD CO LPA	DAYTON	OH	503B0130702-002	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 INDUSTRIES INC	CLEVELAND	OH	VS322418	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/14/2001
COOPER NORMAN & CO	TWIN FALLS	ID	503A2880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
COOPER NORMAN & CO	TWIN FALLS	ID	502A2880701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
COOPER NORMAN & CO	TWIN FALLS	ID	503A2880701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
COOPER NORMAN & CO	TWIN FALLS	ID	502A2880701-004	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	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	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
COOPER NORMAN & CO	TWIN FALLS	ID	502A2880701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
CORNERBANK NA	WINFIELD	KS	50276822701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CORNERSTONE BANK NA	YORK	NE	50276441901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CORNERSTONE BANK NA	YORK	NE	50276441901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CORNERSTONE BANK NA	YORK	NE	50376441901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CORNERSTONE BANK NA	YORK	NE	50376441901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
CORNERSTONE BANK NA	YORK	NE	50376441901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CORNERSTONE BANK NA	YORK	NE	50276441901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	503B0120701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	502B0120701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	503B0120701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	502B0120701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	503B0120701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	502B0120701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	503B0120701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	502B0120701-008	Prototype Standardized Target Benefit Plan	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	503B0120702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	502B0120702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CORPORATE BENEFIT ADMINISTRATORS INC	MINNEAPOLIS	MN	502B0120702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CORPORATE BENEFIT ADVISORS INC	STONY CREEK	CT	502A5341901-001	Prototype Standardized Profit Sharing Plan	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 SERVICES INC	WAYNE	PA	503A6650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CORPORATE PENSION SERVICES INC	WAYNE	PA	502A6650701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
CORPORATE PENSION SERVICES INC	WAYNE	PA	503A6650701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CORPORATE PENSION SERVICES INC	WAYNE	PA	502A6650701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
CORPORATE PENSION SERVICES INC	WAYNE	PA	503A6650701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
CORPORATE PENSION SERVICES 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	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
CORPORATE RETIREMENT SERVICES INC	UNION	NJ	503B0338502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
CORPORATE RETIREMENT SERVICES INC	UNION	NJ	502B0338502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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	502A2890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CORS & BASSETT	CINCINNATI	OH	503A2890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CORS & BASSETT	CINCINNATI	OH	502A2890701-004	Prototype Standardized Money Purchase Plan	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	OH	502A2890701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CORS & BASSETT	CINCINNATI	OH	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	Opinion Letter Issued 01/10/2002
COSMOPOLITAN BANK & TRUST CO	CHICAGO	IL	50233161901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COSMOPOLITAN BANK & TRUST CO	CHICAGO	IL	50233161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COSMOPOLITAN BANK & TRUST CO	CHICAGO	IL	50233161901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COSMOPOLITAN BANK & TRUST CO	CHICAGO	IL	50233161901-004	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	LOUISVILLE	KY	502A6921901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
COTTON & ALLEN PSC	LOUISVILLE	KY	502A6921901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
COTTON & ALLEN PSC	LOUISVILLE	KY	502A6921901-005	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	Opinion Letter Issued 08/30/2001
COUNTRY TRUST BANK	BLOOMINGTON	IL	50332210701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
COUNTRY TRUST BANK	BLOOMINGTON	IL	50232210701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
COUNTRY TRUST BANK	BLOOMINGTON	IL	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	50216161901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COUNTY NATIONAL BANK	CLEARFIELD	PA	50316161901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COUNTYBANK	GREENWOOD	SC	50382740701-001	Prototype Non-standardized Profit Sharing Plan	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	ATLANTA	GA	503A2121901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
COUSAR ASSOCIATES INC	ATLANTA	GA	503A2121901-005	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
COX HODGMAN & GIARMARCO PC	TROY	MI	VS322839	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	CHATTANOOGA	TN	502B0110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	503B0110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	502B0110701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	503B0110701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CPH PENSION ADMINISTRATORS INC	CHATTANOOGA	TN	502B0110701-008	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	GREAT BEND	KS	503B0100701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	502B0100701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	503B0100701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CPI QUALIFIED PLAN CONSULTANTS INC	GREAT BEND	KS	502B0100701-006	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	HIGHLAND MILLS	NY	VS322941	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/20/2001
CRAIG F SIMON	HIGHLAND MILLS	NY	VS322940	Volume Submitter Profit Sharing/401K Plan	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	MANALAPAN	NJ	502B6531901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CREATIVE PENSION ADMINISTRATORS INC	MANALAPAN	NJ	503B6531901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	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	ALBANY	NY	502B0328501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	503B0328501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	502B0328501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
CREATIVE PENSION CONSULTANTS INC	ALBANY	NY	503B0328501-009	Prototype Non-standardized Target Benefit Plan	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	DANVILLE	PA	502B1420701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CREATIVE PENSION CONSULTANTS INC	DANVILLE	PA	503B1420701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CREATIVE PENSION CONSULTANTS INC	DANVILLE	PA	502B1420701-006	Prototype Standardized Cash or Deferred Arrangement	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
CREATIVE PENSION DESIGN & ADMINISTRATION INC	FAIRFIELD	CT	503B692AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
CREATIVE PENSION SERVICES	LONG BRANCH	NJ	502B6851901-001	Prototype Standardized Profit Sharing Plan	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	LONG BRANCH	NJ	502B6851902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
CREATIVE PENSION SERVICES	LONG BRANCH	NJ	502B6851902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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	WALTHAM	MA	50215000001-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/26/2001
CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION	WALTHAM	MA	50315000001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/26/2001
CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION	WALTHAM	MA	50215000001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/26/2001
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE	MD	502A702BE01-001	Prototype Standardized Profit Sharing Plan	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	MD	502A702BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE	MD	502A702BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE	MD	503A702BE02-003	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
CREMEN CLEMENTS & ASSOCIATES PENSION ADMINISTRATION INC	BOWIE	MD	503A702BE02-004	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	LUBBOCK	TX	VS323476	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/07/2001
CRISP HUGHES EVANS LLP	SPARTANBURG	SC	503B1410701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CRISP HUGHES EVANS LLP	SPARTANBURG	SC	502B1410701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CRISP HUGHES EVANS LLP	SPARTANBURG	SC	503B1410701-003	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	502ZZN1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CROGHAN COLONIAL BANK	FREEMONT	OH	503ZZN12701-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CROGHAN COLONIAL BANK	FREEMONT	OH	502ZZN1901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CROGHAN COLONIAL BANK	FREEMONT	OH	503ZZN1901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CROSBY & FARNUM PLC	SANTA CLARA	CA	502A9260701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CROSBY & FARNUM PLC	SANTA CLARA	CA	502A9260701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
CROWE & DUNLEVY A PROFESSIONAL CORPORATION	OKLAHOMA CITY	OK	VS322335	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/24/2000
CROWE CHIZEK & CO LLC	COLUMBUS	OH	503A8030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLC	COLUMBUS	OH	502A8030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLC	COLUMBUS	OH	503A8030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLC	COLUMBUS	OH	502A8030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLC	COLUMBUS	OH	503A8030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLC	COLUMBUS	OH	502A8030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CROWELL HART & CO LTD	JACKSON	MS	503B1400701-001	Prototype Non-standardized Profit Sharing Plan	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	JACKSON	MS	503B1400701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CROWELL HART & CO LTD	JACKSON	MS	502B1400701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CULVER & CO	BOULDER	CO	503B4988501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
CULVER & CO	BOULDER	CO	503B4988501-002	Prototype Non-Standardized Safe Harbor Cash or 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	BOULDER	CO	502B4988501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
CULVER & CO	BOULDER	CO	503B4988501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
CULVER & CO	BOULDER	CO	502B4988501-008	Prototype Standardized Money Purchase Plan	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	MADISON	WI	50216380001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50316380001-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50216380001-008	Prototype Standardized Target Benefit Plan	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	MADISON	WI	50316380003-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50216380003-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/28/2002
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50316380003-003	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	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CUNNINGHAM DALMAN PC	HOLLAND	MI	502B1390701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CUNNINGHAM DALMAN PC	HOLLAND	MI	503B1390701-003	Prototype Non-standardized Money Purchase Plan	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	PALO ALTO	CA	502ZZFD1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CURNOW & CO PS	BELLINGHAM	WA	503A2900701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CURNOW & CO PS	BELLINGHAM	WA	502A2900701-002	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	ATLANTA	GA	502A9270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CUSHING MORRIS ARMBRUSTER & MONTGOMERY LLP	ATLANTA	GA	503A9270701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CUSHING MORRIS ARMBRUSTER & MONTGOMERY LLP	ATLANTA	GA	503A9270701-004	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	50264970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
D R HUBE INC	BEL AIR	MD	503B0090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
D R HUBE INC	BEL AIR	MD	503B0090701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
D R HUBE INC	BEL AIR	MD	503B0090701-003	Prototype Non-standardized Cash or Deferred Arrangement	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	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
D S PENSION SERVICES INC	NEW HYDE PARK	NY	502B0010701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
D S PENSION SERVICES INC	NEW HYDE PARK	NY	503B0010701-003	Prototype Non-standardized Money Purchase Plan	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	NEW HYDE PARK	NY	502B0010701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
D S PENSION SERVICES INC	NEW HYDE PARK	NY	503B0010702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
D S PENSION SERVICES INC	NEW HYDE PARK	NY	503B0010702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	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
DACOTAH BANK	ABERDEEN	SD	50218481901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DACOTAH BANK	ABERDEEN	SD	50218481901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DACOTAH BANK	ROLLA	ND	50220482701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DAHLGREN & DAUENHAUER PC	SEATTLE	WA	503B0318501-001	Prototype Non-standardized Cash or Deferred Arrangement	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
DAILYACCESS.COM INC	MOBILE	AL	502A7920701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/20/2002
DAILYACCESS.COM INC	MOBILE	AL	503A7920701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
DAILYACCESS.COM INC	MOBILE	AL	502A7920701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
DAILYACCESS.COM INC	MOBILE	AL	503A7920701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002
DAILYACCESS.COM INC	MOBILE	AL	502A7920701-006	Prototype 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	LAFAYETTE	LA	502B1380701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DARNALL SIKES & FREDERICK CPAS	LAFAYETTE	LA	503B1380701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DARNALL SIKES & FREDERICK CPAS	LAFAYETTE	LA	502B1380701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DATAIR	WESTMONT	IL	VS322783	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/05/2002
DATAIR	WESTMONT	IL	VS322784	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 09/27/2002
DATAIR	WESTMONT	IL	VS322785	Volume Submitter Money Purchase Plan	Advisory Letter Issued 09/26/2002
DATAIR	WESTMONT	IL	VS322786	Volume Submitter Target Benefit Plan	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	IL	50399858501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL	50299858501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
DATAIR EMPLOYEE BENEFIT SYSTEMS INC	WESTMONT	IL	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	FL	503B3750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DAVID KITCOFF & ASSOCIATES INC	MIAMI	FL	502B3750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DAVID KITCOFF & ASSOCIATES INC	MIAMI	FL	503B3750701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DAVID KITCOFF & ASSOCIATES INC	MIAMI	FL	502B3750701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DAVID KLEIN LLC	DENVER	CO	503A2530001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/17/2002
DAVID KLEIN LLC	DENVER	CO	503A2530001-002	Prototype Non-standardized Money Purchase Plan	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 Money Purchase Plan	Opinion Letter Issued 08/30/2001
DAVID M SYRETT FSA EA	NEWPORT NEWS	VA	503A8190701-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
DAVIDSON TRUST CO	GREAT FALLS	MT	50255841901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DAVIDSON TRUST CO	GREAT FALLS	MT	50255841901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DAVIDSON TRUST CO	GREAT FALLS	MT	50255841901-004	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	GREAT FALLS	MT	50255841901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DAVIS BACON PENSION ADMINISTRATORS INC	KIRKLAND	WA	VS322817	Volume Submitter Money Purchase Plan	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	WA	502B1370701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DAVIS MOORE & ASSOCIATES INC	SEATTLE	WA	503B1370701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DAVIS MOORE & ASSOCIATES INC	SEATTLE	WA	502B1370701-006	Prototype Standardized Cash or Deferred Arrangement	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	WA	VS322917	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/18/2002
DAVIS WRIGHT TREMAINE LLP	SEATTLE	WA	VS322928	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/18/2002
DAVIS WRIGHT TREMAINE LLP	SEATTLE	WA	VS322484	Volume Submitter Defined Benefit Plan	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	GRAND HAVEN	MI	502B1360701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DEARBORN FEDERAL SAVINGS BANK	DEARBORN	MI	50289422701-001	Prototype Standardized Profit Sharing Plan	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	CALHAN	CO	503B6891901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DEBORAH L QUALE-EICHHORN QPA	CALHAN	CO	503B6891901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	SMITHFIELD	NC	502A9250701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DEES JACKSON WATSON & ASSOC PA	SMITHFIELD	NC	503A9250701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DEES JACKSON WATSON & ASSOC PA	SMITHFIELD	NC	502A9250701-004	Prototype Standardized Cash or Deferred Arrangement	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	WILMINGTON	DE	50316680001-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/19/2001
DELAWARE CHARTER GUARANTEE & TRUST CO	WILMINGTON	DE	50216680002-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/19/2001
DELAWARE CHARTER GUARANTEE & TRUST CO	WILMINGTON	DE	50316680002-002	Prototype Non-standardized Profit Sharing Plan	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	WILMINGTON	DE	50316680003-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 02/04/2002
DELOITTE & TOUCHE LLP	CLEVELAND	OH	503A9560701-001	Prototype Non-standardized Profit Sharing Plan	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	OH	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	CLEVELAND	OH	502A9560701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
DELOITTE & TOUCHE LLP	CLEVELAND	OH	503A9560702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
DELOITTE & TOUCHE LLP	CLEVELAND	OH	503A9560702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	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	OH	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	RACINE	WI	VS322354	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 4/17/2001 & 02/08/2002
DEMARK KOLBE & BRODEK SC	RACINE	WI	VS322373	Volume Submitter Money Purchase Plan	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	KS	503B0080701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK	KS	502B0080701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK	KS	503B0080701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
DEMARS PENSION CONSULTING SERVICES INC	OVERLAND PARK	KS	502B0080701-008	Prototype Standardized Target Benefit Plan	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
DEVINE MILLMET & BRANCH PA	MANCHESTER	NH	503B1330701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DEVINE MILLMET & BRANCH PA	MANCHESTER	NH	502B1330701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DEVINE MILLMET & BRANCH PA	MANCHESTER	NH	503B1330701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DEVINE MILLMET & 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	503B1320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DEWITT ROSS & STEVENS SC	MADISON	WI	502B1320701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DEWITT ROSS & STEVENS SC	MADISON	WI	503B1320701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DEWITT ROSS & STEVENS SC	MADISON	WI	502B1320701-004	Prototype Standardized Money Purchase Plan	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	LONGMONT	CO	502A5471901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DIGITAL RETIREMENT SOLUTIONS INC	LONGMONT	CO	503A5471901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
DIGITAL RETIREMENT SOLUTIONS INC	LONGMONT	CO	502A5471901-003	Prototype Standardized Cash or Deferred Arrangement	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	UNIONDALE	NY	50263422701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DIME SAVINGS BANK	UNIONDALE	NY	50263422701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DIME SAVINGS BANK	UNIONDALE	NY	50263422701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DIME SAVINGS BANK OF WILLIAMSBURGH	BROOKLYN	NY	50281402701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
DIME SAVINGS BANK OF WILLIAMSBURGH	BROOKLYN	NY	50281402701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
DINSMORE & SHOHL LLP	CINCINNATI	OH	503A8970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
DINSMORE & SHOHL LLP	CINCINNATI	OH	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	OH	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	502A8970701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
DINSMORE & SHOHL LLP	CINCINNATI	OH	503A8970702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
DINSMORE & SHOHL LLP	CINCINNATI	OH	503A8970702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
DINSMORE & SHOHL LLP	CINCINNATI	OH	502A8970702-003	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	VS322613	Volume Submitter 401K Plan	Advisory Letter Issued 04/17/2002
DIVERSIFIED INVESTORS SECURITIES CORPORATION	LOS ANGELES	CA	VS322640	Volume Submitter 401K Plan	Advisory Letter Issued 04/17/2002
DLJ WINTHROP FUNDS	JERSEY CITY	NJ	50288922701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DLJ WINTHROP FUNDS	JERSEY CITY	NJ	50288922701-002	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	NEW YORK	NY	VS322799	Volume Submitter Target Benefit Plan	Advisory Letter Issued 06/19/2002
DONALDSON HOLMAN & WEST PC	BIRMINGHAM	AL	502A8040701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DONALDSON HOLMAN & WEST PC	BIRMINGHAM	AL	502A8040701-002	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	JERSEY CITY	NJ	50308712701-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50208712701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50308712701-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50208712701-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50308712701-010	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	Opinion Letter Issued 08/07/2001
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	503B0070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	502B0070701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	503B0070701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
DONOHUE FEIMAN RETIREMENT PLAN SERVICES INC	DENVER	CO	502B0070701-008	Prototype Standardized Target 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	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/25/2001
DORSEY & WHITNEY LLP	SEATTLE	WA	503A2580702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DORSEY & WHITNEY LLP	SEATTLE	WA	503A2580702-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DOUGHERTY MCKINNON & LUBY BENEFIT SERVICES LLC	COLUMBUS	GA	503B1300701-001	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	LAWRENCE	KS	50278031901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DOUGLAS M FARR & CO INC	LA CRESCENTA	CA	503B5178501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
DOUGLAS M FARR & CO INC	LA CRESCENTA	CA	503B5178501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
DOUGLAS M FARR & CO INC	LA CRESCENTA	CA	502B5178501-003	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	RICHMOND	VA	502A9420701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
DOUGLAS W CONNER LTD	RICHMOND	VA	502A9420701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
DOUGLAS W COY PA	LITTLE ROCK	AR	503A3920701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
DOUGLAS W COY PA	LITTLE ROCK	AR	502A3920701-002	Prototype 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
DOUSSARD HODEL & MARKMAN PC	LAKEWOOD	CO	503B1280701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
DOUSSARD HODEL & MARKMAN PC	LAKEWOOD	CO	502B1280701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
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	503A9430701-002	Prototype Non-standardized Money Purchase 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	PORTLAND	ME	502A8930701-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DOWNERS GROVE NATIONAL BANK	DOWNERS GROVE	IL	50217081901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DOWNERS GROVE NATIONAL BANK	DOWNERS GROVE	IL	50217081901-002	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	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	502B6091901-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	502B6091902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
DOYLE BARNETT ASSOCIATES	MILLWOOD	NY	502B6091902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
dpb&z inc	PITTSBURGH	PA	502B1550701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
dpb&z inc	PITTSBURGH	PA	503B1550701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
dpb&z inc	PITTSBURGH	PA	502B1550701-004	Prototype Standardized Money Purchase Plan	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 CO LPA	CINCINNATI	OH	VS323163	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
DREW & WARD CO LPA	CINCINNATI	OH	VS323282	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
DREW & WARD CO LPS	CINCINNATI	OH	VS323184	Volume Submitter Defined Benefit Plan	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 01/11/2002

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
DREYFUS SERVICE CORP	UNIONDALE	NY	50217130001-001	Prototype Standardized Money Purchase Plan	Opinion Letter issued 02/12/2002
DREYFUS SERVICE CORP	UNIONDALE	NY	50317130001-002	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	UNIONDALE	NY	50317130001-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 02/12/2002
DREYFUS SERVICE CORP	UNIONDALE	NY	50217130002-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 02/01/2002
DRINKER BIDDLE & REATH LLP	FLORHAM PARK	NJ	VS322555	Volume Submitter Money Purchase Plan	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
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	PHILADELPHIA	PA	503A1950002-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 06/20/2002
DUANE MORRIS LLP	PHILADELPHIA	PA	503A1950002-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 06/20/2002
DUBOIS COOKSEY BISHOFF & FERRERI PA	ALBUQUERQUE	NM	503A9450701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
DUBOIS COOKSEY BISHOFF & FERRERI PA	ALBUQUERQUE	NM	503A9450701-002	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	IA	50317190701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
DUBUQUE BANK & TRUST CO	DUBUQUE	IA	50217190701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
DUKES COUNTY SAVINGS BANK	WEST TISBURY	MA	50271161101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 01/10/2002
DUKES COUNTY SAVINGS BANK	WEST TISBURY	MA	50271161101-002	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	HOUSTON	TX	503A8620701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
DUNCAN CORP	HOUSTON	TX	502A8620701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
DUNN CARNEY ALLEN HIGGINS & TONGUE LLP	PORTLAND	OR	503B1270701-001	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	PARIS	TN	503B1260701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
DUNN CRESWELL SPARKS SMITH HORNE & DOWNING PLLC	PARIS	TN	502B1260701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
DUNN CRESWELL SPARKS SMITH HORNE & DOWNING PLLC	PARIS	TN	503B1260701-003	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	KANSAS CITY	MO	503A9460701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
DYLAN C TAI CONSULTING ACTUARY	COSTA MESA	CA	503B5028501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 09/18/2001
DYLAN C TAI CONSULTING ACTUARY	COSTA MESA	CA	502B5028501-002	Prototype 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	503B5028502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 09/20/2001
DYLAN C TAI CONSULTING ACTUARY	COSTA MESA	CA	503B5028502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 09/20/2001
DYLAN C TAI CONSULTING ACTUARY	COSTA MESA	CA	502B5028502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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	KETTERING	OH	502A2131901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
DYNAMIC PENSION SERVICES INC	KETTERING	OH	503A2131901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
E A EDBERG ASSOCIATES INC	PHOENIX	AZ	503B0060701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
E A EDBERG ASSOCIATES INC	PHOENIX	AZ	502B0060701-002	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	PHOENIX	AZ	503B0060701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter issued 08/07/2001
E A EDBERG ASSOCIATES INC	PHOENIX	AZ	502B0060701-008	Prototype Standardized Target Benefit Plan	Opinion Letter issued 08/07/2001
E A EDBERG ASSOCIATES INC	PHOENIX	AZ	503B0060702-001	Prototype Non-standardized Defined 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	MILWAUKEE	WI	503B1250701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
E H ENTERPRISES INC d/b/a SASI	MILWAUKEE	WI	502B1250701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
E H THOMSON & CO INC	SEA GIRT	NJ	503B5378501-001	Prototype Non-standardized Cash or Deferred Arrangement	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
E H THOMSON & CO INC	SEA GIRT	NJ	503B5378501-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
E H THOMSON & CO INC	SEA GIRT	NJ	502B5378501-008	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	LARKSPUR	CA	503B1240701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
E I P INC	LARKSPUR	CA	502B1240701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
E I P INC	LARKSPUR	CA	503B1240701-003	Prototype Non-standardized Money Purchase Plan	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	NORTHFIELD	IL	VS322388	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 1/25/2001
E.R.I.S.A. INC	NORTHFIELD	IL	VS322490	Volume Submitter Money Purchase Plan	Advisory Letter Issued 1/25/2001
EAB	UNIONDALE	NY	50217982701-001	Prototype Standardized Profit Sharing Plan	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	UNIONDALE	NY	50217982702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
EAB	UNIONDALE	NY	50217982702-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
EAB	UNIONDALE	NY	50217982702-004	Prototype Standardized Money Purchase Plan	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	MA	50292231901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EASTERN BANK & TRUST CO	SALEM	MA	50292231901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EASTERN BANK & TRUST CO	SALEM	MA	50292231901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EASTERN BANK & TRUST CO	SALEM	MA	50292231901-005	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	50292422701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EASTERN SAVINGS & LOAN	NORWICH	CT	50292422701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EASTERN SAVINGS & LOAN	NORWICH	CT	50392422701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EASTERN SAVINGS & LOAN	NORWICH	CT	50392422701-004	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	TOLEDO	OH	502A3910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EASTMAN BENIRSCHKE FINANCIAL GROUP	SAN DIEGO	CA	503A1480001-001	Prototype Non-standardized Profit Sharing Plan	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	OH	50317421901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EATON NATIONAL BANK & TRUST CO	EATON	OH	50317421901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ECONOMIC CONCEPTS INC	INDIANA	PA	503A9590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ECONOMIC CONCEPTS INC	INDIANA	PA	502A9590701-002	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	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
ECONOMIC GROUP PENSION SERVICES INC	NEW YORK	NY	503B693AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
ECONOMIC GROUP PENSION SERVICES INC	NEW YORK	NY	502B693AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
ECONOMIC GROUP PENSION SERVICES INC	NEW YORK	NY	503B693AB01-004	Prototype Non-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	NY	502A7960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ECP DESIGN & SERVICE GROUP LTD	MELVILLE	NY	503A7960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ECP DESIGN & SERVICE GROUP LTD	MELVILLE	NY	502A7960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ECP DESIGN & SERVICE GROUP LTD	MELVILLE	NY	503A7960701-005	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	MELVILLE	NY	502A7960702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
EDWARD JONES	ST LOUIS	MO	503A3950701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001

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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	502A3950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EDWARD JONES	ST LOUIS	MO	503A3950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EDWARD JONES	ST LOUIS	MO	502A3950701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EDWARD JONES	ST LOUIS	MO	503A3950701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
EDWARD JONES	ST LOUIS	MO	502A3950701-008	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 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	BROCKTON	MA	502A1490002-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/11/2002
ELLIOT WISE & CO INC	BROCKTON	MA	503A1490002-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/11/2002
EMERGING MONEY CORP	STAMFORD	CT	502B697AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
EMERGING MONEY CORP	STAMFORD	CT	503B697AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
EMERGING MONEY CORP	STAMFORD	CT	502B697AB01-003	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	ROCKY HILL	CT	503B0040702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
EMPLOYEE BENEFIT COMPLIANCE SERVICES INC	ROCKY HILL	CT	503B0040702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002

<u>PLAN SPONSOR</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
ENGLAND WHITFIELD SCHROEDER & TREDWAY LLP	CA	502A8050701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ENGLAND WHITFIELD SCHROEDER & TREDWAY LLP	CA	503A8050701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ENGLAND WHITFIELD SCHROEDER & TREDWAY LLP	CA	502A8050701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ENGLISH MCCAUGHAN & O'BRYAN PA	FL	503B0030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ENGLISH MCCAUGHAN & O'BRYAN PA	FL	503B0030701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ENGLISH MCCAUGHAN & O'BRYAN PA	FL	503B0030701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ENGLISH MCCAUGHAN & O'BRYAN PA	FL	503B0030702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ENGLISH MCCAUGHAN & O'BRYAN PA	FL	503B0030702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ENTERPRISE BANK & TRUST CO	MA	502ZZFR1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ENTERPRISE PENSIONS	AZ	502B6831901-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
ENTERPRISE PENSIONS	AZ	502B6831901-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
ENTERPRISE PENSIONS	AZ	503B6831901-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
ENTERPRISE PENSIONS	AZ	503B6831901-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
ENTRUST ADMINISTRATION INC	CA	502A7412701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ENTRUST ADMINISTRATION INC	CA	502A7412701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ENTRUST ADMINISTRATION INC	CA	503A7412701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ENTRUST ADMINISTRATION INC	CA	503A7412701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	OH	503B0020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	OH	502B0020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	OH	503B0020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	OH	502B0020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	OH	503B0020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ENTRUST INC	OH	502B0020701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ENTRUST INC	OH	503B0020702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ENTRUST INC	OH	503B0020702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ENTRUST INC	OH	502B0020702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ENTRUST INC	OH	502B0020702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
EPHRATA NATIONAL BANK	PA	50217821901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EPHRATA NATIONAL BANK	PA	50217821901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EPHRATA NATIONAL BANK	PA	50217821901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EPHRATA NATIONAL BANK	PA	50217821901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	NY	502A3552701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	NY	502A3552701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	NY	503A3552701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	NY	503A3552701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	NY	502A3552701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	NY	503A3552701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	NY	503A3552701-007	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 01/25/2002
EPIC ADVISORS INC	NY	502A3551902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	NY	502A3551902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	NY	503A3551902-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	NY	503A3551902-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	NY	502A3551902-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	NY	503A3551902-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ePlan Services Inc	CO	502A2290001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/08/2002
EPLANS INC	PA	VS322762	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/27/2001
EQUITABLE BUILDING & LOAN ASSOCIATION	NE	50211662701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NY	50317870001-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NY	50217870001-002	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NY	50317870001-003	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NY	50217870001-004	Master Standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NY	50317870001-005	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NY	50217870001-006	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NY	50317870001-007	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NY	50217870001-008	Master Standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	GA	50317870702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	GA	50217870702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	GA	50317870702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	GA	50217870702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	GA	50317870702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	GA	50217870702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	GA	50317870702-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	GA	50217870702-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	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	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	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	GA	50217870703-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NY	50217870004-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/30/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NY	50217870004-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/30/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	DC	VS322602	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/03/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	DC	VS322603	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/03/2002
EQUITRUST LIFE INSURANCE CO	IA	502A0242701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EQUITRUST LIFE INSURANCE CO	IA	502A0242701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	KY	503A9030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	KY	502A9030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	KY	503A9030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	KY	502A9030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	KY	503A9030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ERAS LLC	KY	502A9030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ERAS LLC	KY	503A9030701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	KY	502A9030701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ERICKSON BROWN & KLOSTER PC	CO	502A6782701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERICKSON BROWN & KLOSTER PC	CO	502A6782701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERICKSON BROWN & KLOSTER PC	CO	502A6782701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ERIE FAMILY LIFE INSURANCE	PA	50215662701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

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ERIE FAMILY LIFE INSURANCE	ERIE	PA	50215662701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERIE FAMILY LIFE INSURANCE	ERIE	PA	50215662702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERIE FAMILY LIFE INSURANCE	ERIE	PA	50215662702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERISA CONSULTANTS INC	MANLIUS	NY	502A1921901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ERISA CONSULTANTS INC	MANLIUS	NY	502A1921901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ERISA CONSULTANTS INC	MANLIUS	NY	502A1921901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ERISA CONSULTANTS INC	MANLIUS	NY	502A1921901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ERISA CONSULTANTS INC	MANLIUS	NY	503A1921901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ERISA INC	BROOKLYN PARK	MN	503B5408501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ERISA INC	BROOKLYN PARK	MN	503B5408501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ERISA INC	BROOKLYN PARK	MN	503B5408501-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ERISA SERVICES INC	KNOXVILLE	TN	503B2750701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERISA SERVICES INC	KNOXVILLE	TN	502B2750701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERISA SERVICES INC	KNOXVILLE	TN	503B2750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERISA SERVICES INC	KNOXVILLE	TN	502B2750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERISA SERVICES INC	KNOXVILLE	TN	503B2750701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ERISA SERVICES INC	KNOXVILLE	TN	502B2750701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ERISADOCS	LOS ANGELES	CA	VS323198	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
ERISADOCS	LOS ANGELES	CA	VS322652	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ERISADOCS	LOS ANGELES	CA	VS322682	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ERISADOCS	LOS ANGELES	CA	VS322712	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ERNEST J JONES ASSOC INC	PHOENIX	AZ	503B0180701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERNEST J JONES ASSOC INC	PHOENIX	AZ	503B0180701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERNEST J JONES ASSOC INC	PHOENIX	AZ	503B0180701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ERNEST J JONES ASSOC INC	PHOENIX	AZ	503B0180702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ERNEST J JONES ASSOC INC	PHOENIX	AZ	503B0180702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ERNEST S RYDER & ASSOCIATES INC	SAN DIEGO	CA	VS323013	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 08/14/2002
ERNEST S RYDER & ASSOCIATES INC	SAN DIEGO	CA	VS323014	Volume Submitter Money Purchase Plan	Advisory Letter Issued 08/14/2002
ERNEST S RYDER & ASSOCIATES INC	SAN DIEGO	CA	VS323015	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 08/14/2002
ERNEST S RYDER & ASSOCIATES INC	SAN DIEGO	CA	VS323016	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 08/14/2002
ERNHARTH & ASSOCIATES INC	WEXFORD	PA	502B6311901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ERNHARTH & ASSOCIATES INC	WEXFORD	PA	502B6311901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ERNHARTH & ASSOCIATES INC	WEXFORD	PA	503B6311901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ERNHARTH & ASSOCIATES INC	WEXFORD	PA	503B6311901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
ERNHARTH & ASSOCIATES INC	WEXFORD	PA	502B6311901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ERNHARTH & ASSOCIATES INC	WEXFORD	PA	503B6311901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ERNHARTH & ASSOCIATES INC	WEXFORD	PA	503B6311901-007	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
ERNHARTH & ASSOCIATES INC	WEXFORD	PA	503B6311902-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
ERNHARTH & ASSOCIATES INC	WEXFORD	PA	503B6311902-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
ERNHARTH & ASSOCIATES INC	WEXFORD	PA	503B6311902-003	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
ERNST & YOUNG LLP	MINNEAPOLIS	MN	VS322425	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 6/4/2001
ERNST & YOUNG LLP	MINNEAPOLIS	MN	VS322534	Volume Submitter Money Purchase Plan	Advisory Letter Issued 9/6/2001
ERWIN HASS ESQ	NEW YORK	NY	VS322542	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/09/2002
ERWIN HASS ESQ	NEW YORK	NY	VS323120	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/09/2002
ERWIN HASS ESQ	NEW YORK	NY	VS323391	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/09/2002
ESTATE & PENSION ADVISORY BOARD INC	BALA CYNWYD	PA	503B0170701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ESTATE & PENSION ADVISORY BOARD INC	BALA CYNWYD	PA	502B0170701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ESTATE & PENSION ADVISORY BOARD INC	BALA CYNWYD	PA	503B0170701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ESTATE & PENSION ADVISORY BOARD INC	BALA CYNWYD	PA	502B0170701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ESTATE & PENSION ADVISORY BOARD INC	BALA CYNWYD	PA	503B0170701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
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	503B0170701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ESTATE & PENSION ADVISORY BOARD INC	BALA CYNWYD	PA	502B0170701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ESTATE & PENSION ADVISORY BOARD INC	BALA CYNWYD	PA	503B0170702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ESTATE & PENSION ADVISORY BOARD INC	BALA CYNWYD	PA	503B0170702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ESTATE & PENSION ADVISORY BOARD INC	BALA CYNWYD	PA	502B0170702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ESTATE & PENSION ADVISORY BOARD INC	BALA CYNWYD	PA	502B0170702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ESTATE & PENSION SERVICES INC	MAYFIELD	KY	503B5418501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ESTATE & PENSION SERVICES INC	MAYFIELD	KY	502B5418501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ESTATE & PENSION SERVICES INC	MAYFIELD	KY	503B5418501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ESTATE & PENSION SERVICES INC	MAYFIELD	KY	502B5418501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ESTATE & PENSION SERVICES INC	MAYFIELD	KY	503B5418501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ESTATE & PENSION SERVICES INC	MAYFIELD	KY	502B5418501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
EUGENE SCHLOSS & CO INC	WESTBURY	NY	502B6251901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EUGENE SCHLOSS & CO INC	WESTBURY	NY	502B6251901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EUGENE SCHLOSS & CO INC	WESTBURY	NY	503B6251901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EUGENE SCHLOSS & CO INC	WESTBURY	NY	503B6251901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EUGENE SCHLOSS & CO INC	WESTBURY	NY	502B6251901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EUGENE SCHLOSS & CO INC	WESTBURY	NY	503B6251901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EUGENE SCHLOSS & CO INC	WESTBURY	NY	502B6251901-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
EUGENE SCHLOSS & CO INC	WESTBURY	NY	503B6251901-008	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
EUGENE SCHLOSS & CO INC	WESTBURY	NY	VS311308	Volume Submitter Money Purchase Plan	Advisory Letter Issued 7/12/2000
EUGENE SCHLOSS & CO INC	WESTBURY	NY	VS311307	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 7/12/2000
EUGENE SCHLOSS & CO INC	WESTBURY	NY	VS311309	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 7/12/2000
EUGENE SCHLOSS & CO INC	WESTBURY	NY	VS322501	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/25/2002
EVEREST PENSION SERVICES LLC	ALBANY	NY	503B2740701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EVEREST PENSION SERVICES LLC	ALBANY	NY	502B2740701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EVEREST PENSION SERVICES LLC	ALBANY	NY	503B2740701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EVEREST PENSION SERVICES LLC	ALBANY	NY	502B2740701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EVEREST PENSION SERVICES LLC	ALBANY	NY	503B2740701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EVEREST PENSION SERVICES LLC	ALBANY	NY	502B2740701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EVERGREEN SECURITIES CO	BOSTON	MA	5027890AQ01-001	Prototype 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	5027890AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

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EVERGREEN SECURITIES CO	BOSTON	MA	5037890A001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EVERGREEN SECURITIES CO	BOSTON	MA	5037890A001-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EVIDON & WEISBERG PA	MINNEAPOLIS	MN	503A5491901-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	SANTA ROSA	CA	50218050701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EXCHANGE BANK	SANTA ROSA	CA	50218050701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EXCHANGE BANK	SANTA ROSA	CA	50218050701-003	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	TN	502B2730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EXECUTIVE PENSION SERVICES INC	SACRAMENTO	CA	503B6000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EXECUTIVE PENSION SERVICES INC	SACRAMENTO	CA	502B6000701-002	Prototype Standardized Profit Sharing Plan	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	FL	503B5428501-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA	FL	502B5428501-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
EXECUTIVE TAX BENEFITS OF FLORIDA INC	TAMPA	FL	503B5428502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	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	50251312701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EXETER TRUST - CUSTODY FIRST	ROCHESTER	NY	50351312701-007	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EXETER TRUST - CUSTODY FIRST	ROCHESTER	NY	50351312701-008	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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 Non-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
EXPERTPLAN INC	EAST WINDSOR	NJ	503A1841901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EXPERTPLAN INC	EAST WINDSOR	NJ	503A1841901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
EXPERTPLAN INC	EAST WINDSOR	NJ	502A1841901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EXPERTPLAN INC	EAST WINDSOR	NJ	503A1841901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	PRESTON	MN	50218692701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
F & M TRUST	CHAMBERSBURG	PA	50272431901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
F & M TRUST	CHAMBERSBURG	PA	50372431901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
F & M TRUST	CHAMBERSBURG	PA	50272431901-003	Prototype Standardized Cash or Deferred Arrangement	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	CRAWFORDSVILLE	IN	503A9040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FACTS INC	CRAWFORDSVILLE	IN	502A9040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FACTS INC	CRAWFORDSVILLE	IN	503A9040701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FACTS INC	CRAWFORDSVILLE	IN	502A9040701-004	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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FACTS INC	CRAWFORDSVILLE	IN	502A9040701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FACTS INC	CRAWFORDSVILLE	IN	503A9040701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
FACTS INC	CRAWFORDSVILLE	IN	502A9040701-008	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	CHESEAPEAKE	VA	503A8390701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FAGGERT & FRIEDEN PC	CHESEAPEAKE	VA	503A8390701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FAGGERT & FRIEDEN PC	CHESEAPEAKE	VA	503A8390701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FAGGERT & FRIEDEN PC	CHESEAPEAKE	VA	502A8390701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FAHNESTOCK & CO INC	NEW YORK	NY	50256772701-001	Prototype Standardized Profit Sharing Plan	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	Opinion Letter Issued 01/25/2002
FAIR AUFSESSER & FITZGERALD PC	WHITE PLAINS	NY	50399ABAB01-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
FAIR AUFSESSER & FITZGERALD PC	WHITE PLAINS	NY	50299ABAB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
FAIR AUFSESSER & FITZGERALD PC	WHITE PLAINS	NY	50399ABAB02-002	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	WEST DES MOINES	IA	50218352701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FARM BUREAU LIFE INSURANCE CO	JEFFERSON CITY	MO	50218362701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FARM BUREAU LIFE INSURANCE CO	JEFFERSON CITY	MO	50218362701-002	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	BURLINGTON	IA	50279631901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS BANK & TRUST	BURLINGTON	IA	50379631901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS BANK & TRUST	BURLINGTON	IA	50279631901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS BANK & TRUST	BURLINGTON	IA	50379631901-006	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	BANCROFT	IA	50293211101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FARMERS BANK & TRUST CO	MAGNOLIA	AR	50287051901-001	Prototype Standardized Profit Sharing Plan	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	50219031901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS NATIONAL BANK	DANVILLE	KY	50219031901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FARMERS NATIONAL BANK	DANVILLE	KY	50319031901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	PELIKA	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	IN	50219151801-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
FARMERS STATE BANK	MARION	IA	50219291101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FARMERS STATE BANK	YALE	IA	50219301101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FARMERS STATE BANK	YALE	IA	50219301101-002	Prototype Standardized Money Purchase Plan	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	JACKSONVILLE	IL	50319392701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FARMERS STATE BANK & TRUST	JACKSONVILLE	IL	50319392701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
FARMERS STATE BANK OF ADAMS	ADAMS	MN	50292622701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FARMERS STATE BANK OF ADAMS	ADAMS	MN	50292622701-002	Prototype Standardized Profit Sharing Plan	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
FARMERS TRUST & SAVINGS BANK	BUFFALO CENTER	IA	50279701101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FARMERS TRUST & SAVINGS BANK	BUFFALO CENTER	IA	50279701101-002	Prototype Standardized Money Purchase Plan	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	ENGLEWOOD	CO	503B5951901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FASCORP	ENGLEWOOD	CO	502B5951901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FASCORP	ENGLEWOOD	CO	503B5951901-006	Prototype Non-Standardized Safe Harbor Cash or 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	BATON ROUGE	LA	503B2720701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FAULK & WINKLER LLC	BATON ROUGE	LA	502B2720701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FAULK & WINKLER LLC	BATON ROUGE	LA	503B2720701-005	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	CRANSTON	RI	502A3730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FAY PENSION SERVICES	CRANSTON	RI	503A3730701-003	Prototype Non-standardized Money Purchase Plan	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	LEAWOOD	KS	502A9680701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FBD CONSULTING INC	LEAWOOD	KS	503A9680701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FBD CONSULTING INC	LEAWOOD	KS	502A9680701-004	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	LEAWOOD	KS	503A9680702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FBD CONSULTING INC	LEAWOOD	KS	503A9680702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FBD CONSULTING INC	LEAWOOD	KS	502A9680702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	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	OKLAHOMA CITY	OK	503A3970701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
FBD CONSULTING OF OKLAHOMA INC	OKLAHOMA CITY	OK	502A3970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
FBD CONSULTING OF OKLAHOMA INC	OKLAHOMA CITY	OK	503A3970701-005	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	CHICAGO	IL	502B7092701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/27/2001
FBOP CORP	CHICAGO	IL	502B7092701-002	Prototype Standardized Money Purchase Plan	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	EAST PROVIDENCE	RI	VS323186	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
FECTEAU BENEFITS GROUP INC	EAST PROVIDENCE	RI	VS323284	Volume Submitter Money Purchase Plan	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	SPRINGFIELD	IL	502A8420701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FEDERATED FUNERAL DIRECTORS OF AMERICA INC	SPRINGFIELD	IL	503A8420701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	OWATONNA	MN	50219690701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FEDERATED LIFE INSURANCE CO	OWATONNA	MN	50319690701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FEDERATED LIFE INSURANCE CO	OWATONNA	MN	50219690701-006	Prototype Standardized Cash or Deferred Arrangement	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	MA	502B691AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
FEINGOLD & FEINGOLD INSURANCE AGENCY INC	WORCESTER	MA	503B691AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
FEINGOLD & FEINGOLD INSURANCE AGENCY INC	WORCESTER	MA	502B691AB01-005	Prototype Standardized Target Benefit Plan	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	WORCESTER	MA	503B691AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
FELDSTEIN GRINBERG STEIN & MCKEE	PITTSBURGH	PA	503A9050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FELDSTEIN GRINBERG STEIN & MCKEE	PITTSBURGH	PA	502A9050701-002	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	MINNEAPOLIS	MN	503B2710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FELHABER LARSON FENLON & VOGT PA	MINNEAPOLIS	MN	502B2710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FELHABER LARSON FENLON & VOGT PA	MINNEAPOLIS	MN	503B2710701-003	Prototype Non-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

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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	BOSTON	MA	5031874AH12-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
FIDELITY MANAGEMENT & RESEARCH CO	BOSTON	MA	5021874AH12-002	Prototype Standardized Cash or Deferred Arrangement	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
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	BOSTON	MA	5029723AH01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/21/2001
FIDELITY STATE BANK & TRUST CO	DODGE CITY	KS	50219981901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIDELITY STATE BANK & TRUST CO	DODGE CITY	KS	50319981901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	NEW YORK	NY	50220042701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIDUCIARY TRUST CO INTERNATIONAL	NEW YORK	NY	50220042702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIDUCIARY TRUST CO INTERNATIONAL	NEW YORK	NY	50220042702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIFTH DISTRICT SAVINGS & LOAN	NEW ORLEANS	LA	502A1732701-001	Prototype Standardized Profit Sharing Plan	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	CINCINNATI	OH	50320071901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIFTH THIRD BANK	CINCINNATI	OH	50220071901-009	Prototype Standardized Cash or Deferred Arrangement	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	503A3980701-002	Prototype Non-standardized Money Purchase Plan	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	KNOXVILLE	TN	502A4370701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
FINDLEY DAVIES INC	TOLEDO	OH	503A3990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FINDLEY DAVIES INC	TOLEDO	OH	502A3990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FINDLEY DAVIES INC	TOLEDO	OH	503A3990701-003	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	HADDONFIELD	NJ	503B0378501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
FIRMANI PENSION SERVICES INC	HADDONFIELD	NJ	503B0378501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
FIRMANI PENSION SERVICES INC	HADDONFIELD	NJ	502B0378501-003	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	RUSSELL	KY	502ZZDV1901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST & PEOPLES BANK	RUSSELL	KY	503ZZDV1901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST & PEOPLES BANK	RUSSELL	KY	503ZZDV1901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST & PEOPLES BANK	RUSSELL	KY	502ZZDV1901-007	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	GRAND RAPIDS	MI	502A4560002-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST ACTUARIAL CORPORATION	GRAND RAPIDS	MI	502A4560002-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST ACTUARIAL CORPORATION	GRAND RAPIDS	MI	503A4560002-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST ACTUARIAL CORPORATION	GRAND RAPIDS	MI	503A4560002-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	WORCESTER	MA	50353700001-001	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	URBANDALE	IA	50353210701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK	URBANDALE	IA	50253210701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
FIRST AMERICAN BANK	URBANDALE	IA	50353210701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK	URBANDALE	IA	50253210701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK	URBANDALE	IA	50353210701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK	URBANDALE	IA	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	50390961101-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST AMERICAN BANK	DUNDEE	IL	50390961101-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST AMERICAN BANK	DUNDEE	IL	50390961101-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
FIRST AMERICAN BANK	DUNDEE	IL	50290961902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST AMERICAN BANK	DUNDEE	IL	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	DUNDEE	IL	50390961902-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	DUNDEE	IL	50290961902-010	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	BRYAN	TX	502ZZFF0701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST AMERICAN BANK SSB	BRYAN	TX	502ZZFFAQ02-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST AMERICAN BANK SSB	BRYAN	TX	502ZZFFAQ02-002	Prototype Standardized Money Purchase Plan	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	CHESTERFIELD	MO	503A4350701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST BANK	CHESTERFIELD	MO	502A4350701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST BANK - UPPER MICHIGAN	ESCANABA	MI	502A5451901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST BANK - UPPER MICHIGAN	ESCANABA	MI	502A5451901-002	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	50236682701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST BANK & TRUST CO	DUNCAN	OK	50336682701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST BANK & TRUST CO	ABINGDON	VA	50238662701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST BANK & TRUST CO	GLIDDEN	IA	50293801101-001	Prototype Standardized Profit Sharing Plan	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	CROWLEY	LA	50222971101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST BANK NA	CROWLEY	LA	50222971101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK	IL	50290351901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK	IL	50290351901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST BANKERS TRUST CO	QUINCY	IL	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	QUINCY	IL	50323371901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST BANKING CENTER	BURLINGTON	WI	50320640701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST BANKING CENTER	BURLINGTON	WI	50220640701-002	Prototype 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	STUDIO CITY	CA	503B4820701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
FIRST CAPITAL BENEFIT ADVISORS INC	STUDIO CITY	CA	502B4820701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
FIRST CAPITAL BENEFIT ADVISORS INC	STUDIO CITY	CA	503B4820701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
FIRST CAPITAL BENEFIT ADVISORS INC	STUDIO CITY	CA	503B4820701-006	Prototype Non-standardized Target Benefit Plan	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	BLUE FIELD	WV	50227611901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST CENTURY BANK NA	BLUE FIELD	WV	50327611901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST CHARTER NATIONAL BANK	CONCORD	NC	50215582701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

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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	50276731901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF OMAHA	OMAHA	NE	50325900701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF OMAHA	OMAHA	NE	50225900701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF OMAHA	OMAHA	NE	50325900701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF OMAHA	OMAHA	NE	50225900701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF OMAHA	OMAHA	NE	50325900701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK OF OMAHA	OMAHA	NE	50225900701-006	Prototype Non-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	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF TULLAHOMA	TULLAHOMA	TN	502ZZJV1901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF WASECA	WASECA	MN	502ZZEM1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF WAVERLY	WAVERLY	IA	50226691901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK OF WAVERLY	WAVERLY	IA	50226691901-002	Prototype Standardized Money Purchase Plan	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	SIOUX FALLS	SD	50257360701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST PREMIER BANK	SIOUX FALLS	SD	50357360701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST REGIONAL BANK	CARLSBAD	CA	502A0722701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST REGIONAL BANK	CARLSBAD	CA	502A0722701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST REGIONAL BANK	CARLSBAD	CA	502A0722701-003	Prototype Standardized Cash or Deferred Arrangement	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	503A0722701-005	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST REGIONAL BANK	CARLSBAD	CA	503A0722701-006	Prototype Non-standardized Cash or Deferred Arrangement	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	50228251901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST STATE BANK	STRAITFORD	TX	50228840701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST STATE BANK	FOUNTAIN CITY	WI	50373722701-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST STATE BANK	WYOMING	MN	50373732701-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST STATE BANK	HAWARDEN	IA	50276871901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST STATE BANK	BEARDSTOWN	IL	50282011101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK	BEARDSTOWN	IL	50282011101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK	LOOMIS	NE	50287241901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST STATE BANK	LOOMIS	NE	50287241901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST STATE BANK	BRITT	IA	50293461101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK OF FORREST	FORREST	IL	50276921101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK OF GAINESVILLE	GAINESVILLE	TX	50228660701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST STATE BANK OF GAINESVILLE	GAINESVILLE	TX	50328660701-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST STATE BANK OF HOPE	HOPE	ND	50272342701-001	Prototype Standardized Profit Sharing Plan	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	COLUMBIA	SC	502B2690701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST SUN EMPLOYEE BENEFITS INC	COLUMBIA	SC	503B2690701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST SUN EMPLOYEE BENEFITS INC	COLUMBIA	SC	502B2690701-004	Prototype Standardized Money Purchase Plan	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	OXFORD	IA	502ZZJF1101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
FIRST UNION CORPORATION	CHARLOTTE	NC	50284772701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST UNION CORPORATION	CHARLOTTE	NC	50284772701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST UNION CORPORATION	CHARLOTTE	NC	50284772701-003	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	NC	50226960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50326960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50226960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST UNION SECURITIES INC	RICHMOND	VA	503A1010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST UNION SECURITIES INC	RICHMOND	VA	502A1010701-002	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	50223991901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST UNITED BANK OF PARK RIVER	PARK RIVER	ND	50228781101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST VICTORIA NATIONAL BANK	VICTORIA	TX	50329260701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST VICTORIA NATIONAL BANK	VICTORIA	TX	50229260701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST VICTORIA NATIONAL BANK	VICTORIA	TX	50329260701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST VICTORIA NATIONAL BANK	VICTORIA	TX	50229260701-004	Prototype 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

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FIRST VIRGINIA BANK	FALLS CHURCH	VA	50229271901-009	Prototype Standardized Cash or Deferred Arrangement	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	MINOT	ND	50229292701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST WESTERN BANK & TRUST	MINOT	ND	50329292701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRSTBANK-ALMA	ALMA	MI	50311330701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRSTBANK-ALMA	ALMA	MI	50211330701-002	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	50324030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRSTMERIT BANK NA	AKRON	OH	50224030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRSTMERIT BANK NA	AKRON	OH	50324030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRSTMERIT BANK NA	AKRON	OH	50224030701-004	Prototype 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	5028659A001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FISERV SECURITIES INC	PHILADELPHIA	PA	5028659A001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FISERV SECURITIES INC	PHILADELPHIA	PA	5028659A001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FISERV SECURITIES INC	PHILADELPHIA	PA	5028659A001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FISERV SECURITIES INC	PHILADELPHIA	PA	50286591902-001	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	NJ	503A8410701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	502A8410701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	503A8410701-007	Prototype Non-standardized Target Benefit Plan	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	BLOOMFIELD	NJ	503A841AB03-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	502A841AB03-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	503A841AB03-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
FITZGERALD & CONTA PENSION SERVICES	BLOOMFIELD	NJ	502A841AB03-005	Prototype Standardized Target Benefit Plan	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	50399AC0701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO	OMAHA	NE	50299AC0701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO	OMAHA	NE	50399AC0701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FITZGERALD SCHORR BARMETTLER & BRENNAN PC LLO	OMAHA	NE	50299AC0701-004	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	CERRY HILL	NJ	VS323166	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
FLASTER/GREENBERG PC	CERRY HILL	NJ	VS323187	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
FLASTER/GREENBERG PC PHILIP N ROTGIN PC	CERRY HILL	NJ	VS323285	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
FLASTER/GREENBERG, P.C.	CERRY 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	PROVIDENCE	RI	50305190701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/07/2001
FLEET NATIONAL BANK	PROVIDENCE	RI	50205190701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/07/2001
FLEET NATIONAL BANK	PROVIDENCE	RI	50305190701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/07/2001
FLEET NATIONAL BANK	PROVIDENCE	RI	50205190701-006	Prototype Standardized Cash or 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	PROVIDENCE	RI	50205192702-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FLETCHER HARLEY & FLETCHER LLP	AUGUSTA	GA	503A7580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FLETCHER HARLEY & FLETCHER LLP	AUGUSTA	GA	502A7580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FLETCHER HARLEY & FLETCHER LLP	AUGUSTA	GA	503A7580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/V.S. NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
FLETCHER HARLEY & FLETCHER LLP	AUGUSTA	GA	502A7580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FLEX ADMINISTRATORS INC	GRAND RAPIDS	MI	503B2680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FLEX ADMINISTRATORS INC	GRAND RAPIDS	MI	502B2680701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FLEX ADMINISTRATORS INC	GRAND RAPIDS	MI	503B2680701-003	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	JACKSONVILLE	FL	50321690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FLORIDA COMBINED LIFE INSURANCE CO	JACKSONVILLE	FL	50221690701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FLORIDA COMBINED LIFE INSURANCE CO	JACKSONVILLE	FL	50221690701-003	Prototype Standardized Money Purchase Plan	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	TAMPA	FL	503B3880701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
FLORIDA PENSION CONSULTANTS	TAMPA	FL	502B3880701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
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	LAFAYETTE	LA	502B6321902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
FLOWER & ASSOCIATES INC	LAFAYETTE	LA	502B6321902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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
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	503B4530701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA	CA	502B4530701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FLYNN SHOJINAGA & ASSOCIATES INC	ALAMEDA	CA	503B4530701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	SAN ANTONIO	TX	VS323286	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
FOLBRE & ASSOCIATES, INC.	SAN ANTONIO	TX	VS323333	Volume Submitter Profit Sharing Plan	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	FORT MADISON	IA	50230081101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FORTIS ADVISERS INC	ST PAUL	MN	50272590001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/13/2001
FORTIS ADVISERS INC	ST PAUL	MN	50272590001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/13/2001
FORTIS ADVISERS INC	ST PAUL	MN	50272590001-003	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	WESTBY	WI	503A3542701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
FORTRESS BENEFIT ADMINISTRATORS INC	TEMECULA	CA	503A4860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FORTRESS BENEFIT ADMINISTRATORS INC	TEMECULA	CA	502A4860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FORTRESS BENEFIT ADMINISTRATORS INC	TEMECULA	CA	503A4860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FORTRESS BENEFIT ADMINISTRATORS INC	TEMECULA	CA	502A4860701-004	Prototype Standardized Money Purchase Plan	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

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FORTUNE BENEFIT CONSULTANTS INC	RUTHERFORD	NJ	503A4270701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FORTUNE BENEFIT CONSULTANTS INC	RUTHERFORD	NJ	502A4270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FORTUNE BENEFIT CONSULTANTS INC	RUTHERFORD	NJ	502A4270701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FORTUNE BENEFIT CONSULTANTS INC	RUTHERFORD	NJ	502A4270701-004	Prototype Standardized Cash or Deferred Arrangement	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	WICHITA	KS	503A4770001-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/01/2002
FOUNDERS ASSET MANAGEMENT LLC	DENVER	CO	50230152701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FOUNDERS ASSET MANAGEMENT LLC	DENVER	CO	50230152701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FOUNDERS ASSET MANAGEMENT LLC	DENVER	CO	50230152701-003	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	BIRMINGHAM	AL	503A1991901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FOUNDERS TRUST CO	BIRMINGHAM	AL	503A1991901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FOUNDERS TRUST CO	BIRMINGHAM	AL	502A1991901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FOUNDERS TRUST CO	BIRMINGHAM	AL	503A1991901-006	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	LIVINGSTON	NJ	503A5401901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FOX & FOX	LIVINGSTON	NJ	503A5401901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FOX & FOX	LIVINGSTON	NJ	502A5401901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FOX & FOX	LIVINGSTON	NJ	503A5401901-006	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	PHILADELPHIA	PA	502A5421901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FOX ROTHSCHILD O'BRIEN & FRANKEL	PHILADELPHIA	PA	503A5421901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FOX ROTHSCHILD O'BRIEN & FRANKEL	PHILADELPHIA	PA	503A5421901-004	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	VS322794	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/18/2002
FRAILEY & ASSOCIATES	ENCINO	CA	VS323200	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
FRAILEY & ASSOCIATES	ENCINO	CA	VS322654	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000
FRAILEY & ASSOCIATES	ENCINO	CA	VS322684	Volume Submitter Money Purchase Plan	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	502A4210701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FRANCIS M DAULERIO PC	MEDFORD	NJ	502A4210701-004	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
FRANCIS P GALLAGHER & ASSOCIATES INC	CLEVELAND	OH	VS323035	Volume Submitter Profit Sharing/401K Plan	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
FRANCIS P GALLAGHER & ASSOCIATES INC	CLEVELAND	OH	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	SAN LUIS OBISPO	CA	503A4220701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FRANK SHEAHAN RETIREMENT PLANS	SAN LUIS OBISPO	CA	502A4220701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FRANK SHEAHAN RETIREMENT PLANS	SAN LUIS OBISPO	CA	503A4220701-005	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	Opinion Letter Issued 02/12/2002
FRANKLIN TEMPLETON BANK & TRUST FSB	SAN MATEO	CA	50345621901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FRANKLIN TEMPLETON BANK & TRUST FSB	SAN MATEO	CA	50345621901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	50259300701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FRANKLIN TEMPLETON INVESTOR SERVICES INC	RANCHO CORDOVA	CA	50359300701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FRANKLIN TEMPLETON INVESTOR SERVICES INC	RANCHO CORDOVA	CA	50259300701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FRED ALGER & CO INC	JERSEY CITY	NJ	50232722701-001	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	JERSEY CITY	NJ	50332722701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	503B3580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	502B3580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	503B3580701-003	Prototype Non-standardized Money Purchase Plan	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	503B3580701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	502B3580701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	503B3580701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
FRED C SCOTT & ASSOCIATES INC	ARLINGTON	VA	502B3580701-008	Prototype Standardized Target Benefit Plan	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	VA	503B2670701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FREDERICK B HILL & CO PC	NORFOLK	VA	502B2670701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FREDERICK B HILL & CO PC	NORFOLK	VA	503B2670701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FREDERICK B HILL & CO PC	NORFOLK	VA	502B2670701-006	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
FREDOM SECURITY BANK	KALONA	IA	50291431101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FREDOM 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	Opinion Letter Issued 09/18/2001
FRIBERG RETIREMENT PLAN CONSULTANTS	ARLINGTON	TX	502B5078501-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
FRIBERG RETIREMENT PLAN CONSULTANTS	ARLINGTON	TX	503B5078502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
FRIBERG RETIREMENT PLAN CONSULTANTS	ARLINGTON	TX	503B5078502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
FRIBERG RETIREMENT PLAN CONSULTANTS	ARLINGTON	TX	502B5078502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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	503A3181901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FRIEDMAN & FRIEDMAN LLP	TOWSON	MD	502A3181901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FRIEDMAN & FRIEDMAN LLP	TOWSON	MD	503A3181901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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
FRINGE BENEFITS DESIGN OF MINNESOTA INC	BLOOMINGTON	MN	502A5130702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FRONTIER BANK	EVERETT	WA	50230462701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRONTIER BANK	EVERETT	WA	50230462701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FRONTIER BANK	EVERETT	WA	50330462701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRONTIER BANK	EVERETT	WA	50330462701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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 Non-Standardized 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	LOUISVILLE	KY	503A5120701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
FROST BROWN TODD LLC	LOUISVILLE	KY	502A5120701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
FROST BROWN TODD LLC	LOUISVILLE	KY	VS322955	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/01/2002

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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
GARDNER WYNNE SEWELL LLP	DALLAS	TX	502B4420701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GARDNER AND QUAN INCORPORATED	NEWPORT BEACH	CA	VS322873	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/19/2001
GARDNER AND QUAN INCORPORATED	NEWPORT BEACH	CA	VS322874	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/19/2001
GARDNER AND QUAN INCORPORATED	NEWPORT BEACH	CA	VS322875	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/19/2001
GARRETT H SUEMORI A PROFESSIONAL CORPORATION	TORRANCE	CA	VS323213	Volume Submitter Defined Benefit Plan	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	502B1800702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GARY F MANSKER ATTORNEY PC	CORPUS CHRISTI	TX	502A4230701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GARY F MANSKER ATTORNEY PC	CORPUS CHRISTI	TX	502A4230701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GASAWAY & ASSOCIATES INC	PORTAGE	MI	503A8590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GASAWAY & ASSOCIATES INC	PORTAGE	MI	502A8590701-002	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 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	MO	502B5358501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
GATEWAY PENSION SERVICES LTD	ST LOUIS	MO	503B5358501-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
GATEWAY PENSION SERVICES LTD	ST LOUIS	MO	503B5358502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
GATEWAY PENSION SERVICES LTD	ST LOUIS	MO	503B5358502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	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	OH	502A8580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GBQ PARTNERS LLP	COLUMBUS	OH	503A8580701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GBQ PARTNERS LLP	COLUMBUS	OH	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	50230830701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO	50330830702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO	50230830702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO	50330830702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO	50230830702-004	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 Profit Sharing Plan	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 MCCASLAN FSA	SAN FRANCISCO	CA	502A718BE01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
GEORGE W MCCASLAN FSA	SAN FRANCISCO	CA	502A718BE01-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 11/30/2001
GEORGIA BANKERS ASSOCIATION	ATLANTA	GA	50331010001-001	Master Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 10/30/2001
GEORGIA BANKERS ASSOCIATION	ATLANTA	GA	50331010002-001	Master Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	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	JASPER	IN	50331052701-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 08/07/2001
GERRY L WILSON & ASSOCIATES CHTD	BOISE	ID	503A8570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
GERRY L WILSON & ASSOCIATES CHTD	BOISE	ID	502A8570701-002	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	502B6331901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
GILBERT METZGER & MADIGAN LLP	CHARLESTOWN	IL	503B6331901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
GILLESPIE & CO	DANVILLE	VA	503A8560701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
GILLESPIE & CO	DANVILLE	VA	502A8560701-002	Prototype Standardized Profit Sharing Plan	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	SCRANTON	PA	502A8550701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
GINSPIRG BOLTON & ASSOCIATES LTD	CHICAGO	IL	503A4850001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 03/21/2002
GINSPIRG BOLTON & ASSOCIATES LTD	CHICAGO	IL	503A4850001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 03/21/2002
GIRARDOT STRAUCH & CO PC	LA FAYETTE	IN	503A8540701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
GIRARDOT STRAUCH & CO PC	LA FAYETTE	IN	502A8540701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
GIRARDOT STRAUCH & CO PC	LA FAYETTE	IN	503A8540701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
GIRARDOT STRAUCH & CO PC	LA FAYETTE	IN	502A8540701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
GIRARDOT STRAUCH & CO PC	LA FAYETTE	IN	503A8540701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
GIRARDOT STRAUCH & CO PC	LA FAYETTE	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	MEMPHIS	TN	502B1150701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
GLANKLER BROWN PLLC	MEMPHIS	TN	503B1150701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
GLANKLER BROWN PLLC	MEMPHIS	TN	502B1150701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
GLANKLER BROWN PLLC	MEMPHIS	TN	503B1150701-007	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 FREDMAN CO	BINGHAM FARMS	MI	502A8920701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
GLASS FREDMAN CO	BINGHAM FARMS	MI	502A8920701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
GLASS FREDMAN CO	BINGHAM FARMS	MI	502A8920701-003	Prototype Non-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	MD	502A3600701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
GLASSMAN PENSION SERVICES	SEVERNA PARK	MD	503A3600701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
GLASSMAN PENSION SERVICES	SEVERNA PARK	MD	502A3600701-006	Prototype Standardized Cash or Deferred Arrangement	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	NY	50331190001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 02/28/2002
GLENS FALLS NATIONAL BANK & TRUST CO	GLENS FALLS	NY	50231190001-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 02/28/2002
GLENVIEW STATE BANK	GLENVIEW	IL	50376240701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
GLENVIEW STATE BANK	GLENVIEW	IL	50276240701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
GLENVIEW STATE BANK	GLENVIEW	IL	50376240701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
GLENVIEW STATE BANK	GLENVIEW	IL	50276240701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
GLENVIEW STATE BANK	GLENVIEW	IL	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
GLENVIEW STATE BANK	GLENVIEW	IL	50276242702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	503A5090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	502A5090701-002	Prototype Standardized Profit Sharing Plan	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	ENGLEWOOD	CO	503A5090702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	502A5090702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GLOBAL BENEFIT ADVISORS LLC	ENGLEWOOD	CO	502A5090702-004	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	503A8060700-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GLOVER & DAVIS PA	NEWNAN	GA	502A8060701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GLOVER & DAVIS PA	NEWNAN	GA	503A8060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GLOVER & DAVIS PA	NEWNAN	GA	502A8060701-004	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	WI	VS322617	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 8/7/2001
GODFREY & KAHN SC	MILWAUKEE	WI	VS322618	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/7/2001
GODFREY & KAHN SC	MILWAUKEE	WI	VS322619	Volume Submitter Money Purchase Plan	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	NY	502B703AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
GOLDBERG & GOLDBERG PC	GARDEN CITY	NY	503B703AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
GOLDBERG & SIMPSON PSC	LOUISVILLE	KY	503A1300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC	LOUISVILLE	KY	502A1300701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC	LOUISVILLE	KY	503A1300701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC	LOUISVILLE	KY	502A1300701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC	LOUISVILLE	KY	503A1300701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GOLDBERG & SIMPSON PSC	LOUISVILLE	KY	502A1300701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GOLDBERG SWEDELSON & ASSOCIATES INC	ENCINO	CA	VS322655	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
GOLDBERG SWEDELSON & ASSOCIATES INC	ENCINO	CA	VS322685	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
GOLDBERG SWEDELSON & ASSOCIATES INC	ENCINO	CA	VS322715	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
GOLDBERG SWEDELSON & ASSOCIATES, INC.	ENCINO	CA	VS323201	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
GOLDK dba GALLAGHER FIRST	TROY	MI	503B3950701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GOLDK dba GALLAGHER FIRST	TROY	MI	502B3950701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GOLDK dba GALLAGHER FIRST	TROY	MI	503B3950701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GOLDK dba GALLAGHER FIRST	TROY	MI	502B3950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GOLDK dba GALLAGHER FIRST	TROY	MI	503B3950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GOLDK dba GALLAGHER FIRST	TROY	MI	502B3950701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GOLDK LLC	WALTHAM	PA	503A5080701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GOLDK LLC	WALTHAM	PA	502A5080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GOLDK LLC	WALTHAM	PA	503A5080701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GOLDK LLC	WALTHAM	PA	502A5080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GOLDK LLC	WALTHAM	PA	503A5080701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GOLDK LLC	WALTHAM	PA	502A5080701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GOLDMAN & PIERSMA PC	HIGHLAND	IN	VS322756	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/8/2001
GOLDMAN & PIERSMA PC	HIGHLAND	IN	VS322757	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 8/8/2001
GOODMAN & CO LLP	NORFOLK	VA	503A8070701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GOODMAN & CO LLP	NORFOLK	VA	502A8070701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GOODMAN & CO LLP	NORFOLK	VA	503A8070701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GOODMAN & CO LLP	NORFOLK	VA	502A8070701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GOODMAN & CO LLP	NORFOLK	VA	503A8070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GOODMAN & CO LLP	NORFOLK	VA	502A8070701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GOOSE RIVER BANK	MAYVILLE	ND	50231342701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GOOSE RIVER BANK	MAYVILLE	ND	50231342701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GORDON FEINBLATT ROTHMAN HOFFBERGER & HOLLANDER LLC	BALTIMORE	MD	503A4460001-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/12/2002
GORDON FEINBLATT ROTHMAN HOFFBERGER & HOLLANDER LLC	BALTIMORE	MD	503A4460001-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 02/12/2002
GORDON FRASER PENSION CONSULTANTS	CHICO	CA	503A3610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GORDON FRASER PENSION CONSULTANTS	CHICO	CA	503A3610701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GORDON FRASER PENSION CONSULTANTS	CHICO	CA	503A3610701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GORDON FRASER PENSION CONSULTANTS	CHICO	CA	503A3610702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GORDON FRASER PENSION CONSULTANTS	CHICO	CA	503A3610702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
GORDON FRASER PENSION CONSULTANTS	CHICO	CA	502A3610702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GORDON FRASER PENSION CONSULTANTS	CHICO	CA	502A3610702-004	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	502A3620701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GRAFT & THOMSON PC	ENGELWOOD	CO	502A3620701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GRAND BANK	GRAND RAPIDS	MI	50394160701-001	Prototype Non-standardized Profit Sharing Plan	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 RAPIDS	MI	50394160701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
GRAND BANK	GRAND RAPIDS	MI	50294160701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
GRANT THORNTON LLP	WICHITA	KS	503A4900701-001	Prototype Non-standardized Profit Sharing Plan	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	WICHITA	KS	503A4900701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GRANT THORNTON LLP	WICHITA	KS	502A4900701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GRANVILLE NATIONAL BANK	GRANVILLE	IL	50231491901-001	Prototype Standardized Money Purchase Plan	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	VS322523	Volume Submitter 401K Plan	Advisory Letter Issued 01/18/2002
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640701-003	Prototype Non-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	ORLANDO	FL	502A3640701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640701-008	Prototype Standardized Target Benefit Plan	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	502A3640702-002	Prototype 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	ORLANDO	FL	502A3640702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640703-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640703-002	Prototype Standardized Profit Sharing Plan	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	ORLANDO	FL	502A3640703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640703-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640703-008	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	QUINCY	IL	502A3630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GRAY PLANT MOOTY MOOTY & BENNETT PA	MINNEAPOLIS	MN	VS323072	Volume Submitter 401K Plan	Advisory Letter Issued 02/22/2002
GRAY PLANT MOOTY MOOTY & BENNETT PA	MINNEAPOLIS	MN	VS323073	Volume Submitter Profit Sharing Plan	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	CINCINNATI	OH	502A3261901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	502A3261901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	503A3261901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	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	CINCINNATI	OH	502A3261901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	VS322766	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/12/2002
GRAYDON HEAD & RITCHEY LLP	CINCINNATI	OH	VS322767	Volume Submitter Profit Sharing Plan	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	TOLEDO	OH	502A5361901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GREAT LAKES PENSION SERVICES INC	TOLEDO	OH	503A5361901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	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	OH	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	BLUE ISLAND	IL	502A5572701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GREAT LAKES TRUST CO NA	BLUE ISLAND	IL	503A5572701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GREAT LAKES TRUST CO NA	BLUE ISLAND	IL	503A5572701-004	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	OMAHA	NE	503A5612701-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
GREAT WESTERN BANK	OMAHA	NE	502A5612701-003	Prototype Standardized Cash or Deferred Arrangement	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	50298500701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GREEN BELT BANK & TRUST	IOWA FALLS	IA	50290481901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GREEN POINT BANK	LAKE SUCCESS	NY	5029079A001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GREEN POINT BANK	LAKE SUCCESS	NY	5029079A001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
GREEN POINT BANK	LAKE SUCCESS	NY	5029079AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GREEN POINT BANK	LAKE SUCCESS	NY	5029079AQ01-004	Prototype Standardized Money Purchase Plan	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 TRAUIG PA	MIAMI	FL	503B2410701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
GREENBERG TRAUIG PA	MIAMI	FL	502B2410701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
GREENBERG TRAUIG PA	MIAMI	FL	503B2410701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
GREENBERG TRAUIG PA	MIAMI	FL	502B2410701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
GREENBERG TRAUIG PA	MIAMI	FL	503B2410701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
GREENBERG TRAUIG PA	MIAMI	FL	502B2410701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
GREENBERG TRAUIG PA	MIAMI	FL	503B2410702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENBERG TRAUIG PA	MIAMI	FL	503B2410702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENBERG TRAUIG PA	MIAMI	FL	502B2410702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENBERG TRAUIG PA	MIAMI	FL	502B2410702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	50399AS0001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/15/2002
GREENBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	502999AS0001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/15/2002
GREENBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	50399AS0001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/15/2002
GREENBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	502999AS0001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/15/2002
GREENBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	50399AS0702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	50399AS0702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENBAUM DOLL & MCDONALD PLLC	LOUISVILLE	KY	50299AS0702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GREENBAUM 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	ST LOUIS	MO	502B7241901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GREENSFELDER HEMKER & GALE PC	ST LOUIS	MO	502B7241901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GREENSFELDER HEMKER & GALE PC	ST LOUIS	MO	503B7241901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
GREENSFELDER HEMKER & GALE PC	ST LOUIS	MO	503B7241901-004	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	FAYETTEVILLE	AR	502A4890701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GREENWOOD GROUP LTD	FAYETTEVILLE	AR	503A4890701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GREENWOOD GROUP LTD	FAYETTEVILLE	AR	502A4890701-006	Prototype Standardized Cash or Deferred Arrangement	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	PORTLAND	OR	503B3600702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GRENLEY ROTENBERG EVANS BRAGG & BODIE PC	PORTLAND	OR	503B3600702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GRENLEY ROTENBERG EVANS BRAGG & BODIE PC	PORTLAND	OR	502B3600702-003	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	502B6932701-001	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	503B2400701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GROUP & PENSION ADMINISTRATORS INC	RICHARDSON	TX	502B2400701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GROUP DEKKO SERVICES LLC	KENDALLVILLE	IN	VS322440	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 1/25/2001
GROUP DEKKO SERVICES LLC	KENDALLVILLE	IN	VS322536	Volume Submitter Money Purchase Plan	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 CENTER	IA	50282911101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
GRUNDY NATIONAL BANK	GRUNDY CENTER	IA	50282911101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
GRUNDY NATIONAL BANK	GRUNDY CENTER	IA	50282911101-003	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	WALNUT CREEK	CA	502B698A01-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
GSL ADVISORY SERVICES	WALNUT CREEK	CA	503B698A01-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
GTRUST	TOPEKA	KS	502ZZQA1901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GTRUST	TOPEKA	KS	502ZZQA1901-002	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	CEDAR RAPIDS	IA	50332012701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GUARANTY BANK	CEDAR RAPIDS	IA	50332012701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
GUARANTY BANK	CEDAR RAPIDS	IA	50232012701-005	Prototype Standardized Cash or Deferred Arrangement	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 TALLAHASSEE	TALLAHASSEE	FL	502ZZRX1101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
GUARANTY NATIONAL BANK OF TALLAHASSEE	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	BELOIT	KS	50232141901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
GUARANTY STATE BANK & TRUST CO	BELOIT	KS	50232141901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
GUARANTY TRUST CO OF MISSOURI	ST LOUIS	MO	50232161901-001	Prototype Standardized Profit Sharing Plan	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	NEW YORK	NY	5023220AB01-005	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
GUARDIAN LIFE INSURANCE CO OF AMERICA	NEW YORK	NY	5033220AB01-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
GUARDIAN LIFE INSURANCE CO OF AMERICA	NEW YORK	NY	5023220AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
GUARDIAN LIFE INSURANCE CO OF AMERICA	NEW YORK	NY	5033220AB02-002	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	FORT LAUDERDALE	FL	503A6460701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GUNSTER YOAKLEY & STEWART PA	FORT LAUDERDALE	FL	502A6460701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GUNSTER YOAKLEY & STEWART PA	FORT LAUDERDALE	FL	503A6460701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	LANDSDALE	PA	502A2500001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
GWYNEDD CO	LANDSDALE	PA	502A2500001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
H & H RETIREMENT SERVICES	LIMA	OH	503B2890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
H & H RETIREMENT SERVICES	LIMA	OH	502B2890701-002	Prototype Standardized Profit Sharing Plan	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
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	ATLANTA	GA	502A3650701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
HADDLETON & ASSOCIATES PC	HYANNIS	MA	503A1940001-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HADDLETON & ASSOCIATES PC	HYANNIS	MA	503A1940002-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	GARDEN CITY	NY	502B2910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY	NY	503B2910702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY	NY	503B2910702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY	NY	502B2910702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HAGEDORN ACTUARIAL SERVICES INC	GARDEN CITY	NY	502B2910702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HALL & HALL INC	FAYETTEVILLE	AR	503A9000701-001	Prototype Non-standardized Profit Sharing Plan	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	DATE LETTER ISSUED/APPLICATION WITHDRAWN
HAWKINS CLOWARD & SIMISTER LC	OREM	UT	503B2000701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HAWKINS CLOWARD & SIMISTER LC	OREM	UT	502B2000701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HAWKINS CLOWARD & SIMISTER LC	OREM	UT	503B2000701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HAWKINS CLOWARD & SIMISTER LC	OREM	UT	502B2000701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HAWKINS CLOWARD & SIMISTER LC	OREM	UT	503B2000701-007	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
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	503B3890701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	502B3890701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	503B3890702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HAYASHI & WAYLAND RETIREMENT PLAN SERVICES	SALINAS	CA	503B3890702-002	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 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	VS23144	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	DAVENPORT	IA	503B1930701-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/28/2003
HCM INTERNATIONAL LLC	MINNEAPOLIS	MN	503A4970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HCM INTERNATIONAL LLC	MINNEAPOLIS	MN	502A4970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HCM INTERNATIONAL LLC	MINNEAPOLIS	MN	503A4970701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HCM INTERNATIONAL LLC	MINNEAPOLIS	MN	502A4970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HCM INTERNATIONAL LLC	MINNEAPOLIS	MN	503A4970701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	VS23174	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/04/2002
HEALTH CARE CONSULTING INC	PLYMOUTH MEETING	PA	VS23175	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	INDIANAPOLIS	IN	503B2930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
HEATON & EADIE PSC	INDIANAPOLIS	IN	502B2930701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
HEATON & EADIE PSC	INDIANAPOLIS	IN	503B2930701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
HEATON & EADIE PSC	INDIANAPOLIS	IN	502B2930701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
HEATON & EADIE PSC	INDIANAPOLIS	IN	503B2930701-005	Prototype Non-standardized Cash or Deferred Arrangement	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
HELMMSING LEACH HERLONG NEWMAN & ROUSE PC	MOBILE	AL	503B1990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HELMMSING LEACH HERLONG NEWMAN & ROUSE PC	MOBILE	AL	502B1990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HELMMSING LEACH HERLONG NEWMAN & ROUSE PC	MOBILE	AL	503B1990701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HELMMSING LEACH HERLONG NEWMAN & ROUSE PC	MOBILE	AL	502B1990701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HELP NETWORK INC	HUDSON	OH	503A1540001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/30/2002
HELP NETWORK INC	HUDSON	OH	503A1540002-001	Prototype Non-standardized Profit Sharing Plan	Withdrawn 01/08/2002
HELTZEL UPJOHN WILLIAMS YANDELL & ROTH PC	SALEM	OR	VS22751	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
HELTZEL UPJOHN WILLIAMS YANDELL & ROTH PC	SALEM	OR	VS22752	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	FORT MYERS	FL	502B2940701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	503B2940701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	502B2940701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	503B2940701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	502B2940701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	503B2940701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	502B2940701-008	Prototype Standardized Target Benefit Plan	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	NY	502B5800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HERGET NATIONAL BANK OF PEKIN	PEKIN	IL	50273772701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HERGET NATIONAL BANK OF PEKIN	PEKIN	IL	50273772701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HERGET NATIONAL BANK OF PEKIN	PEKIN	IL	50373772701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HERGET NATIONAL BANK OF PEKIN	PEKIN	IL	50373772701-004	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	NEW YORK	NY	50233232701-005	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001
HESEL & ASSOCIATES LLC	NORTHBROOK	IL	VS322840	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/17/2001
HESEL & ASSOCIATES LLC	NORTHBROOK	IL	VS322871	Volume Submitter Profit Sharing/401K Plan	Advisor Letter Issued 12/17/2001
HESEL & ASSOCIATES LLC	NORTHBROOK	IL	VS322872	Volume Submitter Cross-Tested 401K Plan	Advisory Letter Issued 12/17/2001
HESEL & ASSOCIATES LLC	NORTHBROOK	IL	VS322995	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/17/2001
HESEL & ASSOCIATES LLC	NORTHBROOK	IL	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	OH	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	NEW ORLEANS	LA	50233282701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HIBERNIA NATIONAL BANK	NEW ORLEANS	LA	50233282701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HIBERNIA NATIONAL BANK	NEW ORLEANS	LA	50233281902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HIBERNIA NATIONAL BANK	NEW ORLEANS	LA	50233281902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HIBERNIA NATIONAL BANK	NEW ORLEANS	LA	50333281902-003	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	NC	50233320701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HILL & PORTER TAX & FINANCIAL SERVICES	BRIDGEPORT	MI	502B5862701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HILL & PORTER TAX & FINANCIAL SERVICES	BRIDGEPORT	MI	502B5862701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HILLS BANK & TRUST CO	IOWA CITY	IA	50333380701-001	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	CASPER	WY	50233420701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HILLTOP NATIONAL BANK	CASPER	WY	50333420701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HILLTOP NATIONAL BANK	CASPER	WY	50233420701-006	Prototype Standardized Cash or Deferred Arrangement	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
HINKLE ELKOURI LAW FIRM LLC	WICHITA	KS	503B1950701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HINKLE ELKOURI LAW FIRM LLC	WICHITA	KS	502B1950701-002	Prototype 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	KS	503B1950701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
HINKLE ELKOURI LAW FIRM LLC	WICHITA	KS	502B1950701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
HINSBROOK BANK & TRUST	WILLOWBROOK	IL	50355322701-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HINSBROOK BANK & TRUST	WILLOWBROOK	IL	50355322701-002	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	IL	503B2950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HINSHAW & CULBERTSON	CHICAGO	IL	502B2950701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HMI PENSION CONSULTANTS INC	MERRIAM	KS	503B1940701-001	Prototype Non-standardized Profit Sharing Plan	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
HODGSON RUSS ANDREWS WOODS & GOODYEAR LLP	CHICAGO	IL	VS323336	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
HODGSON RUSS ANDREWS WOODS & GOODYEAR LLP	BUFFALO	NY	503A4450001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/24/2002
HODGSON RUSS ANDREWS WOODS & GOODYEAR LLP	BUFFALO	NY	503A4450001-002	Prototype Non-standardized Money Purchase Plan	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	WATERLOO	IA	502B4540701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HOGAN - HANSEN PC	WATERLOO	IA	503B4540701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HOGAN - HANSEN PC	WATERLOO	IA	502B4540701-004	Prototype Standardized Money Purchase Plan	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	IDAHO FALLS	ID	502B5670701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HOLDEN KIDWELL HAHN & CRAPO PLLC	IDAHO FALLS	ID	503B5670701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HOLDEN KIDWELL HAHN & CRAPO PLLC	IDAHO FALLS	ID	502B5670701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HOLDEN KIDWELL HAHN & CRAPO PLLC	IDAHO FALLS	ID	503B5670701-005	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	MIAMI	FL	502B4400701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HOLLAND & KNIGHT LLP	MIAMI	FL	503B4400702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HOLLAND & KNIGHT LLP	MIAMI	FL	502B4400702-002	Prototype 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	SIoux FALLS	SD	502B7111901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HOME FEDERAL SAVINGS BANK	SIoux FALLS	SD	503B7111901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HOME FEDERAL SAVINGS BANK	SIoux FALLS	SD	502B7111901-005	Prototype Standardized 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	PHOENIX	AZ	502B2970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HOME OFFICE NETWORK ACC	PHOENIX	AZ	503B2970701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HOME OFFICE NETWORK ACC	PHOENIX	AZ	502B2970701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HOME SAVINGS & LOAN ASSOCIATION	NORBORNE	MO	502Z2CX1901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HOME STATE BANK	JEFFERSON	IA	50233731101-001	Prototype Standardized Profit 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 Non-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	50292911101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HOME STATE BANK	ROYAL	IA	50292911101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
HONESDALE NATIONAL BANK	HONESDALE	PA	50281242701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HONESDALE NATIONAL BANK	HONESDALE	PA	50281242701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HOOKER & HOLCOMBE INC	WEST HARTFORD	CT	502A3791901-001	Prototype Standardized Profit Sharing Plan	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	503A3791901-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
HOOKER & HOLCOMBE INC	WEST HARTFORD	CT	502A3791901-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HOOKER & HOLCOMBE INC	WEST HARTFORD	CT	503A3791901-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HOOKER & HOLCOMBE INC	WEST HARTFORD	CT	502A3791901-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HOOPER HATHAWAY PRICE BEUCHE & WALLACE PC	ANN ARBOR	MI	503B2980701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HOOPER HATHAWAY PRICE BEUCHE & WALLACE PC	ANN ARBOR	MI	502B2980701-002	Prototype 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	502B2980701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HOOPER HATHAWAY PRICE BEUCHE & WALLACE PC	ANN ARBOR	MI	503B2980701-005	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 Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HORIZON BANK	BELLINGHAM	WA	50233881901-001	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	50248722701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
HOWE BARNES INVESTMENTS INC	CHICAGO	IL	50248722701-003	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 08/07/2001
HPL&S INC	ARLINGTON HEIGHTS	IL	503B4860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
HPL&S INC	ARLINGTON HEIGHTS	IL	502B4860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
HPL&S INC	ARLINGTON HEIGHTS	IL	503B4860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
HPL&S INC	ARLINGTON HEIGHTS	IL	502B4860701-004	Prototype Standardized Money Purchase Plan	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 Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HPL&S INC	ARLINGTON HEIGHTS	IL	502B4860702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HPL&S INC	ARLINGTON HEIGHTS	IL	503B4860702-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HPL&S INC	ARLINGTON HEIGHTS	IL	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	50202322701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
HUDSON RIVER BANK & TRUST	HUDSON	NY	50202322701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
HUDSON RIVER BANK & TRUST	HUDSON	NY	50202322701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
HUDSON RIVER BANK & TRUST	HUDSON	NY	50202322701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
HUDSON RIVER BANK & TRUST	HUDSON	NY	50202322701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/04/2001
HUDSON RIVER BANK & TRUST	HUDSON	NY	50202322701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
HUDSON RIVER BANK & TRUST	HUDSON	NY	50202321902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HUDSON RIVER BANK & TRUST	HUDSON	NY	50202321902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HUDSON UNITED BANK	CLIFFSIDE	NJ	50224192701-001	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
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	VS322351	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 1/8/2001
HUFFMAN & ASSOCIATES	CHATSWORTH	CA	VS322352	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 09/20/2000
HUGHES PANAGIOTU PS	TACOMA	WA	503A5000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HUGHES PANAGIOTU PS	TACOMA	WA	502A5000701-002	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
HUMBOLDT 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	50234021901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HUNTINGTON NATIONAL BANK	WYOMING	MI	50234021901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HUNTINGTON NATIONAL BANK	WYOMING	MI	50334021901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HUNTINGTON NATIONAL BANK	WYOMING	MI	50334021901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
HUNTINGTON NATIONAL BANK	WYOMING	MI	50234021901-007	Prototype Standardized Cash or Deferred Arrangement	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	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HURLEY TOEVS STYLES HAMBLIN & PANTER PA	ALBUQUERQUE	NM	503A5010701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HURLEY TOEVS STYLES HAMBLIN & PANTER PA	ALBUQUERQUE	NM	502A5010701-006	Prototype Standardized Cash or Deferred Arrangement	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	VS323032	Volume Submitter Money Purchase Plan	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	BOULDER	CO	502B4480701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HUTCHINSON COX COONS & DUPRIEST PC	EUGENE	OR	503B2180701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HUTCHINSON COX COONS & DUPRIEST PC	EUGENE	OR	502B2180701-002	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	502A5030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HUTH THOMPSON LLP	LAFAYETTE	IN	503A5030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HUTH THOMPSON LLP	LAFAYETTE	IN	502A5030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HYDE PARK BANK & TRUST CO	CHICAGO	IL	50284011901-001	Prototype Standardized Money Purchase Plan	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	INDIANAPOLIS	IN	502A4670001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/30/2001
ICE MILLER	INDIANAPOLIS	IN	502A4670001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/30/2001
ICE MILLER	INDIANAPOLIS	IN	503A4670001-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/30/2001
ICE MILLER	INDIANAPOLIS	IN	502A4670001-004	Prototype Standardized Money Purchase Plan	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	503B6741901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ICLEARING LLC	ISELIN	NJ	502A6842701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ICLEARING LLC	ISELIN	NJ	502A6842701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ICLEARING LLC	ISELIN	NJ	502A6842701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ICLEARING LLC	ISELIN	NJ	502A6842701-004	Prototype Standardized Money Purchase Plan	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
IDEX INVESTOR SERVICES INC	ST PETERSBURG	FL	50252592702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
IDEX INVESTOR SERVICES INC	ST PETERSBURG	FL	50352592702-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/13/2001
IDEX INVESTOR SERVICES INC	ST PETERSBURG	FL	50352592702-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/13/2001
IDEX INVESTOR SERVICES INC	ST PETERSBURG	FL	50252592702-005	Prototype Standardized Cash or Deferred Arrangement	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	IL	50234150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ILLINOIS MUTUAL LIFE INSURANCE CO	PEORIA	IL	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	OH	50334341901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INDEPENDENCE BANK	INDEPENDENCE	OH	50334341901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
INDEPENDENCE BANK	INDEPENDENCE	OH	50234341901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INDEPENDENCE BANK	INDEPENDENCE	OH	50334341901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INDEPENDENCE SAVINGS BANK	BROOKLYN	NY	50234392701-001	Prototype Standardized Profit Sharing Plan	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	VA	50352120701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INDEPENDENT INSURANCE AGENTS OF AMERICA INC	ALEXANDRIA	VA	50252120701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INDEPENDENT INSURANCE AGENTS OF AMERICA INC	ALEXANDRIA	VA	50352120701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INDEPENDENT INSURANCE AGENTS OF AMERICA INC	ALEXANDRIA	VA	50252120701-006	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	502B5448501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	503B5448501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	502B5448501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
INDIANA BENEFITS INC	BLOOMINGTON	IN	503B5448501-009	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	IN	503A7422701-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INDUSTRY CONSULTANTS INC	ENCINO	CA	VS323060	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/02/2002
INDUSTRY CONSULTANTS INC	ENCINO	CA	VS323061	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/02/2002
INDUSTRY CONSULTANTS INC	ENCINO	CA	VS323062	Volume Submitter Defined Benefit Plan	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	CORAL GABLES	FL	502B4760702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INGHAM & CO D/B/A INGHAM GROUP	CORAL GABLES	FL	502B4760702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INGRAM T BENSON LTD LAW OFFICES	ARLINGTON	VA	503B4610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INGRAM T BENSON LTD LAW OFFICES	ARLINGTON	VA	502B4610701-002	Prototype 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

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INLAND COUNTIES PENSION SERVICES INC	CA	503B4430701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INLAND COUNTIES PENSION SERVICES INC	CA	503B4430701-005	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
INLAND COUNTIES PENSION SERVICES INC	CA	503B4430702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INLAND COUNTIES PENSION SERVICES INC	CA	503B4430702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INLINE PLANS INC	CA	503B3280701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	CA	502B3280701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	CA	503B3280701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	CA	502B3280701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	CA	503B3280701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	CA	502B3280701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	CA	503B3280702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INLINE PLANS INC	CA	503B3280702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INLINE PLANS INC	CA	502B3280702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INLINE PLANS INC	CA	502B3280702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INSTITUTION FOR SAVINGS IN NEWBURYPORT & ITS VICINITY	MA	50217441101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
INSTITUTION FOR SAVINGS IN NEWBURYPORT & ITS VICINITY	MA	50217441101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
INSTITUTIONAL PENSION CONSULTANTS INC	NJ	50299606001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NJ	50299606001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NJ	50299606001-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NJ	50299606001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NJ	50299606001-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NJ	50399606001-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NJ	50399606001-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NJ	50299606001-008	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL TRUST CO	GA	50378510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	GA	50278510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	GA	50378510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	GA	50278510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	GA	50378510701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	GA	50278510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INTEGRA BANK	IN	50242341901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTEGRA BANK	IN	50242341901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INTEGRA BANK	IN	50342341901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTEGRA BANK	IN	50342341901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
INTEGRA BANK	IN	50242341901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INTEGRA BANK	IN	50342341901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INTEGRATED CAPITAL SERVICES CORP	PA	502A3781901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTEGRATED CAPITAL SERVICES CORP	PA	502A3781901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INTEGRATED CAPITAL SERVICES CORP	PA	502A3781901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INTEGRATED FUND SERVICES INC	OH	50378730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	OH	50278730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	OH	50378730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	OH	50278730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	OH	50378730701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	OH	50278730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MN	503B5348501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MN	503B5348501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MN	502B5348501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MN	503B5348501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MN	502B5348501-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MN	503B5348501-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MN	502B5348501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
INTERNATIONAL BANK OF COMMERCE	TX	50278441901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTERNATIONAL BANK OF COMMERCE	TX	50278441901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INTERPAY INC	MA	503B2390701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
INTERPAY INC	MA	502B2390701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
INTERPAY INC	MA	503B2390701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
INTERPAY INC	MA	502B2390701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
INTERPAY INC	MA	503B2390701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
INTERPAY INC	MA	502B2390701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
INTRUST BANK NA	KS	50223861901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTRUST BANK NA	KS	50223860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INTRUST BANK NA	KS	50323860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INTRUST BANK NA	KS	50223860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INTRUST BANK NA	KS	50323860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INTRUST BANK NA	KS	50223860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INTRUST BANK NA	KS	50223861902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INTRUST BANK NA	KS	50223861902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTRUST BANK NA	KS	50223861902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESCO FUNDS GROUP INC	CO	50293432701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESCO FUNDS GROUP INC	CO	50293432701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVESCO FUNDS GROUP INC	CO	50293432701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESCO FUNDS GROUP INC	CO	50293432701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVESCO RETIREMENT PLAN SERVICES	GA	502B5981901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	GA	502B5981901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	GA	502B5981901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	GA	502B5981901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	GA	503B5981901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	GA	503B5981901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	GA	502B5981901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	GA	503B5981901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESCO RETIREMENT PLAN SERVICES	GA	502B5981901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESTMENT INC	PA	502A5592701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
INVESTMENT INC	PA	502A5592701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
INVESTMENT INC	PA	502A5592701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
INVESTMENT INC	PITTSBURGH	PA	502A5592701-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
INVESTMENT INC	PITTSBURGH	PA	502A5592701-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
INVESTMENT INC	PITTSBURGH	PA	503A5592701-006	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 10/10/2001
INVESTMENT INC	PITTSBURGH	PA	503A5592701-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 10/10/2001
INVESTMENT INC	PITTSBURGH	PA	502A5592701-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
INVESTMENT INC	PITTSBURGH	PA	503A5592701-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
INVESTMENT INC	PITTSBURGH	PA	503A5590702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESTMENT INC	PITTSBURGH	PA	502A5590702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESTMENT INC	PITTSBURGH	PA	503A5590702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESTMENT INC	PITTSBURGH	PA	502A5590702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESTMENT INC	PITTSBURGH	PA	503A5590702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESTMENT INC	PITTSBURGH	PA	502A5590702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESTMENT INC	PITTSBURGH	PA	503A5590702-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
INVESTMENT INC	PITTSBURGH	PA	502A5590702-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
INVESTMENT INC	PITTSBURGH	PA	503A5590703-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 05/22/2002
INVESTMENT INC	PITTSBURGH	PA	503A5590703-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 05/22/2002
INVESTMENT INC	PITTSBURGH	PA	502A5590703-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 05/22/2002
INVESTMENT INC	PITTSBURGH	PA	502A5590703-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 05/22/2002
INVESTMENT INC	PITTSBURGH	PA	502A5592704-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
INVESTMENT INC	PITTSBURGH	PA	503A5592704-002	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
INVESTMENT INC	PITTSBURGH	PA	502A5592704-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
INVESTMENT INC	PITTSBURGH	PA	503A5592704-004	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
INVESTMENT INC	BRainerd	MN	VS323083	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/16/2001
INVESTMENT OF LOUISVILLE INC	LOUISVILLE	KY	503A8690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INVESTMENT OF LOUISVILLE INC	LOUISVILLE	KY	502A8690701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INVESTMENT OF LOUISVILLE INC	LOUISVILLE	KY	503A8690701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INVESTMENT OF LOUISVILLE INC	LOUISVILLE	KY	502A8690701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INVESTMENT OF LOUISVILLE INC	LOUISVILLE	KY	503A8690701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INVESTMENT OF LOUISVILLE INC	LOUISVILLE	KY	502A8690701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INVESTMENT OF LOUISVILLE INC	LOUISVILLE	KY	503A8690702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INVESTMENT OF LOUISVILLE INC	LOUISVILLE	KY	503A8690702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INVESTMENT OF LOUISVILLE INC	LOUISVILLE	KY	502A8690702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/06/2003
INVESTMENT OF LOUISVILLE INC	LOUISVILLE	KY	502A8690702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INVESTMENT OF NORTH CAROLINA INC	RALEIGH	NC	503A8090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESTMENT OF NORTH CAROLINA INC	RALEIGH	NC	502A8090701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESTMENT OF NORTH CAROLINA INC	RALEIGH	NC	503A8090701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVESTMENT OF NORTH CAROLINA INC	RALEIGH	NC	502A8090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVESTMENT OF NORTH CAROLINA INC	RALEIGH	NC	503A8090701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INVESTMENT OF NORTH CAROLINA INC	RALEIGH	NC	502A8090701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INVESTMENT OF THE NORTHWEST INC	SEATTLE	WA	503A8100701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INVESTMENT OF THE NORTHWEST INC	SEATTLE	WA	502A8100701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INVESTMENT OF THE NORTHWEST INC	SEATTLE	WA	503A8100701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INVESTMENT OF THE NORTHWEST INC	SEATTLE	WA	502A8100701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INVESTMENT OF THE NORTHWEST INC	SEATTLE	WA	503A8100701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INVESTMENT 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	FL	50255440701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INVEST FINANCIAL CORP	TAMPA	FL	50355440701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INVEST FINANCIAL CORP	TAMPA	FL	50255440701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INVEST FINANCIAL CORP	TAMPA	FL	50355440701-005	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	NEW YORK	NY	502A5712701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVESTORS BANK & TRUST CO	BOSTON	MA	50204922701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESTORS BANK & TRUST CO	BOSTON	MA	50204922701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVESTORS CAPITAL MANAGEMENT	ROWAYTON	CT	502A7392701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVESTORS CAPITAL MANAGEMENT	ROWAYTON	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	5022ZRD1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	5022ZRD1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	5032ZRD1901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	5032ZRD1901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	5022ZRD1901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	5032ZRD1901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	5022ZRD1901-007	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
INVESTORS TRUST CO	WYOMISSING	PA	50244621901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVESTORS TRUST CO	WYOMISSING	PA	50344621901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INVEST PENSION MANAGEMENT INC	MIDLAND	TX	503A8110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVEST PENSION MANAGEMENT INC	MIDLAND	TX	502A8110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INVEST PENSION MANAGEMENT INC	MIDLAND	TX	503A8110701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVEST PENSION MANAGEMENT INC	MIDLAND	TX	502A8110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INVEST PENSION MANAGEMENT INC	MIDLAND	TX	503A8110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INVEST PENSION MANAGEMENT INC	MIDLAND	TX	502A8110701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
IOWA SAVINGS BANK	CARROLL	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

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IOWA STATE BANK	ALGONA	IA	50235231101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
IOWA STATE BANK	DES MOINES	IA	50235241901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
IOWA STATE BANK	DES MOINES	IA	50335241901-002	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	IRETON	IA	50279912701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
IOWA STATE BANK	KESLEY	IA	50282891101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
IOWA STATE BANK	KESLEY	IA	50282891101-002	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	50292731101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
IOWA TRUST & SAVINGS BANK	EMMETSBURG	IA	50392731101-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
IOWA TRUST & SAVINGS BANK	EMMETSBURG	IA	50392731101-004	Prototype Non-standardized Money Purchase Plan	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	502ZZE01901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
IROQUOIS FEDERAL SAVINGS & LOAN	WATSEKA	IL	502ZZE01901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
IROQUOIS FEDERAL SAVINGS & LOAN	WATSEKA	IL	502ZZE01901-003	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	IN	50235311901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS	IN	50335311901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS	IN	50335311901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS	IN	50235311901-007	Prototype Standardized Cash or Deferred Arrangement	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	NEW YORK	NY	VS322323	Volume Submitter Money Purchase Plan	Advisory Letter Revoked Effective 11/15/2005
ISRAEL GROSSMAN	NEW YORK	NY	VS322324	Volume Submitter Defined Benefit Plan	Advisory Letter Revoked Effective 11/15/2005
ISRAEL GROSSMAN	BROOKLYN	NY	VS322322	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Revoked Effective 11/15/2005
J HELLER PENSION ASSOCIATES INC	HYDE PARK	NY	VS322362	Volume Submitter Profit Sharing Plan	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 06/08/20000 & 11/30/2001
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	PADUCAH	KY	503B4490701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JABLINSKI FOLINO ROBERTS & MARTIN	DAYTON	OH	VS323010	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/26/2002
JABLINSKI FOLINO ROBERTS & MARTIN	DAYTON	OH	VS323011	Volume Submitter Profit Sharing/401K Plan	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	CHARLESTON	WV	503B3678501-001	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	Opinion Letter Issued 09/18/2001
JACKSON & KELLY PLLC	CHARLESTON	WV	503B3678501-003	Prototype Non-standardized Profit Sharing Plan	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	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JACKSON COUNTY BANK	SEYMOUR	IN	50235412701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JACKSON COUNTY BANK	SEYMOUR	IN	50235412701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JACKSON THORNTON BENEFIT RESOURCES LLC	MONTGOMERY	AL	503B3900701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JACKSON THORNTON BENEFIT RESOURCES LLC	MONTGOMERY	AL	502B3900701-002	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	50386201901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
JACOB CO	WORTHINGTON	OH	50386201901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
JACOB CO	WORTHINGTON	OH	50286201901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JACOB CO	WORTHINGTON	OH	50386201901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JACOB CO	WORTHINGTON	OH	50286201902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
JACOB CO	WORTHINGTON	OH	50286201902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
JACOB CO	WORTHINGTON	OH	50386201902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
JACOB CO	WORTHINGTON	OH	50386201902-004	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	IL	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	VT	502B3150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JOHN DAVIS & ASSOCIATES CPA'S PLC	BURLINGTON	VT	503B3150701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JOHN DAVIS & ASSOCIATES CPA'S PLC	BURLINGTON	VT	502B3150701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JOHN DAVIS & ASSOCIATES CPA'S PLC	BURLINGTON	VT	503B3150701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JOHN DAVIS & ASSOCIATES CPA'S PLC	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	502A4810001-002	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
JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	503B6491901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	503B6491901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
JOHN STEPHENS & ASSOCIATES	GREENVILLE	SC	502B6491901-005	Prototype Standardized Cash or Deferred Arrangement	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 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	TULSA	OK	502A3751901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
JOHNSON JONES DORNBLASER COFFMAN & SHORB	TULSA	OK	502A3751901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
JOHNSON JONES DORNBLASER COFFMAN & SHORB	TULSA	OK	503A3751901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
JOHNSON JONES DORNBLASER COFFMAN & SHORB	TULSA	OK	503A3751901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
JOHNSON JONES DORNBLASER COFFMAN & SHORB	TULSA	OK	502A3751901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JOHNSON JONES DORNBLASER COFFMAN & SHORB	TULSA	OK	503A3751901-006	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
JONATHAN H GREEN & ASSOCIATES PA	MIAMI	FL	502B4310702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
JONES & BALL PA	GREENVILLE	SC	503B4260701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JONES & BALL PA	GREENVILLE	SC	502B4260701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JONES & BALL PA	GREENVILLE	SC	503B4260701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JONES & BALL PA	GREENVILLE	SC	502B4260701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JONES & BALL PA	GREENVILLE	SC	503B4260701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JONES & BALL PA	GREENVILLE	SC	502B4260701-006	Prototype 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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
JONES BLECHMAN WOLTZ & KELLY PC	NEWPORT NEWS	VA	503B3270701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JONES BLECHMAN WOLTZ & KELLY PC	NEWPORT NEWS	VA	502B3270701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JONES BLECHMAN WOLTZ & KELLY PC	NEWPORT NEWS	VA	503B3270701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JONES BLECHMAN WOLTZ & KELLY PC	NEWPORT NEWS	VA	502B3270701-006	Prototype Standardized Cash or Deferred Arrangement	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	OH	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	OH	503B2380701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JONES COCHENOUR & CO	LANCASTER	OH	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	503A2410001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/30/2001
JONIGIAN & FOX INC dba FOX & FOX	FRESNO	CA	503A9770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JONIGIAN & FOX INC dba FOX & FOX	FRESNO	CA	502A9770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JONIGIAN & FOX INC dba FOX & FOX	FRESNO	CA	503A9770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JONIGIAN & FOX INC dba FOX & FOX	FRESNO	CA	502A9770701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JONIGIAN & FOX INC dba FOX & FOX	FRESNO	CA	503A9770701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JONIGIAN & FOX INC dba FOX & FOX	FRESNO	CA	502A9770701-006	Prototype 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	VS322838	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/13/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50211482701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50211482701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50211482701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50211482701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50211482701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50211482701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JP MORGAN CHASE BANK	NEW YORK	NY	50311482701-007	Prototype Non-Standardized Safe Harbor 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
JUNKERMIER CLARK CAMPANELLA STEVENS PC	GREAT FALLS	MT	502A9760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JUNKERMIER CLARK CAMPANELLA STEVENS PC	GREAT FALLS	MT	503A9760701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JUNKERMIER CLARK CAMPANELLA STEVENS PC	GREAT FALLS	MT	502A9760701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JUNKERMIER CLARK CAMPANELLA STEVENS PC	GREAT FALLS	MT	503A9760701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JUNKERMIER CLARK CAMPANELLA STEVENS PC	GREAT FALLS	MT	502A9760701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
K DALE MC CLOUD ATTORNEY AT LAW PC	LIBERTY	MO	502A714BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
K DALE MC CLOUD ATTORNEY AT LAW PC	LIBERTY	MO	502A714BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
K DALE MC CLOUD ATTORNEY AT LAW PC	LIBERTY	MO	502A714BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
KABALA & GEESSEMAN	PITTSBURGH	PA	502B6811901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001

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KABALA & GEESEMAN	PITTSBURGH	PA	502B6811901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KABALA & GEESEMAN	PITTSBURGH	PA	503B6811901-003	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	VS323077	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 03/28/2002
KAHN KLEINMAN YANOWITZ & ARNSON CO LPA	CLEVELAND	OH	VS322337	Volume Submitter Profit Sharing Plan	Application Withdrawn 9/4/2001
KAHN KLEINMAN YANOWITZ & ARNSON CO LPA	CLEVELAND	OH	VS322338	Volume Submitter Money Purchase Plan	Application Withdrawn 03/15/2000
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	MAITLAND	FL	502B2360701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
KANE & KOLTUN ATTORNEYS AT LAW	MAITLAND	FL	503B2360701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
KANE & KOLTUN ATTORNEYS AT LAW	MAITLAND	FL	502B2360701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
KANE & KOLTUN ATTORNEYS AT LAW	MAITLAND	FL	503B2360701-005	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	IL	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	WA	502B6010701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KARR TUTTLE CAMPBELL	SEATTLE	WA	503B6010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KARR TUTTLE CAMPBELL	SEATTLE	WA	502B6010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KARR TUTTLE CAMPBELL	SEATTLE	WA	503B6010701-005	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	DENVER	CO	503B2350701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KATZ LOOK & MOISON PC	DENVER	CO	502B2350701-006	Prototype Standardized Cash or Deferred Arrangement	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	OH	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	502B3240701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KAUFMANN & GOBLE ASSOCIATES INC	SAN JOSE	CA	502A3321901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KAUFMANN & GOBLE ASSOCIATES INC	SAN JOSE	CA	502A3321901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KAUFMANN & GOBLE ASSOCIATES INC	SAN JOSE	CA	502A3321901-003	Prototype Standardized Profit Sharing Plan	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	TOPEKA	KS	50335951901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KB PENSION SERVICES INC	SARASOTA	FL	503B2340701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
KB PENSION SERVICES INC	SARASOTA	FL	502B2340701-002	Prototype Standardized Profit Sharing Plan	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	MI	502B2330701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
KDP RETIREMENT PLAN SERVICES INC	GRAND RAPIDS	MI	503B2330701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
KDP RETIREMENT PLAN SERVICES INC	GRAND RAPIDS	MI	502B2330701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
KDP RETIREMENT PLAN SERVICES INC	GRAND RAPIDS	MI	503B2330701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
KDP RETIREMENT PLAN SERVICES INC	GRAND RAPIDS	MI	502B2330701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
KEATING MUETHING & KLEKAMP PLL	CINCINNATI	OH	503A4530001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/30/2002
KEATING MUETHING & KLEKAMP PLL	CINCINNATI	OH	503A4530001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/30/2002
KEATING MUETHING & KLEKAMP PLL	CINCINNATI	OH	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS. NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
KEENAN & ASSOCIATES	SAN FRANCISCO	CA	VS322446	Volume Submitter Defined Benefit Plan	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	GLEN ALLEN	VA	502B5810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KEITER SLABAUGH PENNY & HOLME LLC	GLEN ALLEN	VA	503B5810701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	SEATTLE	WA	503B2320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
KELLER ROHRBACK LLP	SEATTLE	WA	503B2320701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
KELLER ROHRBACK LLP	SEATTLE	WA	503B2320701-003	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	MADISON	WI	503B2310701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
KELLY FINANCIAL INC	MADISON	WI	502B2310701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
KELLY FINANCIAL INC	MADISON	WI	503B2310701-005	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	MT CARMEL	IL	50299800701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KEMPER CPA GROUP LLC	MT CARMEL	IL	50399800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KEMPER CPA GROUP LLC	MT CARMEL	IL	50299800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KEMPER CPA GROUP LLC	MT CARMEL	IL	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	GREENSBORO	NC	VS322309	Volume Submitter Money Purchase Plan	Advisory Letter Issued 7/11/2000
KEN ROBERTS & ASSOCIATES INC	GREENSBORO	NC	VS322310	Volume Submitter Profit Sharing/401K Plan	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	MI	503B3230701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KENDRICKS BORDEAU PC	MARQUETTE	MI	502B3230701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KENNEDY & COE LLC	SALINA	KS	503B4620701-001	Prototype Non-standardized Profit Sharing Plan	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	SALINA	KS	502B4620701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KENNEDY & COE LLC	SALINA	KS	503B4620702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
KENNEDY & COE LLC	SALINA	KS	502B4620702-002	Prototype 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	SALINA	KS	502B2110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KENNEDY BERKLEY YARNEVICH & WILLIAMSON CHARTERED	SALINA	KS	503B2110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KENT C CASEY & CO IN	SACRAMENTO	CA	502A3841901-001	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	SACRAMENTO	CA	502A3841901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KENT C CASEY & CO IN	SACRAMENTO	CA	503A3841901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	50236081901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KENTUCKY BANK & TRUST	RUSSELL	KY	50295690001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
KENTUCKY BANK & TRUST	RUSSELL	KY	50395690001-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
KENTUCKY BANK & TRUST	RUSSELL	KY	50295690001-003	Prototype Standardized Money Purchase Plan	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	KEOKUK	IA	50236121101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
KERBER ECK & BRAECKEL LLP	ST LOUIS	MO	502A3271901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KERBER ECK & BRAECKEL LLP	ST LOUIS	MO	502A3271901-002	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	NEWTOWN	PA	502B3930701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KERSCHNER BOYLE & CO PC	NEWTOWN	PA	503B3930701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KERSCHNER BOYLE & CO PC	NEWTOWN	PA	502B3930701-004	Prototype Standardized Money Purchase Plan	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	NEWTOWN	PA	502B3930701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
KETEL THORSTENSON LLP	RAPID CITY	SD	502A1801901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KETEL THORSTENSON LLP	RAPID CITY	SD	502A1801901-002	Prototype Standardized Money Purchase Plan	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

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KETEL THORSTENSON LLP	RAPID CITY	SD	503A1801901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	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	SALT LAKE CITY	UT	502A7640701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KEVIN R HUNTINGTON & ASSOCIATES CPAS PC	SALT LAKE CITY	UT	503A7640701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KEVIN R HUNTINGTON & ASSOCIATES CPAS PC	SALT LAKE CITY	UT	502A7640701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KEY ASSET MANAGEMENT INC	CLEVELAND	OH	50266101901-001	Prototype Standardized Profit Sharing Plan	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	OWINGS MILLS	MD	50229282701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KEY BANK & TRUST	OWINGS MILLS	MD	50229282701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KEY BANK & TRUST	OWINGS MILLS	MD	50229282702-001	Prototype Standardized Profit Sharing Plan	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	INDIANAPOLIS	IN	502B4280701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KEYBANK NA	CLEVELAND	OH	50251860001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/14/2002
KEYBANK NA	CLEVELAND	OH	50351860001-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/14/2002
KEYBANK NA	CLEVELAND	OH	50251860001-003	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	OH	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	OH	50251862702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KEYBANK NA	CLEVELAND	OH	50251862702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KEYBANK NA	CLEVELAND	OH	50251862702-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KEYBANK NA	CLEVELAND	OH	50251862702-004	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	Opinion Letter Issued 11/19/2001
KEYBANK NA	CLEVELAND	OH	50251861903-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KEYBANK NA	CLEVELAND	OH	50351861903-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	TUSTIN	CA	503B5438501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
KEYSTONE PENSION CO	TUSTIN	CA	502B5438501-006	Prototype Standardized Profit Sharing Plan	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	HARRISBURG	PA	502A7550701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KEYSTONE SAVINGS BANK	LEHIGH VALLEY	PA	50211162701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KEYSTONE SAVINGS BANK	LEHIGH VALLEY	PA	50211162701-002	Prototype Standardized Money Purchase Plan	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	DES MOINES	IA	503B4880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	IA	502B4880701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	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	503B4880702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	IA	503B4880702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	IA	502B4880702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
KIDDER BENEFITS CONSULTANTS INC	DES MOINES	IA	502B4880702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
KING REINSCH PROSSER & CO LLP	SIoux CITY	IA	503B3960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KING REINSCH PROSSER & CO LLP	SIoux CITY	IA	502B3960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KING REINSCH PROSSER & CO LLP	SIoux CITY	IA	503B3960701-005	Prototype Non-standardized Cash or Deferred Arrangement	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 01/11/2002
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	50336292701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS	OMAHA	NE	50336292701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS	OMAHA	NE	50236292701-005	Prototype Standardized Cash or Deferred Arrangement	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	503A9750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KIRKPATRICK PHILLIPS & MILLER	SPRINGFIELD	MO	502A9750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KIRKPATRICK PHILLIPS & MILLER	SPRINGFIELD	MO	503A9750701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KIRKPATRICK PHILLIPS & MILLER	SPRINGFIELD	MO	502A9750701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KIRKWOOD BANK & TRUST CO	BISMARCK	ND	50221382701-001	Prototype Standardized Profit Sharing Plan	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	MARIETTA	GA	503B3660701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KIRSCHNER & ASSOCIATES PC	MARIETTA	GA	502B3660701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KIRSCHNER & ASSOCIATES PC	MARIETTA	GA	503B3660701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KIRSCHNER & ASSOCIATES PC	MARIETTA	GA	502B3660701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KLAMATH FIRST FEDERAL	KLAMATH FALLS	OR	50233432701-001	Prototype Standardized Profit Sharing Plan	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	502A9740701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KNIGHTS OF COLUMBUS	NEW HAVEN	CT	5023637A001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KNIGHTS OF COLUMBUS	NEW HAVEN	CT	50236376002-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
KNIGHTS OF COLUMBUS	NEW HAVEN	CT	50236376002-002	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	ERIE	PA	503B4510702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA	503B4510702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA	502B4510702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
KNOX MCLAUGHLIN GORNALL & SENNETT PC	ERIE	PA	502B4510702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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	OMAHA	NE	503A9710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KOLEY JESSEN PC	OMAHA	NE	502A9710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KOLEY JESSEN PC	OMAHA	NE	503A9710701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KOLEY JESSEN PC	OMAHA	NE	502A9710701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KOLEY JESSEN PC	OMAHA	NE	503A9710701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	AZ	503B4410701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ	502B4410701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ	503B4410702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002

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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	502B4410702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
KOR BENEFITS INC	CULPEPER	VA	502A727BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
KOR BENEFITS INC	CULPEPER	VA	502A727BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
KOR BENEFITS INC	CULPEPER	VA	502A727BE01-003	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
KREVOLIN & DONATO PC	NEW HAVEN	CT	VS322635	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/19/2001
KRUGLIAK WILKINS GRIFFITHS & DOUGHERTY CO LPA	CANTON	OH	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	PA	503A2141901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	WAYNE	PA	503A2141901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	WAYNE	PA	502A2141901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	WAYNE	PA	503A2141901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	WAYNE	PA	502A2141901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KUTZKE RETIREMENT SERVICES	ROCHESTER	MN	502A4290701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KUTZKE RETIREMENT SERVICES	ROCHESTER	MN	502A4290701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
L & M PENSION SERVICES INC	EBENSBURG	PA	503A7570701-001	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 INSURANCE CO	LAFAYETTE	IN	50236450701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	LAFAYETTE	IN	50336450702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LAFAYETTE LIFE INSURANCE CO	LAFAYETTE	IN	50236450702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LAFAYETTE LIFE INSURANCE CO	LAFAYETTE	IN	50236450702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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	VS323172	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
LAFLIN LIEUWEN TUCKER PICK HEER & NEERKEN PA	ALBUQUERQUE	NM	VS323337	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
LAFLIN LIEUWEN TUCKER PICK HEER & NEERKEN PA	ALBUQUERQUE	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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
LAMESA NATIONAL BANK	LAMESA	TX	50287021901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LANE & WATERMAN	DAVENPORT	IA	503A9970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANE & WATERMAN	DAVENPORT	IA	502A9970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANE & WATERMAN	DAVENPORT	IA	503A9970701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LANE & WATERMAN	DAVENPORT	IA	502A9970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LANE & WATERMAN	DAVENPORT	IA	503A9970701-005	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 TROHN BERTRAND & VREELAND PA	LAKELAND	FL	503A9950701-003	Prototype Non-standardized Money Purchase Plan	Withdrawn 07/23/2001
LANE TROHN BERTRAND & VREELAND PA	LAKELAND	FL	502A9950701-004	Prototype Standardized Money Purchase Plan	Withdrawn 07/23/2001
LANE TROHN BERTRAND & VREELAND PA	LAKELAND	FL	503A9950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Withdrawn 07/23/2001
LANE TROHN BERTRAND & VREELAND PA	LAKELAND	FL	502A9950701-006	Prototype Standardized Cash or Deferred Arrangement	Withdrawn 07/23/2001
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	503B4890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	502B4890701-002	Prototype 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	IL	503B4890701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	502B4890701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	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	502B4890702-002	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
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	SANTA ANA	CA	VS322658	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	SANTA ANA	CA	VS322688	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	SANTA ANA	CA	VS322718	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	SANTA ANA	CA	VS323204	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
LANG LANG & CO	HASTINGS	MN	503A4060701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANG LANG & CO	HASTINGS	MN	502A4060701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANG LANG & CO	HASTINGS	MN	503A4060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LANG LANG & CO	HASTINGS	MN	502A4060701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LANG LANG & CO	HASTINGS	MN	503A4060701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LANG LANG & CO	HASTINGS	MN	502A4060701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LANG LANG & CO	HASTINGS	MN	503A4060701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
LANG LANG & CO	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	50336821901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	503A8650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	502A8650701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	503A8650701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	502A8650701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	503A8650701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	502A8650701-006	Prototype Standardized 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	502A8650702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	503A8650702-003	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 HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	503B5518501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	SAN DIEGO	CA	503B5518501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
LARKIN HOFFMAN DALY & LINDGREN LTD	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 & CO LLP	MINNEAPOLIS	MN	503A9940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LARSON ALLEN WEISHAIR & CO LLP	MINNEAPOLIS	MN	502A9940701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LARSON ALLEN WEISHAIR & CO LLP	MINNEAPOLIS	MN	503A9940701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LARSON ALLEN WEISHAIR & CO LLP	MINNEAPOLIS	MN	502A9940701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LARSON ALLEN WEISHAIR & CO LLP	MINNEAPOLIS	MN	503A9940701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LARSON ALLEN WEISHAIR & CO LLP	MINNEAPOLIS	MN	502A9940701-006	Prototype 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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LASALLE BANK NA	CHICAGO	IL	50218091901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LASALLE BANK NA	CHICAGO	IL	50318091901-003	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	IL	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	SEATTLE	WA	502A7670701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LASHLY & BAER PC	ST LOUIS	MO	503A6330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LASHLY & BAER PC	ST LOUIS	MO	502A6330701-002	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	502B570A001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAURA RUBBO TENENBAUM JD LLM	CARMEL	IN	502B570A001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAURA RUBBO TENENBAUM JD LLM	CARMEL	IN	503B570A001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAURA RUBBO TENENBAUM JD LLM	CARMEL	IN	503B570A001-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAUREN DAVIS & CO RETIREMENT SERVICES INC	MISHAWAKA	IN	503A9930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAUREN DAVIS & CO RETIREMENT SERVICES INC	MISHAWAKA	IN	502A9930701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAUREN DAVIS & CO RETIREMENT SERVICES INC	MISHAWAKA	IN	503A9930701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAUREN DAVIS & CO RETIREMENT SERVICES INC	MISHAWAKA	IN	502A9930701-004	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
LAW OFFICE OF GARY W HAMPER	BEVERLY HILLS	CA	503A7680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LAW OFFICE OF MARK C GREER	BEVERLY HILLS	CA	503A7680701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LAW OFFICE OF MARK C GREER	GLASTONBURY	CT	VS322990	Volume Submitter Profit Sharing/401K Plan	Opinion Letter Issued 08/30/2001
LAW OFFICE OF WILLIAM E JOHNSON III PC	GLASTONBURY	CT	VS322991	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/23/2002
LAW OFFICE OF WILLIAM E JOHNSON III PC	DALLAS	TX	502A4430001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/18/2002
LAW OFFICE OF WILLIAM E JOHNSON III PC	DALLAS	TX	502A4430002-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/18/2002
LAW OFFICES OF JOHN R NELSON	SANTA BARBARA	CA	503A7690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAW OFFICES OF JOHN R NELSON	SANTA BARBARA	CA	502A7690701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAW OFFICES OF JOHN R NELSON	SANTA BARBARA	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	CA	VS323019	Volume Submitter Defined Benefit Plan	Opinion Letter Issued 08/07/2001
LAW OFFICES OF SHARDLOW & VICK	PASADENA	CA	VS323138	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/28/2002
LAW OFFICES OF SHARDLOW & VICK	PASADENA	CA	VS323139	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/25/2002
LAW OFFICES OF SHARDLOW & VICK	PASADENA	CA	VS323140	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/28/2002
LAW WEATHERS & RICHARDSON	GRAND RAPIDS	MI	VS323110	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/23/2002
LAW WEATHERS & RICHARDSON	GRAND RAPIDS	MI	VS323111	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/23/2002
LAWANDALES GROUP	ATLANTA	GA	503B0780701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LAWANDALES GROUP	ATLANTA CA	GA	502B0780701-002	Prototype Standardized Profit Sharing Plan	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 Arrangement	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	OAKLAND	CA	503B4320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LAWRENCE JOHNSON & ASSOCIATES	OAKLAND	CA	502B4320701-002	Prototype Standardized Profit Sharing Plan	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 Disparity	Opinion Letter Issued 04/29/2002
LAWRENCE JOHNSON & ASSOCIATES	OAKLAND	CA	502B4320702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LAWRENCE JOHNSON & ASSOCIATES	OAKLAND	CA	502B4320702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LAWRENCE W KAY PA	ALBUQUERQUE	NM	503A9920701-001	Prototype Non-standardized Profit Sharing Plan	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	CONVENT STATION	NJ	503B6351901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
LB ACTUARIAL ASSOCIATES INC	CONVENT STATION	NJ	503B6351901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LB ACTUARIAL ASSOCIATES INC	CONVENT STATION	NJ	502B6351902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	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	BRENTWOOD	TN	503B6021901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LBMC EMPLOYEE BENEFITS GROUP LLC	BRENTWOOD	TN	503B6021901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
LBMC EMPLOYEE BENEFITS GROUP LLC	BRENTWOOD	TN	502B6021901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LBMC EMPLOYEE BENEFITS GROUP LLC	BRENTWOOD	TN	503B6021901-008	Prototype Non-Standardized Safe Harbor Cash or 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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
LE CLAIR MOORE & ASSOCIATES	MAYVILLE	ND	503A5481901-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
LEAGUE CITY BANK & TRUST	LEAGUE CITY	TX	50236920701-001	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	502A8790701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LEATHERWOOD WALKER TODD & MANN PC	GREENVILLE	SC	503A9910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEATHERWOOD WALKER TODD & MANN PC	GREENVILLE	SC	502A9910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEATHERWOOD WALKER TODD & MANN PC	GREENVILLE	SC	503A9910701-003	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	LAS VEGAS	NV	503B4780701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
LEBENSON ACTUARIAL SERVICES INC	LAS VEGAS	NV	502B4780701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
LEBENSON ACTUARIAL SERVICES INC	LAS VEGAS	NV	503B4780702-001	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	ORLANDO	FL	503B4330702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LEFKOWITZ & BLOOM PA	ORLANDO	FL	503B4330702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LEFKOWITZ & BLOOM PA	ORLANDO	FL	502B4330702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LEFKOWITZ & BLOOM PA	ORLANDO	FL	502B4330702-004	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	50336981901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LEGG MASON WOOD WALKER INC	BALTIMORE	MD	50236981901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LEGG MASON WOOD WALKER INC	BALTIMORE	MD	50236981902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	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	NEW ORLEANS	LA	503A9990701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LEGLUE & CO CPAS PC	NEW ORLEANS	LA	502A9990701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LEHMAN BROTHERS INC	NEW YORK	NY	50249672701-001	Prototype Standardized Profit Sharing Plan	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	LEIGHTON	IA	50279661101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
LEMASTER & DANIELS PLLC	KENNEWICK	WA	503A7710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEMASTER & DANIELS PLLC	KENNEWICK	WA	502A7710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEMASTER & DANIELS PLLC	KENNEWICK	WA	503A7710701-003	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	DENVER	CO	VS322829	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 09/20/2002
LEONARD STREET & DEINARD PA	MINNEAPOLIS	MN	503B2880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LEONARD STREET & DEINARD PA	MINNEAPOLIS	MN	502B2880701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LEONARD STREET & DEINARD PA	MINNEAPOLIS	MN	503B2880701-003	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	SEATTLE	WA	502B2870701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LESOURD & PATTEN PS	SEATTLE	WA	503B2870701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LESOURD & PATTEN PS	SEATTLE	WA	502B2870701-006	Prototype Standardized Cash or Deferred Arrangement	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

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
LeTORT MANAGEMENT & TRUST	CAMP HILL	PA	502B6610701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LeTORT MANAGEMENT & TRUST	CAMP HILL	PA	503B6610701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LeTORT MANAGEMENT & TRUST	CAMP HILL	PA	502B6610701-004	Prototype 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	GRAND RAPIDS	MI	502B7180701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LETTINGA & ASSOCIATES INC	GRAND RAPIDS	MI	503B7180701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LETTINGA & ASSOCIATES INC	GRAND RAPIDS	MI	502B7180701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LEVIN & BREND PC	CHICAGO	IL	502A7890701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/19/2002
LEVIN & LEVY LLP	NORTHBROOK	IL	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	IL	503A3801901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LEVIN & LEVY LLP	NORTHBROOK	IL	502A3801901-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
LEVIN & LEVY LLP	NORTHBROOK	IL	503A3801901-008	Prototype Non-Standardized Safe Harbor Target Benefit Plan	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	PLANTATION	FL	502A2231902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
LEVY & ASSOCIATES	PLANTATION	FL	503A2231902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
LEVY & ASSOCIATES	PLANTATION	FL	503A2231902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
LEVY & ASSOCIATES	PLANTATION	FL	502A2231902-005	Prototype 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	FL	503B5900701-005	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEVY HACKETT PICKERING & ASSOCIATES	PLANTATION	FL	502B5900701-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LEWIS RICE & FINGERSH LC	ST LOUIS	MO	VS323024	Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/10/2002
LEWIS RICE & FINGERSH LC	ST LOUIS	MO	VS323025	Volume Submitter Profit Sharing Plan	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	NC	50237100701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LEXINGTON STATE BANK	LEXINGTON	NC	50337100701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LEXINGTON STATE BANK	LEXINGTON	NC	50237100701-006	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	EUGENE	OR	502ZZRP1101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
LIBERTY FEDERAL SAVINGS & LOAN ASSOCIATION	BALTIMORE	MD	502A1512701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LIBERTY FEDERAL SAVINGS & LOAN ASSOCIATION	BALTIMORE	MD	502A1512701-002	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	BOSTON	MA	502A1712701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LIBERTY FUNDS DISTRIBUTOR INC	BOSTON	MA	503A1712701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LIBERTY TRUST AND SAVINGS BANK	DURANT	IA	50293141101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
LIBERTY TRUST AND SAVINGS BANK	DURANT	IA	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	CEDAR RAPIDS	IA	50237380701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LIFESTYLE RETIREMENT CO	STATE COLLEGE	PA	503B2860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LIFESTYLE RETIREMENT CO	STATE COLLEGE	PA	502B2860701-002	Prototype Standardized Profit Sharing Plan	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	NE	50237482701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LINCOLN BENEFIT LIFE CO	LINCOLN	NE	50237482701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LINCOLN NATIONAL LIFE INSURANCE CO	FORT WAYNE	IN	50337590001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/14/2002
LINCOLN NATIONAL LIFE INSURANCE CO	FORT WAYNE	IN	50337590001-002	Prototype Non-standardized Cash or Deferred Arrangement	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	FORT WAYNE	IN	50337590001-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 05/14/2002
LINCOLN NATIONAL LIFE INSURANCE CO	FORT WAYNE	IN	50237590001-005	Prototype Standardized Profit Sharing Plan	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
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	LINDEN	IN	50266221901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LINDHORST & DREIDAME LPA	CINCINNATI	OH	VS322961	Volume Submitter Money Purchase Plan	Advisory Letter Issued 07/22/2002
LINDHORST & DREIDAME LPA	CINCINNATI	OH	VS322929	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 07/22/2002
LINDHORST & DREIDAME LPA	CINCINNATI	OH	VS323021	Volume Submitter Profit Sharing/401K Plan	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	503B6620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LIPSITZ GREEN FAHRINGER ROLL SALISBURY & CAMBRIA LLP	BUFFALO	NY	503B6620701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LIPSITZ GREEN FAHRINGER ROLL SALISBURY & CAMBRIA LLP	BUFFALO	NY	503B6620701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LOCKE LIDDELL & SAPP LLP	DALLAS	TX	503B5820701-001	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	DALLAS	TX	VS323121	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/22/2002
LOCKE LIDDELL & SAPP LLP	DALLAS	TX	VS323122	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/22/2002
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	ROCHESTER	NY	502B3300701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LONGAKER RIMKUS & ASSOCIATES INC	ROCHESTER	NY	503B3300701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	TX	50275870701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LONGVIEW BANK & TRUST CO	LONGVIEW	TX	50375870701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LONGVIEW BANK & TRUST CO	LONGVIEW	TX	50275870701-004	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	OH	50259211901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LORAIN NATIONAL BANK	LORAIN	OH	50259211901-005	Prototype Standardized Cash or Deferred Arrangement	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	HOUSTON	TX	502B3310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LOREN D STARK CO INC	HOUSTON	TX	503B3310701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
LOREN D STARK CO INC	HOUSTON	TX	502B3310701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
LOREN D STARK CO INC	HOUSTON	TX	503B3310702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LOREN D STARK CO INC	HOUSTON	TX	503B3310702-002	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
LOUIS KRAVITZ & ASSOCIATES INC	ENCINO	CA	VS322659	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
LOUIS KRAVITZ & ASSOCIATES INC	ENCINO	CA	VS322719	Volume Submitter Profit Sharing Plan	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	Opinion Letter Issued 08/30/2001
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	Closed Without Opinion Letter 12/03/2001
LYNN J CAHILL A PROFESSIONAL LAW CORPORATION	ESCONDIDO	CA	VS322608	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/15/2002
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	503B3360701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	502B3360701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	503B3360702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
M L KERNS & ASSOCIATES INC	HOUSTON	TX	503B3360702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
M L KERNS & ASSOCIATES INC	HOUSTON	TX	502B3360702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
M L KERNS & ASSOCIATES INC	HOUSTON	TX	502B3360702-004	Prototype Standardized Defined Benefit Plan with Permitted 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 08/07/2001
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	503A5330701-007	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	MI	503A2440002-001	Prototype Non-standardized Money Purchase Plan	Withdrawn 12/20/2001
MACKALL CROUNSE & MOORE PLC	MINNEAPOLIS	MN	502A4550001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/21/2001
MACKALL CROUNSE & MOORE PLC	MINNEAPOLIS	MN	503A4550001-002	Prototype Non-standardized Cash or Deferred Arrangement	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	502A7770001-002	Prototype Standardized Money Purchase Plan	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	503B4720701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MACLEAN PROPPE MACLEAN & DARNELL PC	FARMINGTON HILLS	MI	503B4720701-003	Prototype Non-standardized Cash or Deferred Arrangement	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	HOUSTON	TX	502B3350701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MALCOLM THOMPSON & ASSOCIATES INC	HOUSTON	TX	503B3350701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MALCOLM THOMPSON & ASSOCIATES INC	HOUSTON	TX	502B3350701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
MARATHON NATIONAL BANK	LOS ANGELES	CA	502B7521901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MARATHON STATE BANK	MARATHON	WI	50277331901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MARILYN SLOANE ESQ	HARRISON	NY	VS323242	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
MARILYN SLOANE ESQ	HARRISON	NY	VS323265	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
MARILYN SLOANE ESQ	HARRISON	NY	VS323306	Volume Submitter Money Purchase Plan	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	502A4200701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MARK PEDERSEN & ASSOCIATES INC	WHEATON	IL	502A4200701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MARK PEDERSEN & ASSOCIATES INC	WHEATON	IL	502A4200701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MARKLEY ACTUARIAL SERVICES INC	LANCASTER	PA	503A9900701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MARKLEY ACTUARIAL SERVICES INC	LANCASTER	PA	502A9900701-002	Prototype Standardized Profit Sharing Plan	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	TX	502B4900701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MARTIN & PAULEY INC	DALLAS	TX	503B4900701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MARTIN & PAULEY INC	DALLAS	TX	502B4900701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MARTIN & PAULEY INC	DALLAS	TX	503B4900702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MARTIN & PAULEY INC	DALLAS	TX	503B4900702-002	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	JACKSON	MS	503B3340702-002	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	Opinion Letter Issued 04/29/2002
MARTIN MARTIN RANDALL & ASSOCIATES INC	JACKSON	MS	502B3340702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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
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	IA	50398480701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MASSACHUSETTS FIDELITY TRUST CO	CEDAR RAPIDS	IA	50298480701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	CEDAR RAPIDS	IA	50298480701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50338830701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50238830701-002	Prototype Standardized Profit Sharing Plan	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	MA	50238830702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50338830003-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/23/2002
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50338830003-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/23/2002
MASSMUTUAL FINANCIAL GROUP	SPRINGFIELD	MA	50338830003-003	Prototype Non-standardized Cash or Deferred Arrangement	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	ST PETERSBURG	FL	502B1200701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MATTHEWS BENEFIT GROUP INC	ST PETERSBURG	FL	503B1200701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MATTHEWS BENEFIT GROUP INC	ST PETERSBURG	FL	502B1200701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MAXIMBANK	DICKINSON	TX	50213270701-001	Prototype Standardized Profit Sharing Plan	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	MIDDLEBORO	MA	50204212701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MAYNARD SAVINGS BANK	MAYNARD	IA	50292961101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MAYNARD SAVINGS BANK	MAYNARD	IA	50292961101-002	Prototype Standardized Money Purchase Plan	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	IL	50238891901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MAZON STATE BANK	MAZON	IL	50238891901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MBK PENSION GROUP INC	NORTHFIELD	OH	502B705AB01-001	Prototype Standardized Money Purchase Plan	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	OH	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	NORTHFIELD	OH	503B705AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
MBM ADVISORS INC	HOUSTON	TX	503B4340701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MBM ADVISORS INC	HOUSTON	TX	503B4340701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MBM ADVISORS INC	HOUSTON	TX	503B4340701-003	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
MCAFFEE & TAFT	OKLAHOMA CITY	OK	VS322630	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/23/2002
MCAFFEE & TAFT	OKLAHOMA CITY	OK	VS322631	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/23/2002
MCAFFEE & TAFT A PROFESSIONAL CORPORATION	OKLAHOMA CITY	OK	VS322422	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/16/2000
MCAFFEE & TAFT A PROFESSIONAL CORPORATION	OKLAHOMA CITY	OK	VS322423	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/16/2000
MCALLEN NATIONAL BANK	MCALLEN	TX	50273821901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MCALLEN NATIONAL BANK	MCALLEN	TX	50273821901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MCALLEN NATIONAL BANK	MCALLEN	TX	50373821901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	INDIANAPOLIS	IN	50399180001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50399180001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50399180001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	INDIANAPOLIS	IN	50399181802-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50299181802-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50399181802-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
MCCREADY & KEENE INC	INDIANAPOLIS	IN	50299181802-005	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	50299180003-002	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	OH	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	50338932701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
MCDONALD INVESTMENTS INC	CLEVELAND	OH	50238932701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MCDONALD INVESTMENTS INC	CLEVELAND	OH	50338932701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	VS322913	Volume Submitter Profit Sharing/401K Plan	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
MCDONALD, HOPKINS, BURKE & HABER CO., LPA	CLEVELAND	OH	VS322915	Volume Submitter Defined Benefit Plan	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 10/10/2001
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	VS323104	Volume Submitter 401K Plan	Advisory Letter Issued 06/28/2002
MCK ASSOCIATES	SAN FRANCISCO	CA	VS323105	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/28/2002
MCK ASSOCIATES	SAN FRANCISCO	CA	VS323106	Volume Submitter Money Purchase Plan	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
MCKAY HOCHMAN & CO INC	BUTLER	NJ	VS322720	Volume Submitter Profit Sharing Plan	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	50399191902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
MCKAY HOCHMAN CO INC	BUTLER	NJ	50399191902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
MCKAY HOCHMAN CO INC	BUTLER	NJ	50399191902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	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	502A4050701-002	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 MCALEARNY SHIMOFF & HATT	REDLANDS	CA	VS323173	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
MCPETERS MCALEARNY SHIMOFF & HATT	REDLANDS	CA	VS323250	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
MCPETERS MCALEARNY SHIMOFF & HATT	REDLANDS	CA	VS323339	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
MCPETERS MCALEARNY SHIMOFF & HATT	REDLANDS	CA	VS323292	Volume Submitter Money Purchase Plan	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	WESTMONT	IL	502B5508501-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
MEDICAL PROFESSIONAL MANAGEMENT	WESTMONT	IL	503B5508501-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
MEDICAL PROFESSIONAL MANAGEMENT	WESTMONT	IL	502B5508501-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
MEEDER FINANCIAL	DUBLIN	OH	503B3680701-001	Prototype Non-standardized Profit Sharing Plan	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	WORCESTER	MA	503A7980701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MELLEN BENEFIT ADVISORS INC	WORCESTER	MA	502A7980701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MELLEN BENEFIT ADVISORS INC	WORCESTER	MA	503A7980701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MELLEN BENEFIT ADVISORS INC	WORCESTER	MA	502A7980701-004	Prototype Standardized Money Purchase Plan	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	HARRISBURG	PA	50239271901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MELLON BANK NA	HARRISBURG	PA	50339271901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MELLON BANK NA	HARRISBURG	PA	50239271901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MELLON BANK NA	PITTSBURGH	PA	50239271901-010	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	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	SAN FRANCISCO	CA	502B0530701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MENKE & ASSOCIATES INC	SAN FRANCISCO	CA	503B0530701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MENKE & ASSOCIATES INC	SAN FRANCISCO	CA	502B0530701-004	Prototype Standardized Money Purchase Plan	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 Non-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	HAMMOND	IN	50339461901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MERCANTILE NATIONAL BANK	HAMMOND	IN	50239461901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239471901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239471901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239471901-003	Prototype Standardized Profit Sharing Plan	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	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50339471901-010	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239472702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50239472702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50339472702-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MERCANTILE SAFE DEPOSIT & TRUST CO	BALTIMORE	MD	50339472702-004	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	SANTA BARBARA	CA	503B0540701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
MERCHANTS & FARMERS BANK	KOSCIUSKO	MS	50239522701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MERCHANTS & FARMERS BANK	KOSCIUSKO	MS	50239522701-002	Prototype Standardized Money Purchase Plan	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	502ZZMK6001-002	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
MERCHANTS NATIONAL BANK OF WINONA	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	KNOXVILLE	TN	502A1080701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MERIWEST CREDIT UNION	SAN JOSE	CA	50245541901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MERIWEST CREDIT UNION	SAN JOSE	CA	50245541901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	503B3370701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MERKLEY NEWMAN & MCLAWS INC	MESA	AZ	502B3370701-002	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.	GREENVILLE	SC	VS322790	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/22/2002
MERLINE & THOMAS, P.A.	GREENVILLE	SC	VS322791	Volume Submitter Money Purchase Plan	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	PLAINSBORO	NJ	50339810704-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/20/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50339810704-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/20/2002
MERRILL LYNCH PIERCE FENNER & SMITH INC	PLAINSBORO	NJ	50239810704-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	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
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	IL	50285940001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/15/2002
METAIVANTE 401(K)SERVICES INC	APPLETON	WI	503B4030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
METAIVANTE 401(K)SERVICES INC	APPLETON	WI	502B4030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
METAIVANTE 401(K)SERVICES INC	APPLETON	WI	503B4030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
METAIVANTE 401(K)SERVICES INC	APPLETON	WI	502B4030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
METAIVANTE 401(K)SERVICES INC	APPLETON	WI	503B4030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
METAIVANTE 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	PITTSBURGH	PA	502B5498501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
METRO BENEFITS INC	PITTSBURGH	PA	503B5498501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
METRO BENEFITS INC	PITTSBURGH	PA	502B5498501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
METRO BENEFITS INC	PITTSBURGH	PA	503B5498501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
METRO BENEFITS INC	PITTSBURGH	PA	502B5498501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	50339980001-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 01/10/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50339980001-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50339980001-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
METROPOLITAN LIFE INSURANCE CO	NEW YORK	NY	50339980001-006	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 Cash or Deferred Arrangement	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	502A8260701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MFS RETIREMENT SERVICES INC	BOSTON	MA	503A1470001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	502A1470001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	502A1470001-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	503A1470001-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	502A1470001-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/23/2002
MFS RETIREMENT SERVICES INC	BOSTON	MA	503A1470001-006	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 Non-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	DAYTON	OH	503B2990702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MIAMI VALLEY PENSION SERVICE CORP	DAYTON	OH	503B2990702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MIAMI VALLEY PENSION SERVICE CORP	DAYTON	OH	502B2990702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MIAMI VALLEY PENSION SERVICE CORP	DAYTON	OH	502B2990702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MICHAEL ANTIN, A LAW CORPORATION	LOS ANGELES	CA	VS322807	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 2/2/2001
MICHAEL ANTIN, A LAW CORPORATION	LOS ANGELES	CA	VS322808	Volume Submitter Money Purchase Plan	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	LANSING	MI	503A0740701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MICHIGAN MANUFACTURERS ASSOCIATION	LANSING	MI	502A0740701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	50298831901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	50298831901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	50298831901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	50298831901-004	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
MICHIGAN NATIONAL BANK	GRAND RAPIDS	MI	50398831901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	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	502ZZLJAQ01-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MID AMERICA BANK FSB	CLARENDON HILLS	IL	502ZZLJAQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MID AMERICA BANK FSB	CLARENDON HILLS	IL	503ZZLJAQ01-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MID AMERICA BANK FSB	CLARENDON HILLS	IL	503ZZLJAQ01-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MID AMERICA NATIONAL BANK	CANTON	IL	50241831101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MID AMERICA NATIONAL BANK	CANTON	IL	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	DOYLESTOWN	PA	502B2590701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	IL	50240341101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	IL	50240341101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	IL	50240341101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	IL	50340341101-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	IL	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	502B2580701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MIDSOUTH BANK	JONESBORO	AR	50269851901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MIDSOUTH BANK	JONESBORO	AR	50269851901-002	Prototype Standardized Money Purchase Plan	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	ARROYO GRANDE	CA	502ZZQQ1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MID-STATE BANK	ARROYO GRANDE	CA	502ZZQQ1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MIDWAY NATIONAL BANK	ST PAUL	MN	50385112701-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	KS	502B4390701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MIDWEST TRUST CO	OVERLAND PARK	KS	503B4390701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MIDWEST TRUST CO	OVERLAND PARK	KS	502B4390701-006	Prototype Standardized Cash or Deferred Arrangement	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	CHARLOTTE	NC	502B4690701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MILES & ASSOCIATES INC	CHARLOTTE	NC	503B4690701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MILES & ASSOCIATES INC	CHARLOTTE	NC	502B4690701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MILES & ASSOCIATES INC	CHARLOTTE	NC	503B4690701-005	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	502B4690702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MILLENNIUM ENTERPRISES LTD BEYER BARBER COMPANY	ALLENTOWN	PA	VS322517	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/8/2000
MILLENNIUM ENTERPRISES LTD T/A BEYER-BARBER	ALLENTOWN	PA	503B2570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MILLENNIUM ENTERPRISES LTD T/A BEYER-BARBER	ALLENTOWN	PA	502B2570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MILLENNIUM ENTERPRISES LTD T/A BEYER-BARBER	ALLENTOWN	PA	503B2570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MILLENNIUM ENTERPRISES LTD T/A BEYER-BARBER	ALLENTOWN	PA	502B2570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MILLENNIUM ENTERPRISES LTD T/A BEYER-BARBER	ALLENTOWN	PA	503B2570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MILLENNIUM 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	ORLAND PARK	IL	50312931901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MILLENNIUM TRUST CO LLC	ORLAND PARK	IL	50212931901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MILLENNIUM TRUST CO LLC	ORLAND PARK	IL	50312931901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	MI	VS322386	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 6/30/2000
MILLER JOHNSON SNELL & CUMMISKEY PLC	GRAND RAPIDS	MI	VS322436	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/07/2000 & 04/03/2002
MILLER JOHNSON SNELL & CUMMISKEY PLC	GRAND RAPIDS	MI	VS322437	Volume Submitter Money Purchase Plan	Advisory Letter Issued 07/28/2000 & 04/03/2002
MILLER JOHNSON SNELL & CUMMISKEY PLC	GRAND RAPIDS	MI	VS322459	Volume Submitter Defined Benefit Plan	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	SEATTLE	WA	502A3680702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
MILLIMAN USA INC	SEATTLE	WA	502A3680702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MILLIMAN USA INC	SEATTLE	WA	503A3680703-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MILLIMAN USA INC	SEATTLE	WA	502A3680703-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MILLIMAN USA INC	SEATTLE	WA	503A3680703-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MILLIMAN USA INC	SEATTLE	WA	502A3680703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MILLIMAN USA INC	SEATTLE	WA	503A3680703-005	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 Non-standardized Profit Sharing Plan	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	MN	50240802703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MINNESOTA LIFE	ST PAUL	MN	50240802703-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MINNESOTA LIFE	ST PAUL	MN	50240802703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MINNESOTA VALLEY BANK	REDWOOD FALLS	MN	50227982701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MINNESOTA VALLEY BANK	REDWOOD FALLS	MN	50227982701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MISSION FEDERAL CREDIT UNION	SAN DIEGO	CA	50288592701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MISSION FEDERAL CREDIT UNION	SAN DIEGO	CA	50288592701-002	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	MINNEAPOLIS	MN	502B4172701-003	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
MJK CLEARING INC	MINNEAPOLIS	MN	502B4172701-004	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
MODERN WOODMEN OF AMERICA	ROCK ISLAND	IL	50240922701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MODERN WOODMEN OF AMERICA	ROCK ISLAND	IL	50240922701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5029947BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5029947BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002

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MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5029947BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5039947BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
MODRALL SPERLING ROEHL HARRIS & SISK PA	ALBUQUERQUE	NM	5039947BE01-005	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	50267792701-003	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
MOHAWK COMMUNITY BANK	AMSTERDAM	NY	50267792701-004	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
MOHAWK COMMUNITY BANK	AMSTERDAM	NY	50267792701-005	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
MOHAWK COMMUNITY BANK	AMSTERDAM	NY	50267792701-006	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
MONDSCHHEIN & MONDSCHHEIN PA	MIAMI	FL	VS322750	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/06/2002
MONDSCHHEIN AND MONDSCHHEIN 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	BOZEMAN	MT	503B5680701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MONTANA PENSION ADMINISTRATION INC	BOZEMAN	MT	502B5680701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MONTEREY DOCUMENT SERVICE	MOUNTAIN VIEW	CA	VS323132	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/13/2002
MONTEREY DOCUMENT SERVICE	MOUNTAIN VIEW	CA	VS323133	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/13/2002
MONTEREY DOCUMENT SERVICE	MOUNTAIN VIEW	CA	VS323131	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/13/2002
MONTEICELLO BANKING CO	MONTEICELLO	KY	502B6691901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MONTEICELLO BANKING CO	MONTEICELLO	KY	503B6691901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MONTEICELLO BANKING CO	MONTEICELLO	KY	502B6691901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50341430701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/03/2002
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/03/2002
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50341430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/03/2002
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241430701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/03/2002
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50341430701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/03/2002
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241430701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/03/2002
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50341430701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 04/03/2002
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241430701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 04/03/2002
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50341430702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/20/2002
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50341430702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/20/2002
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241430702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/20/2002
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241430702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/20/2002
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241432703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241432703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50341432703-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50341432703-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241432703-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50341432703-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241432704-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241432704-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241432704-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MONEY LIFE INSURANCE CO	SYRACUSE	NY	50241432704-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	503B3780701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	502B3780701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	503B3780701-003	Prototype Non-standardized Money Purchase Plan	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	502B3780702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MORGAN KEEGAN & CO INC	MEMPHIS	TN	50398600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MORGAN KEEGAN & CO INC	MEMPHIS	TN	50298600701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MORGAN KEEGAN & CO INC	MEMPHIS	TN	50398600701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MORGAN KEEGAN & CO INC	MEMPHIS	TN	50298600701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MORGAN KEEGAN & CO INC	MEMPHIS	TN	50398600701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	NEW YORK	NY	50216612701-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50216612701-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50316612701-009	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50316612701-010	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50216612701-011	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216611902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216611902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216611902-003	Prototype Standardized Profit Sharing Plan	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	JERSEY CITY	NJ	50216611902-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50216612703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MORGAN STANLEY DW INC	NEW YORK	NY	50216612703-002	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	NJ	50216610705-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316610705-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216610705-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316610705-007	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	50216611907-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50216611907-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
MORGAN STANLEY DW INC	JERSEY CITY	NJ	50316611907-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	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
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	VS323000	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 3/2/2001
MORRISON & FOERSTER LLP	IRVINE	CA	VS322539	Volume Submitter Money Purchase Plan	Advisory Letter Issued 3/2/2001
MOSAIC GOVERNMENT MONEY MARKET	ARLINGTON	VA	50231375001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
MOSAIC GOVERNMENT MONEY MARKET	ARLINGTON	VA	50231375001-002	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	CEDAR RAPIDS	IA	503B2520701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MOYER & BERGMAN PLC	CEDAR RAPIDS	IA	502B2520701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MOYER & BERGMAN PLC	CEDAR RAPIDS	IA	503B2520701-003	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	SANTA MONICA	CA	VS322683	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
MS FOX & ASSOCIATES INC	SANTA MONICA	CA	VS322713	Volume Submitter Profit Sharing Plan	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 DENEENBERG AMENT & RUBENSTEIN	CHICAGO	IL	VS322758	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/06/2001
MUCH SHELIST FREED DENEENBERG AMENT & RUBENSTEIN	CHICAGO	IL	VS322759	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/06/2001
MUCH SHELIST FREED DENEENBERG AMENT & RUBENSTEIN	CHICAGO	IL	VS322760	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/06/2001
MUCH SHELIST FREED DENEENBERG AMENT & RUBENSTEIN	CHICAGO	IL	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	NILES	IL	503B2530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MULFORD PENSION GROUP LTD	NILES	IL	502B2530701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MULFORD PENSION GROUP LTD	NILES	IL	503B2530701-003	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	IL	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	BIRMINGHAM	MI	50262262701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/05/2001
MUNDER CAPITAL MANAGEMENT	BIRMINGHAM	MI	50262262701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/05/2001
MUNDER CAPITAL MANAGEMENT	BIRMINGHAM	MI	50362262701-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/05/2001
MUNICIPAL RETIREMENT SYSTEMS INC	TRENTON	MI	503A7900001-001	Prototype Non-standardized Money Purchase Plan	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

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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	IL	503A1811901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
NEAL GERBER & EISENBERG	CHICAGO	IL	502A1811901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NEAL GERBER & EISENBERG	CHICAGO	IL	503A1811901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	NJ	502B2450701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NERAL ANZELONE & CO	WALL	NJ	503B2450701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NERAL ANZELONE & CO	WALL	NJ	502B2450701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NES RETIREMENT PLAN SERVICES	PEABODY	MA	503B0560701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NES RETIREMENT PLAN SERVICES	PEABODY	MA	502B0560701-002	Prototype Standardized Profit Sharing Plan	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 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
NESSBIT PENSION II INC	SMITHTOWN	NY	502B1790701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NESSBIT PENSION II INC	SMITHTOWN	NY	502B1790701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NESSBIT PENSION II INC	SMITHTOWN	NY	502B1790701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NESSBIT PENSION II INC	SMITHTOWN	NY	502B1790701-004	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NESSBIT PENSION II INC	SMITHTOWN	NY	502B1790702-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NESSBIT 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	PINEHURST	NC	503B2420701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NETWORK FINANCIAL SERVICES	PINEHURST	NC	502B2420701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NETWORK FINANCIAL SERVICES	PINEHURST	NC	503B2420701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NETWORK FINANCIAL SERVICES	PINEHURST	NC	502B2420701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NETWORK FINANCIAL SERVICES	PINEHURST	NC	503B2420701-005	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	Advisory Letter Issued 01/11/2002
NEVADA PENSION ADMINISTRATORS & CONSULTANTS, INC.	LAS VEGAS	NV	VS323341	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
NEW ENGLAND ADMINISTRATORS INC	WEBSTER	NH	503B2430701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEW ENGLAND ADMINISTRATORS INC	WEBSTER	NH	502B2430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEW ENGLAND ADMINISTRATORS INC	WEBSTER	NH	503B2430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NEW ENGLAND ADMINISTRATORS INC	WEBSTER	NH	502B2430701-004	Prototype 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	50290700002-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/04/2002
NEW ENGLAND LIFE INSURANCE CO	BOSTON	MA	50390700002-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/04/2002
NEW ENGLAND LIFE INSURANCE CO	BOSTON	MA	50290700002-007	Prototype Standardized Money Purchase Plan	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	VS322605	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/18/2001
NEW ENGLAND LIFE INSURANCE COMPANY	BOSTON	MA	VS322606	Volume Submitter 401K Plan	Advisory Letter Issued 10/18/2001
NEW ENGLAND LIFE INSURANCE COMPANY	BOSTON	MA	VS322607	Volume Submitter Profit Sharing Plan	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
NEW ENGLAND LIFE INSURANCE COMPANY	BOSTON	MA	VS322601	Volume Submitter Profit Sharing/401K Plan	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	50271372701-002	Prototype Standardized Money Purchase Plan	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	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	502712111101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWBURYPORT	MA	502712111101-002	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	ELLCOTT CITY	MD	503A8510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
NICHOLAS & ASSOCIATES INC	ELLCOTT CITY	MD	502A8510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
NICHOLAS & ASSOCIATES INC	ELLCOTT CITY	MD	503A8510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
NICHOLAS & ASSOCIATES INC	ELLCOTT CITY	MD	502A8510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
NICHOLAS & ASSOCIATES INC	ELLCOTT CITY	MD	503A8510701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
NICHOLAS & ASSOCIATES INC	ELLCOTT CITY	MD	502A8510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
NICHOLAS CO INC	MILWAUKEE	WI	50271590001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NICHOLAS CO INC	MILWAUKEE	WI	50271590001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
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 RAY	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	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	SACRAMENTO	CA	502B5338501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NLH & CO	SACRAMENTO	CA	503B5338501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NLH & CO	SACRAMENTO	CA	502B5338501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NLS INSURANCE SERVICES INC	MURRIETA	CA	503B1780701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NLS INSURANCE SERVICES INC	MURRIETA	CA	502B1780701-002	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 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	SOLO	OH	502A4680001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/22/2002
NOBLE CONSULTING INC	SOLO	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	COLUMBUS	OH	503B3030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORMAN JONES ENLOW & CO	COLUMBUS	OH	502B3030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORMAN JONES ENLOW & CO	COLUMBUS	OH	503B3030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORMAN JONES ENLOW & CO	COLUMBUS	OH	502B3030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORMAN LEIT & ASSOCIATES	WEST ORANGE	NJ	503B5328501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NORMAN LEIT & ASSOCIATES	WEST ORANGE	NJ	503B5328501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001

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NPIN SERVICES CORP	ITHACA	NY	503B6411901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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 MCLENNEN & 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	DES MOINES	IA	503A8500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NYEMASTER GOODE VOIGTS WEST HANSELL & O'BRIEN PC	DES MOINES	IA	502A8500701-002	Prototype Standardized Profit Sharing Plan	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	INDIANAPOLIS	IN	50399450701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NYHART CO INC	INDIANAPOLIS	IN	50299450701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NYHART CO INC	INDIANAPOLIS	IN	50399450701-003	Prototype Non-standardized Money Purchase Plan	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	INDIANAPOLIS	IN	50299450701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NYLIFE DISTRIBUTORS INC	PARSIPPANY	NJ	50245272701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NYLIFE DISTRIBUTORS INC	PARSIPPANY	NJ	50245272701-002	Prototype Standardized Money Purchase Plan	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	BREWSTER	NY	503B5318501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
O A PENSION SERVICES INC	BREWSTER	NY	502B5318501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
O A PENSION SERVICES INC	BREWSTER	NY	503B5318501-004	Prototype Non-standardized Profit Sharing Plan	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	BREWSTER	NY	502B5318502-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
O A PENSION SERVICES INC	BREWSTER	NY	502B5318502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
OAK BROOK BANK	OAK BROOK	IL	50267240701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OAK BROOK BANK	OAK BROOK	IL	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	FARMINGTON	MI	50289652701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OAKLAND COMMERCE BANK	FARMINGTON	MI	50289652701-002	Prototype Standardized Money Purchase Plan	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
OBERMAYER ASSET MANAGEMENT CO	ASPEN	CO	502B6711901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
OBERMAYER ASSET MANAGEMENT CO	ASPEN	CO	502B6711901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
O'BRIEN GRANT ASSOCIATES	SAUGUS	MA	502B6461901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
O'BRIEN GRANT ASSOCIATES	SAUGUS	MA	502B6461901-002	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	503B6461901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
O'BRIEN RIEMENSCHNEIDER & KANCILIA PA	MELBOURNE	FL	503A9230701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
O'BRIEN RIEMENSCHNEIDER & KANCILIA PA	MELBOURNE	FL	503A9230701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
O'BRIEN RIEMENSCHNEIDER & KANCILIA PA	MELBOURNE	FL	503A9230701-003	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	WETHERSFIELD	CT	502B1750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
O'CONNOR CONSULTANTS INC	WETHERSFIELD	CT	503B1750701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	MN	50279861101-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
ODIN STATE BANK	ODIN	MN	50279861101-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
ODIN STATE BANK	ODIN	MN	50379861101-005	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
ODEN NEWELL & WELCH PLLC	LOUISVILLE	KY	VS323039	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 04/01/2002
OHIO FUNERAL DIRECTORS ASSOCIATION	COLUMBUS	OH	503A0390701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OHIO FUNERAL DIRECTORS ASSOCIATION	COLUMBUS	OH	502A0390701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OHIO FUNERAL DIRECTORS ASSOCIATION	COLUMBUS	OH	503A0390701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
OHIO FUNERAL DIRECTORS ASSOCIATION	COLUMBUS	OH	502A0390701-004	Prototype Standardized Money Purchase Plan	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	COLUMBUS	OH	50244720001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
OHIO LEAGUE OF FINANCIAL INSTITUTIONS	COLUMBUS	OH	50244720001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
OHIO NATIONAL LIFE INSURANCE CO	CINCINNATI	OH	50344740701-001	Prototype Non-standardized Profit Sharing Plan	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	OH	50344740701-003	Prototype Non-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
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290650702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290650702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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	503B2300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ORRIN A SPRAGUE AGENCY INC	CADILLAC	MI	502B2300701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ORRIN A SPRAGUE AGENCY INC	CADILLAC	MI	503B2300701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ORRIN A SPRAGUE AGENCY INC	CADILLAC	MI	502B2300701-004	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	SHIPPENSBURG	PA	502ZZMF1901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ORRSTOWN BANK	SHIPPENSBURG	PA	502ZZMF1901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ORRSTOWN BANK	SHIPPENSBURG	PA	502ZZMF1901-005	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
OSBORN CARREIRO & ASSOCIATES INC	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	FL	503B2200701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
O'SULLIVAN CREEL LLP	PENSACOLA	FL	502B2200701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
O'SULLIVAN CREEL LLP	PENSACOLA	FL	503B2200701-005	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 Profit Sharing Plan	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	CEDARBURG	WI	502A0500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OZAUKEE BANK	CEDARBURG	WI	503A0500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
OZAUKEE BANK	CEDARBURG	WI	502A0500701-004	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	Opinion Letter Issued 09/18/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	503B5238501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	502B5238501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PACIFIC ACTUARIAL CONSULTING CO	GRANADA HILLS	CA	503B5238501-007	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	ENCINO	CA	503A2720001-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/16/2002
PACIFIC COAST DOCUMENTS	ENCINO	CA	VS322950	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/05/2002
PACIFIC COAST DOCUMENTS	ENCINO	CA	VS322951	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/05/2002
PACIFIC COAST DOCUMENTS	ENCINO	CA	VS322952	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/26/2002
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	SAN FRANCISCO	CA	VS322584	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/12/2001
PACKMAN NEUWAHL & ROSENBERG PA	CORAL GABLES	FL	503A9830701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PACKMAN NEUWAHL & ROSENBERG PA	CORAL GABLES	FL	503A9830701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

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PACKMAN NEUWAHL & ROSENBERG PA	CORAL GABLES	FL	503A9830701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PACKMAN NEUWAHL & ROSENBERG PA	CORAL GABLES	FL	503A9830702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PACKMAN NEUWAHL & ROSENBERG PA	CORAL GABLES	FL	503A9830702-002	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	WEST DES MOINES	IA	502A9820701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
PACO INC	WEST DES MOINES	IA	503A9820702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	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	WA	503A6560701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PAINE HAMBLEN COFFIN BROOKE & MILLER LLP	SPOKANE	WA	503A6560701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PAINE HAMBLEN COFFIN BROOKE & MILLER LLP	SPOKANE	WA	503A6560701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
PAI-PENSION SERVICES INC	LAKELAND	FL	503A6570701-001	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	BETHESDA	MD	VS322744	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/25/2002
PALEY ROTHMAN GOLDSTEIN ROSENBERG & COOPER	BETHESDA	MD	VS322745	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/25/2002
PALEY ROTHMAN GOLDSTEIN ROSENBERG & COOPER	BETHESDA	MD	VS322746	Volume Submitter Money Purchase Plan	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	50286392701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PAMELA A GARVIN	WESTLAKE VILLAGE	CA	VS323090	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 02/28/2002
PAMELA A GARVIN ATTORNEY AT LAW	WESTLAKE VILLAGE	CA	VS322508	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/24/2001
PAMELA A GARVIN ATTORNEY AT LAW	WESTLAKE VILLAGE	CA	VS322509	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/24/2001
PAMELA A GARVIN ATTORNEY AT LAW	WESTLAKE VILLAGE	CA	VS322568	Volume Submitter Profit Sharing/401K Plan	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	NEW ORLEANS	LA	50245800702-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
PARADIGM BENEFITS LLC	WAVERLY	IA	503B4010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PARADIGM BENEFITS LLC	WAVERLY	IA	502B4010701-002	Prototype Standardized Profit Sharing Plan	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	SOUDERTON	PA	502B0810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PARAGON ALLIANCE GROUP LLC	SOUDERTON	PA	503B0810701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PARAGON ALLIANCE GROUP LLC	SOUDERTON	PA	502B0810701-006	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	NEWARK	OH	50345872701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PARK NATIONAL BANK	NEWARK	OH	50245872701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PARK NATIONAL BANK	NEWARK	OH	50345872701-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PARK WEST BANK & TRUST CO	WEST SPRINGFIELD	MA	50245911901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PARK WEST BANK & TRUST CO	WEST SPRINGFIELD	MA	50245911901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PARK WEST BANK & TRUST CO	WEST SPRINGFIELD	MA	50245911901-003	Prototype Standardized Profit Sharing 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

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PARMENTER O'TOOLE PC	MUSKEGON	MI	503B4770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PARMENTER O'TOOLE PC	MUSKEGON	MI	502B4770701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PARMENTER O'TOOLE PC	MUSKEGON	MI	503B4770701-005	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	CLOVIS	CA	502B0800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PARRS & PEROTTO LLP	ROCHESTER	NY	502A2151901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PARRS & PEROTTO LLP	ROCHESTER	NY	502A2151901-002	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	SALT LAKE CITY	UT	503A6590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PARSONS DAVIES KINGHORN & PETERS PC	SALT LAKE CITY	UT	503A6590701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PARSONS DAVIES KINGHORN & PETERS PC	SALT LAKE CITY	UT	503A6590701-003	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 Profit Sharing Plan	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	502A4040701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PATRICK M RYAN PC	DENVER	CO	503A9810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PATRICK M RYAN PC	DENVER	CO	502A9810701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PATRICK M RYAN PC	DENVER	CO	503A9810701-003	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	WACO	TX	502B3810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PATTILLO BROWN & HILL LLP	WACO	TX	503B3810701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PATTILLO BROWN & HILL LLP	WACO	TX	502B3810701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PATTISON KOSKEY & RATH PC	RHINEBECK	NY	503B3820701-001	Prototype Non-standardized Profit Sharing Plan	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	ATLANTA	GA	VS322935	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/06/2002
PAX WORLD FUND INC	PORTSMOUTH	NH	50286092701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PAX WORLD FUND INC	PORTSMOUTH	NH	50286092701-002	Prototype Standardized Money Purchase Plan	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	Opinion Letter Issued 11/26/2001
PAYMAXX BENEFITS INC	FRANKLIN	TN	503B2640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PAYMAXX BENEFITS INC	FRANKLIN	TN	502B2640701-002	Prototype Standardized Profit Sharing Plan	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
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	OVERLAND PARK	KS	503A8280701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PBA RETIREMENT PLANS CO d/b/a PENSION BENEFIT ADMINISTRATORS	HOUSTON	TX	503A9800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PBA RETIREMENT PLANS CO d/b/a PENSION BENEFIT ADMINISTRATORS	HOUSTON	TX	502A9800701-002	Prototype Standardized Profit Sharing Plan	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	502A9800701-004	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	HOUSTON	TX	502A9800702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PCL ADMINISTRATORS INC	GREAT FALLS	VA	502B6421901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PCL ADMINISTRATORS INC	GREAT FALLS	VA	502B6421901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PCL ADMINISTRATORS INC	GREAT FALLS	VA	503B6421901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PCL ADMINISTRATORS INC	GREAT FALLS	VA	503B6421901-004	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

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PEARSON & PRICE PLLC	CORPUS CHRISTI	TX	503A4030701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PEARSON & PRICE PLLC	CORPUS CHRISTI	TX	502A4030701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PEERY & ASSOCIATES INC	PESCADERO	CA	502B0288501-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	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	CHESAPEAKE	VA	502B2630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENACT ASSOCIATES INC	CHESAPEAKE	VA	503B2630701-003	Prototype Non-standardized Money Purchase Plan	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
PENCO INC	CINCINNATI	OH	503B3320701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PENCO INC	CINCINNATI	OH	502B3320701-002	Prototype Standardized Profit Sharing Plan	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	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENCOR INC	JACKSONVILLE	FL	502A9790701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENCOR INC	JACKSONVILLE	FL	503A9790701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENCOR INC	JACKSONVILLE	FL	502A9790701-006	Prototype Standardized Cash or Deferred Arrangement	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	HORSHAM	PA	50246172701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENN MUTUAL LIFE INSURANCE CO	HORSHAM	PA	50346172701-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENN PENSION CENTER INC	NEW YORK	NY	503B1500701-001	Prototype Non-standardized Profit Sharing Plan	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	NEW YORK	NY	502B1500702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PENN PENSION CENTER INC	NEW YORK	NY	502B1500702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PENN PENSION CENTER INC	NEW YORK	NY	503B150A803-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
PENN PENSION CENTER INC	NEW YORK	NY	503B150A804-001	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	HARRISBURG	PA	502B2230701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENOBSCOT PENSION SERVICES INC	ROCKPORT	ME	502A710BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
PENOBSCOT PENSION SERVICES INC	ROCKPORT	ME	502A710BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
PENOBSCOT PENSION SERVICES INC	ROCKPORT	ME	502A710BE01-003	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	ROSWELL	GA	503B3330701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENPLAN FINANCIAL LLC	ROSWELL	GA	502B3330701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PENPLAN FINANCIAL LLC	ROSWELL	GA	503B3330701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENPLAN FINANCIAL LLC	ROSWELL	GA	502B3330701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PENRET SERVICES INC	HOLLISTON	MA	502A726BE01-001	Prototype Standardized Profit Sharing Plan	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.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
PEOPLES BANK	BRIDGEPORT	CT	50294141901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLES BANK	BRIDGEPORT	CT	50294142702-001	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	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLES BANK & TRUST CO	SELMA	AL	50346531901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLES BANK & TRUST CO	SELMA	AL	50246531901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLES BANK NA	MARIETTA	OH	503B4370701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PEOPLES BANK NA	MARIETTA	OH	502B4370701-002	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	502ZZOV1901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PEOPLES BANK SB	SCHERERVILLE	IN	502ZZOV1901-004	Prototype Standardized Cash or Deferred Arrangement	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 BANK SB	SCHERERVILLE	IN	502ZZOV1901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE	IL	50272861901-001	Prototype Standardized Profit Sharing Plan	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	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PERKINS COIE LLP	SEATTLE	WA	502B4380701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PERKINS COIE LLP	SEATTLE	WA	503B4380701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PERKINS COIE LLP	SEATTLE	WA	502B4380701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PERKINS COIE LLP	SEATTLE	WA	503B4380701-005	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	OH	VS322924	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/08/2002
PETER A SMITH ATTORNEY AT LAW	MCMURRAY	PA	503A8340701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PETER A SMITH ATTORNEY AT LAW	MCMURRAY	PA	503A8340701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
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	WEST DES MOINES	IA	503A4730001-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/08/2002
PFF BANK & TRUST	CLAREMONT	CA	50351820701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PFF BANK & TRUST	CLAREMONT	CA	50251820701-002	Prototype Standardized Profit Sharing Plan	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	CA	503A3530701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PFPC INC	SEAL BEACH	CA	502A3530701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PFPC INC	SEAL BEACH	CA	503A3530701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PFPC INC	SEAL BEACH	CA	502A3530701-008	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
PFPC INC	WILMINGTON	DE	502A3532703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PHASE II SYSTEMS	NEWPORT BEACH	CA	VS322393	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/6/2000
PHASE II SYSTEMS	NEWPORT BEACH	CA	VS322449	Volume Submitter Defined Benefit Plan	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	502B4200701-002	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
PHELPS DUNBAR LLP	JACKSON	MS	503B4200701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PHELPS DUNBAR LLP	JACKSON	MS	502B4200701-006	Prototype 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.	NEW YORK	NY	VS323346	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
PHILLIPS NIZER BENJAMIN KRIM & BALLON LLP	NEW YORK	NY	VS323237	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
PHILLIPS NIZER BENJAMIN KRIM & BALLON, LLP	NEW YORK	NY	VS323347	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
PHILLIP G FARR CPA PA	THOMSON	GA	502A8360701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PHILLIP G FARR CPA PA	THOMSON	GA	502A8360701-002	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	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/15/2001
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50247415002-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/15/2001
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50247412703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50247412703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PHOENIX LIFE INSURANCE CO	HARTFORD	CT	50347412703-003	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	DAYTON	OH	502B3500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PICKREL SCHAEFFER & EBELING CO LPA	DAYTON	OH	503B3500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PICKREL SCHAEFFER & EBELING CO LPA	DAYTON	OH	502B3500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PICKREL SCHAEFFER & EBELING CO LPA	DAYTON	OH	503B3500701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	SAN DIEGO	CA	503A2630002-001	Prototype Non-standardized Money Purchase Plan	Withdrawn 03/04/2002
PILLSBURY WINTHROP LLP	SAN DIEGO	CA	VS323502	Volume Submitter Profit Sharing 401K Plan	Advisory Letter Issued 10/29/2002
PILLSBURY WINTHROP LLP	SAN DIEGO	CA	VS323503	Volume Submitter Money Purchase Plan	Advisory 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	LINCOLN	NE	503A5780701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PINE LAKE ADVISORS INC	LINCOLN	NE	502A5780701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PINE LAKE ADVISORS INC	LINCOLN	NE	503A5780701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	AURORA	NE	50219332701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PINNACLE BANK	AURORA	NE	50319332701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	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 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	SALEM	OR	50272381901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PIONEER BANK NA	SALEM	OR	50272381901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PIONEER INVESTMENT MANAGEMENT USA INC	BOSTON	MA	50247672701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/03/2001
PIONEER INVESTMENT MANAGEMENT USA INC	BOSTON	MA	50247672701-002	Prototype Standardized Money Purchase Plan	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

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
PIONEER MUTUAL LIFE INSURANCE CO	FARGO	ND	50247692701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PIONEER MUTUAL LIFE INSURANCE CO	FARGO	ND	50247692701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PIONEER MUTUAL LIFE INSURANCE CO	FARGO	ND	50247692701-004	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	DE PERE	WI	503B0258501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	DE PERE	WI	503B0258501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	DE PERE	WI	502B0258501-003	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	RENO	NV	502B4928501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	RENO	NV	503B4928501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PLAN ADMINISTRATORS INC	RENO	NV	503B4928501-005	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	SAN MATEO	CA	503A5770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PLAN DESIGN CONSULTANTS INC	SAN MATEO	CA	502A5770701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
PLAN DESIGN CONSULTANTS INC	SAN MATEO	CA	503A5770701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PLAN DESIGN CONSULTANTS INC	SAN MATEO	CA	503A5770702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PLAN DESIGN CONSULTANTS INC	SAN MATEO	CA	503A5770702-002	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	GA	502A5760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	503A5760701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	502A5760701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSWELL	GA	503A5760701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	CARPINTERIA	CA	502A7842701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/30/2002
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	502A7842701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/30/2002
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	503A7842701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 01/30/2002
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	503A7842701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PLANMEMBER SERVICES CORP	CARPINTERIA	CA	502A7848502-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PLANNED FINANCIAL PROGRAMS	NORTH PLAINFIELD	NJ	503A5750701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PLANNED FINANCIAL PROGRAMS	NORTH PLAINFIELD	NJ	503A5750701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PLANNED FINANCIAL PROGRAMS	NORTH PLAINFIELD	NJ	503A5750701-003	Prototype Non-standardized Cash or Deferred Arrangement	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	BIRMINGHAM	AL	502B3530701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50247851901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50247851901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50247851901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50247851901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50347851901-005	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
PLANTERS BANK & TRUST CO OF VIRGINIA	STAUNTON	VA	50247851901-009	Prototype Standardized Cash or Deferred Arrangement	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	VS322642	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/30/2001
PLEASANTVILLE STATE BANK	PLEASANTVILLE	IA	50282961101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
PLYBON & ASSOCIATES INC	GREENBORO	NC	503B3540701-001	Prototype Non-standardized Profit Sharing Plan	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	GREENBORO	NC	503B3540701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PLYBON & ASSOCIATES INC	GREENBORO	NC	502B3540701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PLYMOUTH SAVINGS BANK	WAREHAM	MA	50271221901-001	Prototype Standardized Profit Sharing Plan	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	LUBBOCK	TX	50347800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PNB FINANCIAL BANK	LUBBOCK	TX	50247800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PNB FINANCIAL BANK	LUBBOCK	TX	50347800701-005	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	VERO BEACH	FL	50256651901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PNC BANK FSB	VERO BEACH	FL	50256651901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PNC BANK FSB	VERO BEACH	FL	50356651901-003	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	5021024AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PNC BANK NA	PITTSBURGH	PA	5021024AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PNC BANK NA	PITTSBURGH	PA	5021024AQ01-003	Prototype Standardized Cash or Deferred Arrangement	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	PITTSBURGH	PA	50247791901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PNC BANK NA	PITTSBURGH	PA	50347791901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	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	PITTSBURGH	PA	50347791901-010	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PNC BANK NA	PITTSBURGH	PA	50347791901-011	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PNC BANK NA	PITTSBURGH	PA	50247791902-001	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	GROSSE POINTE FARMS	MI	503B2280701-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
POINTE BENEFIT CONSULTANTS LLC	GROSSE POINTE FARMS	MI	502B2280701-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
POINTE BENEFIT CONSULTANTS LLC	GROSSE POINTE FARMS	MI	502B2280701-004	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	EAST SETAUKET	NY	502A5740701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
POINTER PENSION SERVICE INC	EAST SETAUKET	NY	503A5740701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
POINTER PENSION SERVICE INC	EAST SETAUKET	NY	502A5740701-006	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	EAST SETAUKET	NY	502A5740702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
POLARIS INVESTMENT PARTNERS INC	JOHNS ISLAND	SC	502A5371901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
POLARIS INVESTMENT PARTNERS INC	JOHNS ISLAND	SC	502A5371901-002	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	PHOENIX	AZ	VS322312	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
POLESE PIETZSCH WILLIAMS & NOLAN PA	PHOENIX	AZ	VS322313	Volume Submitter Profit Sharing/401K Plan	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	HUNT VALLEY	MD	503A5840701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
POLLARD & ASSOCIATES INC	HUNT VALLEY	MD	502A5840701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
POLLARD & ASSOCIATES INC	HUNT VALLEY	MD	503A5840701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	HUNT VALLEY	MD	502A5840702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
POLSINELLI SHALTON & WELTE PC	KANSAS CITY	MO	503B4220701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
POLSINELLI SHALTON & WELTE PC	KANSAS CITY	MO	502B4220701-002	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	KANSAS CITY	MO	502B4220701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
POLYCOMP ADMINISTRATIVE SERVICES INC	ROSEVILLE	CA	VS323239	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
POLYCOMP ADMINISTRATIVE SERVICES INC	ROSEVILLE	CA	VS323260	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
POLYCOMP ADMINISTRATIVE SERVICES INC	ROSEVILLE	CA	VS323302	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
POLYCOMP ADMINISTRATIVE SERVICES INC.	ROSEVILLE	CA	VS323349	Volume Submitter Profit Sharing Plan	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	ELK GROVE VILLAGE	IL	503B3550701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PORTE BROWN LLC	ELK GROVE VILLAGE	IL	502B3550701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PORTE BROWN LLC	ELK GROVE VILLAGE	IL	503B3550701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PORTE BROWN LLC	ELK GROVE VILLAGE	IL	502B3550701-006	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	OH	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	HOUSTON	TX	503A5830701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
POWELL TOWNSEND & ASSOCIATES INC	HOUSTON	TX	503A5830701-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
POWELL TOWNSEND & ASSOCIATES INC	HOUSTON	TX	503A5830702-001	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 Profit Sharing Plan	Opinion Letter Issued 08/30/2001
POYNER & SPRUILL LLP	RALEIGH	NC	502B4240701-002	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	ROSELLE	IL	503A2191901-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PRECISE AVM INC	ROSELLE	IL	503A2190702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PRECISE AVM INC	ROSELLE	IL	502A2190702-002	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	ALBANY	NY	502B2270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PREFERRED GROUP PLANS INC	ALBANY	NY	503B2270701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PREFERRED GROUP PLANS INC	ALBANY	NY	502B2270701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PREFERRED GROUP PLANS INC	ALBANY	NY	503B2270701-005	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	5025646A001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PREMIER NATIONAL BANK	FISHKILL	NY	5025646A001-002	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	FL	503B3570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PRESSER LAHNEN & EDELMAN PA	JACKSONVILLE	FL	502B3570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PRESTON ACTUARIAL SERVICES	SAN RAMON	CA	VS323207	Volume Submitter Defined Benefit Plan	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	ST LOUIS	MO	502A6908501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PRESTON GROUP	ST LOUIS	MO	503A6908501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PRESTON GROUP	ST LOUIS	MO	502A6908501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
PRESTON GROUP	ST LOUIS	MO	503A6908501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
PRESTON GROUP	ST LOUIS	MO	502A6908501-006	Prototype 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
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	CA	502A5820701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS	CA	503A5820701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS	CA	502A5820701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS	CA	503A5820702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	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	FRESNO	CA	502A8780701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PRICE REINHARDT PRICE INC	FRESNO	CA	503A8780701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PRICE REINHARDT PRICE INC	FRESNO	CA	502A8780701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PRICE REINHARDT PRICE INC	FRESNO	CA	503A8780701-005	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	FRESNO	CA	502A8788502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
PRICE, RAFFEL & BROWNE	LOS ANGELES	CA	VS232308	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
PRIMARK BENEFITS	BURLINGAME	CA	VS2323195	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	DES MOINES	IA	50207440001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PRINCIPAL LIFE INSURANCE CO	DES MOINES	IA	50307440001-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PRINCIPAL LIFE INSURANCE CO	DES MOINES	IA	50207440001-004	Prototype Standardized Profit Sharing Plan	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	IRVINE	CA	503B0248501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PRIORITY PENSION SERVICES INC	IRVINE	CA	503B0248501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PRIORITY PENSION SERVICES INC	IRVINE	CA	503B0248501-003	Prototype Non-standardized Profit Sharing Plan	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	ALBERT LEA	MN	50255522701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL BENEFIT CONSULTANTS INC	PHILADELPHIA	PA	503A5810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PROFESSIONAL BENEFIT CONSULTANTS INC	PHILADELPHIA	PA	502A5810701-002	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	PHILADELPHIA	PA	503A5810702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PROFESSIONAL BENEFIT CONSULTANTS INC	PHILADELPHIA	PA	502A5810702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PROFESSIONAL BENEFIT CONSULTANTS INC	PHILADELPHIA	PA	502A5810702-004	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	SALEM	OR	502A708BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
PROFESSIONAL BENEFIT SERVICES INC	FREDERICK	MD	502B4470701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PROFESSIONAL BENEFIT SERVICES INC	FREDERICK	MD	502B4470701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PROFESSIONAL BUSINESS MANAGEMENT	BARRINGTON	IL	502B5961901-001	Prototype Standardized Profit Sharing 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	IL	503B5961901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PROFESSIONAL BUSINESS MANAGEMENT	BARRINGTON	IL	502B5961901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PROFESSIONAL BUSINESS MANAGEMENT	BARRINGTON	IL	503B5961901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PROFESSIONAL BUSINESS MANAGEMENT	BARRINGTON	IL	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	RALEIGH	NC	502B3560701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PROFESSIONAL PENSION PLANNERS INC	ARDSLEY	NY	503B0308501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
PROFESSIONAL PENSION PLANNERS INC	ARDSLEY	NY	502B0308501-002	Prototype Standardized Cash or Deferred Arrangement	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	503A5910702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	502A5910702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	502A5910702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
QUALITY PENSION SERVICES	CHICO	CA	503B4110701-001	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
QUANTUM PENSION SERVICES INC	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	ARLINGTON	TX	502B4270701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
R BARRY & TOM B JOHNSON & CO PC	ARLINGTON	TX	503B4270701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
R BARRY & TOM B JOHNSON & CO PC	ARLINGTON	TX	502B4270701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
R BRUCE TANNER & ASSOCIATES INC	SUWANEE	GA	502B4450701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
R BRUCE TANNER & ASSOCIATES INC	SUWANEE	GA	502B4450701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
R BRUCE TANNER & ASSOCIATES INC	SUWANEE	GA	502B4450701-003	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	502B5790701-002	Prototype Standardized Profit Sharing Plan	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	FL	503B5268501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
R J L PENSION SERVICES INC	TAMPA	FL	502B5268501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
R J L PENSION SERVICES INC	TAMPA	FL	503B5268501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
R J L PENSION SERVICES INC	TAMPA	FL	502B5268501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
R J L PENSION SERVICES INC	TAMPA	FL	503B5268502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
R J L PENSION SERVICES INC	TAMPA	FL	503B5268502-002	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
R L BILLINGS & CO	SIoux CITY	IA	502A5890701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
R L BILLINGS & CO	SIoux CITY	IA	503A5890702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	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	CANOGA PARK	CA	VS323081	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/27/2002
RACCOON VALLEY STATE BANK	ADEL	IA	50282061101-001	Prototype Standardized Profit Sharing Plan	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	Opinion Letter Issued 08/07/2001
RAM PENSION CONSULTANTS INC	COLUMBIA	MD	503B1040701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
RAM PENSION CONSULTANTS INC	COLUMBIA	MD	502B1040701-008	Prototype Standardized Target Benefit Plan	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	503B1040702-002	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	WA	502B1050701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
RANDALL & HURLEY INC	SPOKANE	WA	503B1050701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
RANDALL & HURLEY INC	SPOKANE	WA	502B1050701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
RANDALL & HURLEY INC	SPOKANE	WA	503B1050701-005	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	50293311101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
RANDY RICHMAN EA	MAPLE GLEN	PA	VS322996	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
RANDY RICHMAN EA	MAPLE GLEN	PA	VS322997	Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/21/2002
RANDY RICHMAN EA	MAPLE GLEN	PA	VS322998	Volume Submitter Profit Sharing Plan	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	SALT LAKE CITY	UT	503B4670701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RAY QUINNEY & NEBEKER PC	SALT LAKE CITY	UT	502B4670701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RAY QUINNEY & NEBEKER PC	SALT LAKE CITY	UT	503B4670701-007	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	SOUTHFIELD	MI	VS322800	Volume Submitter Money Purchase Plan	Advisory Letter Issued 11/06/2001
RAYMOND JAMES & ASSOCIATES INC	ST PETERSBURG	FL	50248931901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/20/2002
RAYMOND JAMES & ASSOCIATES INC	ST PETERSBURG	FL	50248931901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/20/2002
RAYMOND JAMES & ASSOCIATES INC	ST PETERSBURG	FL	50248931901-003	Prototype Standardized 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	CHESAPEAKE	VA	50309701901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RBC CENTURA BANKS INC	CHESAPEAKE	VA	50209701901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RBC CENTURA BANKS INC	CHESAPEAKE	VA	50309701901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A0082701-001	Prototype Standardized Profit Sharing Plan	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	MINNEAPOLIS	MN	503A0082701-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A008A002-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A008A002-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A008A002-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A008A002-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	503A008A002-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	503A008A002-006	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.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
REA & ASSOCIATES INC	NEW PHILADELPHIA	OH	502B1620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REA & ASSOCIATES INC	NEW PHILADELPHIA	OH	503B1620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REA & ASSOCIATES INC	NEW PHILADELPHIA	OH	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	NEW PHILADELPHIA	OH	503B1620701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
REA & ASSOCIATES INC	NEW PHILADELPHIA	OH	502B1620701-008	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 01/10/2002
READLYN SAVINGS BANK	READLYN	IA	50293321101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
REAL ESTATE ONE INC	FARMINGTON	MI	502A4480001-001	Prototype Standardized Profit Sharing Plan	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
RECORDKEEPING & CONSULTING CO	IRVING	TX	502B4290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RECORDKEEPING & CONSULTING CO	IRVING	TX	503B4290701-003	Prototype Non-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	WI	50349022701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REEDSBURG BANK	REEDSBURG	WI	50349022701-004	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	Opinion Letter Issued 11/19/2001
REGIONS BANK	MOBILE	AL	50220221901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
REGIONS BANK	MOBILE	AL	50320221901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	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 Non-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 & RIESELBACH PC	MILWAUKEE	WI	VS322430	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 4/12/2001 & 01/24/2002
REINHART BOERNER VANDEUREN NORRIS & RIESELBACH PC	MILWAUKEE	WI	VS322431	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 4/12/2001 & 01/24/2002
REINHART BOERNER VANDEUREN NORRIS & RIESELBACH PC	MILWAUKEE	WI	VS322448	Volume Submitter Money Purchase Plan	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 08/30/2001
REINMAN HARRELL GRAHAM MITCHELL & WATTWOOD	MELBOURNE	FL	503B4680701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
REINMUND CONSULTING GROUP LC	AMES	IA	503B1070701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REINMUND CONSULTING GROUP LC	AMES	IA	502B1070701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REINMUND CONSULTING GROUP LC	AMES	IA	503B1070701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REINMUND CONSULTING GROUP LC	AMES	IA	502B1070701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REINMUND CONSULTING GROUP LC	AMES	IA	503B1070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REINMUND CONSULTING GROUP LC	AMES	IA	502B1070701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REISER JENNINGS & CO PC CPAs	DAVENPORT	IA	503B4150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
REISER JENNINGS & CO PC CPAs	DAVENPORT	IA	502B4150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
REISER JENNINGS & CO PC CPAs	DAVENPORT	IA	503B4150701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
REISER JENNINGS & CO PC CPAs	DAVENPORT	IA	503B4150701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
RETIREMENT PLANNING SERVICES INC	AURORA	CO	503B1660701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RETIREMENT PLANNING SERVICES INC	AURORA	CO	502B1660701-002	Prototype Standardized Profit Sharing Plan	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	CHATTANOOGA	TN	502B3730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RETIREMENT PLANS INC	CHATTANOOGA	TN	503B3730701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RETIREMENT PLANS INC	CHATTANOOGA	TN	502B3730701-006	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	PA	502B7501901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT SERVICES OF ERIE LLC	ERIE	PA	503B7501901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RETIREMENT SERVICES OF ERIE LLC	ERIE	PA	503B7501901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RETIREMENT SERVICES OF ERIE LLC	ERIE	PA	502B7501901-007	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT SERVICES OF ERIE LLC	ERIE	PA	503B7501901-008	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	NC	502A1981901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RETIREMENT STRATEGIES GROUP LLC	KENNER	LA	503B3920701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT STRATEGIES GROUP LLC	KENNER	LA	502B3920701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RETIREMENT STRATEGIES GROUP LLC	KENNER	LA	503B3920701-003	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 MANAGERMENTS CORP	SALT LAKE CITY	UT	VS322663	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
RETIREMENT SYSTEMS MANAGERMENTS CORP	SALT LAKE CITY	UT	VS322693	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
RETIREMENT SYSTEMS MANAGERMENTS CORP	SALT LAKE CITY	UT	VS322723	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	Opinion Letter Issued 08/07/2001
REYNOLDS CAPITAL MANAGEMENT	LARKSPUR	CA	50294522701-002	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	PA	502B3080701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RHOADS & SINON LLP	HARRISBURG	PA	503B4140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RHOADS & SINON LLP	HARRISBURG	PA	502B4140701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RHOADS & SINON LLP	HARRISBURG	PA	503B4140701-003	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	MINNEAPOLIS	MN	502A6300701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RICHARD D WILSON PA	MINNEAPOLIS	MN	503A6300701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RICHARD D WILSON PA	MINNEAPOLIS	MN	502A6300701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RICHARD L SWITZER ESQ LTD	MALVERN	PA	502B6131901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RICHARD L SWITZER ESQ LTD	MALVERN	PA	502B6131901-002	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	SALT LAKE CITY	UT	503B1670701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RICHFIELD BANK & TRUST CO	RICHFIELD	MT	50249532701-001	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
RICHFIELD BANK & TRUST CO	RICHFIELD	MN	50249532701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RICHFIELD BANK & TRUST CO	RICHFIELD	MN	50349532701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RICHFIELD BANK & TRUST CO	RICHFIELD	MN	50349532701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
RICHFIELD BANK & TRUST CO	RICHFIELD	MN	50249532701-005	Prototype Standardized Cash or Deferred Arrangement	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	ENCINO	CA	503A6290701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
RIFFKIND SCOTT & ASSOCIATES INC	ENCINO	CA	502A6290701-008	Prototype Standardized Target Benefit Plan	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	503A6290702-002	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	WYNCOTE	PA	5021000AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RIGHTIME FUNDS INC	WYNCOTE	PA	5021000AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RIGHTIME FUNDS INC	WYNCOTE	PA	5021000AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RIPPEY SAVINGS BANK	RIPPEY	IA	50279891101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
RIPPEY SAVINGS BANK	RIPPEY	IA	50279891101-002	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	CHERRY HILL	NJ	502B1570702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RL COMPTON & ASSOCIATES INC	JARRETTSVILLE	MD	VS322930	Volume Submitter Profit Sharing Plan	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	502A4470001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/26/2002
ROBERT C SCHMIDT A PROFESSIONAL LAW CORP	BATON ROUGE	LA	503A4470001-003	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	MA	503A700BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	502A700BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	502A700BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
ROBERT J SANTOS & ASSOCIATES INC	NEW BEDFORD	MA	503A700BE02-003	Prototype Non-Standardized Safe Harbor 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	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ROBERT W BAIRD & CO INC	MILWAUKEE	WI	50292722701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ROBERT W BAIRD & CO INC	MILWAUKEE	WI	50292722701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ROBERT W BAIRD & CO INC	MILWAUKEE	WI	50392722701-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
ROBERT W BAIRD & CO INC	MILWAUKEE	WI	5039272701-007	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ROBERTS & STEVENS PA	ASHEVILLE	NC	503B4130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ROBERTS & STEVENS PA	ASHEVILLE	NC	502B4130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ROBERTS & STEVENS PA	ASHEVILLE	NC	503B4130701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ROBERTS & STEVENS PA	ASHEVILLE	NC	502B4130701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ROBERTS & STEVENS PA	ASHEVILLE	NC	503B4130701-005	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
ROCKY MOUNTAIN EMPLOYEE BENEFITS INC	SALT LAKE CITY	UT	502A6280701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ROCKY MOUNTAIN EMPLOYEE BENEFITS INC	SALT LAKE CITY	UT	502A6280701-004	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
ROCKY MOUNTAIN EMPLOYEE BENEFITS INC	SALT LAKE CITY	UT	502A6280702-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ROCKY MOUNTAIN EMPLOYEE BENEFITS INC	SALT LAKE CITY	UT	502A6280702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ROGERS & ASSOCIATES	FORT WORTH	TX	503B5108501-001	Prototype Non-standardized Cash or 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	OH	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	502B4120701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ROGERS BOWERS DEMPSEY & PALADINO PA	WEST PALM BEACH	FL	503B4120701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ROGERS BOWERS DEMPSEY & PALADINO PA	WEST PALM BEACH	FL	502B4120701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ROGERS BOWERS DEMPSEY & PALADINO PA	WEST PALM BEACH	FL	503B4120701-005	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	VS323107	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/12/2002
ROSENBLUM GOLDENHERSH SILVERSTEIN & ZAFFT PC	ST LOUIS	MO	VS323108	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/12/2002
ROSENBLUM GOLDENHERSH SILVERSTEIN & ZAFFT PC	ST LOUIS	MO	VS323091	Volume Submitter Profit Sharing Plan	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	NY	503A3481902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
ROSENFELD TORTU RETIREMENT PLANNING CO INC	WHITE PLAINS	NY	503A3481902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
ROSENMAN & COLIN LLP	CHARLOTTE	NC	VS323388	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/16/2002
ROSENMAN & COLIN LLP	CHARLOTTE	NC	VS323389	Volume Submitter Money Purchase Plan	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	502B6141901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ROSS & HARDIES	CHICAGO	IL	503B6141901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ROSS & HARDIES	CHICAGO	IL	502B6141901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ROTHGERBER JOHNSON & LYONS LLP	COLORADO SPRINGS	CO	503B1700701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ROTHGERBER JOHNSON & LYONS LLP	COLORADO SPRINGS	CO	502B1700701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ROTHGERBER JOHNSON & LYONS LLP	COLORADO SPRINGS	CO	503B1700701-003	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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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	502B1700701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RSM MCGLADREY INC	ROCHESTER	MN	503A6270701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RSM MCGLADREY INC	ROCHESTER	MN	502A6270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RSM MCGLADREY INC	ROCHESTER	MN	503A6270701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RSM MCGLADREY INC	ROCHESTER	MN	502A6270701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RSM MCGLADREY INC	ROCHESTER	MN	503A6270701-005	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	50267931901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RUSHMORE BANK & TRUST	RAPID CITY	SD	50367931901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RUSHMORE BANK & TRUST	RAPID CITY	SD	50267931901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RUSHMORE BANK & TRUST	RAPID CITY	SD	50367931901-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RUSS LYON REALTY CO	SCOTTSDALE	AZ	502A4790001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/16/2002
RUSS LYON REALTY CO	SCOTTSDALE	AZ	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	IL	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	IL	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	503B2020702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RYLEY CARLOCK & APPLEWHITE PA	PHOENIX	AZ	503B2020702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RYLEY CARLOCK & APPLEWHITE PA	PHOENIX	AZ	502B2020702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
RYLEY CARLOCK & APPLEWHITE PA	PHOENIX	AZ	502B2020702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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	INDIANA	PA	50280161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
S & T BANK	INDIANA	PA	50380161901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
S & T BANK	INDIANA	PA	50380161901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
S & T BANK	INDIANA	PA	50280161901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
S & T BANK	INDIANA	PA	50380161901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
S & T BANK	INDIANA	PA	50280161901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
S J GALLINA & CO LLP	SACRAMENTO	CA	503B1710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001

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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
SAKOFKY & YEGELWEL PC	ROCKVILLE CENTRE	NY	VS323271	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
SAKOFKY & YEGELWEL, P.C.	ROCKVILLE CENTRE	NY	VS323313	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
SAKOFKY & 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	OH	502B3170701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SALTZ SHAMIS & GOLDFARB INC	AKRON	OH	503B3170701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SALTZ SHAMIS & GOLDFARB INC	AKRON	OH	502B3170701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SALTZ SHAMIS & GOLDFARB INC	AKRON	OH	503B3170701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SALTZ SHAMIS & GOLDFARB INC	AKRON	OH	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	IL	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	ATLANTA	GA	502B5248502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
SANDERS SCHNABEL BRANDENBURG PC	WASHINGTON	DC	50299590001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/03/2001
SANDERS SCHNABEL BRANDENBURG PC	WASHINGTON	DC	50399590001-002	Prototype Non-standardized Money Purchase Plan	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	FORT WORTH	TX	502B1820701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SANFORD BAUMEISTER & FRAZIER PC	FORT WORTH	TX	503B1820701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SANFORD BAUMEISTER & FRAZIER PC	FORT WORTH	TX	502B1820701-004	Prototype 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	SCOTTSDALE	AZ	502B2090701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SANTERRE & VANDE KROL LTD	SCOTTSDALE	AZ	503B2090701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SANTERRE & VANDE KROL LTD	SCOTTSDALE	AZ	502B2090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SANTERRE & VANDE KROL LTD	SCOTTSDALE	AZ	503B2090701-005	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	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SARATOGA 21ST LTD dba PURSHE KAPLAN STERLING	ALBANY	NY	502B3180701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SATURNA CAPITAL	BELLINGHAM	WA	50217285001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
SATURNA CAPITAL	BELLINGHAM	WA	50217285001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/15/2001
SATURNA CAPITAL	BELLINGHAM	WA	50217285002-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/15/2001
SATURNA CAPITAL	BELLINGHAM	WA	50217282703-001	Prototype Standardized Profit Sharing Plan	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	ORRVILLE	OH	503B6781901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SAVINGS BANK & TRUST CO	ORRVILLE	OH	502B6781901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SAVINGS BANK & TRUST CO	ORRVILLE	OH	503B6781901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SAVINGS BANK OF DANBURY	DANBURY	CT	50259502701-001	Prototype Standardized Money Purchase Plan	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	GENEVA	NY	50201752701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
SBERA	WOBUERN	MA	502A2061901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBUERN	MA	502A2061901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBUERN	MA	502A2061901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBUERN	MA	502A2061901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBUERN	MA	503A2061901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBUERN	MA	503A2061901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBUERN	MA	502A2061901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/14/2002
SBERA	WOBUERN	MA	503A2061901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/14/2002
SBERA	WOBUERN	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	PORTLAND	OR	502B4740701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCARBOROUGH McNEESE O'BRIEN & KILKENNY PC	PORTLAND	OR	503B4740701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCARBOROUGH McNEESE O'BRIEN & KILKENNY PC	PORTLAND	OR	502B4740701-004	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
SCARBOROUGH McNEESE O'BRIEN & KILKENNY PC	PORTLAND	OR	502B4740701-006	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	GA	503B3190701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCHACHLE BENEFIT SERVICES INC	FAYETTEVILLE	GA	502B3190701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCHACHTER DOKKEN KANTER ANDREWS & SELCER LTD	MINNEAPOLIS	MN	503B4090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	MN	502B4090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCHECHTER DOKKEN KANTER ANDREWS & SELCER LTD	MINNEAPOLIS	MN	503B4090701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCHECHTER DOKKEN KANTER ANDREWS & SELCER LTD	MINNEAPOLIS	MN	502B4090701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCHENCK RETIREMENT PLAN ADMINISTRATION LLC	APPLETON	WI	503B4080701-001	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	502B3990702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SCHMITT GRIFFITHS SMITH & CO PC	OGDEN	UT	503B4650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCHMITT GRIFFITHS SMITH & CO PC	OGDEN	UT	502B4650701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCHMITT GRIFFITHS SMITH & CO PC	OGDEN	UT	503B4650701-003	Prototype Non-standardized Money Purchase Plan	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 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	OH	502A709BE01-001	Prototype Standardized Profit Sharing Plan	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	OH	502A709BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
SCHNEIDER & BROWN CO EA	CINCINNATI	OH	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	OH	VS323264	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
SCHNEIDER & BROWN CO EA	CINCINNATI	OH	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	VS322445	Volume Submitter Money Purchase Plan 2	Advisory Letter Issued 7/24/2000
SCHUMACHER FINANCIAL SERVICES INC	SIKESTON	MO	502A722BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
SCHUMACHER FINANCIAL SERVICES INC	SIKESTON	MO	502A722BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
SCHUMACHER FINANCIAL SERVICES INC	SIKESTON	MO	502A722BE01-003	Prototype Standardized Cash or Deferred Arrangement	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	VS322657	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/18/2002
SCOLARO SHULMAN COHEN LAWLER & BURSTEIN PC	SYRACUSE	NY	VS322531	Volume Submitter Money Purchase Plan	Advisory Letter Issued 4/30/2001
SCOLARO SHULMAN COHEN LAWLER & BURSTEIN PC	SYRACUSE	NY	VS322532	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 4/30/2001
SCOTT & ASSOCIATES PC	FLORENCE	SC	503B4640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCOTT & ASSOCIATES PC	FLORENCE	SC	502B4640701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCOTT & ASSOCIATES PC	FLORENCE	SC	503B4640701-003	Prototype Non-standardized 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	OH	502B2080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCOTT C OTERMAT & ASSOCIATES	FREMONT	OH	503B2080702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SCOTT C OTERMAT & ASSOCIATES	FREMONT	OH	503B2080702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SCOTT C OTERMAT & ASSOCIATES	FREMONT	OH	502B2080702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SCOTT C OTERMAT & ASSOCIATES	FREMONT	OH	502B2080702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SCOTT TELLIER & CO INC	PHOENIX	AZ	502B6151901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SCOTT TELLIER & CO INC	PHOENIX	AZ	502B6151901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SCOTT TELLIER & CO INC	PHOENIX	AZ	503B6151901-003	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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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	MA	503B2050702-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	502B2050702-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	503B2050703-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	503B2050703-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	502B2050703-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SENTINEL BENEFITS GROUP INC	WAKEFIELD	MA	502B2050703-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	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 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	503A1370003-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/02/2002
SHAPIRO PENSION CONSULTANTS INC	OWINGS MILLS	MD	503A1370003-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/02/2002
SHARON SAVINGS BANK	DARBY	PA	50237240701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
SHARON SAVINGS BANK	DARBY	PA	50237240701-002	Prototype Standardized Money Purchase Plan	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	502A8800701-002	Prototype Standardized Profit Sharing Plan	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	OH	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	COLUMBIA	MO	50251650701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SHERMAN & HOWARD LLC	DENVER	CO	503A1410001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/18/2002
SHERMAN & HOWARD LLC	DENVER	CO	503A1410001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/18/2002
SHERMAN & HOWARD LLC	DENVER	CO	502A1410001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/18/2002
SHERMAN & HOWARD LLC	DENVER	CO	502A1410001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/18/2002
SHERMAN & HOWARD LLC	DENVER	CO	503A1410002-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/28/2002
SHERMAN & HOWARD LLC	DENVER	CO	503A1410002-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	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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SHERMAN, SILVERSTEIN, KOHL, ROSE AND PODOLSKY, P.A	PENNSAUKEN	NJ	VS322902	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/23/2002
SHERMAN, SILVERSTEIN, KOHL, ROSE AND PODOLSKY, P.A	PENNSAUKEN	NJ	VS322903	Volume Submitter Profit Sharing/401K Plan	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	RICHMOND	IN	502B3220701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SHIEVITZ ENTERPRISES INC	NORTHBROOK	IL	503B5528501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SHIEVITZ ENTERPRISES INC	NORTHBROOK	IL	503B5528501-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SHIEVITZ ENTERPRISES INC	NORTHBROOK	IL	503B5528501-003	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
SHIEVITZ ENTERPRISES INC	NORTHBROOK	IL	503B5528502-001	Prototype Non-standardized Defined 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	NEW ORLEANS	LA	503B0278501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SHILLA BENEFIT CONSULTANTS INC	NEW ORLEANS	LA	502B0278501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	503B2100701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	502B2100701-002	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	Opinion Letter Issued 04/29/2002
SHOOK HARDY & BACON LLP	OVERLAND PARK	KS	502B2100702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SHORELINE BANK	BENTON HARBOR	MI	50234680701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SHORELINE BANK	BENTON HARBOR	MI	50334680701-002	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	Opinion Letter Issued 08/07/2001
SHOWALTER & ASSOCIATES INC	ATLANTA	GA	502B3630701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SHUGHART THOMSON & KILROY PC	KANSAS CITY	MO	503A4710001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/18/2001
SHUGHART THOMSON & KILROY PC	KANSAS CITY	MO	503A4710001-002	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	CEDAR RAPIDS	IA	503B4060701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SHUTTLEWORTH & INGERSOLL PLC	CEDAR RAPIDS	IA	502B4060701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SI BANK & TRUST	STATEN ISLAND	NY	50203051901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SI BANK & TRUST	STATEN ISLAND	NY	50203051901-002	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	50293671101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
SIEGEL ACTUARIAL CONSULTING INC	WEXFORD	PA	502B4948501-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SIEGEL ACTUARIAL CONSULTING INC	WEXFORD	PA	502B4948501-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
SIEGEL ACTUARIAL CONSULTING INC	WEXFORD	PA	502B4948501-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SIEGEL ACTUARIAL CONSULTING INC	WEXFORD	PA	502B4948502-001	Prototype Non-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	MINNEAPOLIS	MN	503B4050701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SIEGEL BRILL GREUPNER DUFFY & FOSTER PA	MINNEAPOLIS	MN	502B4050701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SIEGEL BRILL GREUPNER DUFFY & FOSTER PA	MINNEAPOLIS	MN	503B4050701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIEGEL BRILL GREUPNER DUFFY & FOSTER PA	MINNEAPOLIS	MN	502B4050701-006	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

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SKY TRUST NA	YOUNGSTOWN	OH	50326741901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	50239170701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SMALL BUSINESS SERVICE BUREAU INC	WORCESTER	MA	503B0970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SMALL BUSINESS SERVICE BUREAU INC	WORCESTER	MA	502B0970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SMALL BUSINESS SERVICE BUREAU INC	WORCESTER	MA	503B0970701-003	Prototype Non-standardized Money Purchase Plan	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 & CO LLC	CHAMBERSBURG	PA	502B0600701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SMITH ELLIOTT KEARNS & CO LLC	CHAMBERSBURG	PA	503B0600701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SMITH ELLIOTT KEARNS & CO LLC	CHAMBERSBURG	PA	502B0600701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SMITH ELLIOTT KEARNS & CO LLC	CHAMBERSBURG	PA	503B0600701-005	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	DALLAS	TX	VS311305	Volume Submitter Profit Sharing Plan 2	Advisory Letter Issued 4/19/2001
SMITH UNDERWOOD & PERKINS	DALLAS	TX	VS311306	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 4/19/2001
SMITH UNDERWOOD & PERKINS	DALLAS	TX	VS322411	Volume Submitter Target Benefit Plan	Advisory Letter Issued 10/29/2001
SMITH UNDERWOOD & PERKINS	DALLAS	TX	VS322412	Volume Submitter Money Purchase Plan	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	UT	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
SOLO STATE BANK	SOLO	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	PA	50251912701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SOMERSET TRUST CO	SOMERSET	PA	50251912701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOMERSET TRUST CO	SOMERSET	PA	50351912701-003	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
SONNENSCHN NATH & ROSENTHAL	NEW YORK	NY	VS322774	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/25/2002
SONNENSCHN NATH & ROSENTHAL	NEW YORK	NY	VS322775	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/25/2002
SONNENSCHN NATH & ROSENTHAL	NEW YORK	NY	VS322776	Volume Submitter 401K Plan	Advisory Letter Issued 02/25/2002
SONNENSCHN 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 NORTHROP HANNA CULLEN & COCKRAN LTD	SPRINGFIELD	IL	503B4580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SORLING NORTHROP HANNA CULLEN & COCKRAN LTD	SPRINGFIELD	IL	503B4580701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SOUTH ALABAMA TRUST CO	BREWTON	AL	50285991901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SOUTH ALABAMA TRUST CO	BREWTON	AL	50285991901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SOUTH ALABAMA TRUST CO	BREWTON	AL	50385991901-003	Prototype Non-Standardized Safe 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	PEORIA	IL	502A0860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SOUTH SIDE TRUST & SAVINGS BANK	PEORIA	IL	503A0860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SOUTH SIDE TRUST & SAVINGS BANK	PEORIA	IL	502A0860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SOUTH STORY BANK & TRUST	SLATER	IA	50293691101-001	Prototype Standardized Profit Sharing Plan	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
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	WINSTON SALEM	NC	503B1910701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC	502B1910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC	503B1910701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001

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	WINSTON SALEM	NC	503B1910702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC	503B1910702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC	502B1910702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	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	GA	503B1810701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOUTHERN CRESCENT INVESTMENT & FINANCIAL PLANNING STRATEGISTS LLC	GRIFFIN	GA	502B1810701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOUTHERN FARM BUREAU LIFE INSURANCE CO	JACKSON	MS	50352240701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SOUTHERN FARM BUREAU LIFE INSURANCE CO	JACKSON	MS	50252240701-002	Prototype Standardized Profit Sharing Plan	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	TAMPA	FL	502B0580701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SOUTHERN TPA SERVICES LLC	OHATCHEE	AL	503B0570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SOUTHERN TPA SERVICES LLC	OHATCHEE	AL	502B0570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SOUTHERN TPA SERVICES LLC	OHATCHEE	AL	503B0570701-003	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	NORTHBRIDGE	CA	VS323141	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 09/26/2002
SOUTHLAND PENSION SERVICES	NORTHBRIDGE	CA	VS323142	Volume Submitter Money Purchase Plan	Advisory Letter Issued 09/26/2002
SOUTHLAND PENSION SERVICES	NORTHBRIDGE	CA	VS323143	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/27/2002
SOUTHSIDE BANK	TYLER	TX	50252471901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
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	50252030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SOUTHWEST GEORGIA BANK	MOULTRIE	GA	50241221901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SOUTHWEST GEORGIA BANK	MOULTRIE	GA	50341221901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SOUTHWEST GUARANTY TRUST CO	HOUSTON	TX	5023642A001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SOUTHWEST GUARANTY TRUST CO	HOUSTON	TX	5023642A001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOUTHWEST GUARANTY TRUST CO	HOUSTON	TX	5023642A001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOUTHWEST GUARANTY TRUST CO	HOUSTON	TX	5023642A001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOUTHWEST GUARANTY TRUST CO	HOUSTON	TX	5033642A001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOUTHWEST GUARANTY TRUST CO	HOUSTON	TX	5033642A001-006	Prototype 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	MESA	AZ	503B1900702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHWEST PENSION CONSULTANTS INC	MESA	AZ	503B1900702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50352600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50252600701-002	Prototype 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	DALLAS	TX	50352600702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50252600702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SOUTHWESTERN LIFE INSURANCE CO	DALLAS	TX	50252600702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SOVEREIGN BANK	BOSTON	MA	5024994A001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SOVEREIGN BANK	BOSTON	MA	5024994A001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SOVEREIGN BANK	BOSTON	MA	5024994A001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SOVEREIGN BANK	BOSTON	MA	5024994A001-004	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

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SPEARS MOORE REBMAN & WILLIAMS INC	CHATTANOOGA	TN	502B1030701-002	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
SPECTRA ASSOCIATES LLP	FEASTERVILLE	PA	502B5558501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
SPECTRA ASSOCIATES LLP	FEASTERVILLE	PA	503B5558501-003	Prototype Non-standardized Profit Sharing Plan	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	TACOMA	WA	502A7660701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SPECTRUM PENSION CONSULTANTS INC	TACOMA	WA	503A7660701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SPECTRUM PENSION CONSULTANTS INC	TACOMA	WA	502A7660701-004	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	TACOMA	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	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SPECTRUM PENSION CONSULTANTS INC	TACOMA	WA	502A7660702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SPENCER COUNTY BANK	SANTA CLAUD	IN	50252661901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SPENCER COUNTY BANK	SANTA CLAUD	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	JASPER	IN	50252711901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SPRINGS VALLEY BANK & TRUST CO	JASPER	IN	50352711901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SPRINGS VALLEY BANK & TRUST CO	JASPER	IN	50252711901-003	Prototype Standardized Cash or Deferred Arrangement	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	502A8700701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SQUIRE SANDERS & DEMPSEY LLP	CLEVELAND	OH	503A4570001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 12/26/2001
SQUIRE SANDERS & DEMPSEY LLP	CLEVELAND	OH	503A4570001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/26/2001
SQUIRE SANDERS & DEMPSEY LLP	CLEVELAND	OH	503A4570001-003	Prototype Non-standardized Cash or Deferred 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	BALDWIN	MD	503B6171901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SRC & ASSOCIATES INC	BALDWIN	MD	502B6171901-005	Prototype Standardized Cash or Deferred Arrangement	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. MARYS	KS	50274011901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ST PETER & WARREN PC	MISSOULA	MT	503B4520701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ST PETER & WARREN PC	MISSOULA	MT	502B4520701-002	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	502B4520701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
STAN A KINOSHITA & ASSOCIATES INC	HILO	HI	502B4958501-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
STAN A KINOSHITA & ASSOCIATES INC	HILO	HI	502B4958501-002	Prototype Standardized Profit Sharing Plan	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	OR	50252880701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND	OR	50352880701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND	OR	50252880701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND	OR	50352880701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	50252880702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
STANDARD INSURANCE CO	PORTLAND	OR	50252880702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
STANDARD INSURANCE CO	PORTLAND	OR	50252880702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
STANDARD INSURANCE COMPANY	PORTLAND	OR	VS322392	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 6/2/2000

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STANDARD INSURANCE COMPANY	PORTLAND	OR	VS322428	Volume Submitter Money Purchase Plan	Advisory Letter Issued 6/2/2000
STANDARD INSURANCE COMPANY	PORTLAND	OR	VS322429	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 6/2/2000
STANDARD INSURANCE COMPANY	PORTLAND	OR	VS322562	Volume Submitter Defined Benefit Plan	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	BATON ROUGE	LA	502A1101901-004	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	Opinion Letter Issued 11/19/2001
STANFORD TRUST CO INC	BATON ROUGE	LA	503A1101901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
STANTON GROUP	PLYMOUTH	MN	503B6881901-006	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	Closed Without Opinion Letter 08/07/2001
STAR INVESTMENT MANAGEMENT & TRUST CO	MARION	IN	50213832701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
STAR INVESTMENT MANAGEMENT & TRUST CO	MARION	IN	50213832701-003	Prototype Standardized Cash or Deferred Arrangement	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	502ZZR1901-001	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	Opinion Letter Issued 11/19/2001
STATE BANK OF CEYLON	CEYLON	MN	50296832701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF CEYLON	CEYLON	MN	50296832701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF CHANDLER	CHANDLER	MN	50296842701-001	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	CROSS PLAINS	WI	50253121901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF CROSS PLAINS	CROSS PLAINS	WI	50253121901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF CROSS PLAINS	CROSS PLAINS	WI	50253121901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STATE BANK OF EASTON	EASTON	MN	50294192701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF EASTON	EASTON	MN	50294192701-002	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	HERSCHER	IL	50253252701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF HERSCHER	HERSCHER	IL	50353252701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK OF HERSCHER	HERSCHER	IL	50353252701-004	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	IL	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	NY	50221321901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF LONG ISLAND	JERICHO	NY	50221321901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF ORION	ORION	IL	50253421901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF PARK RAPIDS	PARK RAPIDS	MN	50262302701-001	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	Opinion Letter Issued 08/07/2001
STATE CENTRAL BANK	KEOKUK	IA	50253581901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE CENTRAL BANK	KEOKUK	IA	50253581901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STATE CENTRAL BANK	KEOKUK	IA	50353581901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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	IL	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

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STATE FARM LIFE INSURANCE CO	BLOOMINGTON	IL	50253648502-002	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
STATE FARM LIFE INSURANCE CO	BLOOMINGTON	IL	50353648503-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	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	OKEEHE	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	ODESSA	TX	502A8760701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STATE STREET BANK & TRUST CO	NORTH QUINCY	MA	50253850001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/13/2001
STATE STREET BANK & TRUST CO	NORTH QUINCY	MA	50253850001-002	Prototype Standardized Profit Sharing Plan	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	MA	50295020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE STREET RESEARCH INVESTMENT SERVICES INC	BOSTON	MA	50395020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STATE STREET RESEARCH INVESTMENT SERVICES INC	BOSTON	MA	50295020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STATE STREET RESEARCH INVESTMENT SERVICES INC	BOSTON	MA	50395020701-005	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	MIAMI	FL	502B1020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STEEL HECTOR & DAVIS LLP	MIAMI	FL	503B1020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STEEL HECTOR & DAVIS LLP	MIAMI	FL	502B1020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STEEL HECTOR & DAVIS LLP	MIAMI	FL	503B1020701-005	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	OH	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	COLUMBUS	OH	503B1010701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STEINHAUS PENSION CO	COLUMBUS	OH	502B1010701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
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	WALNUT CREEK	CA	502B1890701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
STEINHORN CONSULTING	WALNUT CREEK	CA	503B1890702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
STEINHORN CONSULTING	WALNUT CREEK	CA	503B1890702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
STEINHORN CONSULTING	WALNUT CREEK	CA	502B1890702-003	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	BALDWIN	MD	VS323327	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
STEPHENVILLE BANK & TRUST CO	STEPHENVILLE	TX	50374050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STEPHENVILLE BANK & TRUST CO	STEPHENVILLE	TX	50274050701-002	Prototype Standardized Profit Sharing Plan	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	WACO	TX	50295511903-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STERLING TRUST CO	WACO	TX	50395511903-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STERLING TRUST CO	WACO	TX	50295511903-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STERN KEISER PANKEN & WOHL	WHITE PLAINS	NY	503B700A01-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
STERN KEISER PANKEN & WOHL	WHITE PLAINS	NY	503B700A01-002	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	BIRMINGHAM	AL	50254012701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STERNE AGEE & LEACH INC	BIRMINGHAM	AL	50254012701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STERNE AGEE & LEACH INC	BIRMINGHAM	AL	50254012701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STERNE AGEE & LEACH INC	BIRMINGHAM	AL	50254012701-004	Prototype Standardized Cash or Deferred Arrangement	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	BOCA RATON	FL	503A1460002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/26/2001
STEVEN J KATZ FSA	BOCA RATON	FL	503A1460002-002	Prototype Non-standardized Money Purchase Plan	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	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
STEVENS VALENTI & ASSOCIATES PC	VALDOSTA	GA	503A7530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STEVENS VALENTI & ASSOCIATES PC	VALDOSTA	GA	503A7530701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STEVENS VALENTI & ASSOCIATES PC	VALDOSTA	GA	503A7530701-003	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	GAINESVILLE	GA	503B0990701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STEWART MELVIN & FROST LLP	GAINESVILLE	GA	502B0990701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
STEWART MELVIN & FROST LLP	GAINESVILLE	GA	503B0990701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	50353681901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STINSON MAG & FIZZELL PC	KANSAS CITY	MO	503B0980701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STINSON MAG & FIZZELL PC	KANSAS CITY	MO	502B0980701-002	Prototype Standardized Profit Sharing Plan	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	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STINSON MORRISON HECKER LLP	KANSAS CITY	MO	502B2540701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STOCK YARDS BANK & TRUST	LOUISVILLE	KY	5025406AQ01-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STOCK YARDS BANK & TRUST	LOUISVILLE	KY	5025406AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
STOCK YARDS BANK & TRUST	LOUISVILLE	KY	5035406AQ01-003	Prototype Non-standardized Cash or Deferred Arrangement	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	PORTLAND	OR	VS311288	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/19/2002
STOEL RIVES LLP	PORTLAND	OR	VS322398	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/22/2002
STOEL RIVES LLP	PORTLAND	OR	VS322424	Volume Submitter Profit Sharing Plan	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	502B0730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	503B0720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	502B0720701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	503B0720701-003	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	WOLFEBORO	NH	503B6191901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
STRATEGIC PENSION PLANNING LLC	WOLFEBORO	NH	502B6191901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STRATEGIC PENSION PLANNING LLC	WOLFEBORO	NH	503B6191901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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	MENOMONEE FALLS	WI	50354140702-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/29/2002
STRONG RETIREMENT PLAN SERVICES	MENOMONEE FALLS	WI	50254140702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/29/2002
STRONG RETIREMENT PLAN SERVICES	MENOMONEE FALLS	WI	50354140702-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/29/2002
STRONG RETIREMENT PLAN SERVICES	MENOMONEE FALLS	WI	50254140702-004	Prototype Standardized Cash or Deferred Arrangement	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
STUTSMAN COUNTY STATE BANK	JAMESTOWN	ND	502A3201901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STUTSMAN COUNTY STATE BANK	JAMESTOWN	ND	502A3201901-002	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
SUNTRUST BANK	ATLANTA	GA	50369051901-009	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
SUPERIOR FEDERAL BANK FSB	FORT SMITH	AR	50266722701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SUPERIOR FEDERAL BANK FSB	FORT SMITH	AR	50266722701-002	Prototype Standardized Money Purchase Plan	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	LITITZ	PA	50218941901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SUSQUEHANNA TRUST & INVESTMENT CO	LITITZ	PA	50318941901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SUTIN THAYER & BROWNE PC	ALBUQUERQUE	NM	503B1860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SUTIN THAYER & BROWNE PC	ALBUQUERQUE	NM	503B1860701-002	Prototype Non-standardized Money Purchase Plan	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	ABILENE	TX	502B5198501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
SW BENEFITS ALLIANCE	ABILENE	TX	503B5198501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SW BENEFITS ALLIANCE	ABILENE	TX	502B5198501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
SW BENEFITS ALLIANCE	ABILENE	TX	502B5198501-007	Prototype Standardized Target Benefit Plan	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	ATLANTA	GA	502A8860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SWERDLIN & CO	ATLANTA	GA	503A8860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SWERDLIN & CO	ATLANTA	GA	502A8860701-006	Prototype Standardized Cash or Deferred Arrangement	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	502A8860701-008	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	DALLAS	TX	50229490701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SWS SECURITIES INC	DALLAS	TX	50329490701-005	Prototype Non-standardized Cash or Deferred Arrangement	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 Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SYNDICATED PENSION SYSTEMS	NEW YORK	NY	502A3411901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SYNDICATED PENSION SYSTEMS	NEW YORK	NY	502A3411901-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SYNDICATED PENSION SYSTEMS	NEW YORK	NY	502A3411902-001	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	50303410701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SYNOVUS SECURITIES INC	COLUMBUS	GA	50203410701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SYNOVUS SECURITIES INC	COLUMBUS	GA	50303410701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SYNOVUS SECURITIES INC	COLUMBUS	GA	50203410701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SYNOVUS SECURITIES INC	COLUMBUS	GA	50303410701-005	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	50255750701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
T E LOTT & CO	COLUMBUS	MS	503B4978501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
T E LOTT & CO	COLUMBUS	MS	502B4978501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
T E LOTT & CO	COLUMBUS	MS	503B4978501-003	Prototype Non-standardized Profit Sharing Plan	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
T E LOTT & CO	COLUMBUS	MS	503B4978501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
T E LOTT & CO	COLUMBUS	MS	502B4978501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
T J KOWALCHUCK INC	NEW YORK	NY	502B706AB01-001	Prototype Standardized Money Purchase Plan	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	NEW YORK	NY	502B706AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
T J KOWALCHUCK INC	NEW YORK	NY	503B706AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
T L PENSION RESOURCES	VANCOUVER	WA	503B0660701-001	Prototype Non-standardized Profit Sharing Plan	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	502A4090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
T R PAUL INC	NEWTOWN	CT	503A4090701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
T R PAUL INC	NEWTOWN	CT	502A4090701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
T R PAUL INC	NEWTOWN	CT	503A4090701-007	Prototype Standardized Target Benefit Plan	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 STETTINIUS & HOLLISTER LLP	CINCINNATI	OH	VS322593	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/21/2002
TAFT STETTINIUS & HOLLISTER LLP	CINCINNATI	OH	VS322594	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/01/2002
TAILORED PENSIONS INC	BOCA RATON	FL	502B702AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
TAILORED PENSIONS INC	BOCA RATON	FL	503B702AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
TAILORED PENSIONS INC	BOCA RATON	FL	502B702AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
TAILORED PENSIONS INC	BOCA RATON	FL	503B702AB01-004	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	PRAIRIE VILLAGE	KS	502A7910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/01/2002
TAX FAVORED BENEFITS INC	PRAIRIE VILLAGE	KS	503A7910701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/01/2002
TAX FAVORED BENEFITS INC	PRAIRIE VILLAGE	KS	502A7910701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/01/2002
TAX FAVORED BENEFITS INC	PRAIRIE VILLAGE	KS	503A7910701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	EDINA	MN	502B5368501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
TAX SHELTERED COMPENSATION INC	EDINA	MN	503B5368501-007	Prototype Non-standardized Money Purchase Plan	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	AUSTIN	TX	503B0650701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TAX STRATEGIES AMERICA INC	AUSTIN	TX	502B0650701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TAX STRATEGIES AMERICA INC	AUSTIN	TX	503B0650701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TAX STRATEGIES AMERICA INC	AUSTIN	TX	502B0650701-006	Prototype Standardized Cash or Deferred Arrangement	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	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TAYLOR/WEBSTER INC	BRENTWOOD	TN	503B0630701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TAYLOR/WEBSTER INC	BRENTWOOD	TN	502B0630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	NEW YORK	NY	50229782701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TD WATERHOUSE	NEW YORK	NY	50229782701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TD WATERHOUSE	NEW YORK	NY	50229782701-004	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	NY	5025647AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TD WATERHOUSE BANK	NEW YORK	NY	5025647AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TD WATERHOUSE BANK	NEW YORK	NY	5025647AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TEAMBANK NA	PAOLA	KS	50240061901-001	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	CHARLOTTE	NC	503B0620701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TEAMVEST RETIREMENT PLAN SERVICES LLC	CHARLOTTE	NC	502B0620701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TEMEN & HAWKINS CPAS LLP	ANTIOCH	CA	503A5431901-001	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	COLUMBIA	TN	50354682701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
TERN PENSION SERVICES INC	TACOMA	WA	503A4320701-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TERN PENSION SERVICES INC	TACOMA	WA	503A4320701-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	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	IN	50354701801-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
TERRE HAUTE FIRST NATIONAL BANK	TERRE HAUTE	IN	50254701801-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
TEXAS PENSION CONSULTANTS	WACO	TX	503A8600701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TEXAS PENSION CONSULTANTS	WACO	TX	502A8600701-002	Prototype Standardized Profit Sharing Plan	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	SAN ANGELO	TX	50255080701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TEXAS STATE BANK	SAN ANGELO	TX	50255080701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TEXASBANK	FORT WORTH	TX	50382380701-001	Prototype Non-standardized Profit Sharing Plan	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	VS322867	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/23/2002
THE ANGELL PENSION GROUP INC	EAST PROVIDENCE	RI	VS322869	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/23/2002
THE BENEFITS CONNECTION GROUP INC	WASHINGTON	DC	VS322479	Volume Submitter Profit Sharing/401K Plan	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	TORRANCE	CA	503B5458501-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
THE ELLISON CO	TORRANCE	CA	503B5458502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
THE ELLISON CO	TORRANCE	CA	503B5458502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	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	OH	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	VALHALLA	NY	502A5582702-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
THE OHIO STATE UNIVERSITY	COLUMBUS	OH	VS322384	Volume Submitter 401K Plan	Advisory Letter Issued 4/17/2001
THE PENSION CENTRE LIMITED	GREENWICH	CT	VS311340	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/16/2000
THE PENSION CENTRE LIMITED	GREENWICH	CT	VS311434	Volume Submitter Money Purchase Plan	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	VS323269	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
THE WOLF PENSION GROUP, LLC	MINEOLA	NY	VS323311	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
THE WOLF PENSION GROUP, LLC	MINEOLA	NY	VS323357	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
THESCO CONSULTANTS INC	NEW YORK	NY	503A7510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
THESCO CONSULTANTS INC	NEW YORK	NY	502A7510701-002	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	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
THESCO CONSULTANTS INC	NEW YORK	NY	502A7510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
THESCO CONSULTANTS INC	NEW YORK	NY	503A7510701-007	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	503B6211901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
THIRD PARTY ADMINISTRATORS INC	MANCHESTER	NH	503B6211901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
THIRD PARTY ADMINISTRATORS INC	MANCHESTER	NH	502B6211901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
THIRD PARTY ADMINISTRATORS INC	MANCHESTER	NH	503B6211901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	ORLANDO	FL	502A6740701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
THOMAS J STEVENS PA	DURHAM	NC	503A5070701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
THOMAS J STEVENS PA	DURHAM	NC	502A5070701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
THOMAS J STEVENS PA	DURHAM	NC	503A5070701-003	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	ST LOUIS	MO	VS322377	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 08/24/2000
THOMPSON COBURN	ST LOUIS	MO	VS322378	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 8/24/2000
THOMPSON HINE & FLORY LLP	WASHINGTON	DC	VS322863	Volume Submitter Defined Benefit Plan	Application Withdrawn 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	OH	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	DAYTON	OH	503A4600002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/23/2002
THOMPSON HINE LLP d/b/a PENSION DOCUMENT SYSTEMS	DAYTON	OH	503A4600002-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 07/23/2002
THOMSON BROCK CHERRY & CO	TALLAHASSEE	FL	502A3391901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
THOMSON BROCK CHERRY & CO	TALLAHASSEE	FL	502A3391901-002	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	MI	50255271901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
THUMB NATIONAL BANK & TRUST CO	PIGEON	MI	50355271901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
THUMB NATIONAL BANK & TRUST CO	PIGEON	MI	50355271901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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 FEUSNER PENSION SERVICES INC	JEFFERSONVILLE	PA	503B5278501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
TIMOTHY J FEUSNER PENSION SERVICES INC	JEFFERSONVILLE	PA	503B5278501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
TIMOTHY J FEUSNER PENSION SERVICES INC	JEFFERSONVILLE	PA	502B5278501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
TIMOTHY J FEUSNER PENSION SERVICES INC	JEFFERSONVILLE	PA	503B5278501-004	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	NJ	502A1290701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TITONKA SAVINGS BANK	TITONKA	IA	50255341901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TIZZARD KNUTTINEN WRIGHT & BOSSE' PC	TUCSON	AZ	502B0920701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TIZZARD KNUTTINEN WRIGHT & BOSSE' PC	TUCSON	AZ	502B0920701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
TIZZARD KNUTTINEN WRIGHT & BOSSE' PC	TUCSON	AZ	502B0920701-003	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	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	NEW YORK	NY	VS322328	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 3/28/2000
TODTMAN, NACHAMIE, SPIZZ & JOHNS, P.C.	NEW YORK	NY	VS322796	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/30/2001
TOOLING & MANUFACTURING ASSOCIATION	PARK RIDGE	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	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
TORKILDSON KATZ FONSECA JAFFE MOORE & HETHERI	HONOLULU	HA	VS322383	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/24/2000
TOTAL ADMINISTRATIVE SERVICES	MADISON	WI	502A1642701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TOTAL ADMINISTRATIVE SERVICES	MADISON	WI	502A1642701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TOTAL ADMINISTRATIVE SERVICES	MADISON	WI	503A1642701-003	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	502ZZI1101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
TOWN & COUNTRY BANK	SPRINGFIELD	IL	502ZZI1101-002	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	VS322613	Volume Submitter 401K Plan	Advisory Letter Issued 04/17/2002
TRANSAMERICA SECURITIES SALES CORPORATION	LOS ANGELES	CA	VS322640	Volume Submitter 401K Plan	Advisory Letter Issued 04/17/2002
TRAVELERS LIFE & ANNUITY	HARTFORD	CT	50355640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRAVELERS LIFE & ANNUITY	HARTFORD	CT	50255640701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRAVELERS LIFE & ANNUITY	HARTFORD	CT	50355640701-003	Prototype Non-standardized Money Purchase Plan	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 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	50255640701-008	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	50355640702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
TRAVELERS LIFE & ANNUITY	HARTFORD	CT	50255640702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TRAVELERS LIFE & ANNUITY	HARTFORD	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	SALT LAKE CITY	UT	VS322668	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
TRI-BLOCK SAAK PARTNERSHIP C/O RSMC	SALT LAKE CITY	UT	VS322698	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
TRI-BLOCK SAAK PARTNERSHIP C/O RSMC	SALT LAKE CITY	UT	VS322728	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
TRI-BLOCK-SAAK PARTNERSHIP	SALT LAKE CITY	UT	VS323214	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
TRIEQUA PENSION SERVICES INC	IRVINE	CA	VS322669	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
TRIEQUA PENSION SERVICES INC	IRVINE	CA	VS322699	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
TRIEQUA PENSION SERVICES INC	IRVINE	CA	VS322729	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
TRIEQUA PENSION SERVICES, INC.	IRVINE	CA	VS323215	Volume Submitter Defined Benefit Plan	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	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRISTAR PENSION LLC	OKLAHOMA CITY	OK	502B6290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRISTAR PENSION LLC	OKLAHOMA CITY	OK	503B6290701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRISTAR PENSION LLC	OKLAHOMA CITY	OK	502B6290701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRISTAR PENSION LLC	OKLAHOMA CITY	OK	503B6290701-005	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	OCEANSIDE	CA	503A5048501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/28/2001
TROMBINO PENSION ADMINISTRATORS INC	OCEANSIDE	CA	502A5048501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/28/2001
TROUTMAN SANDERS LLP	RICHMOND	VA	503A4760001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
TROUTMAN SANDERS LLP	RICHMOND	VA	503A4760001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/09/2002
TROUTMAN SANDERS LLP	RICHMOND	VA	502A4760001-003	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	WEST LAKE VILLAGE	CA	502B6221901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUOG-RYDING CO INC	WEST LAKE VILLAGE	CA	502B6221901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUOG-RYDING CO INC	WEST LAKE VILLAGE	CA	502B6221901-003	Prototype Standardized Profit Sharing Plan	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	ST JOSEPH	MO	50292491901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO	ST JOSEPH	MO	50292491901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO	ST JOSEPH	MO	50292491901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO	ST JOSEPH	MO	50392491901-005	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	CORPUS CHRISTI	TX	503A1090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TRUST CO NA	CORPUS CHRISTI	TX	502A1090701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TRUST CO NA	CORPUS CHRISTI	TX	503A1090701-003	Prototype Non-standardized Money Purchase Plan	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	ENGLEWOOD	CO	502A7382701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRUST CO OF ILLINOIS	GLEN ELLYN	IL	50335470701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TRUST CO OF ILLINOIS	GLEN ELLYN	IL	50235470701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TRUST CO OF ILLINOIS	GLEN ELLYN	IL	50335470701-003	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	IL	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	WICHITA	KS	503ZZKZ1901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO OF KNOXVILLE	KNOXVILLE	TN	50389210701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
TRUST CO OF KNOXVILLE	KNOXVILLE	TN	50289210701-002	Prototype Standardized Profit Sharing Plan	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	BANGOR	ME	50253061901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF MAINE	BANGOR	ME	50353061901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF MAINE	BANGOR	ME	50353061901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF MAINE	BANGOR	ME	50253061901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
TRUST CO OF MAINE	BANGOR	ME	50353061901-008	Prototype Non-Standardized Safe Harbor Cash or 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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
TRUST CO OF MANHATTAN	MANHATTAN	KS	50352152701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRUST CO OF MANHATTAN	MANHATTAN	KS	50352152701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRUST CO OF NEW JERSEY	JERSEY CITY	NJ	50235211901-001	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
TRUST CO OF OKLAHOMA	TULSA	OK	50281491901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF OKLAHOMA	TULSA	OK	50381491901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	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	50246931901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF STERNE AGEE & LEACH INC	BIRMINGHAM	AL	50246931901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF STERNE AGEE & LEACH INC	BIRMINGHAM	AL	50246931901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF STERNE AGEE & LEACH INC	BIRMINGHAM	AL	50346931901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUST CO OF STERNE AGEE & LEACH INC	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	PENDLETON	OR	502A5682701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TRUSTIME INC	PENDLETON	OR	503A5682701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TRUSTMARK NATIONAL BANK	JACKSON	MS	50225211901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
TRUSTMARK NATIONAL BANK	JACKSON	MS	50225211901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
TRUSTMARK NATIONAL BANK	JACKSON	MS	50225211901-003	Prototype Standardized Profit Sharing 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	CA	VS322730	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
TSP ASSOCIATES, INC.	BURBANK	CA	VS323216	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
TUCKER ANTHONY INC	BOSTON	MA	50255862701-001	Prototype Standardized Profit Sharing Plan	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	AZ	503B7210701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TUCSON PENSION CONSULTATIONS	TUCSON	AZ	502B7210701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
TUCSON PENSION CONSULTATIONS	TUCSON	AZ	502B7210701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
TUCSON PENSION CONSULTATIONS	TUCSON	AZ	503B7210702-001	Prototype Non-standardized Defined 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	GREENSBORO	NC	VS322937	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/13/2002
TUGGLE DUGGINS & MESCHAN PA	GREENSBORO	NC	VS322938	Volume Submitter Profit Sharing/401K Plan	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	MALVERN	PA	502A719BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
TYCOR BENEFIT ADMINISTRATORS INC	MALVERN	PA	502A719BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
TYCOR BENEFIT ADMINISTRATORS INC	MALVERN	PA	503A719BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
TYCOR BENEFIT ADMINISTRATORS INC	MALVERN	PA	503A719BE01-005	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	LEBANON	NH	502A2201901-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
TYLER SIMMS AND ST SAUVEUR	LEBANON	NH	503A2201901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 11/19/2001
TYLER SIMMS AND ST SAUVEUR	LEBANON	NH	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	CINCINNATI	OH	50223951901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50223951901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50223951901-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
U S BANK NA	CINCINNATI	OH	50323951901-005	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	ST PAUL	MN	50324750001-003	Prototype Non-standardized Money Purchase Plan	Withdrawn 03/28/2002
U S BANK NA	ST PAUL	MN	50224750001-004	Prototype Standardized Money Purchase Plan	Withdrawn 03/28/2002
U S CLEARING CORP	NEW YORK	NY	50236232701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
U S CLEARING CORP	NEW YORK	NY	50236232701-002	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	TX	50270511901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
U S GLOBAL INVESTORS INC	SAN ANTONIO	TX	50370511901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
U S GLOBAL INVESTORS INC	SAN ANTONIO	TX	50270511901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
U S PENSION SERVICES INC	DALLAS	TX	503A7490701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
U S PENSION SERVICES INC	DALLAS	TX	502A7490701-002	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	GREENSBORO	NC	50339260701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
U S TRUST CO OF NORTH CAROLINA	GREENSBORO	NC	50239260701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
U S TRUST CO OF NORTH CAROLINA	GREENSBORO	NC	50339260701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
U S TRUST CO OF NORTH CAROLINA	GREENSBORO	NC	50239260701-004	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	NEW YORK	NY	50245680002-001	Prototype Standardized Money Purchase Plan	Opinion Letter issued 04/11/2002
UBS	NEW YORK	NY	50245680002-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 04/11/2002
UBS	NEW YORK	NY	50245680003-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 04/11/2002
UBS	NEW YORK	NY	50245680004-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/11/2002
UBS	NEW YORK	NY	50345680004-002	Prototype Non-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	KANSAS CITY	MO	50357230701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
UMB BANK NA	KANSAS CITY	MO	50257230701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
UMB BANK NA	KANSAS CITY	MO	50357230701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
UMB BANK NA	KANSAS CITY	MO	50257230701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
UNDERBERG & KESSLER	ROCHESTER	NY	502B6511901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
UNDERBERG & KESSLER	ROCHESTER	NY	502B6511901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
UNDERBERG & KESSLER	ROCHESTER	NY	503B6511901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 11/19/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
UNDERBERG & KESSLER	ROCHESTER	NY	503B6511901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	503A4520002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/06/2002
UNGARETTI & HARRIS	CHICAGO	IL	VS322887	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 9/6/2001
UNGARETTI & HARRIS	CHICAGO	IL	VS322888	Volume Submitter Money Purchase Plan	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	LEXINGTON	KY	503A1580701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
UNIFIED TRUST CO NA	LEXINGTON	KY	502A1580701-006	Prototype Standardized Cash or Deferred Arrangement	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	FAIRFAX	VA	503B5658501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
UNIGLOBAL PENSION PLANNING INC	FAIRFAX	VA	502B5658501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
UNION BANK & TRUST	STRAWBERRY POINT	IA	50269181101-001	Prototype Standardized Profit Sharing Plan	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	NE	50356110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
UNION BANK & TRUST CO	LINCOLN	NE	50256110701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
UNION BANK OF CALIFORNIA NA	GLENDALE	CA	50305260001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/29/2002
UNION BANK OF CALIFORNIA NA	GLENDALE	CA	50205260001-002	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	50205260001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/29/2002
UNION CENTRAL LIFE INSURANCE CO	CINCINNATI	OH	50356200701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 05/01/2002
UNION CENTRAL LIFE INSURANCE CO	CINCINNATI	OH	50256200701-002	Prototype Standardized Profit Sharing Plan	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	CINCINNATI	OH	50356200701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 05/01/2002
UNION CENTRAL LIFE INSURANCE CO	CINCINNATI	OH	50256200701-008	Prototype Standardized Target Benefit Plan	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	503A7441801-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
UNION NATIONAL BANK & TRUST CO	SOUDERTON	PA	50256331901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNION NATIONAL BANK & TRUST CO	SOUDERTON	PA	50256331901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
UNION NATIONAL BANK & TRUST CO	SOUDERTON	PA	50356331901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
UNION NATIONAL BANK & TRUST CO	SOUDERTON	PA	50256331901-004	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	CORDOVA	TN	50256421102-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
UNION PLANTERS BANK NA	BELLEVILLE	IL	50236691901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50236691901-002	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	BELLEVILLE	IL	50336691901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50236691901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50336691901-008	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	BELLEVILLE	IL	50356422701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 10/09/2001
UNION PLANTERS BANK NA	BELLEVILLE	IL	50256422701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	ORANGEBURG	NY	50201611901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
UNION STATE BANK	WINTERSET	IA	50293351101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
UNION TRUST CO	ELLSWORTH	ME	50273921901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
UNION TRUST CO	ELLSWORTH	ME	50373921901-002	Prototype Non-Standardized Safe Harbor 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	ELLSWORTH	ME	50273921901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNITED BANK & TRUST	TECUMSEH	MI	50257471901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNITED BANK & TRUST	TECUMSEH	MI	50257471901-002	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	IA	502A3831901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNITED BANK OF IOWA	IDA GROVE	IA	50274001101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
UNITED BANK OF IOWA	IDA GROVE	IA	50274001101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	IN	50256970001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/21/2001
UNITED FARMERS & MERCHANTS STATE BANK	MORRIS	MN	50391772701-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
UNITED NATIONAL BANK	CHARLESTON	WV	50345950701-001	Prototype Non-standardized Profit Sharing Plan	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	NE	50373112701-010	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50373112701-011	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50273112701-012	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50373112701-013	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50373112701-014	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50373112701-015	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
UNITED OF OMAHA LIFE INSURANCE CO	OMAHA	NE	50373110702-001	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	CANTON	OH	50259651901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50259651901-004	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	CANTON	OH	50359651901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50259651901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50359651901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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 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	OH	50259651902-003	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50259651902-004	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50359651902-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Closed Without Opinion Letter 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	50359651902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Closed Without Opinion Letter 11/19/2001
UNIZAN FINANCIAL SERVICES GRPUP NA	CANTON	OH	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	502A7832701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
US ADVISOR	ROSEVILLE	CA	503A7832701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
US BANK NA	MINNEAPOLIS	MN	50224751902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
US BANK NA	MINNEAPOLIS	MN	50224751902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
US BANK NA	MINNEAPOLIS	MN	50224751902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
US BANK NA	MINNEAPOLIS	MN	50224751902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
US BANK NA	MINNEAPOLIS	MN	50324751902-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
US BANK NA	MINNEAPOLIS	MN	50324751902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
US BANK NA	MINNEAPOLIS	MN	50224751902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	NEW YORK	NY	502A3511901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
USI CONSULTING GROUP	NEW YORK	NY	503A3511901-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
USI CONSULTING GROUP	NEW YORK	NY	503A3511901-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	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	Advisory Letter Issued 11/18/2002
VACCARO & PRISCO LLP	HAUPPAUGE	NY	VS323002	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 11/18/2002
VACCARO & PRISCO LLP	HAUPPAUGE	NY	VS323003	Volume Submitter Money Purchase Plan	Advisory Letter Issued 11/18/2002
VACCARO & PRISCO LLP	HAUPPAUGE	NY	VS323004	Volume Submitter Defined Benefit Plan	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	503A6690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
VALLEY PENSION SERVICES LLC	MODESTO	CA	503A6690701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
VALLEY PENSION SERVICES LLC	MODESTO	CA	503A6690701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
VALLEY STATE BANK	LAMAR	CO	50287551901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
VALLEY VIEW FINANCIAL GROUP TRUST CO	MISSION	KS	502B6731901-001	Prototype Standardized Profit Sharing Plan	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	NY	50270372701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
VAN ECK SECURITIES CORP	NEW YORK	NY	50234940001-001	Master Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
VAN ECK SECURITIES CORP	NEW YORK	NY	50234940001-002	Master Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
VAN ETEN SUZUMOTO & HAAG LLP	SANTA MONICA	CA	VS322657	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/19/2001 & 06/28/2002
VAN ETEN SUZUMOTO & HAAG LLP	SANTA MONICA	CA	VS322687	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
VAN ETEN SUZUMOTO & HAAG LLP	SANTA MONICA	CA	VS322717	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
VAN ETEN 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	SOUTH PORTLAND	ME	502A2560001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/28/2001
VAN MEER & BELANGER PA	SOUTH PORTLAND	ME	502A2560001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/28/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50370240001-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/16/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50270240001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/16/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50370240001-003	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	50370242702-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/22/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50370242702-009	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/22/2001
VANGUARD FIDUCIARY TRUST CO	VALLEY FORGE	PA	50370242702-010	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/22/2001
VANTAGE FINANCIAL GROUP PLAN SERVICES INC	CLEVELAND	OH	503A6710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
VANTAGE FINANCIAL GROUP PLAN SERVICES INC	CLEVELAND	OH	502A6710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
VANTAGE FINANCIAL GROUP PLAN SERVICES INC	CLEVELAND	OH	503A6710701-003	Prototype Non-standardized Money Purchase Plan	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	OH	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
VARGO CO	ERIE	PA	502B6501901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
VARGO CO	ERIE	PA	502B6501901-004	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	HOUSTON	TX	50358340001-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 01/25/2002
VARIABLE ANNUITY LIFE INSURANCE CO	HOUSTON	TX	50258340001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
VARIABLE ANNUITY LIFE INSURANCE CO	HOUSTON	TX	50358340001-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	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	HOUSTON	TX	50258340002-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/21/2002
VARNUM RIDDERING SCHMIDT & HOWLETT LLP	GRAND RAPIDS	MI	503A4840001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/08/2002
VASSEN PROFESSIONAL CORP	BELLEVILLE	IL	503A6720701-001	Prototype Non-standardized Profit Sharing Plan	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	RIDGEWOOD	NJ	503A7480701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
VAUGHAN & CO SECURITIES INC	RIDGEWOOD	NJ	503A7480702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
VAUGHAN CO	ALBUQUERQUE	NM	502A4440001-001	Prototype Standardized Profit Sharing Plan	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	EAST MEADOW	NY	503B707AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
VICTOR M FINMANN PC	EAST MEADOW	NY	502B707AB01-005	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
VICTOR M FINMANN PC	EAST MEADOW	NY	503B707AB01-006	Prototype Non-standardized Target Benefit Plan	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	LEXINGTON	KY	50219801901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
VINE STREET TRUST CO	LEXINGTON	KY	50219801901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
VINE STREET TRUST CO	LEXINGTON	KY	50219801901-003	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	APPLETON	WI	50269420701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
VIRCHOW KRAUSE & CO LLP d/b/a EMPLOYEE BENEFIT ADVISORS	APPLETON	WI	50369420701-003	Prototype Non-standardized Money Purchase Plan	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	VA	50358490002-002	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 05/22/2002
VIRGINIA BANKERS ASSOCIATION BENEFITS CORP	RICHMOND	VA	50358490002-003	Master Non-standardized Target Benefit Plan	Opinion Letter Issued 05/22/2002
VORYS SATER SEYMOUR AND PEASE LLP	COLUMBUS	OH	VS322483	Volume Submitter Profit Sharing/401K Plan	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
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	GREENSBORO	NC	VS322396	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 6/30/2000
W F COE ADMINISTRATORS LLC	OSHKOSH	WI	503A8440701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
W F COE ADMINISTRATORS LLC	OSHKOSH	WI	502A8440701-002	Prototype Non-standardized Money Purchase 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	NJ	50247630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
W H REAVES & CO INC	JERSEY CITY	NJ	50347630701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
W H REAVES & CO INC	JERSEY CITY	NJ	50247630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
W H REAVES & CO INC	JERSEY CITY	NJ	50347630701-005	Prototype Non-standardized Cash or Deferred Arrangement	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
W L BURMEISTER CO	GRAND RAPIDS	MI	502A1901901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
W L BURMEISTER CO	GRAND RAPIDS	MI	503A1901901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
W R HUNTINGTON INC	PARAMUS	NJ	503A8430701-001	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	CHARLOTTE	NC	50229161901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WACHOVIA BANK NA	CHARLOTTE	NC	50229161901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WACHOVIA BANK NA	CHARLOTTE	NC	50329161901-005	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	WINSTON SALEM	NC	50358600701-001	Prototype Non-standardized Profit Sharing Plan	Withdrawn 04/16/2002
WACHOVIA BANK NA	WINSTON SALEM	NC	50258600701-002	Prototype Standardized Profit Sharing Plan	Withdrawn 04/16/2002
WACHOVIA BANK NA	WINSTON SALEM	NC	50358600701-003	Prototype Non-standardized Money Purchase Plan	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	50335020702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50235020702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50335020702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50235020702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
WACHOVIA SECURITIES INC	CHARLOTTE	NC	50335020702-005	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	SHAWNEE MISSION	KS	50270192702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WADDELL & REED INC	SHAWNEE MISSION	KS	50370192702-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WADDELL & REED INC	SHAWNEE MISSION	KS	50370192702-004	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	NEW YORK	NY	502A7470701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WAGNER PENSION SERVICES LLC	NEW YORK	NY	503A7470702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WAGNER PENSION SERVICES LLC	NEW YORK	NY	503A7470702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	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	CLEVELAND	OH	502A2610001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/30/2001
WALDHEGER COYNE CO LPA	CLEVELAND	OH	502A2610001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/30/2001
WALDHEGER COYNE CO LPA	CLEVELAND	OH	503A2610001-004	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	BRENTWOOD	TN	502A1971901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WALKER BENEFITS CONSULTING	BRENTWOOD	TN	502A1971901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WALKER BENEFITS CONSULTING	BRENTWOOD	TN	502A1971901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WALKER BENEFITS CONSULTING	BRENTWOOD	TN	503A1971901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WALKER BENEFITS CONSULTING	BRENTWOOD	TN	503A1971901-006	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

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
WALKER BENEFITS CONSULTING	BRENTWOOD	TN	502A1971901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WALKER BENEFITS INC	NEW CASTLE	PA	503B1180701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WALKER BENEFITS INC	NEW CASTLE	PA	502B1180701-002	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	CLEVELAND	OH	VS322305	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 07/28/2000
WALTER R THOMPSON LTD	WINONA	MN	502B1220701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WALTER R THOMPSON LTD	WINONA	MN	502B1220701-002	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	CHATHAM	NJ	502B0850701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WALTER S KANE	CHATHAM	NJ	503B0850701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
WALTER S KANE	CHATHAM	NJ	502B0850701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
WALTER KEY MAUPIN OATS COX & LEGOY	RENO	NV	502B0870701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WALTER KEY MAUPIN OATS COX & LEGOY	RENO	NV	502B0870701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WALTER KEY MAUPIN OATS COX & LEGOY	RENO	NV	VS322749	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/07/2002
WALTER KEY MAUPIN OATS COX & LEGOY	RENO	NV	VS322747	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/07/2002
WALTER 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	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WARD & FREELS LLP	LUBBOCK	TX	502B1130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WARD & FREELS LLP	LUBBOCK	TX	502B1130701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WARD & FREELS LLP	LUBBOCK	TX	502B1130701-004	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 & VANEEOEL PA	TAMPA	FL	503B2370701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WARD ROVELL & VANEEOEL PA	TAMPA	FL	503B2370701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WARD ROVELL & VANEEOEL PA	TAMPA	FL	503B2370701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WARD ROVELL & VANEEOEL PA	TAMPA	FL	503B2370702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WARD ROVELL & VANEEOEL PA	TAMPA	FL	503B2370702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
WARNER NORCROSS & JUDD LLP	GRAND RAPIDS	MI	VS322857	Volume Submitter Profit Sharing Plan	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
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	AR	50351871901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
WARREN BANK & TRUST CO	WARREN	AR	50251871901-005	Prototype Standardized Cash or Deferred Arrangement	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	WARWICK	NY	50201672701-006	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
WASHINGTON BENEFIT SYSTEMS INC	COLLEGE STATION	TX	503A8300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WASHINGTON BENEFIT SYSTEMS INC	COLLEGE STATION	TX	502A8300701-002	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	CHICAGO	IL	VS322599	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/16/2001
WASHINGTON MUTUAL BANK	SEATTLE	WA	50253776001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
WASHINGTON MUTUAL BANK	SEATTLE	WA	50253776001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
WASHINGTON MUTUAL BANK	SEATTLE	WA	50253776001-003	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	NORTHBRIDGE	CA	502A0942701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/09/2001
WASHINGTON MUTUAL BANK FA	NORTHBRIDGE	CA	502A0942701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/09/2001
WASHINGTON MUTUAL BANK FA	NORTHBRIDGE	CA	502A0942702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/09/2001
WASHINGTON MUTUAL BANK FA	NORTHBRIDGE	CA	502A0942702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/09/2001
WASHINGTON MUTUAL BANK FA	NORTHBRIDGE	CA	502A0942702-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/09/2001
WASHINGTON MUTUAL BANK FA	NORTHBRIDGE	CA	502A0942702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/09/2001
WASHINGTON SAVINGS ASSOCIATION	PHILADELPHIA	PA	502B6661901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WASHINGTON SAVINGS ASSOCIATION	PHILADELPHIA	PA	502B6661901-002	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	IA	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	SPOKANE	WA	50258860701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WASHINGTON TRUST BANK	SPOKANE	WA	50258861902-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WATERTOWN SAVINGS BANK	WATERTOWN	NY	50203112701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
WATKINS ROSS & CO	GRAND RAPIDS	MI	503A8140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
WATKINS ROSS & CO	GRAND RAPIDS	MI	502A8140701-002	Prototype Standardized Profit Sharing Plan	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	EUGENE	OR	503A8150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WATKINSON LAIRD RUBENSTEIN LASHWAY & BALDWIN PC	EUGENE	OR	502A8150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WATKINSON LAIRD RUBENSTEIN LASHWAY & BALDWIN PC	EUGENE	OR	503A8150701-003	Prototype Non-standardized Money Purchase Plan	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	PHOENIX	AZ	502B1090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WATSON WYATT & CO	PHOENIX	AZ	503B1090701-005	Prototype Non-standardized Cash or Deferred Arrangement	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	PHOENIX	AZ	502B1090702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
WAUKESHA STATE BANK	WAUKESHA	WI	50258962701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WAUKESHA STATE BANK	WAUKESHA	WI	50258962701-002	Prototype Standardized Money Purchase Plan	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	WOOSTER	OH	50259002701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WAYNE COUNTY NATIONAL BANK	WOOSTER	OH	50359002701-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WAYNE COUNTY NATIONAL BANK	WOOSTER	OH	50359002701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	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	IL	50259012701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WAYNE HUMMER INVESTMENTS LLC	CHICAGO	IL	50259012702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WAYNE HUMMER INVESTMENTS LLC	CHICAGO	IL	50259012702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WAYNE HUMMER INVESTMENTS LLC	CHICAGO	IL	50259012702-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WAYNE HUMMER INVESTMENTS LLC	CHICAGO	IL	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	HARRISBURG	PA	502A8160701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WAYPOINT BANK	HARRISBURG	PA	503A8160701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WAYPOINT BANK	HARRISBURG	PA	502A8160701-006	Prototype 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	SPRINGFIELD	IL	503A8170701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WEALTH MANAGEMENT SERVICES LLC	SPRINGFIELD	IL	502A8170701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WEATHERFORD THOMPSON ASHENFELTER & COWGILL PC	ALBANY	OR	503A8520701-001	Prototype Non-standardized Profit Sharing Plan	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	CHICAGO	IL	502A1622701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WEB STREET SECURITIES INC	CHICAGO	IL	502A1622701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WEB STREET SECURITIES INC	CHICAGO	IL	502A1622701-003	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	PLAINSBORO	NJ	502B2190701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WEBER FINANCIAL SERVICES	LOS ANGELES	CA	503B5188501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
WEBER FINANCIAL SERVICES	LOS ANGELES	CA	503B5188501-002	Prototype Non-standardized Profit Sharing Plan	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	LOS ANGELES	CA	502B5188502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
WEBER FINANCIAL SERVICES	LOS ANGELES	CA	502B5188502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
WEBSTER PLANNING CORP	ROSEVILLE	CA	503A4870701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WEBSTER PLANNING CORP	ROSEVILLE	CA	502A4870701-002	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	ROSEVILLE	CA	502A4870701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WEBSTER ROGERS & CO LLP	FLORENCE	SC	503A5210701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WEBSTER ROGERS & CO LLP	FLORENCE	SC	502A5210701-002	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
WEBSTER ROGERS & CO LLP	FLORENCE	SC	503A5210701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WEBSTER ROGERS & CO LLP	FLORENCE	SC	502A5210701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WEBSTER ROGERS & CO LLP	FLORENCE	SC	503A5210701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WEBSTER ROGERS & CO LLP	FLORENCE	SC	502A5210701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WEBSTER TRUST	KENSINGTON	CT	50257722701-001	Prototype Standardized Profit Sharing Plan	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	TULSA	OK	502B1120701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WEIKEL MILAM JOHNSON & ROUSE LLP	TULSA	OK	503B1120701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WEIKEL MILAM JOHNSON & ROUSE LLP	TULSA	OK	502B1120701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WEINBERG & WEINBERG PC	OMAHA	NE	502A1260001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/30/2002
WEINBERG & WEINBERG PC	OMAHA	NE	502A1260001-002	Prototype Standardized Cash or Deferred Arrangement	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 Issued 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	ANCHORAGE	AK	50341770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK ALASKA NA	ANCHORAGE	AK	50241770701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK ALASKA NA	ANCHORAGE	AK	50341770701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK ALASKA NA	ANCHORAGE	AK	50241770701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK ALASKA NA	ANCHORAGE	AK	50341770702-001	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	DES MOINES	IA	50398430701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK IOWA NA	DES MOINES	IA	50298430701-006	Prototype Standardized Cash or Deferred Arrangement	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	MINNEAPOLIS	MN	50395030702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
WELLS FARGO BANK MINNESOTA NA	MINNEAPOLIS	MN	50295030702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WELLS FARGO BANK MINNESOTA NA	MINNEAPOLIS	MN	50295030702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
WELLS FARGO BANK MONTANA NA	BILLINGS	MT	50323290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MONTANA NA	BILLINGS	MT	50223290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK MONTANA NA	BILLINGS	MT	50323290701-003	Prototype Non-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	WA	50216290702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA	SEATTLE	WA	50316290702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA	SEATTLE	WA	50216290702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WELLS FARGO BANK NA	SEATTLE	WA	50316290702-005	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

PLAN SPONSOR	CITY	STATE	FILE FOLDER/VS NO.	PLAN TYPE	DATE LETTER ISSUED/APPLICATION WITHDRAWN
WENDER & CO	HOLLAND	OH	502B1170701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WENDER & CO	HOLLAND	OH	503B1170701-007	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	SHREVEPORT	LA	50399288501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	SHREVEPORT	LA	50299288501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
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	LITTLE ROCK	AR	503B0218501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	LITTLE ROCK	AR	502B0218501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
WERNTZ & ASSOCIATES INC	LITTLE ROCK	AR	503B0218501-004	Prototype Non-standardized Profit Sharing Plan	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	WHEELING	WV	50259661901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WESBANCO TRUST & INVESTMENT SERVICES	WHEELING	WV	50259661901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WESBANCO TRUST & INVESTMENT SERVICES	WHEELING	WV	50259661901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WESBANCO TRUST & INVESTMENT SERVICES	WHEELING	WV	50259661901-004	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	SULLIVAN	IL	503A5190701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WEST & CO LLC	SULLIVAN	IL	502A5190701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WEST & CO LLC	SULLIVAN	IL	503A5190701-003	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	IL	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	502B6651901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WEST COAST TRUST	PORTLAND	OR	503B6651901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WEST DES MOINES STATE BANK	WEST DES MOINES	IA	503ZZGF0701-001	Prototype Non-standardized Profit Sharing Plan	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	WEST LIBERTY	IA	50280021101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
WESTAMERICA BANK	FAIRFIELD	CA	502A6812701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WESTAMERICA BANK	FAIRFIELD	CA	502A6812701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WESTAMERICA BANK	FAIRFIELD	CA	502A6812701-003	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	LOVINGTON	NM	50287341901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WESTERN COOP CREDIT UNION	WILLISTON	ND	50259832701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WESTERN COOP CREDIT UNION	WILLISTON	ND	50259832701-002	Prototype Standardized Money Purchase Plan	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	IRVINE	CA	50286720701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WESTERN LEAGUE OF SAVINGS INSTITUTIONS	LOS ANGELES	CA	50209400001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WESTERN LEAGUE OF SAVINGS INSTITUTIONS	LOS ANGELES	CA	50209400001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WESTERN STATE BANK	GARDEN CITY	KS	50277751901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
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	WELLESLEY	MA	50295522703-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WETHERINGTON MELCHIONNA TERRY DAY & AMMAR	ROANOKE	VA	503B1210701-001	Prototype Non-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
WETHERINGTON MELCHIONNA TERRY DAY & AMMAR	ROANOKE	VA	503B1210701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WETHERINGTON MELCHIONNA TERRY DAY & AMMAR	ROANOKE	VA	503B1210701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WEXFORD CLEARING SERVICES CORP	NEW YORK	NY	502A0602701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
WEXFORD CLEARING SERVICES CORP	NEW YORK	NY	502A0602702-001	Prototype Standardized Profit Sharing Plan	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	DELRAY BEACH	FL	502B3000701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WGAS INC d/b/a Y S LIEDMAN & ASSOCIATES	DELRAY BEACH	FL	503B3000701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WGAS INC d/b/a Y S LIEDMAN & ASSOCIATES	DELRAY BEACH	FL	502B3000701-006	Prototype 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	MO	502A5180701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WHITLOCK SELIM & KEEHN LLP	SPRINGFIELD	MO	503A5180701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WHITLOCK SELIM & KEEHN LLP	SPRINGFIELD	MO	502A5180701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WHITLOCK SELIM & KEEHN LLP	SPRINGFIELD	MO	503A5180701-005	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	502B3260701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WIA CONSULTANTS INC	WOODBURY	NY	503B3260701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WIA CONSULTANTS INC	WOODBURY	NY	502B3260701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WIA CONSULTANTS INC	WOODBURY	NY	503B3260701-005	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	OH	502A5170701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WICKENS HERZER PANZA COOK & BATISTA LPA	LORAIN	OH	503A5170701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WICKENS HERZER PANZA COOK & BATISTA LPA	LORAIN	OH	502A5170701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WICKENS HERZER PANZA COOK & BATISTA LPA	LORAIN	OH	503A5170701-005	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	CHICAGO	IL	VS322414	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 7/11/2000
WILLARD & PHARRIS PC	FORT COLLINS	CO	VS323046	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/21/2002
WILLARD & PHARRIS PC	FORT COLLINS	CO	VS323047	Volume Submitter Money Purchase Plan	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	KNOXVILLE	TN	503A7460701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WILLIAM E MASON PC	KNOXVILLE	TN	502A7460701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WILLIAM E MASON PC	KNOXVILLE	TN	503A7460702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
WILLIAM E MASON PC	KNOXVILLE	TN	503A7460702-002	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	KANSAS CITY	MO	502A5160701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WILLIAM S JACOBS ASSOCIATES INC	OYSTER BAY	NY	503B1190701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WILLIAM S JACOBS ASSOCIATES INC	OYSTER BAY	NY	502B1190701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WILLIAM S JACOBS ASSOCIATES INC	OYSTER BAY	NY	503B1190701-003	Prototype Non-standardized Money Purchase Plan	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
WILLIAM S JACOBS ASSOCIATES INC	OYSTER BAY	NY	502B1190702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
WILLIAM SEPLOWITZ PC	NEW YORK	NY	502A5391901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WILLIAM SEPLOWITZ PC	NEW YORK	NY	502A5391901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WILLIAM SEPLOWITZ PC	NEW YORK	NY	502A5391901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WILLIAM SEPLOWITZ PC	NEW YORK	NY	502A5391901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WILLIAM SEPLOWITZ PC	NEW YORK	NY	503A5391901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WILLIAM SEPLOWITZ PC	NEW YORK	NY	503A5391901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
WILLIAMS COULSON	PITTSBURGH	PA	VS322957	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/29/2001
WILLIAMS COULSON	PITTSBURGH	PA	VS322641	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/14/2001
WILLIAMS COULSON	PITTSBURGH	PA	VS322788	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/14/2001
WILLIAMS MULLEN CLARK & DOBBINS	RICHMOND	VA	503A5150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WILLIAMS MULLEN CLARK & DOBBINS	RICHMOND	VA	502A5150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WILLIAMS MULLEN CLARK & DOBBINS	RICHMOND	VA	503A5150701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WILLIAMS MULLEN CLARK & DOBBINS	RICHMOND	VA	502A5150701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WILLIAMS MULLEN CLARK & DOBBINS	RICHMOND	VA	503A5150701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WILLIAMS MULLEN CLARK & DOBBINS	RICHMOND	VA	502A5150701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WILLIAMS PENSION SERVICES	HACIENDA HEIGHTS	CA	VS323109	Volume Submitter Profit Sharing/401(k) Plan	Advisory Letter Issued 03/25/2002
WILLIAMS PENSION SERVICES	HACIENDA HEIGHTS	CA	VS323119	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/25/2002
WILLIAMS PENSION SERVICES	HACIENDA HEIGHTS	CA	VS323385	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/25/2002
WILLIAMS-KEEPERS LLC	COLUMBIA	MO	503B1140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WILLIAMS-KEEPERS LLC	COLUMBIA	MO	502B1140701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WILLIAMS-KEEPERS LLC	COLUMBIA	MO	503B1140701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WILLIAMS-KEEPERS LLC	COLUMBIA	MO	502B1140701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WILLIAMS-KEEPERS LLC	COLUMBIA	MO	503B1140701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WILLIAMS-KEEPERS LLC	COLUMBIA	MO	502B1140701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WILLIAMS-KEEPERS LLC	COLUMBIA	MO	503B1140701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WILLIAMS-KEEPERS LLC	COLUMBIA	MO	502B1140701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WILLIAMSON & SNEED INCORPORATED	ATLANTA	GA	VS323400	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/03/2001
WILLIAMSON & SNEED INCORPORATED	ATLANTA	GA	VS323401	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/03/2001
WILMINGTON SAVINGS FUND	CLAYMONT	DE	50259842701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WILMINGTON SAVINGS FUND	CLAYMONT	DE	50259842701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WILMINGTON SAVINGS FUND	CLAYMONT	DE	50359842701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WILMINGTON SAVINGS FUND	CLAYMONT	DE	50359842701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50259862701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50259862701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50359862701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50359862701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50259861902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50259861902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50259861902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50259861902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50359861902-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50359861902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50259861902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50359861902-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WILMINGTON TRUST CO	WILMINGTON	DE	50259861902-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WILTON SAVINGS BANK	WILTON	IA	50259881101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
WILTON SAVINGS BANK	WILTON	IA	50259881101-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
WILTON SAVINGS BANK	WILTON	IA	50359881101-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
WILTON SAVINGS BANK	WILTON	IA	50359881101-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
WINCHESTER SAVINGS BANK	WINCHESTER	MA	502ZZOJ2701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WINCHESTER SAVINGS BANK	WINCHESTER	MA	502ZZOJ2701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WINDES & MCCLAUGHRY ACCOUNTANCY CORP	LONG BEACH	CA	VS322702	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
WINDES & MCCLAUGHRY ACCOUNTANCY CORP	LONG BEACH	CA	VS322732	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
WINDES & MCCLAUGHRY ACCOUNTANCY CORP	LONG BEACH	CA	VS322672	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
WINDES & MCCLAUGHRY ACCOUNTANCY CORP.	LONG BEACH	CA	VS323218	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
WINER & BEVILACQUA INC	AKRON	OH	503A5140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WINER & BEVILACQUA INC	AKRON	OH	502A5140701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WINER & BEVILACQUA INC	AKRON	OH	503A5140701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WINER & BEVILACQUA INC	AKRON	OH	502A5140701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WINER & BEVILACQUA INC	AKRON	OH	503A5140701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WINER & BEVILACQUA INC	AKRON	OH	502A5140701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WINONA NATIONAL AND SAVINGS BANK	WINONA	MN	50341060701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WINONA NATIONAL AND SAVINGS BANK	WINONA	MN	50241060701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WINONA NATIONAL AND SAVINGS BANK	WINONA	MN	50341060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WINONA NATIONAL AND SAVINGS BANK	WINONA	MN	50241060701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WINONA NATIONAL AND SAVINGS BANK	WINONA	MN	50341060701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WINONA NATIONAL AND SAVINGS BANK	WINONA	MN	50241060701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WIPFLI ULLRICH BERTELSON LLP	WAUSAU	WI	503B0960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WIPFLI ULLRICH BERTELSON LLP	WAUSAU	WI	502B0960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WIPFLI ULLRICH BERTELSON LLP	WAUSAU	WI	503B0960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WIPFLI ULLRICH BERTELSON LLP	WAUSAU	WI	502B0960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WIPFLI ULLRICH BERTELSON LLP	WAUSAU	WI	503B0960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WIPFLI ULLRICH BERTELSON LLP	WAUSAU	WI	502B0960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WITHERSPOON KELLEY DAVENPORT & TOOLE PS	SPOKANE	WA	503A8130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WITHERSPOON KELLEY DAVENPORT & TOOLE PS	SPOKANE	WA	502A8130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WITHERSPOON KELLEY DAVENPORT & TOOLE PS	SPOKANE	WA	503A8130701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WITHERSPOON KELLEY DAVENPORT & TOOLE PS	SPOKANE	WA	502A8130701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WITHERSPOON KELLEY DAVENPORT & TOOLE PS	SPOKANE	WA	503A8130701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WITHERSPOON KELLEY DAVENPORT & TOOLE PS	SPOKANE	WA	502A8130701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WITMAN STADTMAUER & MICHAELS PA	FLORHAM	NJ	VS322330	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 11/01/2000 & 04/23/2002
WITMAN STADTMAUER & MICHAELS PA	FLORHAM	NJ	VS322331	Volume Submitter Money Purchase Plan	Advisory Letter Issued 11/1/2000
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
WLR & ASSOCIATES	CHARLOTTE	NC	503B0238501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
WLR & ASSOCIATES	CHARLOTTE	NC	502B0238501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001

<u>PLAN SPONSOR</u>	<u>CITY</u>	<u>STATE</u>	<u>FILE FOLDER/V.S NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
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	SANTA ANA	CA	503A5531901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
WYNBRIDGE FINANCIAL ASSOCIATES INC	SANTA ANA	CA	502A5531901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
YACKTMAN ASSET MANAGEMENT CO	CHICAGO	IL	50228722701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
YAKIMA FEDERAL SAVINGS & LOAN	YAKIMA	WA	502ZZHP1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
YAKIMA FEDERAL SAVINGS & LOAN	YAKIMA	WA	502ZZHP1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
YAKIMA FEDERAL SAVINGS & LOAN	YAKIMA	WA	502ZZHP1901-003	Prototype Standardized Profit Sharing Plan	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	LYNCHBURG	VA	50215122701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
YORKTOWN DISTRIBUTORS INC	LYNCHBURG	VA	50315122701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
YOUNG WILLIAMS HENDERSON & FUSELIER PA	JACKSON	MS	503B4550701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
YOUNG WILLIAMS HENDERSON & FUSELIER PA	JACKSON	MS	502B4550701-002	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 02/01/2002
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	MIAMI	FL	502A3421901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ZESKIND BENEFITS CONSULTING	MIAMI	FL	502A3421901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
ZESKIND BENEFITS CONSULTING	MIAMI	FL	502A3421901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ZESKIND BENEFITS CONSULTING	MIAMI	FL	502A3421901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ZIONS FIRST NATIONAL BANK	SALT LAKE CITY	UT	50360430701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ZIONS FIRST NATIONAL BANK	SALT LAKE CITY	UT	50260430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ZIONS FIRST NATIONAL BANK	SALT LAKE CITY	UT	50360430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ZIONS FIRST NATIONAL BANK	SALT LAKE CITY	UT	50260430701-004	Prototype Standardized Money Purchase Plan	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