



<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DATE LETTER ISSUED/APPLICATION WITHDRAWN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	503A6240701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
ABAR PENSION SERVICES INC	LIVINGSTON	NJ	503A6240702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
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
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
ACCESS RETIREMENT SERVICES LLC	BRENTWOOD	TN	503A2780701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/06/2002
ACCURED BENEFIT ADMINISTRATORS INC	SANTA BARBARA	CA	503A6230701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACCURED BENEFIT ADMINISTRATORS INC	SANTA BARBARA	CA	503A6230701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACCURED BENEFIT ADMINISTRATORS INC	SANTA BARBARA	CA	503A6230701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACCURED BENEFIT ADMINISTRATORS INC	SANTA BARBARA	CA	503A6230702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACCURED BENEFIT ADMINISTRATORS INC	SANTA BARBARA	CA	503A6230702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACCURED BENEFITS PLANNING LTD	ROCKVILLE CENTRE	NY	503B6630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/13/2001
ACCURED BENEFITS PLANNING LTD	ROCKVILLE CENTRE	NY	502B6630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/13/2001
ACCURED BENEFITS PLANNING LTD	ROCKVILLE CENTRE	NY	503B6630701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/13/2001
ACCURED BENEFITS PLANNING LTD	ROCKVILLE CENTRE	NY	502B6630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/13/2001
ACCURED BENEFITS PLANNING LTD	ROCKVILLE CENTRE	NY	503B6630701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/13/2001
ACCURED BENEFITS PLANNING LTD	ROCKVILLE CENTRE	NY	502B6630701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/13/2001
ACCURED BENEFITS PLANNING LTD	ROCKVILLE CENTRE	NY	503B6630701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/13/2001
ACCURED BENEFITS PLANNING LTD	ROCKVILLE CENTRE	NY	502B6630701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/13/2001
ACCURED BENEFITS PLANNING LTD	ROCKVILLE CENTRE	NY	503B6630702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACCURED BENEFITS PLANNING LTD	ROCKVILLE CENTRE	NY	503B6630702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACCURED BENEFITS PLANNING LTD	ROCKVILLE CENTRE	NY	502B6630702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACCURED BENEFITS PLANNING LTD	ROCKVILLE CENTRE	NY	502B6630702-004	Prototype 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
ACKERSON MOSLEY & YANN PSC	LOUISVILLE	KY	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

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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
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCESTER	MA	502A694BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCESTER	MA	502A694BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCESTER	MA	502A694BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCESTER	MA	502A694BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCESTER	MA	502A694BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCHESTER	MA	VS323177	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS LLP	WORCHESTER	MA	VS323274	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
ACTUARIAL CONSULTING PROFESSIONAL ADVISORS, LLP	WORCHESTER	MA	VS323316	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
ACTUARIAL CONSULTING SERVICES INC	AMHERST	NY	503B5990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL CONSULTING SERVICES INC	AMHERST	NY	502B5990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL CONSULTING SERVICES INC	AMHERST	NY	503B5990701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL CONSULTING SERVICES INC	AMHERST	NY	502B5990701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL CONSULTING SERVICES INC	AMHERST	NY	503B5990701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACTUARIAL CONSULTING SERVICES INC	AMHERST	NY	502B5990701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	503A2940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	502A2940701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	503A2940701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	502A2940701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	503A2940701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	502A2940701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	502A2940701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL DATA INC	CARNEGIE	PA	503A2940702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACTUARIAL DATA INC	CARNEGIE	PA	503A2940702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACTUARIAL DATA INC	CARNEGIE	PA	502A2940702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ACTUARIAL DATA INC	CARNEGIE	PA	502A2940702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ACTUARIAL PENSION RETIREMENT SERVICES	CALABASAS	CA	503B9358501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/25/2002
ACTUARIAL PENSION RETIREMENT SERVICES	CALABASAS	CA	503B9358501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/25/2002
ACTUARIAL PENSION RETIREMENT SERVICES	CALABASAS	CA	502B9358501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/25/2002
ACTUARIAL PENSION RETIREMENT SERVICES	CALABASAS	CA	503B9358501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/25/2002
ACTUARIAL PENSION RETIREMENT SERVICES	CALABASAS	CA	503B9358501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/25/2002
ACTUARIAL PENSION RETIREMENT SERVICES	CALABASAS	CA	502B9358501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/25/2002
ACTUARIAL PENSION RETIREMENT SERVICES	CALABASAS	CA	503B9358502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 03/25/2002
ACTUARIAL PENSION RETIREMENT SERVICES	CALABASAS	CA	503B9358502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/25/2002
ACTUARIAL PENSION RETIREMENT SERVICES	CALABASAS	CA	502B9358502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 03/25/2002
ACTUARIAL PENSION RETIREMENT SERVICES	CALABASAS	CA	502B9358502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/25/2002
ACTUARIAL PLANNING GROUP INC	BELLEVUE	WA	503A2790701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ACTUARIAL PLANNING GROUP INC	BELLEVUE	WA	502A2790701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ACTUARIAL PLANNING GROUP INC	BELLEVUE	WA	503A2790701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ACTUARIAL PLANNING GROUP INC	BELLEVUE	WA	502A2790701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ACTUARIAL PLANNING GROUP INC	BELLEVUE	WA	503A2790701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ACTUARIAL PLANNING GROUP INC	BELLEVUE	WA	502A2790701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	502A731BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	502A731BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	502A731BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	503A731BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	503A731BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	503A731BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
ACTUARIAL SERVICES GROUP INC	GERMANTOWN	TN	503B5548501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ACTUARIAL SERVICES GROUP INC	GERMANTOWN	TN	503B5548501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ACTUARIAL SERVICES GROUP INC	GERMANTOWN	TN	503B5548502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ACTUARIAL SERVICES GROUP INC	GERMANTOWN	TN	502B5548502-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ACTUARIAL SERVICES GROUP INC	DALLAS	TX	VS323147	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	502B0368501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
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ACTUARIES & ASSOCIATES	AMARILLO	TX	502B0368501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368501-009	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	502B0368501-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	503B0368502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	502B0368502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
ACTUARIES & ASSOCIATES	AMARILLO	TX	502B0368502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
ACTUARIES UNLIMITED INC	ENCINO	CA	VS322644	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ACTUARIES UNLIMITED INC	ENCINO	CA	VS322674	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ACTUARIES UNLIMITED INC	ENCINO	CA	VS322704	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ACTUARIAL CONSULTING GROUP INC	RICHMOND	VA	VS323190	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
ACTUARIAL CONSULTING GROUP INC	RICHMOND	VA	503A6210701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ACTUARIAL CONSULTING GROUP INC	RICHMOND	VA	502A6210701-002	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>
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	503A6180702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	503A6180702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	502A6180702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANCED RETIREMENT PLANNING INC	HIGHTSTOWN	NJ	502A6180702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	503A6170701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	502A6170701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	503A6170701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	502A6170701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	503A6170701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	502A6170701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	503A6170702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	503A6170702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	502A6170702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ADVANTAGE BENEFITS CONSULTANTS INC	STAMFORD	CT	502A6170702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50301770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50201770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50301770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50201770701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50301770701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50201770701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50301770701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50201770701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/07/2001
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50301770702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50201770702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50201770702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
AETNA LIFE INSURANCE & ANNUITY CO	HARTFORD	CT	50201770702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
AFFILIATED PLANS ADMINISTRATORS INC	ORANGEVALE	CA	VS322820	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 02/26/2002
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
AIM DISTRIBUTORS INC	HOUSTON	TX	5024160A002-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/27/2002
AIM DISTRIBUTORS INC	HOUSTON	TX	5024160A002-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/27/2002
AIM DISTRIBUTORS INC	HOUSTON	TX	5024160A002-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
AKERMAN SENTERFIT & EIDSON PA	ORLANDO	FL	503A4140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
AKERMAN SENTERFIT & EIDSON PA	ORLANDO	FL	503A4140701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
AKERMAN SENTERFIT & 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 PACIFIC BANK	JUNEAU	AK	502B9302701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
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
ALI ACTUARIAL & RETIREMENT PLAN SERVICES	PORT ORCHARD	WA	502B7150001-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/10/2002
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
ALLEGHANY FUNDS	CHICAGO	IL	502A0172701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ALLEGHANY FUNDS	CHICAGO	IL	502A0172701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
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

<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>
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 ILLINOIS	PEORIA	IL	503A4130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF ILLINOIS	PEORIA	IL	502A4130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF ILLINOIS	PEORIA	IL	503A4130701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF ILLINOIS	PEORIA	IL	502A4130701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF ILLINOIS	PEORIA	IL	503A4130701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF ILLINOIS	PEORIA	IL	502A4130701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF ILLINOIS	PEORIA	IL	503A4130701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF ILLINOIS	PEORIA	IL	502A4130701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
ALLIANCE BENEFIT GROUP OF ILLINOIS	PEORIA	IL	503A4130702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ALLIANCE BENEFIT GROUP OF ILLINOIS	PEORIA	IL	503A4130702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ALLIANCE BENEFIT GROUP OF ILLINOIS	PEORIA	IL	502A4130702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ALLIANCE BENEFIT GROUP OF ILLINOIS	PEORIA	IL	502A4130702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ALLIANCE BENEFIT GROUP OF ILLINOIS	PEORIA	IL	503A4130003-001	Master Non-standardized Cash or Deferred Arrangement	
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
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
AMERIBEN SOLUTIONS INC	BOISE	ID	503B8280701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
AMERIBEN SOLUTIONS INC	BOISE	ID	502B8280701-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
AMERICAN ASSOCIATION OF PETROLEUM GEOLOGISTS	TULSA	OK	503B7870001-001	Master Non-standardized Cash or Deferred Arrangement	
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
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



<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 STATE BANK	SIoux CENTER	IA	50303761101-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 01/10/2002
AMERICAN STATE BANK	SIoux CENTER	IA	50303761101-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 01/10/2002
AMERICAN STATE BANK	LUBBOCK	TX	50303810701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
AMERICAN STATE BANK	LUBBOCK	TX	50203810701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
AMERICAN STATE BANK	LUBBOCK	TX	50303810701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
AMERICAN STATE BANK	LUBBOCK	TX	50203810701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
AMERICAN STATE BANK	LUBBOCK	TX	50303810701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
AMERICAN STATE BANK	LUBBOCK	TX	50203810701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
AMERICAN STATE BANK	LUBBOCK	TX	50203811902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
AMERICAN STATE BANK	LUBBOCK	TX	50203811902-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
AMERICAN STATE BANK	GRYGLA	MN	502B9052701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 03/18/2002
AMERICAN STATE BANK & TRUST	DICKINSON	ND	50289032701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
AMERICAN STATE BANK & TRUST	DICKINSON	ND	50289032701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
AMERICAN STATE BANK & TRUST	DICKINSON	ND	50289032701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
AMERICAN STATE BANK & TRUST	DICKINSON	ND	50389032701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
AMERICAN STATE BANK & TRUST	DICKINSON	ND	50389032701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 03/18/2002
AMERICAN STATE BANK & TRUST CO	WILLISTON	ND	50303780701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
AMERICAN STATE BANK & TRUST CO	WILLISTON	ND	50203780701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
AMERICAN STATE BANK & TRUST CO	WILLISTON	ND	50303780701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
AMERICAN STATE BANK & TRUST CO	WILLISTON	ND	50203780701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
AMERICAN STATE BANK & TRUST CO	WILLISTON	ND	50303780701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
AMERICAN STATE BANK & TRUST CO	WILLISTON	ND	50203780701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
AMERICAN TAX SERVICE INC	TULSA	OK	502A4170701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
AMERICAN TRUST & SAVINGS BANK	DUBUQUE	IA	50303890701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
AMERICAN TRUST & SAVINGS BANK	DUBUQUE	IA	50203890701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
AMERICAN TRUST & SAVINGS BANK	DUBUQUE	IA	50303890701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
AMERICAN TRUST & SAVINGS BANK	DUBUQUE	IA	50203890701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
AMERICAN TRUST & SAVINGS BANK	DUBUQUE	IA	50303890701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
AMERICAN TRUST & SAVINGS BANK	DUBUQUE	IA	50203890703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
AMERICAN UNITED LIFE INSURANCE CO	INDIANAPOLIS	IN	50303930001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 04/17/2002
AMERICAN UNITED LIFE INSURANCE CO	INDIANAPOLIS	IN	50203930001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 04/17/2002
AMERICAN UNITED LIFE INSURANCE CO	INDIANAPOLIS	IN	50303930001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 04/17/2002
AMERICAN UNITED LIFE INSURANCE CO	INDIANAPOLIS	IN	50203930001-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 04/17/2002
AMERICAN UNITED LIFE INSURANCE CO	INDIANAPOLIS	IN	50303930001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 04/17/2002
AMERICAN UNITED LIFE INSURANCE CO	INDIANAPOLIS	IN	50203930001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 04/17/2002
AMERISERV TRUST & FINANCIAL SERVICES CO	JOHNSTOWN	PA	50287641901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
AMERISERV TRUST & FINANCIAL SERVICES CO	JOHNSTOWN	PA	50287641901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
AMERISERV TRUST & FINANCIAL SERVICES CO	JOHNSTOWN	PA	50387641901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 11/19/2001
AMERISERV TRUST & FINANCIAL SERVICES CO	JOHNSTOWN	PA	50387641901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 11/19/2001
AMERISERV TRUST & FINANCIAL SERVICES CO	JOHNSTOWN	PA	50287641901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
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
AMSOUTH BANK	BIRMINGHAM	AL	50270152701-007	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 04/08/2002
AMSOUTH BANK	BIRMINGHAM	AL	50270152701-008	Prototype Standardized Money Purchase Plan	Opinion Letter issued 04/08/2002
AMSOUTH BANK	BIRMINGHAM	AL	50370152701-009	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 04/08/2002
AMSOUTH BANK	BIRMINGHAM	AL	50370152701-010	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 04/08/2002
AMSOUTH BANK	BIRMINGHAM	AL	50270152701-011	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 04/08/2002
AMSOUTH BANK	BIRMINGHAM	AL	50370152701-012	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 04/08/2002
ANVEST SECURITIES INC	COLUMBUS	OH	502B9672701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 07/16/2002
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	50283021101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 01/10/2002
ANCHOR STATE BANK	ANCHOR	IL	50283021101-002	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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
ANDOVER BANK	ANDOVER	MA	50217372701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 01/25/2002
ANDOVER BANK	ANDOVER	MA	50217372701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 01/25/2002
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
ANN MARIE QUELLMAN dba EVERGREE	SAN JOSE	CA	502B831BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
Anne Sterling Dorman CPA	San Francisco	CA	502B843BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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
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	VS322665	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
ARIEH SCHOENBERGER	LOS ANGELES	CA	VS322695	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002

<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>
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 Non-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
ARROWHEAD TRUST INC	SAN BERNARDINO	CA	50269792701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/07/2001
ARROWHEAD TRUST INC	SAN BERNARDINO	CA	50269792701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/07/2001
ARROWHEAD TRUST INC	SAN BERNARDINO	CA	50269792701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/07/2001
ARROWHEAD TRUST INC	SAN BERNARDINO	CA	50369792701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/07/2001
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
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

<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>
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
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	503A3030702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 04/29/2002
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	502A3030702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/29/2002
ATTEBERRY/SEARLE INC	SACRAMENTO	CA	502A3030702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 04/29/2002
ATTILIS & ASSOCIATES LTD	ALEXANDRIA	VA	503B8581901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 02/07/2002
ATTILIS & ASSOCIATES LTD	ALEXANDRIA	VA	503B8581901-002	Prototype Non-Standardized Safe Harbor Money Purchase 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>
ATTILIS & ASSOCIATES LTD	ALEXANDRIA	VA	503B8581901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
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
AWB INC	SAN JOSE	CA	502B837BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
B & B BENEFITS ADMINISTRATION INC	LONG BEACH	CA	503B7738501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/07/2002
B & B BENEFITS ADMINISTRATION INC	LONG BEACH	CA	503B7738501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/07/2002
B & B BENEFITS ADMINISTRATION INC	LONG BEACH	CA	503B7738501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/07/2002
B & B BENEFITS ADMINISTRATION INC	LONG BEACH	CA	503B7738501-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 01/07/2002
B & B BENEFITS ADMINISTRATION INC	LONG BEACH	CA	503B7738501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/07/2002
B & B BENEFITS ADMINISTRATION INC	LONG BEACH	CA	503B7738502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/07/2002
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	503A6070702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BAKER & HOSTETTLER LLP	CLEVELAND	OH	503A4620001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/08/2002
BAKER & HOSTETTLER 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
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

<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>
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	OSKALOOSA	IA	50293611101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 01/10/2002
BANK IOWA	OSKALOOSA	IA	50293611101-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 01/10/2002
BANK MIDWEST MINNESOTA IOWA NA	WALL LAKE	IA	502B7541901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
BANK OF AMERICA NA	CHICAGO	IL	50305040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
BANK OF AMERICA NA	CHICAGO	IL	50205040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
BANK OF AMERICA NA	CHICAGO	IL	50305040701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
BANK OF AMERICA NA	CHICAGO	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 AMERICA NA	SEATTLE	WA	50305040703-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 02/07/2002
BANK OF AMERICA NA	SEATTLE	WA	50205040703-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 02/07/2002
BANK OF AMERICA NA	SEATTLE	WA	50305040703-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 02/07/2002
BANK OF AMERICA NA	SEATTLE	WA	50205040703-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 02/07/2002
BANK OF AMERICA NA	SEATTLE	WA	50305040703-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 02/07/2002
BANK OF AMERICA NA	SEATTLE	WA	50205040703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 02/07/2002
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 CHERRY CREEK NA	DENVER	CO	50311550701-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 07/16/2002
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 CLARKE COUNTY	BERRYVILLE	VA	502ZZZS1901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 05/06/2002
BANK OF CLARKE COUNTY	BERRYVILLE	VA	503ZZZS1901-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 06/05/2002
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
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

<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>
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 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 OAK HARBOR	OAK HARBOR	OH	502B9102701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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
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	502ZZKA1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANK OF THE WEST	EL PASO	TX	502ZZKA1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
BANK OF TURTLE LAKE	TURTLE LAKE	WI	502B8692701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
BANK OF TURTLE LAKE	TURTLE LAKE	WI	502B8692701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/11/2002
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 OF ZUMBROTA	ZUMBROTA	MN	502B8712701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
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

<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>
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	5022ZIO1101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
BANK PLUS	ESTHERVILLE	IA	5022ZIO1101-002	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	ROCKFORD	MN	502B9172701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
BANK WEST	ROCKFORD	MN	502B9172701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/18/2002
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
BANKATLANTIC FEDERAL SAVINGS BANK	FORT LAUDERDALE	FL	50237372702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 07/16/2002
BANKATLANTIC FEDERAL SAVINGS BANK	FORT LAUDERDALE	FL	50237372702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 07/16/2002
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	50280531901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
BANKIOWA	INDEPENDENCE	IA	50280531901-002	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	50252212701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/21/2002
BANKNORTH NA	PORTLAND	ME	50252212701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/21/2002
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
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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 & THORNBURG	SOUTH BEND	IN	VS323386	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 9/13/2001
BARNES & THORNBURG	SOUTH BEND	IN	VS322554	Volume Submitter Money Purchase Plan	Advisory Letter Issued 9/13/2001
BARRY TU	TEMPLE CITY	CA	502B7308501-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 10/12/2001
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	502A2241901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/25/2002
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 Non-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
BBM FINANCIAL SERVICES INC	YAKIMA	WA	503B9700701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 07/16/2002
BBM FINANCIAL SERVICES INC	YAKIMA	WA	502B9700701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 07/16/2002
BBM FINANCIAL SERVICES INC	YAKIMA	WA	503B9700701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 07/16/2002
BBM FINANCIAL SERVICES INC	YAKIMA	WA	502B9700701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 07/16/2002
BBM FINANCIAL SERVICES INC	YAKIMA	WA	503B9700701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/16/2002
BBM FINANCIAL SERVICES INC	YAKIMA	WA	502B9700701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/16/2002
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
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

<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>
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
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

<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 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 DESIGN & ADMINISTRATION INC	GLEN ALLEN	VA	503B7718501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/13/2001
BENEFIT DESIGN & ADMINISTRATION INC	GLEN ALLEN	VA	503B7718501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 12/13/2001
BENEFIT DESIGN & ADMINISTRATION INC	GLEN ALLEN	VA	503B7718501-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/13/2001
BENEFIT DESIGN SERVICES CORP	SYRACUSE	NY	503B7360701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/01/2001
BENEFIT DESIGN SERVICES CORP	SYRACUSE	NY	502B7360701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/01/2001
BENEFIT DESIGN SERVICES CORP	SYRACUSE	NY	503B7360701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
BENEFIT DESIGN SERVICES CORP	SYRACUSE	NY	502B7360701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
BENEFIT DESIGN SERVICES CORP	SYRACUSE	NY	503B7360701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
BENEFIT DESIGN SERVICES CORP	SYRACUSE	NY	502B7360701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
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
BENEFIT INFORMATION SERVICES INC	MARYLAND HEIGHTS	MO	503A2101901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
BENEFIT INVESTMENT GROUP INC	GARLAND	TX	503A2770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001





<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 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
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

<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>
BENETRENDS INC	SAN DIEGO	CA	502B690A01-005	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	503B690A01-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	502B690A02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	503B690A02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	502B690A02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/25/2002
BENETRENDS INC	SAN DIEGO	CA	503B690A02-004	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
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 Non-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	503A1442701-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 01/25/2002
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	NEW YORK	NY	50208282701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BESSEMER TRUST CO NA	NEW YORK	NY	50208282701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BESSEMER TRUST CO NA	NEW YORK	NY	50208282702-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
BESSEMER TRUST CO NA	NEW YORK	NY	50208280003-001	Master Standardized Money Purchase Plan	
BESSEMER TRUST CO NA	NEW YORK	NY	50208280003-002	Master Standardized Profit Sharing Plan	
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



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BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272705-013	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272705-014	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272705-015	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272705-016	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272705-017	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272705-018	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272705-019	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272705-020	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272705-021	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272705-022	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272705-023	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/21/2002
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272706-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272706-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272706-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272706-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272706-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272706-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/27/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272707-001	Prototype Standardized Profit Sharing Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272707-002	Prototype Standardized Money Purchase Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272707-003	Prototype Standardized Profit Sharing Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272707-004	Prototype Standardized Money Purchase Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272707-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272707-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272707-007	Prototype Standardized Cash or Deferred Arrangement	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272707-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272707-009	Prototype Standardized Profit Sharing Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272707-010	Prototype Standardized Money Purchase Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272707-011	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272707-012	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272707-013	Prototype Standardized Cash or Deferred Arrangement	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272707-014	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272707-015	Prototype Standardized Profit Sharing Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272707-016	Prototype Standardized Money Purchase Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272707-017	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272707-018	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272707-019	Prototype Standardized Cash or Deferred Arrangement	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272707-020	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272707-021	Prototype Non-standardized Profit Sharing Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272707-022	Prototype Non-standardized Cash or Deferred Arrangement	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272708-001	Prototype Standardized Profit Sharing Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272708-002	Prototype Standardized Money Purchase Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272708-003	Prototype Standardized Profit Sharing Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50299272708-004	Prototype Standardized Money Purchase Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272708-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Withdrawn 11/29/2001
BISYS RETIREMENT SERVICES	BRAINERD	MN	50399272708-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Withdrawn 11/29/2001
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	503B699AB01-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
BLEAKLEY PLATT & SCHMIDT	GREENWICH	CT	503B699AB02-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
BLOCK CONSULTING ACTUARIES INC	MANHATTAN BEACH	CA	VS322648	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BLOCK CONSULTING ACTUARIES INC	MANHATTAN BEACH	CA	VS322678	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BLOCK CONSULTING ACTUARIES INC	MANHATTAN BEACH	CA	VS322708	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
BLOCK CONSULTING ACTUARIES INC.	MANHATTAN BEACH	CA	VS323194	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
BLUE CHIP RETIREMENT PLANS INC	MILWAUKEE	WI	503B8628501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002
BLUE CHIP RETIREMENT PLANS INC	MILWAUKEE	WI	503B8628501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/07/2002
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

<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>
BLUESUIT INC	CHICAGO	IL	502B7452701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/07/2001
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
BOCCUTO/SONODA ASSOCIATES	HONOLULU	HI	503B5780701-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
BOCCUTO/SONODA ASSOCIATES	HONOLULU	HI	503B5780701-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/26/2002
BOCCUTO/SONODA ASSOCIATES	HONOLULU	HI	503B5780701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/26/2002
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
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	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
BONANZA VALLEY STATE BANK	BROOTEN	MN	502B8802701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
BONANZA VALLEY STATE BANK	BROOTEN	MN	502B8802701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/11/2002
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

<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>
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 FINANCIAL DATA SERVICES	BRAINTREE	MA	503B7650701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 12/21/2001
BOSTON FINANCIAL DATA SERVICES	BRAINTREE	MA	502B7650701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 12/21/2001
BOSTON PRIVATE BANK & TRUST CO	BOSTON	MA	502B5771901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
BOSTON PRIVATE BANK & TRUST CO	BOSTON	MA	502B5771901-002	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
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
BRAUN KENDRICK FINKBEINER PLC	SAGINAW	MI	503B7370701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 11/01/2001
BRAUN KENDRICK FINKBEINER PLC	SAGINAW	MI	503B7370701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 11/01/2001
BRAUN KENDRICK FINKBEINER PLC	SAGINAW	MI	503B7370701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 11/01/2001
BREMER BANK	SOUTH ST PAUL	MN	50217162701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
BREMER BANK	SOUTH ST PAUL	MN	50217162701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
BREMER BANK	SOUTH ST PAUL	MN	50317162701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 08/07/2001
BREMER BANK	SOUTH ST PAUL	MN	50317162701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 08/07/2001
BREMER BANK MOORHEAD	FARGO	ND	502A7342701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
BREMER BANK MOORHEAD	FARGO	ND	502A7342701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
BREMER BANK MOORHEAD	FARGO	ND	503A7342701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 08/07/2001
BREMER BANK MOORHEAD	FARGO	ND	503A7342701-004	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

<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>
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 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
BRENNAN MANNA & DIAMOND LLC	AKRON	OH	50387140001-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/11/2002
BRENNAN MANNA & DIAMOND LLC	AKRON	OH	50387140001-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/11/2002
BRENNAN MANNA & DIAMOND LLC	AKRON	OH	50387140001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/11/2002
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
BRINKLEY MCNERNEY MORGAN SOLOMON & TATUM LLP	FT LAUDERDALE	FL	503B9650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/28/2002
BRINKLEY MCNERNEY MORGAN SOLOMON & TATUM LLP	FT LAUDERDALE	FL	503B9650701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/28/2002
BRINKLEY MCNERNEY MORGAN SOLOMON & TATUM LLP	FT LAUDERDALE	FL	503B9650701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/28/2002
BRINKLEY MCNERNEY MORGAN SOLOMON & TATUM LLP	FT LAUDERDALE	FL	503B9650702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/28/2002
BRINKLEY MCNERNEY MORGAN SOLOMON & TATUM LLP	FT LAUDERDALE	FL	503B9650702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/28/2002
BROOKLINE SAVINGS BANK	BROOKLINE	MA	502ZZOP2701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/12/2001
BROOKLINE SAVINGS BANK	BROOKLINE	MA	502ZZOP2701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/12/2001
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
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
BROYLES CPA LLC	NEW CASTLE	IN	502B9460701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
BROYLES CPA LLC	NEW CASTLE	IN	502B9460701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/06/2002
BROYLES CPA LLC	NEW CASTLE	IN	502B9460701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/06/2002
BRUCE & BRUCE CO	LAKE BLUFF	IL	50399048501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
BRUCE & BRUCE CO	LAKE BLUFF	IL	50299048501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002
BRUCE & BRUCE CO	LAKE BLUFF	IL	50399048501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/07/2002
BRUCE & BRUCE CO	LAKE BLUFF	IL	50299048501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/07/2002
BRUCE & BRUCE CO	LAKE BLUFF	IL	50399048502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 03/07/2002
BRUCE & BRUCE CO	LAKE BLUFF	IL	50399048502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/07/2002
BRUCE & BRUCE CO	LAKE BLUFF	IL	50299048502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 03/07/2002
BRUCE & BRUCE CO	LAKE BLUFF	IL	50299048502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/07/2002
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 with 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
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
BURLEIGH CONSULTING GROUP	MEMPHIS	TN	503A6360702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
BURLEIGH CONSULTING GROUP	MEMPHIS	TN	503A6360702-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 07/16/2002
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	503232860701-001	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	503232860701-003	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	503232860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BURLINGTON BANK & TRUST	BURLINGTON	IA	50232860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
BURNET REALTY INC	EDINA	MN	502A2570001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/26/2001
BURNET REALTY INC	EDINA	MN	502A2570001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/26/2001
BURNET REALTY INC	EDINA	MN	502A2570001-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/26/2001
BURNHAM INVESTORS TRUST-BURNHAM FUND	NEW YORK	NY	50263435001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/15/2001
BURNHAM INVESTORS TRUST-BURNHAM FUND	NEW YORK	NY	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 & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	503A2360702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 12/21/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	502A2360702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/21/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	503A2360702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/21/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	502A2360702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/21/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	503A2360702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/21/2001
BUSINESS & PROFESSIONAL CONSULTING SERVICES INC	MANDEVILLE	LA	502A2360702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/21/2001
BUSINESS BANK OF CALIFORNIA	HAN 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	YOUNGSTOWN	OH	50231972701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BUTLER WICK & CO	YOUNGSTOWN	OH	50231972701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
BUTLER WICK & CO	YOUNGSTOWN	OH	50231972702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
BUTLER WICK & CO	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
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

<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	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	LOS ANGELES	CA	VS323179	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
CALIFORNIA PENSION ADMINISTRATORS & CONSULTANTS INC	LOS ANGELES	CA	502A730BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
CALIFORNIA PENSION ADMINISTRATORS & CONSULTANTS INC	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
CAMPBELLS ADMINISTRATION INC	TUSTIN	CA	503A6958503-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/07/2002
CAMPBELLS ADMINISTRATION INC	TUSTIN	CA	503A6958503-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/07/2002
CAMPBELLS ADMINISTRATION INC	TUSTIN	CA	503A6958503-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/07/2002
CAMPBELLS ADMINISTRATION INC	TUSTIN	CA	503A6958504-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/07/2002
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



<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
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 & MCCAIG INC	SAN ANTONIO	TX	503A5970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CARLEY & MCCAIG INC	SAN ANTONIO	TX	502A5970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CARLEY & MCCAIG INC	SAN ANTONIO	TX	503A5970701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CARLEY & MCCAIG INC	SAN ANTONIO	TX	502A5970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CARLEY & MCCAIG INC	SAN ANTONIO	TX	503A5970701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CARLEY & MCCAIG INC	SAN ANTONIO	TX	502A5970701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CARLEY & MCCAIG INC	SAN ANTONIO	TX	503A5970701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CARLEY & MCCAIG INC	SAN ANTONIO	TX	503A5970702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CARLEY & MCCAIG INC	SAN ANTONIO	TX	503A5970702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CARLEY & MCCAIG INC	SAN ANTONIO	TX	502A5970702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CARLEY & MCCAIG 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
CARMELITA KO	SAN FRANCISCO	CA	502B838BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
CASTLE BANK NA	DE KALB	IL	503B5772701-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
CATANZARITE LAW CORPORATION	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
CATHY GRINDSTAFF PENSION SERVICES	REDDING	CA	503B9548501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 05/09/2002
CATHY GRINDSTAFF PENSION SERVICES	REDDING	CA	503B9548501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 05/09/2002
CATHY GRINDSTAFF PENSION SERVICES	REDDING	CA	502B9548501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 05/09/2002
CATHY GRINDSTAFF PENSION SERVICES	REDDING	CA	503B9548501-004	Prototype Non-Standardized Profit Sharing Plan	Opinion Letter issued 05/09/2002
CATHY GRINDSTAFF PENSION SERVICES	REDDING	CA	503B9548501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 05/09/2002
CATHY GRINDSTAFF PENSION SERVICES	REDDING	CA	502B9548501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 05/09/2002
CATHY GRINDSTAFF PENSION SERVICES	REDDING	CA	503B9548501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 05/09/2002
CATHY GRINDSTAFF PENSION SERVICES	REDDING	CA	502B9548501-008	Prototype Standardized Money Purchase Plan	Opinion Letter issued 05/09/2002
CAUTHEN & FELDMAN PA	TAVARES	FL	503A6500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
CAUTHEN & FELDMAN PA	TAVARES	FL	502A6500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
CAUTHEN & FELDMAN PA	TAVARES	FL	503A6500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
CAUTHEN & FELDMAN PA	TAVARES	FL	502A6500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
CAUTHEN & FELDMAN PA	TAVARES	FL	503A6500701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
CAUTHEN & FELDMAN PA	TAVARES	FL	502A6500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
CAVALRY BANKING FSB	MURFREESBORO	TN	5022094AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
CAVALRY BANKING FSB	MURFREESBORO	TN	5022094AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
CAVALRY BANKING FSB	MURFREESBORO	TN	5022094AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
CAVALRY BANKING FSB	MURFREESBORO	TN	5022094AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	503A2820701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	502A2820701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	503A2820701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	502A2820701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	503A2820701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	502A2820701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	503A2820701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter issued 08/07/2001
CB & H BUSINESS SERVICES LLC	CHARLOTTE	NC	502A2820701-008	Prototype Standardized Target Benefit Plan	Opinion Letter issued 08/07/2001
CB WEALTH MANAGEMENT NA	FLINT	MI	50312530701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
CB WEALTH MANAGEMENT NA	FLINT	MI	50212530701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
CB WEALTH MANAGEMENT NA	FLINT	MI	50312530701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
CB WEALTH MANAGEMENT NA	FLINT	MI	50212530701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
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
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010701-008	Prototype Standardized Target Benefit Plan	Opinion Letter issued 08/30/2001
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/29/2002
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 04/29/2002
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	503B3010702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/29/2002
CBIZ BENEFITS & INSURANCE SERVICES OF MARYLAND INC	CUMBERLAND	MD	502B3010702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 04/29/2002
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter issued 08/07/2001
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/29/2002
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 04/29/2002
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	502A6620702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/29/2002
CBIZ RETIREMENT SERVICES INC	SYOSSET	NY	503A6620702-004	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	503A4680702-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter issued 08/07/2001
CBS-NOBLE CONSULTING INC	BRECKSVILLE	OH	502A4680703-001	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	503A4680703-004	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>
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	503ZZJ1D1101-001	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
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
CENBANK	BUFFALO LAKE	MN	502B8892701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
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 BANK & TRUST CO	HUTCHINSON	KS	50211002701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
CENTRAL FEDERAL SAVINGS & LOAN	CICERO	IL	50210762701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
CENTRAL FEDERAL SAVINGS & LOAN	CICERO	IL	50210762701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/18/2002
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	JUNCTION CITY	KS	50310841901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/25/2002
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 without 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

<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>
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
CHAMBLISS BAHNER & STOPHEL PC	CHATTANOOGA	TN	503B0150701-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CHAMBLISS BAHNER & STOPHEL PC	CHATTANOOGA	TN	503B0150702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CHANDLER & ASSOCIATES PC	RINGGOLD	GA	503B7288501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/11/2001
CHANDLER & ASSOCIATES PC	RINGGOLD	GA	502B7288501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/11/2001
CHANDLER & ASSOCIATES PC	RINGGOLD	GA	503B7288501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/11/2001
CHANDLER & ASSOCIATES PC	RINGGOLD	GA	502B7288501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/11/2001
CHANDLER & ASSOCIATES PC	RINGGOLD	GA	503B7288501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/11/2001
CHANDLER & ASSOCIATES PC	RINGGOLD	GA	502B7288501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/11/2001
CHAPMAN KLEIN & ASSOCIATES PC	DENVER	CO	503A2530001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/17/2002
CHAPMAN KLEIN & ASSOCIATES PC	DENVER	CO	503A2530001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/17/2002
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 WHETSTONE PC	SCOTTSDALE	AZ	503A6640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CHARLES W WHETSTONE PC	SCOTTSDALE	AZ	503A6640701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CHARLES W WHETSTONE PC	SCOTTSDALE	AZ	503A6640701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
CHARTER ONE BANK	CLEVELAND	OH	50270142701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHARTER ONE BANK	CLEVELAND	OH	50270142701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHARTER ONE BANK	CLEVELAND	OH	50270142701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHARTER ONE BANK	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
CHASE MANHATTAN BANK	NEW YORK	NY	50211481904-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
CHASE MANHATTAN BANK	NEW YORK	NY	50211481904-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
CHASE MANHATTAN BANK	NEW YORK	NY	50311481904-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
CHASE MANHATTAN BANK	NEW YORK	NY	50311481904-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
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

<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>
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	503A9290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	502A9290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	503A9290701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	502A9290701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	503A9290701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	502A9290701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	503A9290701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CHAUTAUQUA PLAN ADMINISTRATORS INC	JAMESTOWN	NY	502A9290701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
Chegwin Construction Inc	San Jose	CA	502B840BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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
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 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
CHICOPTEE SAVINGS BANK	CHICOPTEE	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
CHOICE PENSION CONCEPTS INC	ROSWELL	GA	503B7670701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 12/21/2001
CHOICE PENSION CONCEPTS INC	ROSWELL	GA	502B7670701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/21/2001
CHOICE PENSION CONCEPTS INC	ROSWELL	GA	503B7670701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/21/2001
CHOICE PENSION CONCEPTS INC	ROSWELL	GA	502B7670701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/21/2001
CHOICE PENSION CONCEPTS INC	ROSWELL	GA	503B7670701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/21/2001
CHOICE PENSION CONCEPTS INC	ROSWELL	GA	502B7670701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/21/2001
Christensen Consulting LLC	San Jose	CA	502B841BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
CHRISTOPHER SMITH LEONARD BRISTOW STANELL & WELLS PA	BRADENTON	FL	503B0830701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHRISTOPHER SMITH LEONARD BRISTOW STANELL & WELLS PA	BRADENTON	FL	502B0830701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CHRISTOPHER SMITH LEONARD BRISTOW STANELL & WELLS PA	BRADENTON	FL	503B0830701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHRISTOPHER SMITH LEONARD BRISTOW STANELL & WELLS PA	BRADENTON	FL	502B0830701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CHRISTOPHER SMITH LEONARD BRISTOW STANELL & WELLS PA	BRADENTON	FL	503B0830701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHRISTOPHER SMITH LEONARD BRISTOW STANELL & WELLS PA	BRADENTON	FL	502B0830701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CHUHAK & TECSON PC	CHICAGO	IL	VS322516	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/13/2001
CHUHAK & TECSON PC	CHICAGO	IL	VS322567	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/13/2001
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	50245202701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/05/2002
CIBC WORLD MARKETS CORP	NEW YORK	NY	50245202702-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 05/21/2002



<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
CITIZENS FIRST NATIONAL BANK	PRINCETON	IL	50312570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST NATIONAL BANK	PRINCETON	IL	50212570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST NATIONAL BANK	PRINCETON	IL	50312570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS FIRST NATIONAL BANK	PRINCETON	IL	50212570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS FIRST NATIONAL BANK	STORM LAKE	IA	50212581101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CITIZENS FIRST NATIONAL BANK	STORM LAKE	IA	50212581101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
CITIZENS FIRST NATIONAL BANK	STORM LAKE	IA	50212581101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	503A6660701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	502A6660701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	503A6660701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	502A6660701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	503A6660701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	502A6660701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	502A6662702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	502A6662702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	503A6662702-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS FIRST SAVINGS BANK	PORT HURON	MI	503A6662702-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS NATIONAL BANK	BUTLER	PA	50212871901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK	BUTLER	PA	50212871901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK	BUTLER	PA	50212871901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK	BUTLER	PA	50312871901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK	BUTLER	PA	50212871901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK	MEYERSDALE	PA	50282921101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CITIZENS NATIONAL BANK	PARK RAPIDS	MN	50289201101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CITIZENS NATIONAL BANK	PARK RAPIDS	MN	50289201101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
CITIZENS NATIONAL BANK	CONCORDIA	KS	502ZZRF1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK	CONCORDIA	KS	502ZZRF1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK	CONCORDIA	KS	502ZZRF1901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK OF MILAM COUNTY	CAMERON	TX	50212721901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK OF MILAM COUNTY	CAMERON	TX	50312721901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK OF PAINTSVILLE	PAINTSVILLE	KY	50213011901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS NATIONAL BANK OF PAINTSVILLE	PAINTSVILLE	KY	50213011901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
CITIZENS STATE BANK	ROSEAU	MN	50213152701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	ROSEAU	MN	50213152701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	POSTVILLE	IA	50213181101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CITIZENS STATE BANK	FINLEY	ND	50213202701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	NEW CASTLE	IN	50213412701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	NEW CASTLE	IN	50213412701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	NEW CASTLE	IN	50213412701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	NEW CASTLE	IN	50313412701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	SHELDON	IA	50282031101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
CITIZENS STATE BANK	OAKLAND	IA	50286941901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS STATE BANK	POCOHONTAS	IA	50290361901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
CITIZENS STATE BANK	CLARINDA	IA	50292881101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
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	GLENVILLE	MN	50296712701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CITIZENS STATE BANK	SHIPMAN	IL	502B9282701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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 & TRUST CO	HIAWATHA	KS	503B9450701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
CITIZENS STATE BANK & TRUST CO	HIAWATHA	KS	502B9450701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
CITIZENS STATE BANK AT MOHALL	MOHALL	ND	502B9072701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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



<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
CMG CONSULTING INC	ENGLEWOOD	CO	502A5720701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CMG CONSULTING INC	ENGLEWOOD	CO	503A5720702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CMG CONSULTING INC	ENGLEWOOD	CO	503A5720702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CMG CONSULTING INC	ENGLEWOOD	CO	502A5720702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
CMG CONSULTING INC	ENGLEWOOD	CO	502A5720702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
CN & CO CPA'S LTD	WESTMONT	IL	503A9330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	IL	502A9330701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	IL	503A9330701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	IL	502A9330701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	IL	503A9330701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	IL	502A9330701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	IL	503A9330701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	IL	502A9330701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
CN & CO CPA'S LTD	WESTMONT	IL	503A9330702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/26/2002
CN & CO CPA'S LTD	WESTMONT	IL	502A9330702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/26/2002
CNA TRUST	COSTA MESA	CA	50334930701-001	Prototype Non-standardized Profit Sharing Plan	
CNA TRUST	COSTA MESA	CA	50234930701-002	Prototype Standardized Profit Sharing Plan	
CNA TRUST	COSTA MESA	CA	50334930701-003	Prototype Non-standardized Money Purchase Plan	
CNA TRUST	COSTA MESA	CA	50234930701-004	Prototype Standardized Money Purchase Plan	
CNA TRUST	COSTA MESA	CA	50334930701-005	Prototype Non-standardized Cash or Deferred Arrangement	
CNA TRUST	COSTA MESA	CA	50234930701-006	Prototype Standardized Cash or Deferred Arrangement	
CNA TRUST	COSTA MESA	CA	50334930702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 07/31/2002
CNA TRUST	COSTA MESA	CA	50334930702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 07/31/2002
CNA TRUST	COSTA MESA	CA	50234930702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 07/31/2002
CNA TRUST	COSTA MESA	CA	50234930702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 07/31/2002
CNA TRUST	COSTA MESA	CA	50334930703-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/08/2002
CNA TRUST	COSTA MESA	CA	50234930703-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/08/2002
CNA TRUST	COSTA MESA	CA	50334930703-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/08/2002
CNA TRUST	COSTA MESA	CA	50234930703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/08/2002
CNA TRUST	COSTA MESA	CA	50334930703-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/08/2002
CNA TRUST	COSTA MESA	CA	50234930703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/08/2002
CNA UNISOURCE OF AMERICA INC	CHICAGO	IL	503A7930701-001	Prototype Non-standardized Cash or Deferred Arrangement	Withdrawn 05/03/2002
COAST CONSULTANTS	SAN DIEGO	CA	VS323223	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
COAST CONSULTANTS	SAN DIEGO	CA	VS323364	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 9/10/2001
COAST CONSULTANTS	SAN DIEGO	CA	VS323372	Volume Submitter Money Purchase Plan	Advisory Letter Issued 9/10/2001
COAST CONSULTANTS	SAN DIEGO	CA	VS323379	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 9/10/2001
COASTAL BANK SSB	HOUSTON	TX	50257882701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COASTAL BANK SSB	HOUSTON	TX	50257882701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	503A8940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	502A8940701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	503A8940701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	502A8940701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	503A8940701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	502A8940701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	503A8940702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	502A8940702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	503A8940702-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
COASTAL PENSION SERVICES LLC	BALTIMORE	MD	502A8940702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
COBLE PENSION GROUP LLC	PHOENIX	AZ	503A8960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COBLE PENSION GROUP LLC	PHOENIX	AZ	502A8960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COBLE PENSION GROUP LLC	PHOENIX	AZ	503A8960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COBLE PENSION GROUP LLC	PHOENIX	AZ	502A8960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COBLE PENSION GROUP LLC	PHOENIX	AZ	503A8960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COBLE PENSION GROUP LLC	PHOENIX	AZ	502A8960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COBLE PENSION GROUP LLC	PHOENIX	AZ	503A8960702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
COBLE PENSION GROUP LLC	PHOENIX	AZ	502A8960702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
COBLE PENSION GROUP LLC	PHOENIX	AZ	503A8960702-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
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
COLBURN S WILBUR	PALO ALTO	CA	502B855BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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
COLEMAN CONSULTING CORP	JERICHO	NY	503B9750701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
COLEMAN CONSULTING CORP	JERICHO	NY	502B9750701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
COLEMAN CONSULTING CORP	JERICHO	NY	503B9750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/26/2002
COLEMAN CONSULTING CORP	JERICHO	NY	502B9750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/26/2002
COLEMAN CONSULTING CORP	JERICHO	NY	503B9750701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/26/2002
COLEMAN CONSULTING CORP	JERICHO	NY	502B9750701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/26/2002
COLEMAN CONSULTING CORP	JERICHO	NY	503B9750702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/26/2002
COLEMAN CONSULTING CORP	JERICHO	NY	502B9750702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/26/2002
COLEMAN CONSULTING CORP	JERICHO	NY	503B9750702-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/26/2002
COLEMAN CONSULTING CORP	JERICHO	NY	502B9750702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/26/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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 OF LA JUNTA	LA JUNTA	CO	50214312701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLORADO BANK & TRUST CO OF LA JUNTA	LA JUNTA	CO	50214312701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	ELLCOTT CITY	MD	50226772701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	ELLCOTT CITY	MD	50226772701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	ELLCOTT CITY	MD	50226772702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA BANK	ELLCOTT 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 SAVINGS BANK SLA	FAIR LAWN	NJ	50214462701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA SAVINGS BANK SLA	FAIR LAWN	NJ	50214462701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBIA SAVINGS BANK SLA	FAIR LAWN	NJ	50314462701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA SAVINGS BANK SLA	FAIR LAWN	NJ	50314462701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBIA SAVINGS BANK SLA	FAIR LAWN	NJ	50214462701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
COLUMBIA SAVINGS BANK SLA	FAIR LAWN	NJ	50214462702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
COLUMBIA SAVINGS BANK SLA	FAIR LAWN	NJ	50214462702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
COLUMBIA SAVINGS BANK SLA	FAIR LAWN	NJ	50214462703-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
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
COLUMBIA TRUST CO	PORTLAND	OR	50214482703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/20/2002
COLUMBIA TRUST CO	PORTLAND	OR	50214482703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
COLUMBIA TRUST CO	PORTLAND	OR	50214482703-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002
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 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
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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	CHEYENNE	WY	50218312703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/07/2001
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 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
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

<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>
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	503B0140702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	502B0140702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	502B0140702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	503B0140703-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/15/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	502B0140703-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/15/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	503B0140703-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/15/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	502B0140703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/15/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	503B0140703-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/15/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	502B0140703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/15/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	503B0140703-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 02/15/2002
COMPENSATION PLANNING CORP OF ROCHESTER INC	ROCHESTER	NY	502B0140703-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 02/15/2002
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
COMPENSATION SYSTEMS INC	INDIANAPOLIS	IN	503B7858501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/09/2002
COMPENSATION SYSTEMS INC	INDIANAPOLIS	IN	502B7858501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/09/2002
COMPENSATION SYSTEMS INC	INDIANAPOLIS	IN	503B7858501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/09/2002
COMPENSATION SYSTEMS INC	INDIANAPOLIS	IN	502B7858501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/09/2002
COMPENSATION SYSTEMS INC	INDIANAPOLIS	IN	503B7858501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/09/2002
COMPENSATION SYSTEMS INC	INDIANAPOLIS	IN	502B7858501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/09/2002
COMPENSATION SYSTEMS INC	MONROE	WI	503B8608501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/09/2002
COMPENSATION SYSTEMS INC	MONROE	WI	502B8608501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/09/2002
COMPENSATION SYSTEMS INC	MONROE	WI	503B8608501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/09/2002
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 Money Purchase Plan	Opinion Letter Issued 08/30/2001
COMPUPAY INC	MIAMI	FL	503B7630701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/21/2001
COMPUTERIZED PENSION ADMINISTRATION INC	MELVILLE	NY	503B9430701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
COMPUTERIZED PENSION ADMINISTRATION INC	MELVILLE	NY	503B9430701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/06/2002
COMPUTERIZED PENSION ADMINISTRATION INC	MELVILLE	NY	503B9430701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/06/2002
COMPUTERIZED PENSION ADMINISTRATION INC	MELVILLE	NY	503B9430701-004	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 05/06/2002
COMPUTERIZED PENSION ADMINISTRATION INC	MELVILLE	NY	503B9430702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 05/06/2002
COMPUTERIZED PENSION ADMINISTRATION INC	MELVILLE	NY	503B9430702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 05/06/2002
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
CONCEPT 401	NEWBURY	OH	502B7830701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
CONCEPT 401	NEWBURY	OH	502B7830701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
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

<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>
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
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
CONTRACTORS EMPLOYEE BENEFITS ADMINISTRATION INC	AUSTIN	TX	503B7990701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
CONTRACTORS EMPLOYEE BENEFITS ADMINISTRATION INC	AUSTIN	TX	503B7990701-002	Prototype Non-standardized Cash or Deferred Arrangement	Advisory Letter Issued 06/20/2002
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
CORNERSTONE NATIONAL BANK & TRUST CO	PALATINE	IL	502B7772701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
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 PLANNING INC	SPRINGFIELD	PA	502B9692701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 07/16/2002
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

<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>
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
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
COTTON & ALLEN PSC	LOUISVILLE	KY	503A6920702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/01/2001
COTTON & ALLEN PSC	LOUISVILLE	KY	502A6920702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/01/2001
COTTON & ALLEN PSC	LOUISVILLE	KY	503A6920702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
COTTON & ALLEN PSC	LOUISVILLE	KY	502A6920702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
COTTON & ALLEN PSC	LOUISVILLE	KY	503A6920702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
COTTON & ALLEN PSC	LOUISVILLE	KY	502A6920702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
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
COUNTYBANK	GREENWOOD	SC	50382740701-005	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 07/16/2002
COUNTYBANK	GREENWOOD	SC	50282740701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/16/2002
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



<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>
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
CREWELL CAPITAL MANAGEMENT INC	LUBBOCK	TX	502B9730001-001	Prototype Standardized Cash or Deferred Arrangement	
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	FREMONT	OH	503ZZN2701-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CROGHAN COLONIAL BANK	FREMONT	OH	503ZZN2701-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CROGHAN COLONIAL BANK	FREMONT	OH	502ZZN1901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
CROGHAN COLONIAL BANK	FREMONT	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
CROWE & DUNLEVY A PROFESSIONAL CORPORATION	OKLAHOMA CITY	OK	VS322335	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/24/2000
CROWE CHIZEK & CO LLP	SOUTH BEND	IN	503A8030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLP	SOUTH BEND	IN	502A8030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLP	SOUTH BEND	IN	503A8030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLP	SOUTH BEND	IN	502A8030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLP	SOUTH BEND	IN	503A8030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
CROWE CHIZEK & CO LLP	SOUTH BEND	IN	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	
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50316380002-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50216380002-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50216380002-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	
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	
CUNA MUTUAL INSURANCE SOCIETY	MADISON	WI	50316380004-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	
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 LLP	ATLANTA	GA	503A9270701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CUSHING MORRIS & ARMBRUSTER LLP	ATLANTA	GA	502A9270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
CUSHING MORRIS & ARMBRUSTER LLP	ATLANTA	GA	503A9270701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
CUSHING MORRIS & ARMBRUSTER 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

<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>
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	ABERDEEN	SD	50218482702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
DACOTAH BANK	ABERDEEN	SD	50218482702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/06/2002
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
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 BANK	INVER GROVE HEIGHTS	MN	50289412701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 07/23/2002
DAKOTA HERITAGE STATE BANK	CHANCELLOR	SD	502Z2MM1101-001	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
DANVERS SAVINGS BANK	DANVERS	MA	50216862701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
DANVERS SAVINGS BANK	DANVERS	MA	50216862701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
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	
DATAIR	WESTMONT	IL	VS322784	Volume Submitter Profit Sharing Plan	
DATAIR	WESTMONT	IL	VS322785	Volume Submitter Money Purchase Plan	
DATAIR	WESTMONT	IL	VS322786	Volume Submitter Target Benefit Plan	
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

<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>
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
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
DEAN SINGLETON & CO PC	LYNCHBURG	VA	502B7810701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/28/2002
DEAN SINGLETON & CO PC	LYNCHBURG	VA	502B7810701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/28/2002
DEAN SINGLETON & CO PC	LYNCHBURG	VA	502B7810701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
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
DEDHAM INSTITUTION FOR SAVINGS	DEDHAM	MA	50271152701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
DEDHAM INSTITUTION FOR SAVINGS	DEDHAM	MA	50271152701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/18/2002
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	50216680001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/16/2002
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



<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
DESTEL-BERGEN CORPORATION	NOVATO	CA	VS322573	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/06/01
DESTEL-BERGEN CORPORATION	NOVATO	CA	VS322574	Volume Submitter Money Purchase Plan	Advisory Letter Issued 11/06/01
DESTEL-BERGEN CORPORATION	NOVATO	CA	VS322590	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/27/01
DEUTSCHE BANK SECURITIES INC	BALTIMORE	MD	50309070701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DEUTSCHE BANK SECURITIES INC	BALTIMORE	MD	50209070701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DEUTSCHE BANK SECURITIES INC	BALTIMORE	MD	50309070701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DEUTSCHE BANK SECURITIES INC	BALTIMORE	MD	50209070701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DEUTSCHE BANK SECURITIES INC	BALTIMORE	MD	50309070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DEUTSCHE BANK SECURITIES INC	BALTIMORE	MD	50209070701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DEVINE MILLIMET & BRANCH PA	MANCHESTER	NH	503B1330701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DEVINE MILLIMET & BRANCH PA	MANCHESTER	NH	502B1330701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
DEVINE MILLIMET & BRANCH PA	MANCHESTER	NH	503B1330701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DEVINE MILLIMET & BRANCH PA	MANCHESTER	NH	502B1330701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
DEVINE MILLIMET & BRANCH PA	MANCHESTER	NH	503B1330701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DEVINE MILLIMET & BRANCH PA	MANCHESTER	NH	502B1330701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
DEWAAY ADVISORY SERVICES INC	WEST DES MOINES	IA	502B9682701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/16/2002
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
DIGITAL RETIREMENT SOLUTIONS INC	LONGMONT	CO	503A5471901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 06/05/2002
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
DILWORTH PAXSON	PHILADELPHIA	PA	503B9538501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/09/2002
DILWORTH PAXSON	PHILADELPHIA	PA	503B9538501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 05/09/2002
DILWORTH PAXSON	PHILADELPHIA	PA	503B9538501-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/09/2002
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	50233281901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DIVERSIFIED INVESTMENTS ADVISORS INC	PURCHASE	NY	50233281901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
DIVERSIFIED INVESTMENTS ADVISORS INC	PURCHASE	NY	50333281901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
DIVERSIFIED INVESTMENTS ADVISORS INC	PURCHASE	NY	50333281901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
DIVERSIFIED INVESTMENTS ADVISORS INC	PURCHASE	NY	50233281901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
DIVERSIFIED INVESTMENTS ADVISORS INC	PURCHASE	NY	50333281901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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
DOLLAR BANK	PITTSBURGH	PA	5021696A001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/09/2002
DOLLAR BANK	PITTSBURGH	PA	5021696A001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/09/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
DONALDSON LUFKIN & JENRETTE SECURITIES CORP	JERSEY CITY	NJ	50208712701-013	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 02/25/2002
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
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
Dov Rosenfeld dba VENTK	Oakland	CA	502B844BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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	502B6091901-009	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter issued 03/25/2002
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
DPA INC	PORTLAND	OR	503A9440701-001	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>
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
DRAYTON STATE BANK	DRAYTON	ND	502B9202701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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
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
DST SYSTEMS INC	KANSAS CITY	MO	503B7840701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
DST SYSTEMS INC	KANSAS CITY	MO	502B7840701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
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

<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 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
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
EAST CAMBRIDGE SAVINGS BANK	CAMBRIDGE	MA	50229412701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
EAST CAMBRIDGE SAVINGS BANK	CAMBRIDGE	MA	50229412701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
EAST WEST BANK	ALHAMBRA	CA	502B9551901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/05/2002
EAST WEST BANK	ALHAMBRA	CA	502B9551901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/05/2002
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
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

<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>
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
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
EHLMANN & HILLER PC	PHOENIX	AZ	VS323185	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
EHLMANN & HILLER PC	PHOENIX	AZ	VS323283	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
EHLMANN & 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
EL DORADO SAVINGS BANK	PLACERVILLE	CA	502B9492701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
EL DORADO SAVINGS BANK	PLACERVILLE	CA	502B9492701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/06/2002
ELIZABETH J BRUBAKER CPA	SUNNYVALE	CA	502B830BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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



<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
EMPLOYEE BENEFITS RESOURCES INC	BARRINGTON	IL	503A2260001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/20/2001
EMPLOYEE BENEFITS RESOURCES INC	BARRINGTON	IL	503A2260001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/20/2001
EMPLOYEE INCENTIVE PLANS INC	AUSTIN	TX	503B2760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE INCENTIVE PLANS INC	AUSTIN	TX	502B2760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE INCENTIVE PLANS INC	AUSTIN	TX	503B2760701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE INCENTIVE PLANS INC	AUSTIN	TX	502B2760701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE INCENTIVE PLANS INC	AUSTIN	TX	503B2760701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYEE INCENTIVE PLANS INC	AUSTIN	TX	502B2760701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50235301902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50235301902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50235301902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50235301902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50335301902-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50335301902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50235301902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50335301902-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EMPLOYEE INVESTMENT PLANS DIVISION OF THE BANK OF NEW YORK	PURCHASE	NY	50235301902-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EMPLOYEE RETIREMENT PLANS INC	GREENSBURG	PA	503A9020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE RETIREMENT PLANS INC	GREENSBURG	PA	502A9020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE RETIREMENT PLANS INC	GREENSBURG	PA	503A9020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE RETIREMENT PLANS INC	GREENSBURG	PA	502A9020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EMPLOYEE RETIREMENT PLANS INC	GREENSBURG	PA	503A9020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EMPLOYERS MODERN LIFE CO	DES MOINES	IA	50217761101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
EMPLOYERS MODERN LIFE CO	DES MOINES	IA	50217761101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
EMPLOYMENT TRADITIONS INC	CALEDONIA	MI	VS322811	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/23/2002
ENGLAND WHITFIELD SCHROEDER & TREDWAY LLP	OXNARD	CA	503A8050701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ENGLAND WHITFIELD SCHROEDER & TREDWAY LLP	OXNARD	CA	502A8050701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ENGLAND WHITFIELD SCHROEDER & TREDWAY LLP	OXNARD	CA	503A8050701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ENGLAND WHITFIELD SCHROEDER & TREDWAY LLP	OXNARD	CA	502A8050701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ENGLISH MCCAUGHAN & O'BRYAN PA	FORT LAUDERDALE	FL	503B0030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ENGLISH MCCAUGHAN & O'BRYAN PA	FORT LAUDERDALE	FL	503B0030701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ENGLISH MCCAUGHAN & O'BRYAN PA	FORT LAUDERDALE	FL	503B0030701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ENGLISH MCCAUGHAN & O'BRYAN PA	FORT LAUDERDALE	FL	503B0030702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ENGLISH MCCAUGHAN & O'BRYAN PA	FORT LAUDERDALE	FL	503B0030702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ENTERPRISE BANK & TRUST CO	LOWELL	MA	502ZZFR1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50244592701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/27/2002
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50244592701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/27/2002
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50344592701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 02/27/2002
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50344592701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 02/27/2002
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50244592701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50344592701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50244592701-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/27/2002
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50244592701-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/27/2002
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50344592701-009	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 02/27/2002
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50344592701-010	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 02/27/2002
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50244592701-011	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50344592701-012	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
ENTERPRISE CAPITAL MANAGEMENT	ATLANTA	GA	50244592701-013	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/16/2002
ENTERPRISE PENSIONS	SCOTTSDALE	AZ	502B6831901-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
ENTERPRISE PENSIONS	SCOTTSDALE	AZ	502B6831901-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
ENTERPRISE PENSIONS	SCOTTSDALE	AZ	503B6831901-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
ENTERPRISE PENSIONS	SCOTTSDALE	AZ	503B6831901-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
ENTRUST ADMINISTRATION INC	OAKLAND	CA	502A7412701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ENTRUST ADMINISTRATION INC	OAKLAND	CA	502A7412701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ENTRUST ADMINISTRATION INC	OAKLAND	CA	503A7412701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ENTRUST ADMINISTRATION INC	OAKLAND	CA	503A7412701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
ENTRUST ADMINISTRATION INC	OAKLAND	CA	502A7412701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
ENTRUST INC	BEACHWOOD	OH	503B0020701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	OH	502B0020701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	OH	503B0020701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	OH	502B0020701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	OH	503B0020701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	OH	502B0020701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ENTRUST INC	BEACHWOOD	OH	503B0020702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ENTRUST INC	BEACHWOOD	OH	503B0020702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ENTRUST INC	BEACHWOOD	OH	502B0020702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ENTRUST INC	BEACHWOOD	OH	502B0020702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
EPHRATA NATIONAL BANK	EPHRATA	PA	50217821901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EPHRATA NATIONAL BANK	EPHRATA	PA	50217821901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EPHRATA NATIONAL BANK	EPHRATA	PA	50217821901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EPHRATA NATIONAL BANK	EPHRATA	PA	50217821901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	ROCHESTER	NY	502A3552701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	ROCHESTER	NY	502A3552701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	ROCHESTER	NY	503A3552701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	ROCHESTER	NY	503A3552701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	ROCHESTER	NY	502A3552701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	ROCHESTER	NY	503A3552701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EPIC ADVISORS INC	ROCHESTER	NY	503A3552701-007	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 01/25/2002
EPIC ADVISORS INC	ROCHESTER	NY	502A3551902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	ROCHESTER	NY	502A3551902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	ROCHESTER	NY	503A3551902-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	ROCHESTER	NY	503A3551902-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	ROCHESTER	NY	502A3551902-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
EPIC ADVISORS INC	ROCHESTER	NY	503A3551902-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ePlan Services Inc	DENVER	CO	502AZ290001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/08/2002

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
EPLANS INC	HARRISBURG	PA	VS322762	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/27/2001
EQUITABLE BUILDING & LOAN ASSOCIATION	GRAND ISLAND	NE	50211662701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50317870001-001	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50217870001-002	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50317870001-003	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50217870001-004	Master Standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50317870001-005	Master Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50217870001-006	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50317870001-007	Master Non-standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50217870001-008	Master Standardized Money Purchase Plan	Opinion Letter Issued 02/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50317870702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50217870702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50317870702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50217870702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50317870702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50217870702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50317870702-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50217870702-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 02/01/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50317870703-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50317870703-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	GA	50217870703-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/05/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	ALPHARETTA	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	NEW YORK	NY	50217870004-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/30/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	NEW YORK	NY	50217870004-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/30/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	WASHINGTON	DC	VS322602	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/03/2002
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	WASHINGTON	DC	VS322603	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/03/2002
EQUITRUST LIFE INSURANCE CO	WEST DES MOINES	IA	502A0242701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
EQUITRUST LIFE INSURANCE CO	WEST DES MOINES	IA	502A0242701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
EQUITY SECURITIES INVESTMENT	GOLDEN VALLEY	MN	502B9092701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
EQUITY SECURITIES INVESTMENT	GOLDEN VALLEY	MN	502B9092701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/18/2002
ERAS LLC	LEXINGTON	KY	503A9030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	502A9030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	503A9030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	502A9030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	503A9030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	502A9030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	503A9030701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ERAS LLC	LEXINGTON	KY	502A9030701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
ERICKSON BROWN & KLOSTER PC	COLORADO SPRINGS	CO	502A6782701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
ERICKSON BROWN & KLOSTER PC	COLORADO SPRINGS	CO	502A6782701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
ERICKSON BROWN & KLOSTER PC	COLORADO SPRINGS	CO	502A6782701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ERIE FAMILY LIFE INSURANCE	ERIE	PA	50215662701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
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	MANLIUS	NY	503B8598501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/09/2002
ERISA CONSULTANTS	MANLIUS	NY	502B8598501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/09/2002
ERISA CONSULTANTS	MANLIUS	NY	503B8598501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/09/2002
ERISA CONSULTANTS	MANLIUS	NY	502B8598501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/09/2002
ERISA CONSULTANTS	MANLIUS	NY	503B8598501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/09/2002
ERISA CONSULTANTS	MANLIUS	NY	502B8598501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/09/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
EVERGREEN SECURITIES CO	BOSTON	MA	5037890AQ01-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
EVERGREEN SECURITIES CO	BOSTON	MA	5037890AQ01-006	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	SANA ROSA	CA	50218050701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EXCHANGE BANK	SANA ROSA	CA	50218050701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
EXCHANGE BANK	SANA ROSA	CA	50218050701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
EXCHANGE BANK	SANA ROSA	CA	50218050701-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
EXCHANGE BANK	SANA 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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
EXETER TRUST - CUSTODY FIRST	ROCHESTER	NY	50251312701-012	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/06/2002
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 Profit Sharing Plan	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
F&M BANK NORTHERN VIRGINIA	FAIRFAX	VA	502A0660003-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/20/2002
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
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	CHESAPEAKE	VA	503A8390701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FAGGERT & FRIEDEN PC	CHESAPEAKE	VA	503A8390701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FAGGERT & FRIEDEN PC	CHESAPEAKE	VA	503A8390701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FAGGERT & FRIEDEN PC	CHESAPEAKE	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	
FAIR AUFSESSER & FITZGERALD PG	WHITE PLAINS	NY	VS322959	Volume Submitter Profit Sharing Plan	
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
FAIRFIELD NATIONAL BANK	FAIRFIELD	IL	50218191901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/19/2001
FAIRFIELD NATIONAL BANK	FAIRFIELD	IL	50218191901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/19/2001
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

<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>
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	STUTT GART	AR	50218541901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FARMERS & MERCHANTS BANK	WAUKON	IA	50279651101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FARMERS & MERCHANTS BANK	WAUKON	IA	50279651101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
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 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	APPLETON	MN	50288852701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
FARMERS & MERCHANTS STATE BANK	APPLETON	MN	50288852701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/11/2002
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 CAPITAL BANK CORP	FRANKFORT	KY	502A3251901-008	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
FARMERS CAPITAL BANK CORP	FRANKFORT	KY	502A3251901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/06/2002
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	OPELIKA	AL	50375081901-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FARMERS NEW WORLD LIFE INSURANCE CO	MERCER ISLAND	WA	50219100701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FARMERS NEW WORLD LIFE INSURANCE CO	MERCER ISLAND	WA	50219100701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FARMERS SAVINGS BANK	MITCHELLVILLE	IA	50282051101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FARMERS SAVINGS BANK	MITCHELLVILLE	IA	50282051101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FARMERS SECURITY BANK	WASHBURN	ND	50289212701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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	FORT MORGAN	CO	50219441901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/19/2001
FARMERS STATE BANK	FORT MORGAN	CO	50219441901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/19/2001
FARMERS STATE BANK	FORT MORGAN	CO	50219441901-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/19/2001
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	HILLSBORO	WI	50288792701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/11/2002
FARMERS STATE BANK	BANGOR	WI	50288832701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 03/11/2002
FARMERS STATE BANK	HARTLAND	MN	50288882701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
FARMERS STATE BANK	HOFFMAN	MN	50289292701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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
FARMERS STATE SAVINGS BANK	SCHLESWIG	IA	50293561101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FARMERS STATE SAVINGS BANK	SCHLESWIG	IA	50293561101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
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
FARNSWORTH FINANCIAL SERVICES INC	NEWARK	OH	503B7380701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/01/2001
FARNSWORTH FINANCIAL SERVICES INC	NEWARK	OH	502B7380701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/01/2001
FARNSWORTH FINANCIAL SERVICES INC	NEWARK	OH	503B7380701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
FARNSWORTH FINANCIAL SERVICES INC	NEWARK	OH	502B7380701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
FARNSWORTH FINANCIAL SERVICES INC	NEWARK	OH	503B7380701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
FARNSWORTH FINANCIAL SERVICES INC	NEWARK	OH	502B7380701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
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

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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	50287092701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/27/2001
FBOP CORP	CHICAGO	IL	50287092701-002	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
FENNEMORE CRAIG PC	PHOENIX	AZ	503A9060701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FENNEMORE CRAIG PC	PHOENIX	AZ	503A9060701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FENNEMORE CRAIG PC	PHOENIX	AZ	503A9060701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FERGUSON & WIDMAYER PC	ANN ARBOR	MI	VS322973	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/28/2002
FERGUSON & WIDMAYER PC	ANN ARBOR	MI	VS322974	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/28/2002
FERGUSON & WIDMAYER PC	ANN ARBOR	MI	VS322975	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/28/2002
FERRIS BAKER WATTS INC	RICHMOND	VA	50292561901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FERRIS BAKER WATTS INC	RICHMOND	VA	50292561901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FERRIS BAKER WATTS INC	RICHMOND	VA	50292561901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FERRIS BAKER WATTS INC	RICHMOND	VA	50292561901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FERRIS BAKER WATTS INC	RICHMOND	VA	50392561901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FERRIS BAKER WATTS INC	RICHMOND	VA	50392561901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FERRIS BAKER WATTS INC	RICHMOND	VA	50292561901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001



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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 Non-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 Non-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 & FARMERS BANK	PORTLAND	ND	502B8722701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
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 ALBANY CORP	ALBANY	NY	50220262701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/07/2001
FIRST ALBANY CORP	ALBANY	NY	50220262701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/07/2001
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
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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	5032ZFF0701-001	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	5032ZFF0701-003	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	5032ZFF0701-005	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 AMERICAN BANK SSB	BRYAN	TX	502ZZFFAQ02-005	Prototype Non-standardized Profit Sharing 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 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
FIRST CHARTER NATIONAL BANK	CONCORD	NC	50215582701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST CHARTER NATIONAL BANK	CONCORD	NC	50315582701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST CHARTER NATIONAL BANK	CONCORD	NC	50215582701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST CHARTER NATIONAL BANK	CONCORD	NC	50315582701-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST CITIZENS BANK & TRUST CO OF SOUTH CAROLINA	COLUMBIA	SC	50321300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST CITIZENS BANK & TRUST CO OF SOUTH CAROLINA	COLUMBIA	SC	50221300701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST CITIZENS BANK & TRUST CO OF SOUTH CAROLINA	COLUMBIA	SC	50321300701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST CITIZENS BANK & TRUST CO OF SOUTH CAROLINA	COLUMBIA	SC	50221300701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST CITIZENS BANK & TRUST CO OF SOUTH CAROLINA	COLUMBIA	SC	50321300701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST CITIZENS BANK & TRUST CO OF SOUTH CAROLINA	COLUMBIA	SC	50221300701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST CITIZENS NATIONAL BANK	DYERSBURG	TN	50321310701-001	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>
FIRST CITIZENS NATIONAL BANK	DYERSBURG	TN	50221310701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST CITIZENS NATIONAL BANK	DYERSBURG	TN	50321310701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST CITIZENS NATIONAL BANK	DYERSBURG	TN	50221310701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST CITIZENS NATIONAL BANK	DYERSBURG	TN	50321310701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST CITIZENS NATIONAL BANK	DYERSBURG	TN	50221310701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST CITIZENS NATIONAL BANK	UPPER SANDUSKY	OH	50221331901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST CITIZENS NATIONAL BANK	MASON CITY	IA	50292901101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST CITIZENS NATIONAL BANK	MASON CITY	IA	50292901101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST CITIZENS NATIONAL BANK	CHARLES CITY	IA	50292902702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
FIRST CITIZENS NATIONAL BANK	MANSFIELD	PA	50294118501-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
FIRST CITIZENS NATIONAL BANK	MANSFIELD	PA	50294118501-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
FIRST CITIZENS NATIONAL BANK	MANSFIELD	PA	50294118501-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
FIRST CITIZENS TRUST CO NA	CHARLES CITY	IA	502A3211901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST CITIZENS TRUST CO NA	CHARLES CITY	IA	503A3211901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST CITIZENS TRUST CO NA	CHARLES CITY	IA	502A3211901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST COLLINSVILLE BANK	COLLINSVILLE	IL	50206452701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST COLLINSVILLE BANK	COLLINSVILLE	IL	50206452701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST COMMONWEALTH TRUST CO	INDIANA	PA	50213501901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST COMMONWEALTH TRUST CO	INDIANA	PA	50213501901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST COMMONWEALTH TRUST CO	INDIANA	PA	50213501901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST COMMONWEALTH TRUST CO	INDIANA	PA	50213501901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST COMMONWEALTH TRUST CO	INDIANA	PA	50313501901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST COMMONWEALTH TRUST CO	INDIANA	PA	50313501901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST COMMONWEALTH TRUST CO	INDIANA	PA	50313501901-007	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST COMMONWEALTH TRUST CO	INDIANA	PA	50213501901-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST COMMONWEALTH TRUST CO	INDIANA	PA	50313501901-009	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST COMMONWEALTH TRUST CO	INDIANA	PA	50213501901-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST COMMONWEALTH TRUST CO	INDIANA	PA	50313501901-011	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK	GLASGOW	MT	50276651901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK	GLASGOW	MT	50276651901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK	POCAHONTAS	AR	502A3351901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK	POCAHONTAS	AR	502A3351901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK & TRUST	GREENWOOD	IN	50230262701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST COMMUNITY BANK & TRUST	GREENWOOD	IN	50230262701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION	BLUEFIELD	WV	50248231901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION	BLUEFIELD	WV	50248231901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION	BLUEFIELD	WV	50248231901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION	BLUEFIELD	WV	50248231901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION	BLUEFIELD	WV	50348231901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION	BLUEFIELD	WV	50348231901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION	BLUEFIELD	WV	50248231901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION	BLUEFIELD	WV	50348231901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY BANK TRUST & FINANCIAL SERVICES DIVISION	BLUEFIELD	WV	50248231901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST COMMUNITY CREDIT UNION	JAMESTOWN	ND	50273622701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST COMMUNITY CREDIT UNION	JAMESTOWN	ND	50273622701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST COMMUNITY CREDIT UNION	JAMESTOWN	ND	50373622701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST COMMUNITY CREDIT UNION	JAMESTOWN	ND	50373622701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST COUNTY BANK	STAMFORD	CT	502ZZKT2701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST COUNTY BANK	STAMFORD	CT	502ZZKT2701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST COUNTY BANK	STAMFORD	CT	502ZZKT2702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST COUNTY BANK	STAMFORD	CT	502ZZKT2702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST DAKOTA NATIONAL BANK	YANKTON	SD	50203861101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST DAKOTA NATIONAL BANK	YANKTON	SD	50203861101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST DAKOTA NATIONAL BANK	YANKTON	SD	50203861101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
FIRST ESSEX BANK	LOWELL	MA	50231641901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/19/2001
FIRST ESSEX BANK	LOWELL	MA	50231641901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/19/2001
FIRST FARMERS & MERCHANTS BANK	LIVERNE	MN	50225522701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST FARMERS & MERCHANTS NATIONAL BANK	COLUMBIA	TN	50221581901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST FARMERS & MERCHANTS NATIONAL BANK	COLUMBIA	TN	50221581901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST FARMERS & MERCHANTS NATIONAL BANK	COLUMBIA	TN	50221581901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST FARMERS & MERCHANTS NATIONAL BANK	COLUMBIA	TN	50221581901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST FARMERS & MERCHANTS NATIONAL BANK	COLUMBIA	TN	50321581901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST FARMERS & MERCHANTS NATIONAL BANK	COLUMBIA	TN	50321581901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST FARMERS & MERCHANTS NATIONAL BANK	COLUMBIA	TN	50221581901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST FARMERS & MERCHANTS NATIONAL BANK	COLUMBIA	TN	50321581901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST FARMERS & MERCHANTS NATIONAL BANK	COLUMBIA	TN	50221581901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST FARMERS & MERCHANTS NATIONAL BANK	FAIRMONT	MN	502B9182701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
FIRST FARMERS STATE BANK	MINIER	IL	50278261901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST FARMERS STATE BANK	MINIER	IL	50278262702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
FIRST FEDERAL BANK OF CALIFORNIA	SANTA MONICA	CA	502B9561901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/05/2002
FIRST FEDERAL BANK OF CALIFORNIA	SANTA MONICA	CA	502B9561901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/05/2002
FIRST FEDERAL BANK OF NORTH FLORIDA	PALATKA	FL	50208882701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST FEDERAL BANK OF NORTH FLORIDA	PALATKA	FL	50208882701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF EAST HARTFORD	EAST HARTFORD	CT	50292442701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF EAST HARTFORD	EAST HARTFORD	CT	50292442701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST FEDERAL SAVINGS BANK	ELIZABETHTOWN	KY	50238501901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST FEDERAL SAVINGS BANK	ELIZABETHTOWN	KY	50238501901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST FEDERAL SAVINGS BANK	TWIN FALLS	ID	50250261901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST FEDERAL SAVINGS BANK	TWIN FALLS	ID	50250261901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST FEDERAL SAVINGS BANK	SWANSEA	MA	50292452701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST FEDERAL SAVINGS BANK	SWANSEA	MA	50292452701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST FEDERAL SAVINGS BANK OF THE MIDWEST	STORM LAKE	IA	50206122701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST FEDERAL SAVINGS BANK OF THE MIDWEST	STORM LAKE	IA	50206122701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST FIDELITY BANK - BURKE	COLOME	SD	50281981101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST FIDELITY BANK - BURKE	COLOME	SD	50281981101-002	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>
FIRST MIDWEST TRUST CO NA	JOLIET	IL	5022ZJP1901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	IL	5022ZJP1901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	IL	503ZZJP1901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	IL	503ZZJP1901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	IL	5022ZJP1901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	IL	503ZZJP1901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	IL	5022ZJP1901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST MIDWEST TRUST CO NA	JOLIET	IL	5022ZJP1902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST MIDWEST TRUST CO NA	JOLIET	IL	5022ZJP1902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST MIDWEST TRUST CO NA	JOLIET	IL	503ZZJP1902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST MIDWEST TRUST CO NA	JOLIET	IL	503ZZJP1902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST MIDWEST TRUST CO NA	JOLIET	IL	5022ZJP1902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST MIDWEST TRUST CO NA	JOLIET	IL	503ZZJP1902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST NATIONAL BANK	WACONIA	MN	50221722701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
FIRST NATIONAL BANK	BEMIDJI	MN	50222462701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	PHILIP	SD	50222711101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	PHILIP	SD	50222711101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	HOLDREGE	NE	50222722701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
FIRST NATIONAL BANK	SHELBY	NC	50222812702-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	SHELBY	NC	50322812702-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	CARLYLE	IL	50223542701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	CARLYLE	IL	50223542701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	GOODLAND	KS	50223601901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	ARTESIA	NM	50224151901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	ARTESIA	NM	50224151901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	DANVILLE	IL	50224651101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	DANVILLE	IL	50224651101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	DANVILLE	IL	50224651101-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	DANVILLE	IL	50324651101-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	DANVILLE	IL	50324651101-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	DANVILLE	IL	50324651101-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	DANVILLE	IL	50224651902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	DANVILLE	IL	50224651902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	DANVILLE	IL	50324651902-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	DANVILLE	IL	50324651902-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	DANVILLE	IL	50224651902-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	DANVILLE	IL	50324651902-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK	WEST UNION	IA	50226731101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	ST JAMES	MN	50229712701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	ST JAMES	MN	50229712701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	WADENA	MN	50273932701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	WADENA	MN	50373932701-002	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	SIOUX CENTER	IA	50279811101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	SIOUX CENTER	IA	50279811101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	CHRISTIANBURG	VA	50386650701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	CHRISTIANBURG	VA	50286650701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK	AMES	IA	50293761101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	AMES	IA	50293761101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	REMBRANDT	IA	50293831101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	REMBRANDT	IA	50293831101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	REMBRANDT	IA	50393831101-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	REMBRANDT	IA	50393831101-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FIRST NATIONAL BANK	FORT COLLINS	CO	503A1130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK	FORT COLLINS	CO	502A1130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK	FORT COLLINS	CO	503A1130701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK	FORT COLLINS	CO	502A1130701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK	FORT COLLINS	CO	503A1130701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK	FORT COLLINS	CO	502A1130701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
FIRST NATIONAL BANK	MONTEVIDEO	MN	502B8742701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
FIRST NATIONAL BANK	MONTEVIDEO	MN	502B8742701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/11/2002
FIRST NATIONAL BANK	BANGOR	WI	502B8842701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
FIRST NATIONAL BANK	BANGOR	WI	502B8842701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/11/2002
FIRST NATIONAL BANK	MIDDLE RIVER	MN	502B8902701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
FIRST NATIONAL BANK	HAWLEY	MN	502B8992701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
FIRST NATIONAL BANK	KIESTER	MN	502B9192701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
FIRST NATIONAL BANK	PANDORA	OH	502B9262701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
FIRST NATIONAL BANK	CAMDENTON	MO	503ZZLX1901-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	KOKOMO	IN	50322360701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/28/2002
FIRST NATIONAL BANK & TRUST	KOKOMO	IN	50222360701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/28/2002
FIRST NATIONAL BANK & TRUST	KOKOMO	IN	50222360701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/28/2002
FIRST NATIONAL BANK & TRUST	KOKOMO	IN	50322360701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
FIRST NATIONAL BANK & TRUST	KOKOMO	IN	50222360701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
FIRST NATIONAL BANK & TRUST	COLUMBIA	MO	50223182701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	COLUMBIA	MO	50223182701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	COLUMBIA	MO	50223182701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	COLUMBIA	MO	50223182701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	ROCHELLE	IL	50223351901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	ROCHELLE	IL	50223351901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	ROCHELLE	IL	50323351901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	ROCHELLE	IL	50223351901-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST NATIONAL BANK & TRUST	WILLISTON	ND	50223872701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	WILLISTON	ND	50223872701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	WILLISTON	ND	50223872701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	PIPESTONE	MN	50226062701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST NATIONAL BANK & TRUST	PIPESTONE	MN	50226062701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001





<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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 SOUTHWEST BANK	BISMARCK	ND	50289272701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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	LAMOURE	ND	50228272701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FIRST STATE BANK	STRATFORD	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	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
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	LE ROY	MN	50288732701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
FIRST STATE BANK	WARNER	SD	50288912701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
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 BEARDSTOWN	BEARDSTOWN	IL	50282011101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FIRST STATE BANK OF BEARDSTOWN	BEARDSTOWN	IL	50282011101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
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 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 TRUST CORP	DENVER	CO	50329130701-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FIRST TRUST CORP	DENVER	CO	50329130701-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
FIRST TRUST CORP	DENVER	CO	50229130701-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
FIRST TRUST CORP	DENVER	CO	50229130701-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
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

<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 UNION NATIONAL BANK	CHARLOTTE	NC	50229161901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50229161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50229161901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50229161901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50329161901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50329161901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50229161901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50329161901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50229161901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50229161902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50229161902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50329161902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
FIRST UNION NATIONAL BANK	CHARLOTTE	NC	50329161902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
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 UNION SECURITIES INC	RICHMOND	VA	502A1010703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/25/2002
FIRST UNION SECURITIES INC	RICHMOND	VA	502A1010703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/25/2002
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
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	5028659AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FISERV SECURITIES INC	PHILADELPHIA	PA	5028659AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FISERV SECURITIES INC	PHILADELPHIA	PA	5028659AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FISERV SECURITIES INC	PHILADELPHIA	PA	5028659AQ01-004	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 10/11/2000
FITCHBURG SAVINGS BANK,FSB	FITCHBURG	MA	502ZZOL1101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FITCHBURG SAVINGS BANK,FSB	FITCHBURG	MA	502ZZOL1101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
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



<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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	503B4530702-003	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
FOLEY & FOLEY	OAKLAND	CA	502B854BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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
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 BANK	PALOS HEIGHTS	IL	50270432702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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 ONEILL & SHANNON SC	MILWAUKEE	WI	VS322569	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/06/2001
FOX ONEILL & 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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
FPC Investment Advisory Inc	San Jose	CA	502B842BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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
FRANCINE LAPIDES	FELTON	CA	502B635BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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
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
FREEDOM SECURITY BANK	KALONA	IA	50291431101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
FREEDOM SECURITY BANK	KALONA	IA	50291431101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
FREEPORT STATE BANK	FREEPORT	MN	50230422701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRESE NASH & HANSEN PA	MELBOURNE	FL	503B2860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRESE NASH & HANSEN PA	MELBOURNE	FL	502B2860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
FRESE NASH & HANSEN PA	MELBOURNE	FL	503B2860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FRESE NASH & HANSEN PA	MELBOURNE	FL	502B2860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
FRESE NASH & HANSEN PA	MELBOURNE	FL	503B2860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
FRESE NASH & HANSEN PA	MELBOURNE	FL	502B2860701-006	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

<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>
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 ELDRIDGE & CLARK	LITTLE ROCK	AR	50299830001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/03/2001
FRIDAY ELDRIDGE & CLARK	LITTLE ROCK	AR	50299830001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/03/2001
FRIDAY ELDRIDGE & CLARK LLP	LITTLE ROCK	AR	VS323188	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
FRIDAY, ELDRIDGE & CLARK	LITTLE ROCK	AR	VS322884	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/21/2001
FRIDAY, ELDRIDGE & 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
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
G PAUL HENDRIKS CPA	SAN RAFAEL	CA	502B850BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
G.T. REILLY & CO CPAs	MILTON	MA	503B7800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/28/2002
G.T. REILLY & CO CPAs	MILTON	MA	502B7800701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/28/2002
G.T. REILLY & CO CPAs	MILTON	MA	503B7800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/28/2002
G.T. REILLY & CO CPAs	MILTON	MA	502B7800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/28/2002
G.T. REILLY & CO CPAs	MILTON	MA	503B7800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
G.T. REILLY & CO CPAs	MILTON	MA	502B7800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
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
GARDERE 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
GARRISON STATE BANK & TRUST	GARRISON	ND	502B8752701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
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

<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>
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	50330830702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GENERAL AMERICAN LIFE INSURANCE CO	ST LOUIS	MO	50230830702-003	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 CENOVIICH PC	COUNCIL BLUFFS	IA	503A3590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GEORGE CENOVIICH PC	COUNCIL BLUFFS	IA	502A3590701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GEORGE CENOVIICH PC	COUNCIL BLUFFS	IA	503A3590701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GEORGE CENOVIICH PC	COUNCIL BLUFFS	IA	502A3590701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GEORGE W MCCAUSSLAN FSA	SAN FRANCISCO	CA	502A718BE01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
GEORGE W MCCAUSSLAN 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	50231052701-006	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
GIBALTAR BANK FSB	CORAL GABLES	FL	502B6580701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
GIBALTAR BANK FSB	CORAL GABLES	FL	502B6580701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
GIBALTAR 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



<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>
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
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
GORDON THOMAS HONEYWELL MALANCA PETERSON & DAHEIM	TACOMA	WA	503B7580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/03/2001
GORDON THOMAS HONEYWELL MALANCA PETERSON & DAHEIM	TACOMA	WA	502B7580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/03/2001
GORDON THOMAS HONEYWELL MALANCA PETERSON & DAHEIM	TACOMA	WA	503B7580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/03/2001
GORDON THOMAS HONEYWELL MALANCA PETERSON & DAHEIM	TACOMA	WA	502B7580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/03/2001
GORDON THOMAS HONEYWELL MALANCA PETERSON & DAHEIM	TACOMA	WA	503B7580701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
GORDON THOMAS HONEYWELL MALANCA PETERSON & DAHEIM	TACOMA	WA	502B7580701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
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	503A3620701-003	Prototype Non-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

<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>
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	503A3640702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
GRAY HARRIS & ROBINSON PA	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 HARRIS & ROBINSON PA	ORLANDO	FL	503A3640704-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/03/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640704-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/03/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640704-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/03/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640704-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/03/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	503A3640704-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
GRAY HARRIS & ROBINSON PA	ORLANDO	FL	502A3640704-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
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 SUCCCESS	NY	5029079AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GREEN POINT BANK	LAKE SUCCCESS	NY	5029079AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
GREEN POINT BANK	LAKE SUCCCESS	NY	5029079AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
GREEN POINT BANK	LAKE SUCCCESS	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

<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>
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	50299AS0001-002	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	50299AS0001-004	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	ENCINO	CA	VS322950	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/25/2002
GREENSPAN & ASSOCIATES	ENCINO	CA	VS322951	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/25/2002
GREENSPAN & ASSOCIATES	ENCINO	CA	VS322952	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 02/01/2002
GREENSPAN & ASSOCIATES, INC.	ENCINO	CA	VS323222	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
GREENSPAN & ASSOCIATES, INC.	ENCINO	CA	VS323363	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 09/10/2001
GREENSPAN & ASSOCIATES, INC.	ENCINO	CA	VS323371	Volume Submitter Money Purchase Plan	Advisory Letter Issued 09/10/2001
GREENSPAN & ASSOCIATES, INC.	ENCINO	CA	VS323378	Volume Submitter Profit Sharing/401K Plan	Advisory Letter issued 09/10/2001
GREENWALT SPONSEL & CO INC	INDIANAPOLIS	IN	503B7690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 12/21/2001
GREENWALT SPONSEL & CO INC	INDIANAPOLIS	IN	503B7690701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 12/21/2001
GREENWALT SPONSEL & CO INC	INDIANAPOLIS	IN	503B7690701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 12/21/2001
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
GREER BENEFIT CONSULTANTS INC	GLASTONBURY	CT	503B7748501-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 01/07/2002
GREER BENEFIT CONSULTANTS INC	GLASTONBURY	CT	503B7748501-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 01/07/2002
GREER BENEFIT CONSULTANTS INC	GLASTONBURY	CT	502B7748501-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 01/07/2002
GREER BENEFIT CONSULTANTS INC	GLASTONBURY	CT	502B7748501-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 01/07/2002
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	50266932701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
GROTTA GLASSMAN & HOFFMAN	NEW YORK	NY	VS322575	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/23/2000 & 02/08/2002
GROTTA GLASSMAN & HOFFMAN	NEW YORK	NY	VS322583	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/23/2000 & 02/08/2002
GROUP & PENSION ADMINISTRATORS INC	RICHARDSON	TX	503B2400701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
GROUP & PENSION ADMINISTRATORS INC	RICHARDSON	TX	502B2400701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
GROUP & PENSION ADMINISTRATORS INC	RICHARDSON	TX	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
GS&G INC	LOS GATOS	CA	502B834BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 08/07/2001
GSL ADVISORY SERVICES	WALNUT CREEK	CA	502B698AB01-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 01/25/2002
GSL ADVISORY SERVICES	WALNUT CREEK	CA	503B698AB01-002	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

<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>
GUARANTY BANK	CEDAR RAPIDS	IA	50232012701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
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 & 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 FEDERAL BANK FSB	AUSTIN	TX	5024410AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
GUARANTY FEDERAL BANK FSB	AUSTIN	TX	5024410AQ01-002	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	LANSDALE	PA	502A2500001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
GWYNEDD CO	LANSDALE	PA	502A2500001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
H & H RETIREMENT SERVICES	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
HA & W BENEFIT ADVISORS INC	ATLANTA	GA	503A3650702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HA & W BENEFIT ADVISORS INC	ATLANTA	GA	503A3650702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HA & W BENEFIT ADVISORS INC	ATLANTA	GA	502A3650702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HA & W BENEFIT ADVISORS INC	ATLANTA	GA	502A3650702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
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

<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>
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
HALL & HALL INC	FAYETTEVILLE	AR	502A9000701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
HALL DICKLER KENT GOLDSTEIN & WOOD LLP	NEW YORK	NY	502B696A001-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 01/25/2002
HALL DICKLER KENT GOLDSTEIN & WOOD LLP	NEW YORK	NY	503B696A001-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 01/25/2002
HALL DICKLER KENT GOLDSTEIN & WOOD LLP	NEW YORK	NY	502B696A001-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 01/25/2002
HALL DICKLER KENT GOLDSTEIN & WOOD LLP	NEW YORK	NY	503B696A001-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 01/25/2002
HALL RENDER KILLIAN HEATH & LYMAN PSC	INDIANAPOLIS	IN	503A4910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
HALL RENDER KILLIAN HEATH & LYMAN PSC	INDIANAPOLIS	IN	502A4910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
HALL RENDER KILLIAN HEATH & LYMAN PSC	INDIANAPOLIS	IN	503A4910701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
HALL RENDER KILLIAN HEATH & LYMAN PSC	INDIANAPOLIS	IN	502A4910701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
HALL RENDER KILLIAN HEATH & LYMAN PSC	INDIANAPOLIS	IN	503A4910701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
HALL RENDER KILLIAN HEATH & LYMAN PSC	INDIANAPOLIS	IN	502A4910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
HALL RENDER KILLIAN HEATH & LYMAN PSC	LOUISVILLE	KY	502A4910002-001	Prototype Standardized Money Purchase Plan	Opinion Letter issued 05/20/2002
HALL RENDER KILLIAN HEATH & LYMAN PSC	LOUISVILLE	KY	502A4910002-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 05/20/2002
HALL RENDER KILLIAN HEATH & LYMAN PSC	LOUISVILLE	KY	503A4910002-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 05/20/2002
HALL RENDER KILLIAN HEATH & LYMAN PSC	LOUISVILLE	KY	503A4910002-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 05/20/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	502B704AB01-001	Prototype Standardized Money Purchase Plan	Opinion Letter issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	503B704AB01-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	502B704AB01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	503B704AB01-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	502B704AB01-005	Prototype Standardized Target Benefit Plan	Opinion Letter issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	503B704AB01-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	502B704AB02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	503B704AB02-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	502B704AB02-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 01/25/2002
HALLMAN & LORBER ASSOCIATES PC	VALLEY STREAM	NY	503B704AB02-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 01/25/2002
HALVERSON & APPLGATE PS	YAKIMA	WA	503A3140701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
HALVERSON & APPLGATE PS	YAKIMA	WA	503A3140701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
HALVERSON & APPLGATE PS	YAKIMA	WA	503A3140701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
HALVERSON & APPLGATE PS	YAKIMA	WA	502A3140701-004	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 06/06/2002
HALVERSON & APPLGATE PS	YAKIMA	WA	502A3140701-005	Prototype Standardized Money Purchase Plan	Opinion Letter issued 06/06/2002
HALVERSON & APPLGATE PS	YAKIMA	WA	502A3140701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 06/06/2002
HAMILTON BANK	MIAMI	FL	50259991101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 01/10/2002
HAMILTON BANK	MIAMI	FL	50259991101-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 01/10/2002
HAMILTON BANK	MIAMI	FL	50359991101-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 01/10/2002
HAMILTON BANK	MIAMI	FL	50359991101-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 01/10/2002
HAMPDEN SAVINGS BANK	SPRINGFIELD	MA	50271172701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 10/23/2001
HAMPDEN SAVINGS BANK	SPRINGFIELD	MA	50271172701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 10/23/2001
HAMPTON & ROYCE LC	SALINA	KS	503A4310701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
HAMPTON & ROYCE LC	SALINA	KS	503A4310701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
HAMPTON & ROYCE LC	SALINA	KS	503A4310701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
HANCOCK & CO INC CPAS	KAPAA	HI	503A5730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
HANCOCK & CO INC CPAS	KAPAA	HI	503A5730701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
HANCOCK & CO INC CPAS	KAPAA	HI	503A5730701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
HANCOCK & DANA PC	OMAHA	NE	503A4950701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
HANCOCK & DANA PC	OMAHA	NE	502A4950701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
HANCOCK & DANA PC	OMAHA	NE	503A4950701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
HANCOCK & DANA PC	OMAHA	NE	502A4950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
HANCOCK & DANA PC	OMAHA	NE	503A4950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
HANCOCK & DANA PC	OMAHA	NE	502A4950701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
HANCOCK BANK	GULFPORT	MS	50232491901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50232491901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50232491901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50232491901-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50332491901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50332491901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50232491901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50332491901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
HANCOCK BANK	GULFPORT	MS	50232491901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
HANCOCK BENEFIT CONSULTANTS INC	HOUSTON	TX	503B2010701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
HANCOCK BENEFIT CONSULTANTS INC	HOUSTON	TX	503B2010701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
HANCOCK BENEFIT CONSULTANTS INC	HOUSTON	TX	503B2010701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
HAND & ASSOCIATES INC	HOUSTON	TX	503B2920701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
HAND & ASSOCIATES INC	HOUSTON	TX	502B2920701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
HAND & ASSOCIATES INC	HOUSTON	TX	503B2920701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
HAND & ASSOCIATES INC	HOUSTON	TX	502B2920701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
HAND & ASSOCIATES INC	HOUSTON	TX	503B2920701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
HAND & ASSOCIATES INC	HOUSTON	TX	502B2920701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
HAND & ASSOCIATES INC	HOUSTON	TX	503B2920702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/29/2002
HAND & ASSOCIATES INC	HOUSTON	TX	503B2920702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 04/29/2002
HAND & ASSOCIATES INC	HOUSTON	TX	502B2920702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/29/2002
HAND & ASSOCIATES INC	HOUSTON	TX	502B2920702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 04/29/2002
HAND & ASSOCIATES INC	HOUSTON	TX	503B2920703-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
HAND & ASSOCIATES INC	HOUSTON	TX	502B2920703-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
HAND ARENDALL LLC	MOBILE	AL	503A4940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
HAND ARENDALL LLC	MOBILE	AL	502A4940701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
HAND ARENDALL LLC	MOBILE	AL	503A4940701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
HAND ARENDALL LLC	MOBILE	AL	502A4940701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
HAND ARENDALL LLC	MOBILE	AL	503A4940701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
HAND ARENDALL LLC	MOBILE	AL	502A4940701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
HARBOUR TRUST CO	MICHIGAN CITY	IN	50270171901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001



<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>
HARTZOG CONGER CASON & NEVILLE PC	OKLAHOMA CITY	OK	502A4990701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HARVARD STATE BANK	HARVARD	IL	50250411901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HARVARD STATE BANK	HARVARD	IL	50250411901-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HARVARD STATE BANK	HARVARD	IL	50250411901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HASLAUER HUSLEY & HALL INC	METAIRIE	LA	502B6481901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HASLAUER HUSLEY & HALL INC	METAIRIE	LA	502B6481901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
HASLAUER HUSLEY & HALL INC	METAIRIE	LA	503B6481901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HASLAUER HUSLEY & HALL INC	METAIRIE	LA	503B6481901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
HASLAUER HUSLEY & HALL INC	METAIRIE	LA	502B6481901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HASLAUER HUSLEY & HALL INC	METAIRIE	LA	503B6481901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
HAWKINS CLOWARD & SIMISTER LC	OREM	UT	503B2000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HAWKINS CLOWARD & SIMISTER LC	OREM	UT	502B2000701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
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
HAWLEY TROXELL ENNIS & HAWLEY LLP	BOISE	ID	503A4980701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 06/28/2002
HAWLEY TROXELL ENNIS & HAWLEY LLP	BOISE	ID	502A4980701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 06/28/2002
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	VS323144	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 05/07/2002
HAYNSWORTH SINKLER BOYD PA	FLORENCE	SC	503A5440701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HAYNSWORTH SINKLER BOYD PA	FLORENCE	SC	502A5440701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HAYNSWORTH SINKLER BOYD PA	FLORENCE	SC	503A5440701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HAYNSWORTH SINKLER BOYD PA	FLORENCE	SC	502A5440701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HAYNSWORTH SINKLER BOYD PA	FLORENCE	SC	503A5440701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HAYNSWORTH SINKLER BOYD PA	FLORENCE	SC	502A5440701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HBC FINANCIAL SERVICES LTD	DAVENPORT	IA	503B1930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HBC FINANCIAL SERVICES LTD	DAVENPORT	IA	502B1930701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HBC FINANCIAL SERVICES LTD	DAVENPORT	IA	502B1930701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HBC FINANCIAL SERVICES LTD	DAVENPORT	IA	503B1930701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HBC FINANCIAL SERVICES LTD	DAVENPORT	IA	502B1930701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
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	VS323174	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/04/2002
HEALTH CARE CONSULTING INC	PLYMOUTH MEETING	PA	VS323175	Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/04/2002
HEARTLAND BANK	GIBSON CITY	IL	50250301101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
HEARTLAND BANK	GIBSON CITY	IL	50250301101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
HEARTLAND TRUST CO	FARGO	ND	50203512701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HEARTLAND TRUST CO	FARGO	ND	50203512701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HEARTLAND TRUST CO	FARGO	ND	50203512701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HEARTLAND TRUST CO	FARGO	ND	50303512701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
HEATON & EADIE PSC	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
Heidi A Trainor CPA	San Rafael	CA	502B847BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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
HELMISING LEACH HERLONG NEWMAN & ROUSE PC	MOBILE	AL	503B1990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HELMISING LEACH HERLONG NEWMAN & ROUSE PC	MOBILE	AL	502B1990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HELMISING LEACH HERLONG NEWMAN & ROUSE PC	MOBILE	AL	503B1990701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HELMISING LEACH HERLONG NEWMAN & ROUSE PC	MOBILE	AL	502B1990701-004	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>
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 UP/JOHN WILLIAMS YANDELL & ROTH PC	SALEM	OR	VS322751	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
HELTZEL UP/JOHN WILLIAMS YANDELL & ROTH PC	SALEM	OR	VS322752	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
HENDERSON & GODBEE PC	VALDOSTA	GA	503A4960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HENDERSON & GODBEE PC	VALDOSTA	GA	502A4960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HENDERSON & GODBEE PC	VALDOSTA	GA	503A4960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HENDERSON & GODBEE PC	VALDOSTA	GA	502A4960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
HENDERSON & GODBEE PC	VALDOSTA	GA	503A4960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HENDERSON & GODBEE PC	VALDOSTA	GA	502A4960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA	FORT MYERS	FL	503B2940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
HENDERSON FRANKLIN STARNES & HOLT PA	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
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
HESSEL & ASSOCIATES LLC	NORTHBROOK	IL	VS322840	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 12/17/2001
HESSEL & ASSOCIATES LLC	NORTHBROOK	IL	VS322871	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/17/2001
HESSEL & ASSOCIATES LLC	NORTHBROOK	IL	VS322872	Volume Submitter Cross-Tested 401K Plan	Advisory Letter Issued 12/17/2001
HESSEL & ASSOCIATES LLC	NORTHBROOK	IL	VS322995	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/17/2001
HESSEL & ASSOCIATES LLC	NORTHBROOK	IL	VS322387	Volume Submitter Money Purchase Plan	Advisory Letter Issued 7/28/2000
Heyer Tech Inc	Palo Alto	CA	502B845BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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	502A6830701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HFG PENSION SERVICES	LIMA	OH	502A6830701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HFG PENSION SERVICES	LIMA	OH	502A6830701-003	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
HICKORY POINT BANK & TRUST FSB	DECATUR	IL	502A1041901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
HICKORY POINT BANK & TRUST FSB	DECATUR	IL	502A1041901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
HICKORY POINT BANK & TRUST FSB	DECATUR	IL	502A1041901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
HICKORY POINT BANK & TRUST FSB	DECATUR	IL	502A1041901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
HICKORY POINT BANK & TRUST FSB	DECATUR	IL	503A1041901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 02/07/2002
HICKORY POINT BANK & TRUST FSB	DECATUR	IL	503A1041901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 02/07/2002
HICKORY POINT BANK & TRUST FSB	DECATUR	IL	502A1041901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
HICKORY POINT BANK & TRUST FSB	DECATUR	IL	503A1041901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
HICKORY POINT BANK & TRUST FSB	DECATUR	IL	502A1041901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
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

<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>
HILLS BANK & TRUST CO	IOWA CITY	IA	5033380701-001	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
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
HOCHMAN, DOLGIN, DELOTT, GALARNYK & PROHOV, P.C.	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	503B4400702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HOLLAND & KNIGHT LLP	MIAMI	FL	502B4400702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
HOLLAND & KNIGHT LLP	MIAMI	FL	502B4400702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
HOLME ROBERTS & OWEN LLP	DENVER	CO	503A4400001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/20/2001
HOLME ROBERTS & OWEN LLP	DENVER	CO	503A4400001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/20/2001
HOME FEDERAL SAVINGS BANK	SIOUX FALLS	SD	502B7111901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
HOME FEDERAL SAVINGS BANK	SIOUX FALLS	SD	502B7111901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001

<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>
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	502ZZCX1901-001	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	LOVELAND	CO	50233741901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
HOME STATE BANK	CRYSTAL LAKE	IL	50260181101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 01/10/2002
HOME STATE BANK	ROYAL	IA	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
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
HOWARD WERSHBALE & CO	CLEVELAND	OH	503B9400701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 04/08/2002
HOWARD WERSHBALE & CO	CLEVELAND	OH	503B9400701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 04/08/2002
HOWE BARNES INVESTMENTS	CHICAGO	IL	50248722701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
HOWE BARNES INVESTMENTS	CHICAGO	IL	50248722701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
HOWE BARNES INVESTMENTS	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	503B4860702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 04/29/2002
HPL&S INC	ARLINGTON HEIGHTS	IL	502B4860702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/29/2002
HPL&S INC	ARLINGTON HEIGHTS	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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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	PARAMIUS	NJ	50298692701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HUDSON CITY SAVINGS BANK	PARAMIUS	NJ	50298692701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
HUDSON CITY SAVINGS BANK	PARAMIUS	NJ	50298692701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
HUDSON CITY SAVINGS BANK	PARAMIUS	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
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

<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>
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	503A4670001-004	Prototype Non-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
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
IFS MARKETING INSURANCES SERVICES	NEWARK	CA	503B9710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
IFS MARKETING INSURANCES SERVICES	NEWARK	CA	502B9710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
IFS MARKETING INSURANCES SERVICES	NEWARK	CA	503B9710701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/26/2002
IFS MARKETING INSURANCES SERVICES	NEWARK	CA	502B9710701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/26/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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	
INDUSTRY CONSULTANTS INC	ENCINO	CA	VS323061	Volume Submitter Profit Sharing Plan	
INDUSTRY CONSULTANTS INC	ENCINO	CA	VS323062	Volume Submitter Defined Benefit Plan	
INDYMAC BANK FSB	PASADENA	CA	502B7332701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/23/2001
INDYMAC BANK FSB	PASADENA	CA	502B7332701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/23/2001
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
INLAND COUNTIES PENSION SERVICES INC	SAN BERNARDINO	CA	503B4430701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INLAND COUNTIES PENSION SERVICES INC	SAN BERNARDINO	CA	503B4430701-005	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
INLAND COUNTIES PENSION SERVICES INC	SAN BERNARDINO	CA	503B4430702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INLAND COUNTIES PENSION SERVICES INC	SAN BERNARDINO	CA	503B4430702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INLINE PLANS INC	SAN FRANCISCO	CA	503B3280701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	SAN FRANCISCO	CA	502B3280701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	SAN FRANCISCO	CA	503B3280701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	SAN FRANCISCO	CA	502B3280701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	SAN FRANCISCO	CA	503B3280701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	SAN FRANCISCO	CA	502B3280701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INLINE PLANS INC	SAN FRANCISCO	CA	503B3280702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INLINE PLANS INC	SAN FRANCISCO	CA	503B3280702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INLINE PLANS INC	SAN FRANCISCO	CA	502B3280702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
INLINE PLANS INC	SAN FRANCISCO	CA	502B3280702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
INSTITUTION FOR SAVINGS IN NEWBURYPORT & ITS VICINITY	NEWBURYPORT	MA	50217441101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
INSTITUTION FOR SAVINGS IN NEWBURYPORT & ITS VICINITY	NEWBURYPORT	MA	50217441101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50299606001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50299606001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50299606001-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50299606001-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50299606001-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50399606001-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50399606001-007	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL PENSION CONSULTANTS INC	NEW BRUNSWICK	NJ	50299606001-008	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
INSTITUTIONAL TRUST CO	ATLANTA	GA	50378510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	ATLANTA	GA	50278510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	ATLANTA	GA	50378510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	ATLANTA	GA	50278510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	ATLANTA	GA	50378510701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INSTITUTIONAL TRUST CO	ATLANTA	GA	50278510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
INTEGRA BANK	EVANSVILLE	IN	50242341901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTEGRA BANK	EVANSVILLE	IN	50242341901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INTEGRA BANK	EVANSVILLE	IN	50342341901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTEGRA BANK	EVANSVILLE	IN	50342341901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
INTEGRA BANK	EVANSVILLE	IN	50242341901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INTEGRA BANK	EVANSVILLE	IN	50342341901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INTEGRATED CAPITAL SERVICES CORP	CLARKS SUMMIT	PA	502A3781901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
INTEGRATED CAPITAL SERVICES CORP	CLARKS SUMMIT	PA	502A3781901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
INTEGRATED CAPITAL SERVICES CORP	CLARKS SUMMIT	PA	502A3781901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
INTEGRATED FUND SERVICES INC	CINCINNATI	OH	50378730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	CINCINNATI	OH	50278730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	CINCINNATI	OH	50378730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	CINCINNATI	OH	50278730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	CINCINNATI	OH	50378730701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INTEGRATED FUND SERVICES INC	CINCINNATI	OH	50278730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	503B5348501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	503B5348501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	502B5348501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	503B5348501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	502B5348501-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	503B5348501-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	502B5348501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	503B5340702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
INTERACTIVE RETIREMENT SYSTEMS LTD	MINNEAPOLIS	MN	502B5340702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002



<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>
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	502ZZRD1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	502ZZRD1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	503ZZRD1901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	503ZZRD1901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	502ZZRD1901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	503ZZRD1901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
INVESTORS SERVICES TRUST CO	OVERLAND PARK	KS	502ZZRD1901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
INVESTORS TRUST CO	WYOMISSING	PA	50244621901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
INVESTORS TRUST CO	WYOMISSING	PA	50244621901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
INVESTORS TRUST CO	WYOMISSING	PA	50344621901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 11/19/2001
INVESTORS TRUST CO	WYOMISSING	PA	50344621901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 11/19/2001
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
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	502ZZEO1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
IROQUOIS FEDERAL SAVINGS & LOAN	WATSEKA	IL	502ZZEO1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
IROQUOIS FEDERAL SAVINGS & LOAN	WATSEKA	IL	502ZZEO1901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS	IN	50235311901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS	IN	50235311901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS	IN	50235311901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
IRWIN UNION BANK & TRUST CO	COLUMBUS	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 Issued 07/10/2000
ISRAEL GROSSMAN	NEW YORK	NY	VS322324	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 7/10/2000
ISRAEL GROSSMAN	BROOKLYN	NY	VS322322	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 7/10/2000
J HELLER PENSION ASSOCIATES INC	HYDE PARK	NY	VS322362	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/08/2000 & 11/30/2001
J HELLER PENSION ASSOCIATES INC	HYDE PARK	NY	VS322363	Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/08/2000 & 11/30/2001

<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>
J HELLER PENSION ASSOCIATES INC	HYDE PARK	NY	VS322482	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/24/2000
J P RAJKOVICH	SANTA BARBARA	CA	503B4300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
J P RAJKOVICH	SANTA BARBARA	CA	503B4300701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
J P RAJKOVICH	SANTA BARBARA	CA	503B4300701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
J RONALD JACKSON ATTORNEY-AT-LAW	PADUCAH	KY	503B4490701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
J RONALD JACKSON ATTORNEY-AT-LAW	PADUCAH	KY	503B4490701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
J RONALD JACKSON ATTORNEY-AT-LAW	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 FEDERAL BANK	BURBANK	CA	502B9311901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/25/2002
JACKSON FEDERAL BANK	BURBANK	CA	502B9311901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/25/2002
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
JACOB CO	WORTHINGTON	OH	503B6201901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
JACOB CO	WORTHINGTON	OH	503B6201901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
JACOB CO	WORTHINGTON	OH	502B6201901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JACOB CO	WORTHINGTON	OH	503B6201901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
JACOB CO	WORTHINGTON	OH	502B6201902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
JACOB CO	WORTHINGTON	OH	502B6201902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
JACOB CO	WORTHINGTON	OH	503B6201902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
JACOB CO	WORTHINGTON	OH	503B6201902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
JADE PLAN SERVICES INC	FORT WORTH	TX	503B1590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JADE PLAN SERVICES INC	FORT WORTH	TX	502B1590701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
JADE PLAN SERVICES INC	FORT WORTH	TX	503B1590701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JADE PLAN SERVICES INC	FORT WORTH	TX	502B1590701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
JADE PLAN SERVICES INC	FORT WORTH	TX	503B1590701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
JAFFE RAITT HEUER & WEISS PC	DETROIT	MI	VS323082	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/08/2002
JAFFE RAITT HEUER & WEISS PC	DETROIT	MI	VS323103	Volume Submitter 401K Plan	Advisory Letter Issued 01/08/2002
JAMES E KELLY ESQ	AMHERST	NY	VS322797	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/10/2002
JAMES E KELLY ESQ	AMHERST	NY	VS322798	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/10/2002
JAMES KERR & ASSOCIATES	SAN DIEGO	CA	503B5098501-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
JAMES KERR & ASSOCIATES	SAN DIEGO	CA	502B5098501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
JAMES KERR & ASSOCIATES	SAN DIEGO	CA	502B5098502-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
JAMES M SHUTA PA	ST PETERSBURG	FL	VS322528	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 2/8/2001
JAMES M SHUTA PA	ST PETERSBURG	FL	VS322529	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 2/8/2001
JANNEY MONTGOMERY SCOTT LLC	PHILADELPHIA	PA	5022378AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JANNEY MONTGOMERY SCOTT LLC	PHILADELPHIA	PA	5022378AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JANNEY MONTGOMERY SCOTT LLC	PHILADELPHIA	PA	5022378AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JANNEY MONTGOMERY SCOTT LLC	PHILADELPHIA	PA	5022378AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JANNEY MONTGOMERY SCOTT LLC	PHILADELPHIA	PA	5032378AQ01-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
JANNEY MONTGOMERY SCOTT LLC	PHILADELPHIA	PA	5032378AQ01-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JANUS CAPITAL CORP	DENVER	CO	50246232701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JANUS CAPITAL CORP	DENVER	CO	50246232701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JANUS CAPITAL CORP	DENVER	CO	50246232701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JANUS CAPITAL CORP	DENVER	CO	50246232701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JANUS CAPITAL CORP	DENVER	CO	50246232701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JANUS CAPITAL CORP	DENVER	CO	50246232701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JAY ZABEL & ASSOCIATES	CHICAGO	IL	VS322896	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/03/2002
JAY ZABEL & ASSOCIATES	CHICAGO	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	BEVERLY HILLS	CA	502A1962701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JB OXFORD	BEVERLY HILLS	CA	502A1962701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
JB OXFORD	BEVERLY HILLS	CA	502A1962701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
JB OXFORD	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

<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>
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
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	503B5720703-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 07/16/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	502B5720703-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 07/16/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	503B5720703-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 07/16/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	502B5720703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 07/16/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	503B5720703-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/16/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	502B5720703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/16/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	503B5720704-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 07/16/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	503B5720704-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 07/16/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	502B5720704-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 07/16/2002
JDN BENEFIT CONSULTANTS INC	SAN FRANCISCO	CA	502B5720704-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 07/16/2002
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
JEROME ENGEL A ASSOC	SAN RAFAEL	CA	502B851BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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
JEWELL MOSER FLETCHER & HOLLEMAN PA	LITTLE ROCK	AR	503B7940001-001	Prototype Non-standardized Money Purchase Plan	
JEWELL MOSER FLETCHER & HOLLEMAN PA	LITTLE ROCK	AR	503B7940001-002	Prototype Non-standardized Profit Sharing Plan	
JEWELL MOSER FLETCHER & HOLLEMAN PA	LITTLE ROCK	AR	503B7940001-003	Prototype Non-standardized Cash or Deferred Arrangement	
JEWELL MOSER FLETCHER & HOLLEMAN PA	LITTLE ROCK	AR	503B7940002-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	
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
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	50296382701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
JONATHAN W SHIRLEY PA	MAITLAND	FL	503B9380701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 04/08/2002
JONATHAN W SHIRLEY PA	MAITLAND	FL	502B9380701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 04/08/2002
JONATHAN W SHIRLEY PA	MAITLAND	FL	503B9380701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 04/08/2002
JONATHAN W SHIRLEY PA	MAITLAND	FL	502B9380701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 04/08/2002
JONATHAN W SHIRLEY PA	MAITLAND	FL	503B9380701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 04/08/2002
JONATHAN W SHIRLEY PA	MAITLAND	FL	502B9380701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 04/08/2002
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
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

<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>
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
JPMORGAN CHASE	NEWARK	DE	502B9502701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
JPMORGAN CHASE	NEWARK	DE	502B9502701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/06/2002
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 11/17/2000
JUDITH I DUNWOODIE ESQ	ATLANTA	GA	VS322475	Volume Submitter Combination Plan	Advisory Letter Issued 11/17/2000
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 MCCLLOUD ATTORNEY AT LAW PC	LIBERTY	MO	502A714BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
K DALE MCCLLOUD ATTORNEY AT LAW PC	LIBERTY	MO	502A714BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
K DALE MCCLLOUD ATTORNEY AT LAW PC	LIBERTY	MO	502A714BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
KABALA & GEESEMAN	PITTSBURGH	PA	502B6811901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
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
KABALA & GEESEMAN	PITTSBURGH	PA	VS322870	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 03/05/2002
KABALA & GEESEMAN	PITTSBURGH	PA	VS322792	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/18/2002
KABALA & GEESEMAN	PITTSBURGH	PA	VS322793	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/18/2002
KABALA & GEESEMAN	PITTSBURGH	PA	VS322794	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/18/2002
KADIS HINKEL & WEIBEL	CLEVELAND	OH	VS323075	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 03/28/2002
KADIS HINKEL & WEIBEL	CLEVELAND	OH	VS323076	Volume Submitter Money Purchase Plan	Advisory Letter Issued 03/28/2002
KADIS 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

<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>
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
KARLA JACOBS DESIGN	NOVATO	CA	502B853BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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 Non-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 Non-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
KAUFMANN & GOBLE ASSOCIATES INC	SAN JOSE	CA	502A3321901-009	Prototype Standardized 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-HEC INC	LEXINGTON	KY	50351410701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KECA-HEC 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
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

<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>
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
KEMPER INVESTORS LIFE INSURANCE CO	SCHAUMBURG	IL	50234912701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/23/2001
KEMPER INVESTORS LIFE INSURANCE CO	SCHAUMBURG	IL	50234912701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/23/2001
KEMPER INVESTORS LIFE INSURANCE CO	SCHAUMBURG	IL	50234912701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/23/2001
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
KENT STATE BANK	KENT	MN	502B9162701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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	LANISING	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
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

<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>
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
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 01/10/2002
KIRKLAND & ELLIS	CHICAGO	IL	503A4690001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/04/2002
KIRKLAND & ELLIS	CHICAGO	IL	503A4690001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/04/2002
KIRKPATRICK PETTIS	OMAHA	NE	50236292701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS	OMAHA	NE	50236292701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KIRKPATRICK PETTIS	OMAHA	NE	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

<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>
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 CERTIFIED PUBLIC ACCOUNTANTS PC	SPRINGFIELD	MO	503A9750701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KIRKPATRICK PHILLIPS & MILLER CERTIFIED PUBLIC ACCOUNTANTS PC	SPRINGFIELD	MO	502A9750701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
KIRKPATRICK PHILLIPS & MILLER CERTIFIED PUBLIC ACCOUNTANTS PC	SPRINGFIELD	MO	503A9750701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KIRKPATRICK PHILLIPS & MILLER CERTIFIED PUBLIC ACCOUNTANTS PC	SPRINGFIELD	MO	502A9750701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
KIRKPATRICK PHILLIPS & MILLER CERTIFIED PUBLIC ACCOUNTANTS PC	SPRINGFIELD	MO	503A9750701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
KIRKPATRICK PHILLIPS & MILLER CERTIFIED PUBLIC ACCOUNTANTS PC	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 Non-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 SAVINGS & LOAN	KLAMATH FALLS	OR	50233432701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KLAMATH FIRST FEDERAL SAVINGS & LOAN	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	50236376001-001	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	
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	502B4510702-002	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 LAUWASSER & CO SC	MILWAUKEE	WI	503A9720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KOLB LAUWASSER & CO SC	MILWAUKEE	WI	502A9720701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KOLB LAUWASSER & CO SC	MILWAUKEE	WI	503A9720701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KOLB LAUWASSER & CO SC	MILWAUKEE	WI	502A9720701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KOLB LAUWASSER & CO SC	MILWAUKEE	WI	503A9720701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KOLB LAUWASSER & 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
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ	502B4410702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
KOLLMAN & ASSOCIATES LTD	CHANDLER	AZ	503B4410702-003	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

<u>PLAN SPONSOR</u>	<u>STATE</u>	<u>FILE FOLDER/VS NO.</u>	<u>PLAN TYPE</u>	<u>DATE LETTER ISSUED/APPLICATION WITHDRAWN</u>
KRASS SNOW & SCHMUTTER PC	NY	VS322589	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/17/2002
KRASS SNOW & SCHMUTTER PC	NY	VS322765	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 05/16/2002
KRAUSS & PASTERNAK INC	PA	502B7950001-001	Prototype Standardized Cash or Deferred Arrangement	
KRAUSS & PASTERNAK INC	PA	502B7950002-001	Prototype Standardized Profit Sharing Plan	
KRAUSS & PASTERNAK INC	PA	502B7950003-001	Prototype Standardized Money Purchase Plan	
KREVOLIN & DONATO PC	CT	VS322988	Volume Submitter Money Purchase Plan	Advisory Letter Issued 07/29/2002
KREVOLIN & DONATO PC	CT	VS322801	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 07/29/2002
KRUGLIAK WILKINS GRIFFITHS & DOUGHERTY CO LPA	OH	VS322635	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/19/2001
KSB BENEFIT CONSULTANTS INC	IL	503A9690701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KSB BENEFIT CONSULTANTS INC	IL	502A9690701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KSB BENEFIT CONSULTANTS INC	IL	503A9690701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KSB BENEFIT CONSULTANTS INC	IL	502A9690701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
KSB BENEFIT CONSULTANTS INC	IL	503A9690701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KSB BENEFIT CONSULTANTS INC	IL	502A9690701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
KT ADMINISTRATORS INC	PA	502A2141901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	PA	502A2141901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	PA	502A2141901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	PA	502A2141901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	PA	503A2141901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	PA	503A2141901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	PA	502A2141901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	PA	503A2141901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KT ADMINISTRATORS INC	PA	502A2141901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
KUTZKE RETIREMENT SERVICES	MN	502A4290701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
KUTZKE RETIREMENT SERVICES	MN	502A4290701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
L & M PENSION SERVICES INC	PA	503A7570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
L & M PENSION SERVICES INC	PA	502A7570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
L & M PENSION SERVICES INC	PA	502A7570701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
L & M PENSION SERVICES INC	PA	502A7570701-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
L B MYHR INC	TN	503A4100701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
L B MYHR INC	TN	503A4100701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LA CRESCANT STATE BANK	MN	502B9022701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
LA SALLE NATIONAL BANK	IL	50266041901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LACO CONSULTING LLC	MI	503A9980701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LACO CONSULTING LLC	MI	502A9980701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LACO CONSULTING LLC	MI	503A9980701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LACO CONSULTING LLC	MI	502A9980701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LACO CONSULTING LLC	MI	503A9980701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LACO CONSULTING LLC	MI	502A9980701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LACONIA SAVINGS BANK	NH	50202241901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LACONIA SAVINGS BANK	NH	50202241901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LAFAYETTE BANK & TRUST CO	IN	50236441801-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
LAFAYETTE BANK & TRUST CO	IN	50236441801-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
LAFAYETTE LIFE INSURANCE CO	IN	50336450701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	IN	50236450701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	IN	50336450701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	IN	50236450701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	IN	50336450701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	IN	50236450701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	IN	50236450701-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
LAFAYETTE LIFE INSURANCE CO	IN	50336450702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LAFAYETTE LIFE INSURANCE CO	IN	50236450702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LAFAYETTE LIFE INSURANCE CO	IN	50236450702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LAFLIN LIEUWEN TUCKER PICK HEER & NEERKEN PA	NM	VS323290	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
LAFLIN LIEUWEN TUCKER PICK HEER & NEERKEN PA	NM	VS323172	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
LAFLIN LIEUWEN TUCKER PICK HEER & NEERKEN PA	NM	VS323337	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
LAFLIN LIEUWEN TUCKER PICK HEER & NEERKEN PA	NM	VS323171	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
LAIKEN ASSOCIATES INC	NY	VS322830	Volume Submitter Money Purchase Plan	Advisory Letter Issued 06/24/2002
LAIKEN ASSOCIATES INC	NY	VS322831	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 06/24/2002
LAIKEN ASSOCIATES INC	NY	VS322832	Volume Submitter Money Purchase/Profit Sharing Plan	Advisory Letter Issued 06/24/2002
LAIKEN ASSOCIATES INC	NY	VS322833	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/23/2002
LAIKEN ASSOCIATES INC	NY	VS322834	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/24/2002
LAKE SHORE SAVINGS & LOAN ASSOCIATION	NY	50227322701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
LAKE SHORE SAVINGS & LOAN ASSOCIATION	NY	50227322701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
LAKESIDE STATE BANK	ND	502B9521101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/09/2002
LAKRITZ HERMAN & WISSBRUN PC	MI	VS322450	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 1/2/2001
LAMBRIGHT & GUTTA PLLC	WV	502A4070701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LAMCO INC	CT	502B6341901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LAMCO INC	CT	502B6341901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LAMCO INC	CT	503B6341901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LAMCO INC	CT	503B6341901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
LAMCO INC	CT	502B6341901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LAMCO INC	CT	503B6341901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LAMCO INC	CT	503B6341901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LAMCO INC	CT	502B6341902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
LAMCO INC	CT	503B6341902-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
LAMESA NATIONAL BANK	TX	50287021901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LANE & WATERMAN	IA	503A9970701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANE & WATERMAN	IA	502A9970701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANE & WATERMAN	IA	503A9970701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LANE & WATERMAN	IA	502A9970701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LANE & WATERMAN	IA	503A9970701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LANE & WATERMAN	IA	502A9970701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LANE GORMAN TRUBITT LLP	TX	503A9960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANE GORMAN TRUBITT LLP	TX	502A9960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANE GORMAN TRUBITT LLP	TX	503A9960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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	503B4890702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	502B4890702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	502B4890702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	VS322978	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 05/03/2002
LANER MUCHIN DOMBROW BECKER LEVIN & TOMINBERG LTD	CHICAGO	IL	VS322992	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 05/03/2002
LANG LANG & CO	SANTA ANA	CA	VS322658	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
LANG LANG & CO	SANTA ANA	CA	VS322688	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
LANG LANG & CO	SANTA ANA	CA	VS322718	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
LANG LANG & CO	SANTA MONICA	CA	VS323204	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	503A4060701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	502A4060701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	503A4060701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	502A4060701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	503A4060701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	502A4060701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	503A4060701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
LANGLAIS & SCHUMACHER PA	HASTINGS	MN	502A4060701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
LANRICK GROUP INC	KNOXVILLE	TN	503B0770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LANRICK GROUP INC	KNOXVILLE	TN	502B0770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LANRICK GROUP INC	KNOXVILLE	TN	503B0770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LANRICK GROUP INC	KNOXVILLE	TN	502B0770701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LANRICK GROUP INC	KNOXVILLE	TN	503B0770701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LANRICK GROUP INC	KNOXVILLE	TN	502B0770701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAPEER COUNTY BANK & TRUST	LAPEER	MI	50236821901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LAPEER COUNTY BANK & TRUST	LAPEER	MI	50236821901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
LAPEER COUNTY BANK & TRUST	LAPEER	MI	50336821901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
LAPEER COUNTY BANK & TRUST	LAPEER	MI	50236821901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LAPEER COUNTY BANK & TRUST	LAPEER	MI	50336821901-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
LAPPAN AGENCY INC	ALPENA	MI	503B9320701-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/25/2002
LARELL SUGICAL CONSULTANTS	SAN MATEO	CA	502B836BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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	503A8650702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	502A8650702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
LARKIN HOFFMAN DALY & LINDGREN LTD	BLOOMINGTON	MN	502A8650702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
LARKIN PENSION SERVICES INC	SAN DIEGO	CA	503B5518501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
LARKIN PENSION SERVICES INC	SAN DIEGO	CA	503B5518501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
LARKIN PENSION SERVICES INC	SAN DIEGO	CA	503B5518501-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
LARRY L MYERS ATTORNEY AT LAW	HONOLULU	HI	503B4710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LARRY L MYERS ATTORNEY AT LAW	HONOLULU	HI	502B4710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LARRY L MYERS ATTORNEY AT LAW	HONOLULU	HI	503B4710701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LARRY L MYERS ATTORNEY AT LAW	HONOLULU	HI	502B4710701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LARRY L MYERS ATTORNEY AT LAW	HONOLULU	HI	503B4710701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LARRY L MYERS ATTORNEY AT LAW	HONOLULU	HI	502B4710701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LARSON ALLEN WEISHAIR & 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
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

<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>
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	502B570AQ01-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAURA RUBBO TENENBAUM JD LLM	CARMEL	IN	502B570AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LAURA RUBBO TENENBAUM JD LLM	CARMEL	IN	503B570AQ01-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAURA RUBBO TENENBAUM JD LLM	CARMEL	IN	503B570AQ01-004	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 OFFICES OF SHARDLOW & VICK	PASADENA	CA	VS323019	Volume Submitter Defined Benefit Plan	
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 GARY W HAMPER	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	Advisory Letter Issued 04/23/2002
LAW OFFICE OF MARK C GREER	GLASTONBURY	CT	VS322991	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/23/2002
LAW OFFICE OF WILLIAM E JOHNSON III PC	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	502A7690701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
LAW OFFICES OF SHARDLOW & VICK	PASADENA	CA	VS323138	Volume Submitter Profit Sharing Plan	
LAW OFFICES OF SHARDLOW & VICK	PASADENA	CA	VS323139	Volume Submitter Profit Sharing/401K Plan	
LAW OFFICES OF SHARDLOW & VICK	PASADENA	CA	VS323140	Volume Submitter Money Purchase Plan	
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 08/07/2001
LAWANDALES GROUP	ATLANTA	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
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
LE CLAIR MOORE & ASSOCIATES	MAYVILLE	ND	503A5481901-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
LEAFFER SHAPIRO LLC	SAN RAFAEL	CA	502B788BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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

<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>
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 BANK	LEE	MA	50233082701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 03/18/2002
LEE BANK	LEE	MA	50233082701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 03/18/2002
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
LEGEND GROUP INC	PALM BEACH GARDENS	FL	502B951A001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 05/09/2002
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50236981901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50236981901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50236981901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50236981901-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50336981901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 11/19/2001
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50336981901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 11/19/2001
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50236981901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50336981901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50236981901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50236981901-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 05/06/2002
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50236981902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 08/20/2002
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50236981902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 08/20/2002
LEGG MASON RETIREMENT PLAN SERVICES	BALTIMORE	MD	50336981902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 08/20/2002
LEGG MASON RETIREMENT PLAN SERVICES	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	503A990701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
LEGLUE & CO CPAS PC	NEW ORLEANS	LA	502A990701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
LEGLUE & CO CPAS PC	NEW ORLEANS	LA	503A990701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
LEGLUE & CO CPAS PC	NEW ORLEANS	LA	502A990701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
LEGLUE & CO CPAS PC	NEW ORLEANS	LA	503A990701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
LEGLUE & CO CPAS PC	NEW ORLEANS	LA	502A990701-006	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
Leibowitz Shumaker & Berger LLP	Walnut Creek	CA	502B848BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	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	
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
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

<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>
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 HANSON & CO INC	ALBANY	OR	502B9760701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
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 STATE BANK	ST PAUL	MN	502B9082701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
LIBERTY STATE BANK	ST PAUL	MN	502B9082701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/18/2002
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
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

<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>
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
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
LOWELL FIVE CENT SAVINGS BANK	LOWELL	MA	50227972701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
LOWELL FIVE CENT SAVINGS BANK	LOWELL	MA	50227972701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
LOWENSTEIN SANDLER PC	ROSELAND	NJ	VS322972	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 07/22/2002
LOWENSTEIN SANDLER PC	ROSELAND	NJ	VS323058	Volume Submitter Profit Sharing/401K Plan	Application Withdrawn 04/09/2002
LUCKHARDT BENEFIT CONSULTANTS	SANTA ROSA	CA	503B2830701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LUCKHARDT BENEFIT CONSULTANTS	SANTA ROSA	CA	502B2830701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
LUCKHARDT BENEFIT CONSULTANTS	SANTA ROSA	CA	503B2830701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LUCKHARDT BENEFIT CONSULTANTS	SANTA ROSA	CA	502B2830701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
LUCKHARDT BENEFIT CONSULTANTS	SANTA ROSA	CA	503B2830701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LUCKHARDT BENEFIT CONSULTANTS	SANTA ROSA	CA	502B2830701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
LUTHERAN BROTHERHOOD	MINNEAPOLIS	MN	50237970001-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 12/03/2001
LUTHERAN BROTHERHOOD	MINNEAPOLIS	MN	50237970001-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 12/03/2001
LYNN J CAHILL A PROFESSIONAL LAW CORPORATION	ESCONDIDO	CA	VS322549	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 03/15/2002
LYNN J CAHILL A PROFESSIONAL LAW CORPORATION	ESCONDIDO	Ca	VS322608	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 07/15/2002
LYNN J CAHILL A PROFESSIONAL LAW CORPORATION	ESCONDIDO	CA	VS322609	Volume Submitter Money Purchase Plan	Advisory Letter Issued 07/15/2002
LYNN J CAHILL A PROFESSIONAL LAW CORPORATION	ESCONDIDO	CA	VS322610	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 07/15/2002
M & I BANK	MILWAUKEE	WI	502A3371901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
M & I BANK	MILWAUKEE	WI	502A3371901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	503B3360701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	502B3360701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	503B3360701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	502B3360701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	503B3360701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	502B3360701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
M L KERNS & ASSOCIATES INC	HOUSTON	TX	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 05/14/2002
M PAUL TURNER & CO INC	TUCSON	AZ	503A4800702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 12/21/2001
M PAUL TURNER & CO INC	TUCSON	AZ	502A4800702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/21/2001
M PAUL TURNER & CO INC	TUCSON	AZ	503A4800702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/21/2001
M PAUL TURNER & CO INC	TUCSON	AZ	502A4800702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/21/2001
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
M. S. FOX & ASSOCIATES INC.	SANTA MONICA	CA	VS323199	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
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 PROPPPE MACLEAN & DARNELL PC	FARMINGTON HILLS	MI	503B4720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MACLEAN PROPPPE MACLEAN & DARNELL PC	FARMINGTON HILLS	MI	503B4720701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MACLEAN PROPPPE MACLEAN & DARNELL PC	FARMINGTON HILLS	MI	503B4720701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MACY & MCKEE LLC	CASPER	WY	502B5910701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MACY & MCKEE LLC	CASPER	WY	502B5910701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MACY & MCKEE 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



<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
MAQUOKETA STATE BANK	MAQUOKETA	IA	50238481901-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MAQUOKETA STATE BANK	MAQUOKETA	IA	50238481901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MAQUOKETA STATE BANK	MAQUOKETA	IA	50238481901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MAQUOKETA STATE BANK	MAQUOKETA	IA	50238481901-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MARATHON NATIONAL BANK	LOS ANGELES	CA	502B7521901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
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
MARINE BANK - SPRINGFIELD	SPRINGFIELD	IL	502B7601901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MARINE BANK - SPRINGFIELD	SPRINGFIELD	IL	502B7601901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MARINE BANK - SPRINGFIELD	SPRINGFIELD	IL	503B7601901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MARINE BANK - SPRINGFIELD	SPRINGFIELD	IL	503B7601901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MARINE BANK - SPRINGFIELD	SPRINGFIELD	IL	502B7601901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MARINE BANK - SPRINGFIELD	SPRINGFIELD	IL	503B7601901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MARK A DELBERG PC	ENGLEWOOD	CO	503A5300701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MARK A DELBERG PC	ENGLEWOOD	CO	503A5300701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MARK A DELBERG 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	MILWAUKEE	WI	50333190701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MARSHALL & ILSLEY TRUST CO	MILWAUKEE	WI	50233190701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
MARSHALL & ILSLEY TRUST CO	MILWAUKEE	WI	50333190701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MARSHALL & ILSLEY TRUST CO	MILWAUKEE	WI	50233190701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
MARSHALL & ILSLEY TRUST CO	MILWAUKEE	WI	50333190701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MARSHALL & ILSLEY TRUST CO	MILWAUKEE	WI	50233190701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
MARSHALL & ILSLEY TRUST CO	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 COUNTY NATIONAL BANK	FAIRMONT	MN	50269862701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
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

<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>
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
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
MASSBANK	LOWELL	MA	502B8822701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/11/2002
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
MATTHEW LAM	LOS ALTOS	CA	502B832BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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
MATTHEWS BENEFIT GROUP INC	ST PETERSBURG	FL	503B1200702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/28/2002
MATTHEWS BENEFIT GROUP INC	ST PETERSBURG	FL	503B1200702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/28/2002
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 COCAIGNE & KING PC - HELGA TOWLER	DECATUR	IL	503A9880701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MAY COCAIGNE & KING PC - HELGA TOWLER	DECATUR	IL	502A9880701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MAY COCAIGNE & KING PC - HELGA TOWLER	DECATUR	IL	503A9880701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MAY COCAIGNE & KING PC - HELGA TOWLER	DECATUR	IL	502A9880701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MAY COCAIGNE & KING PC - HELGA TOWLER	DECATUR	IL	503A9880701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MAY COCAIGNE & KING PC - HELGA TOWLER	DECATUR	IL	502A9880701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MAYER BENEFITS ADVISORY	STAMFORD	CT	503B7768501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/07/2002
MAYER BENEFITS ADVISORY	STAMFORD	CT	503B7768501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/07/2002
MAYER BENEFITS ADVISORY	STAMFORD	CT	503B7768501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/07/2002
MAYER BENEFITS ADVISORY	STAMFORD	CT	503B7768501-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 01/07/2002
MAYER BENEFITS ADVISORY	STAMFORD	CT	503B7768501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/07/2002
MAYER BENEFITS ADVISORY	STAMFORD	CT	503B7768502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/07/2002
MAYER BENEFITS ADVISORY	STAMFORD	CT	503B7768502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/07/2002
MAYER BENEFITS ADVISORY	STAMFORD	CT	502B7768502-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/07/2002
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

<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>
MBK PENSION GROUP INC	NORTHFIELD	OH	503B705A802-004	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
MCCARTHY LEBIT CRYSTAL & HAIMAN CO LPA	CLEVELAND	OH	503B9340701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/25/2002
MCCARTHY LEBIT CRYSTAL & HAIMAN CO LPA	CLEVELAND	OH	503B9340701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/25/2002
MCCARTHY LEBIT CRYSTAL & HAIMAN CO LPA	CLEVELAND	OH	503B9340701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/25/2002
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
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50399180001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50399180001-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50399180001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50299180001-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50299180001-005	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50299180001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50299181802-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50399181802-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/07/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50299181802-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50399181802-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/07/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50299181802-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50399181802-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/07/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50299180003-001	Master Standardized Money Purchase Plan	Opinion Letter Issued 12/12/2001
MCCREARY & KEENE INC	INDIANAPOLIS	IN	50299180003-002	Master Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/12/2001
MCCULLOCH FELGER FITE & GUTMANN CO LPA	PIQUA	OH	503A7730701-001	Master Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 03/14/2002
MCCULLOCH FELGER FITE & GUTMANN CO LPA	PIQUA	OH	502A7730701-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MCCULLOCH FELGER FITE & GUTMANN CO LPA	PIQUA	OH	503A7730701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MCCULLOCH FELGER FITE & GUTMANN CO LPA	PIQUA	OH	502A7730701-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MCDERMOTT & MILLER PC	GRAND ISLAND	NE	503A9870701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MCDERMOTT & MILLER PC	GRAND ISLAND	NE	502A9870701-002	Prototype Non-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 INVESTMENTS INC	CLEVELAND	OH	50238932701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/18/2002
MCDONALD, HOPKINS, BURKE & HABER CO., LPA	CLEVELAND	OH	VS322912	Volume Submitter Profit Sharing Plan	
MCDONALD, HOPKINS, BURKE & HABER CO., LPA	CLEVELAND	OH	VS322913	Volume Submitter Profit Sharing/401K Plan	
MCDONALD, HOPKINS, BURKE & HABER CO., LPA	CLEVELAND	OH	VS322914	Volume Submitter Money Purchase Plan	
MCDONALD, HOPKINS, BURKE & HABER CO., LPA	CLEVELAND	OH	VS322915	Volume Submitter Defined Benefit Plan	
MC GILL ROSELLI AYALA & HOPPMANN PA	WEST PALM BEACH	FL	503B7570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/03/2001
MC GILL ROSELLI AYALA & HOPPMANN PA	WEST PALM BEACH	FL	502B7570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/03/2001
MC GILL ROSELLI AYALA & HOPPMANN PA	WEST PALM BEACH	FL	503B7570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/03/2001
MC GILL ROSELLI AYALA & HOPPMANN PA	WEST PALM BEACH	FL	502B7570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/03/2001
MC GILL ROSELLI AYALA & HOPPMANN PA	WEST PALM BEACH	FL	503B7570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
MC GILL ROSELLI AYALA & HOPPMANN PA	WEST PALM BEACH	FL	502B7570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
MCGINN ACTUARIES LTD	ANAHEIM	CA	VS322841	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/05/2002
MCGINN ACTUARIES LTD	ANAHEIM	CA	VS323017	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/05/2002
MCGINN ACTUARIES LTD	ANAHEIM	CA	VS322535	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 10/01/2001
MCGLQIN DAVENPORT SEVERSON & SNOW PC	DENVER	CO	503A8220701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MCGLQIN DAVENPORT SEVERSON & SNOW PC	DENVER	CO	503A8220701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MCGLQIN 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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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	50299191901-016	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/20/2002
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191901-017	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/20/2002
MCKAY HOCHMAN CO INC	BUTLER	NJ	50299191901-018	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/20/2002
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
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
MCKENZIE COUNTY NATIONAL BANK	WATFORD CITY	ND	502B9062701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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
MCNALLY & BOWERS PC	BOULDER	CO	503A9420701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
MCNALLY & BOWERS PC	BOULDER	CO	503A9420701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/06/2002
MCNALLY & BOWERS PC	BOULDER	CO	503A9420701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/06/2002
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 MCALAEARNEY SHIMOFF & HATT	REDLANDS	CA	VS323173	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
MCPETERS MCALAEARNEY SHIMOFF & HATT	REDLANDS	CA	VS323250	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
MCPETERS MCALAEARNEY SHIMOFF & HATT	REDLANDS	CA	VS323339	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
MCPETERS MCALAEARNEY SHIMOFF & HATT A	REDLANDS	CA	VS323292	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
MCPETERS MCALAEARNEY 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
MDA PROFESSIONAL GROUP PC	HUNTSVILLE	AL	503B8250701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
MDA PROFESSIONAL GROUP PC	HUNTSVILLE	AL	502B8250701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
MDA PROFESSIONAL GROUP PC	HUNTSVILLE	AL	503B8250701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
MDA PROFESSIONAL GROUP PC	HUNTSVILLE	AL	502B8250701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
MDA PROFESSIONAL GROUP PC	HUNTSVILLE	AL	503B8250701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
MDA PROFESSIONAL GROUP PC	HUNTSVILLE	AL	502B8250701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
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

<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>
MEL CANTOR CPA PC d/b/a CANTOR2 CPA's PC	AURORA	CO	502B7640701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 12/21/2001
MEL CANTOR CPA PC d/b/a CANTOR2 CPA's PC	AURORA	CO	502B7640701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 12/21/2001
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 OF INDIANA	HAMMOND	IN	50239461901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
MERCANTILE NATIONAL BANK OF INDIANA	HAMMOND	IN	50239461901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
MERCANTILE NATIONAL BANK OF INDIANA	HAMMOND	IN	50239461901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
MERCANTILE NATIONAL BANK OF INDIANA	HAMMOND	IN	50239461901-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
MERCANTILE NATIONAL BANK OF INDIANA	HAMMOND	IN	50339461901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 11/19/2001
MERCANTILE NATIONAL BANK OF INDIANA	HAMMOND	IN	50339461901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 11/19/2001
MERCANTILE NATIONAL BANK OF INDIANA	HAMMOND	IN	50239461901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
MERCANTILE NATIONAL BANK OF INDIANA	HAMMOND	IN	50339461901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
MERCANTILE NATIONAL BANK OF INDIANA	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
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	KOSCIOUSKO	MS	50239522701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
MERCHANTS & FARMERS BANK	KOSCIOUSKO	MS	50239522701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
MERCHANTS BANK NA	CALEDONIA	MN	502B9002701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 03/18/2002
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 STATE BANK	LEWISVILLE	MN	502B9012701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 03/18/2002
MERIDIAN TRUST & INVESTMENT CO	KNOXVILLE	TN	503A1080701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
MERIDIAN TRUST & INVESTMENT CO	KNOXVILLE	TN	502A1080701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
MERIDIAN TRUST & INVESTMENT CO	KNOXVILLE	TN	503A1080701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
MERIDIAN TRUST & INVESTMENT CO	KNOXVILLE	TN	502A1080701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001

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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
METAIVANT 401(K) SERVICES INC	San Jose	CA	502B403BF03-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	
METAIVANT 401(K)SERVICES INC	APPLETON	WI	503B4030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
METAIVANT 401(K)SERVICES INC	APPLETON	WI	502B4030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
METAIVANT 401(K)SERVICES INC	APPLETON	WI	503B4030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
METAIVANT 401(K)SERVICES INC	APPLETON	WI	502B4030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
METAIVANT 401(K)SERVICES INC	APPLETON	WI	503B4030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
METAIVANT 401(K)SERVICES INC	APPLETON	WI	502B4030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
METAIVANT 401(K)SERVICES INC	APPLETON	WI	503B4030702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
METAIVANT 401(K)SERVICES INC	APPLETON	WI	503B4030702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
METAIVANT 401(K)SERVICES INC	APPLETON	WI	502B4030702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
METAIVANT 401(K)SERVICES INC	APPLETON	WI	502B4030702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
METCHEN SAVINGS BANK	METUCHEN	NJ	502B7432701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/07/2001
METCHEN SAVINGS BANK	METUCHEN	NJ	502B7432701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/07/2001
METLIFE INSURANCE CO	NEW YORK	NY	50239980001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
METLIFE INSURANCE CO	NEW YORK	NY	50239980001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
METLIFE INSURANCE CO	NEW YORK	NY	50339980001-003	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 01/10/2002
METLIFE INSURANCE CO	NEW YORK	NY	50339980001-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
METLIFE INSURANCE CO	NEW YORK	NY	50339980001-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
METLIFE INSURANCE CO	NEW YORK	NY	50339980001-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 01/10/2002
METLIFE INSURANCE CO	NEW YORK	NY	50239980001-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
METLIFE INSURANCE CO	NEW YORK	NY	50239980001-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
METLIFE INSURANCE CO	NEW YORK	NY	50339980001-009	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 01/10/2002
METLIFE INSURANCE CO	NEW YORK	NY	50339980001-010	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 01/10/2002
METLIFE INSURANCE CO	NEW YORK	NY	50339980702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
METLIFE INSURANCE CO	NEW YORK	NY	50339980702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
METLIFE INSURANCE CO	NEW YORK	NY	50239980702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
METLIFE INSURANCE CO	NEW YORK	NY	50239980702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
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
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	5022ZNQ2701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
METROWEST BANK	FRAMINGHAM	MA	5022ZNQ2701-002	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

<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>
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 08/07/2001
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 N DAVIS & ASSOCIATES INC	SAN DEIGO	CA	503B8648501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002
MICHAEL N DAVIS & ASSOCIATES INC	SAN DEIGO	CA	502B8648501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002
MICHAEL N DAVIS & ASSOCIATES INC	SAN DEIGO	CA	503B8648501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/07/2002
MICHAEL N DAVIS & ASSOCIATES INC	SAN DEIGO	CA	502B8648501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/07/2002
MICHAEL N DAVIS & ASSOCIATES INC	SAN DEIGO	CA	503B8648501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/07/2002
MICHAEL N DAVIS & ASSOCIATES INC	SAN DEIGO	CA	502B8648501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/07/2002
MICHAEL N DAVIS & ASSOCIATES INC	SAN DEIGO	CA	503B8648502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/07/2002
MICHAEL N DAVIS & ASSOCIATES INC	SAN DEIGO	CA	502B8648502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/07/2002
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
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

<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>
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
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	IL	50240341902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	IL	50240341902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	IL	50340341902-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	IL	50240341902-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MID-CITY NATIONAL BANK OF CHICAGO	CHICAGO	IL	50340341902-005	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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
MIDDLESEX SAVINGS BANK	NATICK	MA	50240112701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/12/2001
MIDDLESEX SAVINGS BANK	NATICK	MA	50240112701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/12/2001
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
MIDWEST BANK NA	DALTON	MN	502B8702701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
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
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, PESH, POLACEK & HOSHAW	SAN DIEGO	CA	VS323224	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
MILLER, MONSON, PESH, POLACEK & HOSHAW	SAN DIEGO	CA	VS323365	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/01/2001 & 06/28/2002
MILLER, MONSON, PESH, POLACEK & HOSHAW	SAN DIEGO	CA	VS323373	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/01/2001 & 06/28/2002
MILLER, MONSON, PESH, 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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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 INSURANCE CO	ST PAUL	MN	50340800701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/29/2001
MINNESOTA LIFE INSURANCE CO	ST PAUL	MN	50240800701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/29/2001
MINNESOTA LIFE INSURANCE CO	ST PAUL	MN	50340800701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/29/2001
MINNESOTA LIFE INSURANCE CO	ST PAUL	MN	50240800701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/29/2001
MINNESOTA LIFE INSURANCE CO	ST PAUL	MN	50340800701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/29/2001
MINNESOTA LIFE INSURANCE CO	ST PAUL	MN	50240800701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/29/2001
MINNESOTA LIFE INSURANCE CO	ST PAUL	MN	50340800702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/20/2002
MINNESOTA LIFE INSURANCE CO	ST PAUL	MN	50340800702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/20/2002
MINNESOTA LIFE INSURANCE CO	ST PAUL	MN	50240802703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MINNESOTA LIFE INSURANCE CO	ST PAUL	MN	50240802703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
MINNESOTA LIFE INSURANCE CO	ST PAUL	MN	50240802703-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
MINNESOTA LIFE INSURANCE CO	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
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

<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>
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	
MONTEREY DOCUMENT SERVICE	MOUNTAIN VIEW	CA	VS323133	Volume Submitter Profit Sharing/401K Plan	
MONTEREY DOCUMENT SERVICE	MOUNTAIN VIEW	CA	VS323131	Volume Submitter Profit Sharing Plan	
MONTICELLO BANKING CO	MONTICELLO	KY	502B6691901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MONTICELLO BANKING CO	MONTICELLO	KY	503B6691901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MONTICELLO BANKING CO	MONTICELLO	KY	502B6691901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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	50241432703-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/21/2002
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	502B3780702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
MOREHEAD PLAN ADMINISTRATORS LTD	CHARLOTTE	NC	503B3780702-003	Prototype Non-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
MORGAN STANLEY DW INC	NEW YORK	NY	50216612701-014	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
MORGAN STANLEY DW INC	NEW YORK	NY	50316612701-015	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 07/16/2002
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

<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	50216611902-009	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
MORRISON & HECKER LLP	KANSAS CITY	MO	503B2540701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MORRISON & HECKER LLP	KANSAS CITY	MO	502B2540701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MORRISON & HECKER LLP	KANSAS CITY	MO	503B2540701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MORRISON & HECKER LLP	KANSAS CITY	MO	502B2540701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MORRISON & HECKER LLP	KANSAS CITY	MO	503B2540701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MORRISON & HECKER LLP	KANSAS CITY	MO	502B2540701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
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	VS322653	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000
MS FOX & ASSOCIATES INC	SANTA MONICA	CA	VS322683	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000
MS FOX & ASSOCIATES INC	SANTA MONICA	CA	VS322713	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/22/2000
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 SHELST FREED DENEENBERG AMENT & RUBENSTEIN	CHICAGO	IL	VS322758	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/06/2001
MUCH SHELST FREED DENEENBERG AMENT & RUBENSTEIN	CHICAGO	IL	VS322759	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/06/2001
MUCH SHELST FREED DENEENBERG AMENT & RUBENSTEIN	CHICAGO	IL	VS322760	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/06/2001
MUCH SHELST 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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
MUTUAL FEDERAL SAVINGS BANK	MUNICE	IN	50234161901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MUTUAL OF AMERICA LIFE INSURANCE CO	NEW YORK	NY	50334530001-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/01/2002
MUTUAL OF AMERICA LIFE INSURANCE CO	NEW YORK	NY	50334530002-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 03/19/2002
MUTUAL OF AMERICA LIFE INSURANCE CO	NEW YORK	NY	50334530003-001	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 02/01/2002
MUTUAL OF AMERICA LIFE INSURANCE CO	NEW YORK	NY	50234530003-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/14/2002
MUTUAL SERVICE LIFE INSURANCE CO	ARDEN HILLS	MN	50241500001-001	Master Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/10/2002
MVP PLAN ADMINISTRATORS INC	CARY	NC	502B6232701-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/12/2001
MVP PLAN ADMINISTRATORS INC	CARY	NC	503B6232701-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 10/12/2001
MVP PLAN ADMINISTRATORS INC	CARY	NC	502B6232701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/12/2001
MVP PLAN ADMINISTRATORS INC	CARY	NC	503B6232701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 10/12/2001
MYERS & BETTLE PA	SARASOTA	FL	503B2500701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MYERS & BETTLE PA	SARASOTA	FL	502B2500701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
MYERS & BETTLE PA	SARASOTA	FL	503B2500701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MYERS & BETTLE PA	SARASOTA	FL	502B2500701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
MYERS & BETTLE PA	SARASOTA	FL	503B2500701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MYERS & BETTLE PA	SARASOTA	FL	502B2500701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
MYLES R FIREY & CO INC	BUFFALO	NY	503B5488501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
MYLES R FIREY & CO INC	BUFFALO	NY	503B5488501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
MYLES R FIREY & CO INC	BUFFALO	NY	502B5488501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
MYLES R FIREY & CO INC	BUFFALO	NY	503B5488501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
MYLES R FIREY & CO INC	BUFFALO	NY	502B5488501-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
MYLES R FIREY & CO INC	BUFFALO	NY	503B5488501-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
MYLES R FIREY & CO INC	BUFFALO	NY	502B5488501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
MYSOCK & CHEVAILLIER	TULSA	OK	502B6391901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	502B6391901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	502B6391901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	502B6391901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	503B6391901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	503B6391901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	502B6391901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	503B6391901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
MYSOCK & CHEVAILLIER	TULSA	OK	502B6391901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
N A FALCONE & ASSOCIATES INC	TREVOSE	PA	503B2510701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
N A FALCONE & ASSOCIATES INC	TREVOSE	PA	502B2510701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
N A FALCONE & ASSOCIATES INC	TREVOSE	PA	503B2510701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
N A FALCONE & ASSOCIATES INC	TREVOSE	PA	502B2510701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
N A FALCONE & ASSOCIATES INC	TREVOSE	PA	503B2510701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
N A FALCONE & ASSOCIATES INC	TREVOSE	PA	502B2510701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATHAN G FINK ESQ LLC	ORADELL	NJ	503A6760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATHAN G FINK ESQ LLC	ORADELL	NJ	502A6760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATHAN G FINK ESQ LLC	ORADELL	NJ	503A6760701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATHAN G FINK ESQ LLC	ORADELL	NJ	502A6760701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATICK FEDERAL SAVINGS BANK	NATICK	MA	50291762701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATICK FEDERAL SAVINGS BANK	NATICK	MA	50291762701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATICK FEDERAL SAVINGS BANK	NATICK	MA	50391762701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATICK FEDERAL SAVINGS BANK	NATICK	MA	50391762701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	503B0550701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	502B0550701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	503B0550701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	502B0550701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	503B0550701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	502B0550701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	503B0550702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	503B0550702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	502B0550702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIAL CONSULTANTS LTD	DRESHER	PA	502B0550702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	503A8720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	502A8720701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	503A8720701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	502A8720701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	503A8720701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	502A8720701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	503A8720701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	502A8720701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	503A8720702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	503A8720702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	502A8720702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIAL PENSION SERVICES INC	HOUSTON	TX	502A8720702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	503A8710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	502A8710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	503A8710701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	502A8710701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	503A8710702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	503A8710702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	502A8710702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ACTUARIES INC	MADISON HEIGHTS	MI	502A8710702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
NATIONAL ADMINISTRATION INC	APPLETON	WI	503A1831901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL ADMINISTRATION INC	APPLETON	WI	503A1831901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
NATIONAL ADMINISTRATION INC	APPLETON	WI	503A1831901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NATIONAL ADMINISTRATION INC	APPLETON	WI	503A1831901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NATIONAL ASSOCIATES INC	CLEVELAND	OH	502A704BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
NATIONAL ASSOCIATES INC	CLEVELAND	OH	502A704BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
NATIONAL ASSOCIATES INC	CLEVELAND	OH	502A704BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
NATIONAL ASSOCIATES INC	CLEVELAND	OH	503A704BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
NATIONAL ASSOCIATES INC	CLEVELAND	OH	503A704BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002







<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
NATIONWIDE FINANCIAL	COLUMBUS	OH	502B2470701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NATIONWIDE FINANCIAL	COLUMBUS	OH	503B2470701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONWIDE FINANCIAL	COLUMBUS	OH	502B2470701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	503B5468501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	503B5468501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	502B5468501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	503B5468501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	503B5468501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	502B5468501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	503B5468501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	502B5468501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	503B5468501-009	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
NATIONWIDE RETIREMENT PLAN SERVICES	CINCINNATI	OH	502B5468501-010	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
NAZARETH NATIONAL BANK & TRUST CO	NAZARETH	PA	50267001901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NAZARETH NATIONAL BANK & TRUST CO	NAZARETH	PA	50267001901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NBT BANK NA	NORWICH	NY	50241751901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NBT BANK NA	NORWICH	NY	50241751901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NBT BANK NA	NORWICH	NY	50241751901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NBT BANK NA	NORWICH	NY	50341751901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NCRIC MSO INC	LYNCHBURG	VA	503A6770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NCRIC MSO INC	LYNCHBURG	VA	503A6770701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NCRIC MSO INC	LYNCHBURG	VA	503A6770701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NEAL GERBER & EISENBERG	CHICAGO	IL	502A1811901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
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	502A1811902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
NEAL GERBER & EISENBERG	CHICAGO	IL	502A1811902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
NEAL GERBER & EISENBERG	CHICAGO	IL	503A1811902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
NEAL GERBER & EISENBERG	CHICAGO	IL	503A1811902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
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
NEMES ALLEN & CO PLLC	BINGHAM FARMS	MI	503B8560701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
NEMES ALLEN & CO PLLC	BINGHAM FARMS	MI	502B8560701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
NEMES ALLEN & CO PLLC	BINGHAM FARMS	MI	503B8560701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
NEMES ALLEN & CO PLLC	BINGHAM FARMS	MI	502B8560701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
NEMES ALLEN & CO PLLC	BINGHAM FARMS	MI	503B8560701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
NEMES ALLEN & CO PLLC	BINGHAM FARMS	MI	502B8560701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
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
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	503B1790701-005	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 07/16/2002
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	NEW YORK	NY	50271782701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEUBERGER & BERMAN MANAGEMENT	NEW YORK	NY	50271782701-002	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>
NEUBERGER & BERMAN MANAGEMENT	NEW YORK	NY	50271782701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEUBERGER & BERMAN MANAGEMENT	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
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	VS322800	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/18/2001
NEW ENGLAND LIFE INSURANCE COMPANY	BOSTON	MA	VS322801	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/18/2001
NEW ENGLAND SCHOONER INC	PEABODY	MA	503B0560701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEW ENGLAND SCHOONER INC	PEABODY	MA	502B0560701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NEW ENGLAND SCHOONER INC	PEABODY	MA	503B0560701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NEW ENGLAND SCHOONER INC	PEABODY	MA	502B0560701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NEW ENGLAND SCHOONER INC	PEABODY	MA	503B0560701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NEW ENGLAND SCHOONER INC	PEABODY	MA	502B0560701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
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 BENEFIT SERVICES LLC	NORWOOD	MA	50249012701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/04/2002
NEW YORK LIFE BENEFIT SERVICES LLC	NORWOOD	MA	50349012701-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/04/2002
NEW YORK LIFE BENEFIT SERVICES LLC	NORWOOD	MA	VS322496	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/12/2002
NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWBURYPORT	MA	50271211101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWBURYPORT	MA	50271211101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
NEWFIELD NATIONAL BANK	VINELAND	NJ	502B7551901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NEWFIELD NATIONAL BANK	VINELAND	NJ	502B7551901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NEWFIELD NATIONAL BANK	VINELAND	NJ	503B7551901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NEWFIELD NATIONAL BANK	VINELAND	NJ	503B7551901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
NEWFIELD NATIONAL BANK	VINELAND	NJ	502B7551901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NEWMAN & SCHOENFELD PC	TUCSON	AZ	503B0910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NEWMAN & SCHOENFELD PC	TUCSON	AZ	503B0910701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NEWMAN & SCHOENFELD PC	TUCSON	AZ	503B0910701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NEXSEN PRUET JACOBS & POLLARD ATTORNEYS AT LAW LLC	GREENVILLE	SC	503A7520701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NEXSEN PRUET JACOBS & POLLARD ATTORNEYS AT LAW LLC	GREENVILLE	SC	502A7520701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NEXSEN PRUET JACOBS & POLLARD ATTORNEYS AT LAW LLC	GREENVILLE	SC	503A7520701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NEXSEN PRUET JACOBS & POLLARD ATTORNEYS AT LAW LLC	GREENVILLE	SC	502A7520701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NICHOLAS & ASSOCIATES INC	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 REY	CA	VS323210	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
NICOLLET COUNTY BANK	ST PETER	MN	502B8952701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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

<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>
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	OLON	OH	502A4680001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/22/2002
NOBLE CONSULTING INC	OLON	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
NORMAN LEIT & ASSOCIATES	WEST ORANGE	NJ	502B5328501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NORMAN LEIT & ASSOCIATES	WEST ORANGE	NJ	503B5328501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NORMAN LEIT & ASSOCIATES	WEST ORANGE	NJ	503B5328501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NORMAN LEIT & ASSOCIATES	WEST ORANGE	NJ	502B5328501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NORMAN LEIT & ASSOCIATES	WEST ORANGE	NJ	503B5328501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NORMAN LEIT & ASSOCIATES	WEST ORANGE	NJ	502B5328501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NORTH AMERICAN BANK & TRUST	WATERBURY	CT	50243362701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH AMERICAN BANK & TRUST	WATERBURY	CT	50243362701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH AMERICAN BANK & TRUST	WATERBURY	CT	50343362701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH AMERICAN BANK & TRUST	WATERBURY	CT	50343362701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH CENTRAL TRUST CO	LA CROSSE	WI	50396960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH CENTRAL TRUST CO	LA CROSSE	WI	50296960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH CENTRAL TRUST CO	LA CROSSE	WI	50396960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH CENTRAL TRUST CO	LA CROSSE	WI	50296960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH CENTRAL TRUST CO	LA CROSSE	WI	50396960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH CENTRAL TRUST CO	LA CROSSE	WI	50296960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132701-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132701-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50303132701-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH FORK BANK	MELVILLE	NY	50203132702-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 01/29/2002
NORTH FORK BANK	MELVILLE	NY	50203132702-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/29/2002
NORTH MIDDLESEX SAVINGS BANK	AYER	MA	50284292701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50286242701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50286242701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50386242701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50386242701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50286242701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50386242701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH SHORE BANK INVESTMENTS & TRUST	DULUTH	MN	50286242701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
NORTH STAR TRUST CO	CHICAGO	IL	502A4160701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
NORTH STAR TRUST CO	CHICAGO	IL	502A4160701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
NORTH STAR TRUST CO	CHICAGO	IL	502A4160701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
NORTH STATE FINANCIAL MANAGEMENT LLC	SILER CITY	NC	503A7630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH STATE FINANCIAL MANAGEMENT LLC	SILER CITY	NC	502A7630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTH STATE FINANCIAL MANAGEMENT LLC	SILER CITY	NC	503A7630701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTH STATE FINANCIAL MANAGEMENT LLC	SILER CITY	NC	502A7630701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTHEAST BANK	AUBURN	ME	50285101902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NORTHEAST BANK	AUBURN	ME	50285101902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NORTHEAST BANK	AUBURN	ME	50385101902-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NORTHEAST BANK	AUBURN	ME	50385101902-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
NORTHEAST BANK	AUBURN	ME	50285101902-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHEAST BANK	AUBURN	ME	50385101902-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHEAST BANK FSB	LEWISTON	ME	50285101101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002



<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
NORTHWEST SAVINGS BANK	ERIE	PA	502A1211901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHWEST SAVINGS BANK	ERIE	PA	503A1211901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHWEST SAVINGS BANK	ERIE	PA	502A1211901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
NORTHWEST, INC.	PORTLAND	OR	VS323220	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50344170701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/31/2001
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50244170701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/31/2001
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50344170701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/31/2001
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50244170701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/31/2001
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50344170701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/31/2001
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50244170701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/31/2001
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50344170702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50344170702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50244170702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50244170702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	
NORTHWESTERN MUTUAL LIFE INSURANCE CO	MILWAUKEE	WI	50244170702-005	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
NORTHWESTERN SAVINGS BANK & TRUST	TRAVERSE CITY	MI	50381770701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTHWESTERN SAVINGS BANK & TRUST	TRAVERSE CITY	MI	50281770701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTHWESTERN SAVINGS BANK & TRUST	TRAVERSE CITY	MI	50381770701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTHWESTERN SAVINGS BANK & TRUST	TRAVERSE CITY	MI	50281770701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
NORTHWESTERN SAVINGS BANK & TRUST	TRAVERSE CITY	MI	50381770701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTHWESTERN SAVINGS BANK & TRUST	TRAVERSE CITY	MI	50281770701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
NORTHWESTERN STATE BANK	ULEN	MN	50244362701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
NORTHWESTERN STATE BANK	HALLOCK	MN	502B8942701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968501-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	502B4968501-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968501-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968501-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	503B4968502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	502B4968502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
NORTHWESTERN WISCONSIN ASSOCIATES	WAUSAU	WI	502B4968502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
NORTHWOODS STATE BANK	NORTHWOOD	IA	50244451901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NORTHWOODS STATE BANK	NORTHWOOD	IA	50244451901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY	502B6411901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY	502B6411901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY	502B6411901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY	502B6411901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY	503B6411901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY	503B6411901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
NPIN SERVICES CORP	ITHACA	NY	502B6411901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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
NYHART CO INC	INDIANAPOLIS	IN	50399450702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/28/2002
NYHART CO INC	INDIANAPOLIS	IN	50399450702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/28/2002
NYHART CO INC	INDIANAPOLIS	IN	50299450702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/28/2002
NYHART CO INC	INDIANAPOLIS	IN	50299450702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/28/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
OBERMEYER ASSET MANAGEMENT CO	ASPEN	CO	502B6711901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
OBERMEYER 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
ODGEN 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
OHIO NATIONAL LIFE INSURANCE CO	CINCINNATI	OH	50244740701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
OHIO NATIONAL LIFE INSURANCE CO	CINCINNATI	OH	50344740701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OHIO NATIONAL LIFE INSURANCE CO	CINCINNATI	OH	50244740701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OHIO VALLEY BANK CO	GALLIPOLIS	OH	50201982701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
OHIO VALLEY BANK CO	GALLIPOLIS	OH	50201982701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
OHIO VALLEY BANK CO	GALLIPOLIS	OH	50201982701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OHIO VALLEY NATIONAL BANK	HENDERSON	KY	50244770701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/01/2001
OHIO VALLEY NATIONAL BANK	HENDERSON	KY	50244770701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
OHIO VALLEY NATIONAL BANK	HENDERSON	KY	50344770701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
OHIO VALLEY NATIONAL BANK	HENDERSON	KY	50244770701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
OKLAHOMA DATA SERVICES LLC	OKLAHOMA CITY	OK	503B1730701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OKLAHOMA DATA SERVICES LLC	OKLAHOMA CITY	OK	502B1730701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OKLAHOMA DATA SERVICES LLC	OKLAHOMA CITY	OK	503B1730701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
OKLAHOMA DATA SERVICES LLC	OKLAHOMA CITY	OK	502B1730701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
OKLAHOMA DATA SERVICES LLC	OKLAHOMA CITY	OK	503B1730701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
OKLAHOMA DATA SERVICES LLC	OKLAHOMA CITY	OK	502B1730701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
OLD DOMINION TRUST CO	NORFOLK	VA	502A1170701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OLD DOMINION TRUST CO	NORFOLK	VA	502A1170701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
OLD DOMINION TRUST CO	NORFOLK	VA	502A1170701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
OLD NATIONAL TRUST CO	EVANSVILLE	IN	50252621901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
OLD NATIONAL TRUST CO	EVANSVILLE	IN	50252621901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
OLD NATIONAL TRUST CO	EVANSVILLE	IN	50352621901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
OLD NATIONAL TRUST CO	EVANSVILLE	IN	50352621901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
OLD NATIONAL TRUST CO	EVANSVILLE	IN	50252621901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
OLD NATIONAL TRUST CO	EVANSVILLE	IN	50352621901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	503A3930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	502A3930701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	503A3930701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	502A3930701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	503A3930701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	502A3930701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
OLD POINT FINANCIAL CORP	NEWPORT NEWS	VA	503A3930701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50345040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50245040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50345040701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50245040701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50345040701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50245040701-006	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>
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50345040702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/29/2002
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50345040702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 04/29/2002
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50245040702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/29/2002
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50245040702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 04/29/2002
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50345040703-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/26/2002
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50245040703-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/26/2002
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50345040703-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/26/2002
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50245040703-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/26/2002
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50345040703-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/26/2002
OLD SECOND NATIONAL BANK OF AURORA	AURORA	IL	50245040703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/26/2002
OLDENBURG CO INC	GRAND RAPIDS	MI	502B7442701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/07/2001
OLSEN THIELEN & CO LTD	ST PAUL	MN	503B1000701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
OLSEN THIELEN & CO LTD	ST PAUL	MN	502B1000701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
OLSEN THIELEN & CO LTD	ST PAUL	MN	503B1000701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
OLSEN THIELEN & CO LTD	ST PAUL	MN	502B1000701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
OLSEN THIELEN & CO LTD	ST PAUL	MN	503B1000701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
OLSEN THIELEN & CO LTD	ST PAUL	MN	502B1000701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
OMEGA INC	DEWITT	NY	503B5588501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 09/18/2001
OMEGA INC	DEWITT	NY	502B5588501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 09/18/2001
OMEGA INC	DEWITT	NY	503B5588501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 09/18/2001
OMEGA INC	DEWITT	NY	502B5588501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 09/18/2001
OMEGA INC	DEWITT	NY	503B5588501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 09/18/2001
OMEGA INC	DEWITT	NY	502B5588501-006	Prototype Standardized Money Purchase Plan	Opinion Letter issued 09/18/2001
OMEGA INC	DEWITT	NY	502B5588501-007	Prototype Standardized Target Benefit Plan	Opinion Letter issued 09/18/2001
OMEGA INC	DEWITT	NY	503B5588502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 09/20/2001
OMEGA INC	DEWITT	NY	503B5588502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 09/20/2001
OMEGA INC	DEWITT	NY	502B5588502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 09/20/2001
OMEGA INC	DEWITT	NY	502B5588502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 09/20/2001
OMNI PENSION SERVICES CO	ST CLAIR SHORES	MI	502B8658501-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 03/07/2002
OMNI PENSION SERVICES CO	ST CLAIR SHORES	MI	502B8658501-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 03/07/2002
OMNI PENSION SERVICES CO	ST CLAIR SHORES	MI	502B8658502-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 03/07/2002
ONEIDA SAVINGS BANK	ONEIDA	NY	502ZZJS1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
ONEIDA SAVINGS BANK	ONEIDA	NY	502ZZJS1901-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
ONEIDA SAVINGS BANK	ONEIDA	NY	502ZZJS1901-003	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
O'NEIL & ASSOCIATES CHTD	BOISE	ID	503B1720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 11/27/2001
O'NEIL & ASSOCIATES CHTD	BOISE	ID	503B1720701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 11/27/2001
O'NEIL & ASSOCIATES CHTD	BOISE	ID	503B1720701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 11/27/2001
OPASTCO RETIREMENT TRUST	WASHINGTON	DC	503A7800001-001	Master Non-standardized Profit Sharing Plan	Withdrawn 02/01/2002
OPASTCO RETIREMENT TRUST	WASHINGTON	DC	503A7800001-002	Master Non-standardized Money Purchase Plan	Withdrawn 02/01/2002
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-009	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-010	Prototype Standardized Money Purchase Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-011	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-012	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-013	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-014	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-015	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-016	Prototype Standardized Money Purchase Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-017	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-018	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-019	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390652701-020	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 09/13/2001
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50290652701-021	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 01/08/2002
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390650702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/29/2002
OPPENHEIMER FUNDS DISTRIBUTOR INC	NEW YORK	NY	50390650702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter issued 04/29/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
ORRSTOWN BANK	SHIPPENSBURG	PA	5022ZMF1901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
ORRSTOWN BANK	SHIPPENSBURG	PA	5022ZMF1901-006	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 Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
OSBORN CARREIRO & ASSOCIATES INC	LITTLE ROCK	AR	503A4700702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
OSBORN CARREIRO & ASSOCIATES INC	LITTLE ROCK	AR	502A4700702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
O'SULLIVAN CREEL LLP	PENSACOLA	FL	503B2200701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
O'SULLIVAN CREEL LLP	PENSACOLA	FL	502B2200701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
O'SULLIVAN CREEL LLP	PENSACOLA	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 LLP	ALBANY	NY	503B8240701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
OXFORD ASSOCIATES LLP	ALBANY	NY	502B8240701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
OXFORD ASSOCIATES LLP	ALBANY	NY	503B8240701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
OXFORD ASSOCIATES LLP	ALBANY	NY	502B8240701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
OXFORD ASSOCIATES LLP	ALBANY	NY	503B8240701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
OXFORD ASSOCIATES LLP	ALBANY	NY	502B8240701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
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 CENTURY TRUST	HONOLULU	HI	50232831901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PACIFIC CENTURY TRUST	HONOLULU	HI	50232831901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PACIFIC CENTURY TRUST	HONOLULU	HI	50232831901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PACIFIC CENTURY TRUST	HONOLULU	HI	50232831901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PACIFIC CENTURY TRUST	HONOLULU	HI	50332831901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PACIFIC CENTURY TRUST	HONOLULU	HI	50332831901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PACIFIC CENTURY TRUST	HONOLULU	HI	50232831901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PACIFIC CENTURY TRUST	HONOLULU	HI	50332831901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PACIFIC CENTURY TRUST	HONOLULU	HI	50232831901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PACIFIC CENTURY TRUST	HONOLULU	HI	50232831902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
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 NORTHWEST BANK	SEATTLE	WA	50284062701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/23/2001
PACIFIC NORTHWEST BANK	SEATTLE	WA	50284062701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/23/2001
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
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

<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>
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	503458000702-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
PAN AMERICAN LIFE INSURANCE CO	NEW ORLEANS	LA	502458000702-002	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
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
PATLA STRAUS ROBINSON & MOORE PA	ASHEVILLE	NC	503A4040701-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/28/2002
PATLA STRAUS ROBINSON & MOORE PA	ASHEVILLE	NC	503A4040701-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/28/2002
Patricia P Watt d/b/a P Watt Consultant Actuary	San Jose	CA	502B829BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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
PAYDAY USA	ATLANTA	GA	503B7258501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/28/2001
PAYDAY USA	ATLANTA	GA	502B7258501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/28/2001
PAYDAY USA	ATLANTA	GA	503B7258501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/28/2001
PAYDAY USA	ATLANTA	GA	502B7258501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/28/2001
PAYDAY USA	ATLANTA	GA	503B7258501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/28/2001
PAYDAY USA	ATLANTA	GA	502B7258501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/28/2001
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
PCG PENSION CONSULTING GROUP INC	APTOS	CA	503B7350001-001	Prototype Non-standardized Cash or Deferred Arrangement	
PCG PENSION CONSULTING GROUP INC	APTOS	CA	503B7350001-002	Prototype Non-standardized Cash or Deferred Arrangement	
PCG PENSION CONSULTING GROUP INC	APTOS	CA	503B7350001-003	Prototype Non-standardized Cash or Deferred Arrangement	
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

<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>
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
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
PEKIN LIFE INSURANCE CO	PEKIN	IL	50246082701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
PEKIN LIFE INSURANCE CO	PEKIN	IL	50246082701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
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 07/09/2002
PENCOMP INC	SOUTH SAN FRANCISCO	CA	503A4830003-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	
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
PENFLEX SERVICES INC	PEORIA	IL	503B7728501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/13/2001
PENFLEX SERVICES INC	PEORIA	IL	502B7728501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/13/2001
PENFLEX SERVICES INC	PEORIA	IL	503B7728501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 12/13/2001
PENFLEX SERVICES INC	PEORIA	IL	502B7728501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/13/2001
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	503B150AB03-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
PENN PENSION CENTER INC	NEW YORK	NY	503B150AB04-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 01/25/2002
PENN SECURITY BANK & TRUST CO	SCRANTON	PA	50246181901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENN SECURITY BANK & TRUST CO	SCRANTON	PA	50246181901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENN SECURITY BANK & TRUST CO	SCRANTON	PA	50346181901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PENN SECURITY BANK & TRUST CO	SCRANTON	PA	50346181901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PENNSYLVANIA CAPITAL BANK	PITTSBURGH	PA	50207542701-001	Prototype Standardized Profit Sharing Plan	Closed Without Opinion Letter 08/07/2001
PENNSYLVANIA CAPITAL BANK	PITTSBURGH	PA	50207542701-002	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 08/07/2001
PENNSYLVANIA PENSION PLANNERS INC	HARRISBURG	PA	503B2230701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
PENNSYLVANIA PENSION PLANNERS INC	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



















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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 SAVINGS BANK	HOLYOKE	MA	502ZZQL2701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
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 STATE BANK	FARMERSBURG	IA	502B8932701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
PEOPLES STATE BANK	FARMERSBURG	IA	502B8932701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/11/2002
PEOPLES STATE BANK	TRUMAN	MN	502B9222701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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	503A6340701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PETER A SMITH ATTORNEY AT LAW	MCMURRAY	PA	503A6340701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PETER D AUSTIN ASSOCIATES	STUDIO CITY	CA	VS323057	Volume Submitter Defined Benefit Plan	
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 MARKETTERS 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
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
PHILIPS NIZER BENJAMIN KRIM & BALLON LLP	NEW YORK	NY	VS323237	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
PHILIPS 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

<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>
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	
PILLSBURY WINTHROP LLP	SAN DIEGO	CA	VS323503	Volume Submitter Money Purchase Plan	
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 & TRUST	BELLE FOURCHE	SD	502B9132701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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 INVESTMENT MANAGEMENT USA INC	BOSTON	MA	50247672702-001	Prototype Standardized Cash or Deferred Arrangement	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
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

<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>
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
PLAN MANAGEMENT INC	OMAHA	NE	503B7820701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/28/2002
PLAN MANAGEMENT INC	OMAHA	NE	502B7820701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/28/2002
PLAN MANAGEMENT INC	OMAHA	NE	503B7820701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
PLAN MANAGEMENT INC	OMAHA	NE	502B7820701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
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	ROSSELL	GA	503A5760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSSELL	GA	502A5760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSSELL	GA	503A5760701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSSELL	GA	502A5760701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSSELL	GA	503A5760701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSSELL	GA	502A5760701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSSELL	GA	503A5760701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSSELL	GA	502A5760701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
PLANMARK FINANCIAL SERVICES LLC	ROSSELL	GA	503A5760702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PLANMARK FINANCIAL SERVICES LLC	ROSSELL	GA	503A5760702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PLANMARK FINANCIAL SERVICES LLC	ROSSELL	GA	502A5760702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PLANMARK FINANCIAL SERVICES LLC	ROSSELL	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
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

<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>
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
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

<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>
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
PRAIRIE STATE BANK	APPLETON	MN	502B8812701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
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 Profit Sharing Plan	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 BANK	FORT ATKINSON	WI	50320311101-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
PREMIER NATIONAL BANK	FISHKILL	NY	5025646AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PREMIER NATIONAL BANK	FISHKILL	NY	5025646AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PREMIER RETIREMENT SERVICES INC	SHERWOOD	OR	502B9571901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/05/2002
PREMIER RETIREMENT SERVICES INC	SHERWOOD	OR	502B9571901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/05/2002
PREMIER RETIREMENT SERVICES INC	SHERWOOD	OR	503B9571901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 06/05/2002
PREMIER RETIREMENT SERVICES INC	SHERWOOD	OR	503B9571901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 06/05/2002
PREMIER RETIREMENT SERVICES INC	SHERWOOD	OR	502B9571901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/05/2002
PREMIER RETIREMENT SERVICES INC	SHERWOOD	OR	503B9571901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 06/05/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
PRICE RAFFEL & BROWNE ADMINISTRATORS INC	THOUSAND OAKS	CA	502A5820701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
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	VS323208	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
PRICKETT JONES & ELLIOTT PA	WILMINGTON	DE	503B7390701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/01/2001
PRICKETT JONES & ELLIOTT PA	WILMINGTON	DE	502B7390701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/01/2001
PRICKETT JONES & ELLIOTT PA	WILMINGTON	DE	503B7390701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
PRICKETT JONES & ELLIOTT PA	WILMINGTON	DE	502B7390701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
PRICKETT JONES & ELLIOTT PA	WILMINGTON	DE	503B7390701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
PRICKETT JONES & ELLIOTT PA	WILMINGTON	DE	502B7390701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
PRIMARK BENEFITS	BURLINGAME	CA	VS323195	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
PRIMEVEST FINANCIAL SERVICES INC	ST CLOUD	MN	50251631901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PRIMEVEST FINANCIAL SERVICES INC	ST CLOUD	MN	50251631901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PRIMEVEST FINANCIAL SERVICES INC	ST CLOUD	MN	50251631901-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/12/2002
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



<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>
PROVIDENT MUTUAL LIFE INSURANCE	BERWYN	PA	50248510702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PROVIDENT SAVINGS BANK	JERSEY CITY	NJ	5022ZL26001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/06/2001
PROVIDENT SAVINGS BANK	JERSEY CITY	NJ	5022ZL26001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/06/2001
PROVIDENT TRUST CO	OMAHA	NE	50327910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PROVIDENT TRUST CO	OMAHA	NE	50227910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PROVIDENT TRUST CO	OMAHA	NE	50327910701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PROVIDENT TRUST CO	OMAHA	NE	50227910701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PROVIDENT TRUST CO	OMAHA	NE	50327910701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PROVIDENT TRUST CO	OMAHA	NE	50227910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PRUDENTIAL INSURANCE CO OF AMERICA	ISELIN	NJ	50348580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/20/2002
PRUDENTIAL INSURANCE CO OF AMERICA	ISELIN	NJ	50248580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/20/2002
PRUDENTIAL INSURANCE CO OF AMERICA	ISELIN	NJ	50348580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
PRUDENTIAL INSURANCE CO OF AMERICA	ISELIN	NJ	50248580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/20/2002
PRUDENTIAL INSURANCE CO OF AMERICA	ISELIN	NJ	50348580701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002
PRUDENTIAL INSURANCE CO OF AMERICA	ISELIN	NJ	50248580701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/20/2002
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50358152701-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50358152701-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50358152701-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152701-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/15/2002
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152702-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/25/2001
PRUDENTIAL SECURITIES INC	NEW YORK	NY	50258152702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/25/2001
PSSC INC	WESTPORT	CT	503A6260701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PSSC INC	WESTPORT	CT	502A6260701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
PSSC INC	WESTPORT	CT	503A6260701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PSSC INC	WESTPORT	CT	502A6260701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
PSSC INC	WESTPORT	CT	503A6260701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PSSC INC	WESTPORT	CT	502A6260701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
PSSC INC	WESTPORT	CT	503A6260702-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PSSC INC	WESTPORT	CT	502A6260702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PUGH & CO BENEFIT CONSULTANTS LLC	KNOXVILLE	TN	503B3110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PUGH & CO BENEFIT CONSULTANTS LLC	KNOXVILLE	TN	502B3110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PUGH & CO BENEFIT CONSULTANTS LLC	KNOXVILLE	TN	503B3110701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PUGH & CO BENEFIT CONSULTANTS LLC	KNOXVILLE	TN	502B3110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PUGH & CO BENEFIT CONSULTANTS LLC	KNOXVILLE	TN	503B3110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PUGH & CO BENEFIT CONSULTANTS LLC	KNOXVILLE	TN	502B3110701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	502B6101901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	502B6101901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	503B6101901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	503B6101901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	502B6101901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	503B6101901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	VS322932	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 11/16/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	VS322933	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 11/16/2001
PULLMAN & COMLEY LLC	BRIDGEPORT	CT	VS322934	Volume Submitter Money Purchase Plan	Advisory Letter Issued 11/16/2001
PUNTER SOUTHWALL & CO LLC	FRAMINGHAM	MA	503B3760701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PUNTER SOUTHWALL & CO LLC	FRAMINGHAM	MA	502B3760701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PUNTER SOUTHWALL & CO LLC	FRAMINGHAM	MA	503B3760701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PUNTER SOUTHWALL & CO LLC	FRAMINGHAM	MA	502B3760701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PUNTER SOUTHWALL & CO LLC	FRAMINGHAM	MA	503B3760701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PUNTER SOUTHWALL & CO LLC	FRAMINGHAM	MA	502B3760701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PUNTER SOUTHWALL & CO LLC	FRAMINGHAM	MA	503B3760701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PUNTER SOUTHWALL & CO LLC	FRAMINGHAM	MA	502B3760701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	503A6250701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	502A6250701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	503A6250701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	502A6250701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	503A6250701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	502A6250701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	503A6250702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	503A6250702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	502A6250702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
PUSHKIN & PUSHKIN INC	TIMONIUM	MD	502A6250702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
PUTNAM COUNTY SAVINGS BANK	BREWSTER	NY	50202642701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/25/2002
PUTNAM COUNTY SAVINGS BANK	BREWSTER	NY	50202642701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/25/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50395310001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50295310001-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50395310001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50295310001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50395310001-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50295310001-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50395310001-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50295310001-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50395310001-009	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50295310001-010	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50395310001-011	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/09/2002
PUTNAM FIDUCIARY TRUST CO	BOSTON	MA	50295310001-012	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/09/2002
PW TRUST CO	WEEHAWKEN	NJ	50295502701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
PW TRUST CO	WEEHAWKEN	NJ	50295502701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
PW TRUST CO	WEEHAWKEN	NJ	50395502701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 08/07/2001





<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>
QUALIFIED RETIREMENT PLANS INC	ORLANDO	FL	VS322571	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 11/29/2001
QUALIFIED RETIREMENT SERVICES	HOUSTON	TX	503B1290701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT SERVICES	HOUSTON	TX	502B1290701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT SERVICES	HOUSTON	TX	503B1290701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT SERVICES	HOUSTON	TX	502B1290701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT SERVICES	HOUSTON	TX	503B1290701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED RETIREMENT SERVICES	HOUSTON	TX	502B1290701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538500-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	502B5538501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	502B5538501-005	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538501-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	502B5538501-007	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538501-008	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	502B5538501-009	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	503B5538502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	502B5538502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
QUALIFIED SERVICES INC	SAN LUIS OBISPO	CA	502B5538502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 09/20/2001
QUALITATIVE RESEARCH CORP	WAUCHULA	FL	502B9720001-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
QUALITATIVE RESEARCH CORP	WAUCHULA	FL	503B9720001-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	503A5910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	502A5910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	503A5910701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	502A5910701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	503A5910701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	502A5910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
QUALITY PENSION SERVICE INC	ROCKVILLE CENTRE	NY	503A5910701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
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
QUANTATIVE ADVISORS	LINCOLN	MA	50380051901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
QUANTUM PENSION SERVICES INC	SPOKANE	WA	503B4998501-001	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUANTUM PENSION SERVICES INC	SPOKANE	WA	502B4998501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/18/2001
QUANTUM PENSION SERVICES INC	SPOKANE	WA	502B4998501-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
QUANTUM PENSION SERVICES INC	SPOKANE	WA	502B4998501-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
QUANTUM PENSION SERVICES INC	SPOKANE	WA	502B4998501-005	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 09/18/2001
QUANTUM PENSION SERVICES INC	SPOKANE	WA	502B4998502-001	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 09/20/2001
QUARLES & BRADY LLP	MILWAUKEE	WI	VS323100	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/20/2001
QUARLES & BRADY LLP	MILWAUKEE	WI	VS323101	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 12/20/2001
QUEEN CITY FEDERAL SAVINGS BANK	VIRGINIA	MN	50248762701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
QUEEN CITY FEDERAL SAVINGS BANK	VIRGINIA	MN	50248762701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
R BARRY & TOM B JOHNSON & CO PC	ARLINGTON	TX	503B4270701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
R BARRY & TOM B JOHNSON & CO PC	ARLINGTON	TX	502B4270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
R BARRY & TOM B JOHNSON & CO PC	ARLINGTON	TX	503B4270701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
R BARRY & TOM B JOHNSON & CO PC	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

<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 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
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	
R TECH CONSULTANTS	CANOGA PARK	CA	VS323079	Volume Submitter Money Purchase Plan	
R TECH CONSULTANTS	CANOGA PARK	CA	VS323080	Volume Submitter Profit Sharing/401K Plan	
R TECH CONSULTANTS	CANOGA PARK	CA	VS323081	Volume Submitter Defined Benefit Plan	
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 & HURLEY INC	SPOKANE	WA	503B1050704-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/28/2002
RANDALL & HURLEY INC	SPOKANE	WA	503B1050704-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/28/2002
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

<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>
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	502A0082701-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 07/16/2002
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A008AQ02-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A008AQ02-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A008AQ02-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A008AQ02-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	503A008AQ02-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	503A008AQ02-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A0082703-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/16/2002
RBC DAIN RAUSCHER	MINNEAPOLIS	MN	502A0082703-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/16/2002
REA & ASSOCIATES INC	NEW PHILADELPHIA	OH	503B1620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
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
REHMANN ROBSON PC	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

<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>
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	WOODBIDGE	CT	VS322453	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 03/07/2002
REICHERT & GRADOVILLE PC	WOODBIDGE	CT	VS323068	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 04/22/2002
REICHERT & GRADOVILLE PC	WOODBIDGE	CT	VS323118	Volume Submitter Money Purchase Plan	Advisory Letter Issued 04/22/2002
REICHERT & GRADOVILLE PC	WOODBIDGE	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	MILWAUKEE	WI	VS322430	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 4/12/2001 & 01/24/2002
REINHART BOERNER VANDEUREN NORRIS & RIESELBACH	MILWAUKEE	WI	VS322431	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 4/12/2001 & 01/24/2002
REINHART BOERNER VANDEUREN NORRIS & RIESELBACH	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 CPA's	DAVENPORT	IA	503B4150701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
REISER JENNINGS & CO PC CPA's	DAVENPORT	IA	502B4150701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
REISER JENNINGS & CO PC CPA's	DAVENPORT	IA	503B4150701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
REISER JENNINGS & CO PC CPA's	DAVENPORT	IA	503B4150701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
REISER JENNINGS & CO PC CPA's	DAVENPORT	IA	502B4150701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
REISH & LUFTMAN	LOS ANGELES	CA	VS322737	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/17/2002
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	502A5870701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	502A5870701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	502A5870701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	503A5870701-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/06/2002
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	503A5870701-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/06/2002
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	503A5870701-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/06/2002
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	502A5870702-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
REISH & LUFTMAN A PROFESSIONAL CORP	LOS ANGELES	CA	502A5870702-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RELIANCE FINANCIAL SERVICES NA	DEFIANCE	OH	50366570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RELIANCE FINANCIAL SERVICES NA	DEFIANCE	OH	50266570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RELIANCE FINANCIAL SERVICES NA	DEFIANCE	OH	50366570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RELIANCE FINANCIAL SERVICES NA	DEFIANCE	OH	50266570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RELIANCE FINANCIAL SERVICES NA	DEFIANCE	OH	50366570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RELIANCE FINANCIAL SERVICES NA	DEFIANCE	OH	50266570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RELIANCE TRUST CO	ATLANTA	GA	50375910701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50275910701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50375910701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50275910701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50375910701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50275910701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50375910701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50275910701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50275910701-009	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
RELIANCE TRUST CO	ATLANTA	GA	50275910701-010	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
RELIARSTAR LIFE INSURANCE CO	MINNEAPOLIS	MN	50244342701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RELIARSTAR LIFE INSURANCE CO	MINNEAPOLIS	MN	50244342701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RELIARSTAR LIFE INSURANCE CO	MINNEAPOLIS	MN	50244342701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RELIARSTAR LIFE INSURANCE CO	MINNEAPOLIS	MN	50344342701-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RELIARSTAR LIFE INSURANCE CO	DALLAS	TX	50244341902-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO	DALLAS	TX	50244341902-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO	DALLAS	TX	50244341902-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO	DALLAS	TX	50244341902-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO	DALLAS	TX	50344341902-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO	DALLAS	TX	50344341902-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO	DALLAS	TX	50244341902-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO	DALLAS	TX	50344341902-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO	DALLAS	TX	50244341902-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50207511901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50207511901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50207511901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50207511901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50307511901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50307511901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50207511901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50307511901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RELIARSTAR LIFE INSURANCE CO OF NEW YORK	WOODBURY	NY	50207511901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
REPTTECH CORP	ENGLEWOOD	CO	503A5860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
REPTTECH CORP	ENGLEWOOD	CO	502A5860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
REPTTECH CORP	ENGLEWOOD	CO	503A5860701-003	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>
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 STRATEGIES LLC	APPLETON	WI	503B9740701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
RETIREMENT STRATEGIES LLC	APPLETON	WI	502B9740701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
RETIREMENT STRATEGIES LLC	APPLETON	WI	503B9740701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/26/2002
RETIREMENT STRATEGIES LLC	APPLETON	WI	502B9740701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/26/2002
RETIREMENT SYSTEM GROUP INC	NEW YORK	NY	VS311166	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/18/2000
RETIREMENT SYSTEM GROUP INC	NEW YORK	NY	VS322368	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 8/18/2000
RETIREMENT SYSTEMS MANAGEMENT CORP.	SALT LAKE CITY	UT	VS323209	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/30/2002
RETIREMENT SYSTEMS MANAGEMENTS CORP	SALT LAKE CITY	UT	VS322663	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
RETIREMENT SYSTEMS MANAGEMENTS CORP	SALT LAKE CITY	UT	VS322693	Volume Submitter Money Purchase Plan	Advisory Letter Issued 12/22/2000 & 06/28/2002
RETIREMENT SYSTEMS MANAGEMENTS 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
RICHARD NEWTON & ASSOCIATES INC	MOUNTAIN VIEW	CA	502B839B01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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	MN	50249532701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
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
RICHFIELD BANK & TRUST CO	RICHFIELD	MN	50249532702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
RIDGE DALE STATE BANK	MINNETONKA	MN	502B9252701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
RIDGEWOOD SAVINGS BANK	RIDGEWAY	NY	50201912701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/04/2001
RIDGEWOOD SAVINGS BANK	RIDGEWAY	NY	50201912701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/04/2001
RIDGEWOOD SAVINGS BANK	RIDGEWAY	NY	50201912701-003	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
RIDGEWOOD SAVINGS BANK	RIDGEWAY	NY	50201912701-004	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
RIDGEWOOD SAVINGS BANK	RIDGEWAY	NY	50201912701-005	Prototype Standardized Cash or Deferred Arrangement	Closed Without Opinion Letter 10/04/2001
RIDGEWOOD SAVINGS BANK	RIDGEWAY	NY	50201912701-006	Prototype Standardized Money Purchase Plan	Closed Without Opinion Letter 10/04/2001
RIDGEWOOD SAVINGS BANK	RIDGEWAY	NY	50201912702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
RIDGEWOOD SAVINGS BANK	RIDGEWAY	NY	50201912702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/06/2002
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

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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 Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RIGHTIME FUNDS INC	WYNCOTE	PA	5021000A001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
RIGHTIME FUNDS INC	WYNCOTE	PA	5021000A001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
RIGHTIME FUNDS INC	WYNCOTE	PA	5021000A001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
RIGHTIME FUNDS INC	WYNCOTE	PA	5021000A001-004	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
RITA KALRA & ASSOCIATES INC	NEWPORT BEACH	CA	503B8678501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002
RITA KALRA & ASSOCIATES INC	NEWPORT BEACH	CA	503B8678501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002
RITA KALRA & ASSOCIATES INC	NEWPORT BEACH	CA	502B8678501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002
RITA KALRA & ASSOCIATES INC	NEWPORT BEACH	CA	503B8678501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/07/2002
RITA KALRA & ASSOCIATES INC	NEWPORT BEACH	CA	503B8678501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/07/2002
RITA KALRA & ASSOCIATES INC	NEWPORT BEACH	CA	502B8678501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/07/2002
RITA KALRA & ASSOCIATES INC	NEWPORT BEACH	CA	503B8678501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/07/2002
RITA KALRA & ASSOCIATES INC	NEWPORT BEACH	CA	502B8678501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/07/2002
RITA KALRA & ASSOCIATES INC	NEWPORT BEACH	CA	503B8678502-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/07/2002
RITA KALRA & ASSOCIATES INC	NEWPORT BEACH	CA	502B8678502-002	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/07/2002
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
RIW SERVICE CORP	NORTHBROOK	IL	502B7611901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RIW SERVICE CORP	NORTHBROOK	IL	502B7611901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
RIW SERVICE CORP	NORTHBROOK	IL	503B7611901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
RIW SERVICE CORP	NORTHBROOK	IL	503B7611901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
RIW SERVICE CORP	NORTHBROOK	IL	502B7611901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
RIW SERVICE CORP	NORTHBROOK	IL	503B7611901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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 GRATHWOHL ASSOCIATES INC	NORWALK	CT	503B8688501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002
ROBERT GRATHWOHL ASSOCIATES INC	NORWALK	CT	503B8688501-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002
ROBERT GRATHWOHL ASSOCIATES INC	NORWALK	CT	502B8688501-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002
ROBERT GRATHWOHL ASSOCIATES INC	NORWALK	CT	503B8688501-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/07/2002
ROBERT GRATHWOHL ASSOCIATES INC	NORWALK	CT	503B8688501-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/07/2002
ROBERT GRATHWOHL ASSOCIATES INC	NORWALK	CT	502B8688501-006	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/07/2002
ROBERT GRATHWOHL ASSOCIATES INC	NORWALK	CT	503B8688501-007	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/07/2002
ROBERT GRATHWOHL ASSOCIATES INC	NORWALK	CT	502B8688501-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/07/2002
ROBERT GRATHWOHL ASSOCIATES INC	NORWALK	CT	503B8688502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 03/07/2002
ROBERT GRATHWOHL ASSOCIATES INC	NORWALK	CT	503B8688502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/07/2002
ROBERT GRATHWOHL ASSOCIATES INC	NORWALK	CT	502B8688502-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 03/07/2002
ROBERT GRATHWOHL ASSOCIATES INC	NORWALK	CT	502B8688502-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/07/2002
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 LANDIN & ASSOCIATES INC	MISSION HILLS	CA	503B9608501-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/06/2002
ROBERT LANDIN & ASSOCIATES INC	MISSION HILLS	CA	503B9608501-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/06/2002
ROBERT LANDIN & ASSOCIATES INC	MISSION HILLS	CA	502B9608501-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/06/2002
ROBERT LANDIN & ASSOCIATES INC	MISSION HILLS	CA	502B9608501-004	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/06/2002

<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>
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
ROBERT W BAIRD & CO INC	MILWAUKEE	WI	50392722701-007	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
ROBERT W BAIRD & CO INC	MILWAUKEE	WI	50292722701-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/18/2002
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	503A6280702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ROCKY MOUNTAIN EMPLOYEE BENEFITS INC	SALT LAKE CITY	UT	503A6280702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
RODEY DICKASON SLOAN AKIN & ROBB PA	ALBUQUERQUE	NM	503B8270701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
RODEY DICKASON SLOAN AKIN & ROBB PA	ALBUQUERQUE	NM	502B8270701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
RODEY DICKASON SLOAN AKIN & ROBB PA	ALBUQUERQUE	NM	503B8270701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
RODEY DICKASON SLOAN AKIN & ROBB PA	ALBUQUERQUE	NM	502B8270701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
RODEY DICKASON SLOAN AKIN & ROBB PA	ALBUQUERQUE	NM	503B8270701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
RODEY DICKASON SLOAN AKIN & ROBB PA	ALBUQUERQUE	NM	502B8270701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
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
ROLETTE STATE BANK	ROLETTE	ND	502B8772701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
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
ROUNDBANK	WALDORF	MN	50228862701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 07/23/2002
ROYAL BANK	COBB	WI	502B8762701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
RPA INC	LARGO	FL	503B7268501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/28/2001
RPA INC	LARGO	FL	502B7268501-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/28/2001
RPA INC	LARGO	FL	503B7268501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/28/2001
RPA INC	LARGO	FL	502B7268501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/28/2001
RPA INC	LARGO	FL	503B7268501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/28/2001
RPA INC	LARGO	FL	502B7268501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/28/2001
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	OSLO	MN	502B8982701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
RURAL AMERICAN BANK - HECTOR	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

<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>
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
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
SAINT CLAIR STATE BANK	ST CLAIR	MN	502B8862701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
SAKIFSKY & YEGELWEL PC	ROCKVILLE CENTRE	NY	VS323248	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
SAKIFSKY & YEGELWEL PC	ROCKVILLE CENTRE	NY	VS323271	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
SAKIFSKY & YEGELWEL, P.C.	ROCKVILLE CENTRE	NY	VS323313	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
SAKIFSKY & 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
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	502ZZOH2701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/23/2001
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	502ZZOH2701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/23/2001
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	502ZZOH2702-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/06/2002
SALISBURY BANK & TRUST CO	LAKEVILLE	CT	50217040001-001	Prototype Standardized Profit Sharing Plan	
SALISBURY BANK & TRUST CO	LAKEVILLE	CT	50217040002-001	Prototype Standardized Money Purchase Plan	
SALOMON SMITH BARNEY	NEW YORK	NY	503A0640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SALOMON SMITH BARNEY	NEW YORK	NY	502A0640701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SALOMON SMITH BARNEY	NEW YORK	NY	503A0640701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SALOMON SMITH BARNEY	NEW YORK	NY	502A0640701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SALOMON SMITH BARNEY	NEW YORK	NY	503A0640701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SALOMON SMITH BARNEY	NEW YORK	NY	502A0640701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SALOMON SMITH BARNEY	NEW YORK	NY	503A0640701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SALOMON SMITH BARNEY	NEW YORK	NY	502A0640701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SALOMON SMITH BARNEY	NEW YORK	NY	503A0640702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SALOMON SMITH BARNEY	NEW YORK	NY	503A0640702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SALOMON SMITH BARNEY	NEW YORK	NY	502A0640702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SALOMON SMITH BARNEY	NEW YORK	NY	502A0640702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SALOMON SMITH BARNEY	NEW YORK	NY	502A0640703-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
SALOMON SMITH BARNEY	NEW YORK	NY	502A0640703-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
SALOMON SMITH BARNEY	NEW YORK	NY	502A0642704-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/18/2002
SALTMARSH CLEVELAND & GUND	PENSACOLA	FL	503B3160701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SALTMARSH CLEVELAND & GUND	PENSACOLA	FL	502B3160701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SALTMARSH CLEVELAND & GUND	PENSACOLA	FL	503B3160701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SALTMARSH CLEVELAND & GUND	PENSACOLA	FL	502B3160701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SALTMARSH CLEVELAND & GUND	PENSACOLA	FL	503B3160701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SALTMARSH CLEVELAND & 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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
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
SANDY SPRING NATIONAL BANK	OLNEY	MD	50217332701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/25/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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	WAKEFIELD	MA	50218901901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/12/2002
SAVINGS BANK	WAKEFIELD	MA	50218901901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/12/2002
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	WOBUEN	MA	502A2061901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBUEN	MA	502A2061901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBUEN	MA	502A2061901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBUEN	MA	502A2061901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBUEN	MA	503A2061901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBUEN	MA	503A2061901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 02/14/2002
SBERA	WOBUEN	MA	502A2061901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/14/2002
SBERA	WOBUEN	MA	503A2061901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 02/14/2002
SBERA	WOBUEN	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
SCANDIA AMERICAN BANK	STANLEY	ND	502B9142701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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
SCHAECHTER DOKKEN KANTER ANDREWS & SELCER LTD	MINNEAPOLIS	MN	503B4090701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCHAECHTER DOKKEN KANTER ANDREWS & SELCER LTD	MINNEAPOLIS	MN	502B4090701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCHAECHTER DOKKEN KANTER ANDREWS & SELCER LTD	MINNEAPOLIS	MN	503B4090701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCHAECHTER DOKKEN KANTER ANDREWS & SELCER LTD	MINNEAPOLIS	MN	502B4090701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCHAECHTER DOKKEN KANTER ANDREWS & SELCER LTD	MINNEAPOLIS	MN	503B4090701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCHAECHTER 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
SCHILLO FINANCIAL & INSURANCE SERVICES CO INC	THOUSAND OAKS	CA	502B3990702-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/26/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
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 INC	HOUSTON	TX	503B9590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/06/2002
SCI INC	HOUSTON	TX	502B9590701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/06/2002
SCI INC	HOUSTON	TX	503B9590701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 06/06/2002
SCI INC	HOUSTON	TX	502B9590701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/06/2002
SCI INC	HOUSTON	TX	503B9590701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/06/2002
SCI INC	HOUSTON	TX	502B9590701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/06/2002
SCI TOWER PENSION SPECIALISTS INC	CEDAR RAPIDS	IA	50395670701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCI TOWER PENSION SPECIALISTS INC	CEDAR RAPIDS	IA	50295670701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SCI TOWER PENSION SPECIALISTS INC	CEDAR RAPIDS	IA	50395670701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCI TOWER PENSION SPECIALISTS INC	CEDAR RAPIDS	IA	50295670701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SCI TOWER PENSION SPECIALISTS INC	CEDAR RAPIDS	IA	50395670701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCI TOWER PENSION SPECIALISTS INC	CEDAR RAPIDS	IA	50295670701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	502B569AQ01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	502B569AQ01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	502B569AQ01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	502B569AQ01-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	503B569AQ01-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	503B569AQ01-006	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCIALABBA & MORRISON PC	MARLTON	NJ	VS322637	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 06/18/2002
SCOLARO SHULMAN COHEN LAWLER & BURSTEIN PC	SYRACUSE	NY	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	RICHMOND	VA	50305580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SCOTT & STRINGFELLOW	RICHMOND	VA	50205580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SCOTT & STRINGFELLOW	RICHMOND	VA	50305580701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCOTT & STRINGFELLOW	RICHMOND	VA	50205580701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCOTT & STRINGFELLOW	RICHMOND	VA	50305580701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCOTT & STRINGFELLOW	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
SCOTT TELLIER & CO INC	PHOENIX	AZ	503B6151901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SCOTT TELLIER & CO INC	PHOENIX	AZ	502B6151901-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SCOTT TELLIER & CO INC	PHOENIX	AZ	503B6151901-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SCOTT TELLIER & CO INC	PHOENIX	AZ	502B6151902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
SCOTT TELLIER & CO INC	PHOENIX	AZ	502B6151902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
SCOTT TELLIER & CO INC	PHOENIX	AZ	503B6151902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
SCOTT TELLIER & CO INC	PHOENIX	AZ	503B6151902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
SCOTT TELLIER & CO INC	PHOENIX	AZ	502B6151902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
SCOTT TELLIER & CO INC	PHOENIX	AZ	503B6151902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
SCRIBNER FINANCIAL SERVICES INC	BRADFORD	VT	502B3640701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SCRIBNER FINANCIAL SERVICES INC	BRADFORD	VT	502B3640701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SCRIBNER FINANCIAL SERVICES INC	BRADFORD	VT	502B3640701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SCRIBNER FINANCIAL SERVICES INC	BRADFORD	VT	502B3640701-004	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SCUDDER & ESLER CO., LPA	DAYTON	OH	VS322898	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 10/15/2001
SCUDDER & ESLER CO., LPA	DAYTON	OH	VS322899	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/15/2001
SCUDDER & ESLER CO., LPA	DAYTON	OH	VS322900	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/15/2001
SCUDDER TRUST CO	SALEM	NH	502B7490001-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	502B7490001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	503B7490001-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	503B7490001-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	502B7490002-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	502B7490002-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	502B7490003-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	502B7490003-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	503B7490003-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/10/2001
SCUDDER TRUST CO	SALEM	NH	503B7490003-004	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/10/2001





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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
SEVERN SAVINGS BANK FSB	ANNAPOLIS	MD	50232982701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
SEVERN SAVINGS BANK FSB	ANNAPOLIS	MD	50232982701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
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
SHERIDAN BARTON VASKO & CO	COLUMBUS	OH	503B9580701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/06/2002
SHERIDAN BARTON VASKO & CO	COLUMBUS	OH	502B9580701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/06/2002
SHERIDAN BARTON VASKO & CO	COLUMBUS	OH	503B9580701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/06/2002
SHERIDAN BARTON VASKO & CO	COLUMBUS	OH	502B9580701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/06/2002
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 MEEHAN CURTIN & AIN PC	WASHINGTON	DC	503B7400701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/01/2001
SHERMAN MEEHAN CURTIN & AIN PC	WASHINGTON	DC	502B7400701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/01/2001
SHERMAN MEEHAN CURTIN & AIN PC	WASHINGTON	DC	503B7400701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
SHERMAN MEEHAN CURTIN & AIN PC	WASHINGTON	DC	502B7400701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/01/2001
SHERMAN MEEHAN CURTIN & AIN PC	WASHINGTON	DC	503B7400701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
SHERMAN MEEHAN CURTIN & AIN PC	WASHINGTON	DC	502B7400701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/01/2001
SHERMAN, SILVERSTEIN, KOHL, ROSE AND PODOLSKY, P.A	PENNSAUKEN	NJ	VS322901	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 04/23/2002
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

<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>
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
SHORE PENSION SERVICES LLC	EASTON	MD	503B9630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 06/28/2002
SHORE PENSION SERVICES LLC	EASTON	MD	502B9630701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 06/28/2002
SHORE PENSION SERVICES LLC	EASTON	MD	503B9630701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 06/28/2002
SHORE PENSION SERVICES LLC	EASTON	MD	502B9630701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 06/28/2002
SHORE PENSION SERVICES LLC	EASTON	MD	503B9630701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 06/28/2002
SHORE PENSION SERVICES LLC	EASTON	MD	502B9630701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 06/28/2002
SHORE PENSION SERVICES LLC	EASTON	MD	503B9630701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter issued 06/28/2002
SHORE PENSION SERVICES LLC	EASTON	MD	502B9630701-008	Prototype Standardized Target Benefit Plan	Opinion Letter issued 06/28/2002
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 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
SIGNAL TRUST CO	LA CROSSE	WI	502A0440701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
SIGNAL TRUST CO	LA CROSSE	WI	503A0440701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
SIGNAL TRUST CO	LA CROSSE	WI	502A0440701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
SIGNAL TRUST CO	LA CROSSE	WI	503A0440701-005	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>
SIGNAL TRUST CO	LA CROSSE	WI	502A0440701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	503B3620701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	502B3620701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	503B3620701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	502B3620701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	503B3620701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	502B3620701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	503B3620701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SIKICH GARDNER & CO LLP	AURORA	IL	502B3620701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SILABLE INC	LOS GATOS	CA	502B833BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
SILDON & EVANS LAW GROUP PC	KANSAS CITY	MO	503B4570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SILDON & EVANS LAW GROUP PC	KANSAS CITY	MO	503B4570701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SILDON & EVANS LAW GROUP PC	KANSAS CITY	MO	503B4570701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SILVERSTEIN & COOK PA	RALEIGH	NC	503B4040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SILVERSTEIN & COOK PA	RALEIGH	NC	502B4040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SILVERSTEIN & COOK PA	RALEIGH	NC	503B4040701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SILVERSTEIN & COOK PA	RALEIGH	NC	502B4040701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SILVERSTEIN & COOK PA	RALEIGH	NC	503B4040701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SILVERSTEIN & COOK PA	RALEIGH	NC	502B4040701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SILVERSTONE GROUP INC	OMAHA	NE	503B2040701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SILVERSTONE GROUP INC	OMAHA	NE	502B2040701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SILVERSTONE GROUP INC	OMAHA	NE	503B2040701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SILVERSTONE GROUP INC	OMAHA	NE	502B2040701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SILVERSTONE GROUP INC	OMAHA	NE	503B2040701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SILVERSTONE GROUP INC	OMAHA	NE	502B2040701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SILVERSTONE GROUP INC	OMAHA	NE	503B2040702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SILVERSTONE GROUP INC	OMAHA	NE	503B2040702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SILVERSTONE GROUP INC	OMAHA	NE	502B2040702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SILVERSTONE GROUP INC	OMAHA	NE	502B2040702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SIMEN SMITH & HARRIS	FLINT	MI	503B4070701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIMEN SMITH & HARRIS	FLINT	MI	502B4070701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIMEN SMITH & HARRIS	FLINT	MI	503B4070701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIMEN SMITH & HARRIS	FLINT	MI	502B4070701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIMEN SMITH & HARRIS	FLINT	MI	503B4070701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SIMEN SMITH & HARRIS	FLINT	MI	502B4070701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SIMMONS FIRST BANK OF EL DORADO NA	EL DORADO	AR	50341940701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SIMMONS FIRST BANK OF EL DORADO NA	EL DORADO	AR	50341940701-002	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SIMMONS FIRST BANK OF EL DORADO NA	EL DORADO	AR	50341940701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIMMONS FIRST BANK OF EL DORADO NA	EL DORADO	AR	50241940701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIMMONS FIRST TRUST CO NA	PINE BLUFF	AR	503A1180701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SIMMONS FIRST TRUST CO NA	PINE BLUFF	AR	502A1180701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SIMMONS FIRST TRUST CO NA	PINE BLUFF	AR	503A1180701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SIMMONS FIRST TRUST CO NA	PINE BLUFF	AR	502A1180701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SIMMONS FIRST TRUST CO NA	PINE BLUFF	AR	503A1180701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIMMONS FIRST TRUST CO NA	PINE BLUFF	AR	502A1180701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	503B2030701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	502B2030701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	503B2030701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	502B2030701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	503B2030701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	502B2030701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	503B2030701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	502B2030701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	503B2030702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	503B2030702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	502B2030702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SIMPKINS & ASSOCIATES INC	SAN ANTONIO	TX	502B2030702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SIOUXLAND BENEFIT CONSULTANTS LC	SIOUX FALLS	SD	503B0610701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SIOUXLAND BENEFIT CONSULTANTS LC	SIOUX FALLS	SD	502B0610701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SIOUXLAND BENEFIT CONSULTANTS LC	SIOUX FALLS	SD	503B0610701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SIOUXLAND BENEFIT CONSULTANTS LC	SIOUX FALLS	SD	502B0610701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SIOUXLAND BENEFIT CONSULTANTS LC	SIOUX FALLS	SD	503B0610701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIOUXLAND BENEFIT CONSULTANTS LC	SIOUX FALLS	SD	502B0610701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SIROTE & PERMUTT PC	BIRMINGHAM	AL	VS322357	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/29/2001
SIROTE & PERMUTT PC	BIRMINGHAM	AL	VS322358	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 10/04/2001
SIROTE & PERMUTT PC	BIRMINGHAM	AL	VS322460	Volume Submitter Money Purchase Plan	Advisory Letter Issued 10/04/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	503A8850701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	502A8850701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	503A8850701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	502A8850701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	503A8850701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	502A8850701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	503A8850701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
SKOGLUND & BLOUNT INC	GARLAND	TX	503A8850702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SKOGLUND & BLOUNT INC	GARLAND	TX	503A8850702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SKOGLUND & BLOUNT INC	GARLAND	TX	502A8850702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SKOGLUND & BLOUNT INC	GARLAND	TX	502A8850702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SKY TRUST NA	YOUNGSTOWN	OH	50226741901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SKY TRUST NA	YOUNGSTOWN	OH	50226741901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SKY TRUST NA	YOUNGSTOWN	OH	50326741901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SKY TRUST NA	YOUNGSTOWN	OH	50326741901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SKY TRUST NA	YOUNGSTOWN	OH	50226741901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SKY TRUST NA	YOUNGSTOWN	OH	50326741901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SLAVIC 401K.COM INC	BOCA RATON	FL	503A7860001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/07/2002
SLETTO & ASSOCIATES PA	EAGAN	MN	503A7940001-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/21/2002

<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>
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
SOUTHBRIDGE SAVINGS BANK	SOUTHBRIDGE	MA	502ZZQN2701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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
SOUTHEASTERN EMPLOYEE BENEFIT SERVICES INC	WINSTON SALEM	NC	502B1910701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001



<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
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
SPURGEON & MARTIN	SAN DIEGO	CA	503B9668501-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 07/16/2002
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 JAMES FEDERAL SAVINGS & LOAN	ST JAMES	MN	50279462701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
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
STALKER & ASSOCIATES INC	NEWTON	PA	503B7680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 12/21/2001
STALKER & ASSOCIATES INC	NEWTON	PA	502B7680701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 12/21/2001
STALKER & ASSOCIATES INC	NEWTON	PA	503B7680701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 12/21/2001
STALKER & ASSOCIATES INC	NEWTON	PA	502B7680701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 12/21/2001
STALKER & ASSOCIATES INC	NEWTON	PA	503B7680701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/21/2001
STALKER & ASSOCIATES INC	NEWTON	PA	502B7680701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 12/21/2001
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

<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>
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 Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND	OR	50352880701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND	OR	50252880701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
STANDARD INSURANCE CO	PORTLAND	OR	50352880702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
STANDARD INSURANCE CO	PORTLAND	OR	50352880702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
STANDARD INSURANCE CO	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
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	CHANDLER	MN	50296842701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
STATE BANK	BELLE PLAINE	MN	502B9112701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
STATE BANK & TRUST CO	NEVADA	IA	50293701101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
STATE BANK & TRUST OF KENMARE	KENMARE	ND	502B9042701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
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 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 DANVERS	BENSON	WI	502B7911101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
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 GENEVA	GENEVA	IL	50253221901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF GENEVA	GENEVA	IL	50253221901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF GENEVA	GENEVA	IL	50253221901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF GENEVA	GENEVA	IL	50253221901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF GENEVA	GENEVA	IL	50353221901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF GENEVA	GENEVA	IL	50353221901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
STATE BANK OF GENEVA	GENEVA	IL	50253221901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STATE BANK OF GENEVA	GENEVA	IL	50353221901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STATE BANK OF GENEVA	GENEVA	IL	50253221901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
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

<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>
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
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	OKENE	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	ST CLOUD	MN	50253951901-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STEARNS BANK	ST CLOUD	MN	50353951901-002	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STEARNS BANK	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
STEEL HECTOR & DAVIS LLP	MIAMI	FL	503B1020702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/28/2002
STEEL HECTOR & DAVIS LLP	MIAMI	FL	503B1020702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/28/2002
STEEL HECTOR & DAVIS LLP	MIAMI	FL	502B1020702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 06/28/2002
STEEL HECTOR & DAVIS LLP	MIAMI	FL	502B1020702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 06/28/2002
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

<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>
STERLING FINANCIAL TRUST CO	LANCASTER	PA	502B7981901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/08/2002
STERLING FINANCIAL TRUST CO	LANCASTER	PA	502B7981901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/08/2002
STERLING FINANCIAL TRUST CO	LANCASTER	PA	503B7981901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 05/08/2002
STERLING FINANCIAL TRUST CO	LANCASTER	PA	503B7981901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 05/08/2002
STERLING FINANCIAL TRUST CO	LANCASTER	PA	502B7981901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/08/2002
STERLING FINANCIAL TRUST CO	LANCASTER	PA	503B7981901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 05/08/2002
STERLING FINANCIAL TRUST CO	LANCASTER	PA	502B7981901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/08/2002
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	503B700AB01-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
STERN KEISER PANKEN & WOHL	WHITE PLAINS	NY	503B700AB01-002	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
STERN SIMON & HELLMAN LLC	BOCA RATON	FL	503A3771901-001	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
STERN SIMON & HELLMAN LLC	BOCA RATON	FL	503A3771901-002	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
STERN SIMON & HELLMAN LLC	BOCA RATON	FL	503A3771901-003	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
STERNE AGEE & LEACH INC	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
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
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

<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>
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	50380720701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	50280720701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	50380720701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	50280720701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	50380720701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
STRAND QUALIFIED PLAN SERVICES LLC	MYRTLE BEACH	SC	50280720701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
STRATEGIC HEALTHCARE ADVISORS	MORGANTOWN	WV	50287410701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/01/2001
STRATEGIC HEALTHCARE ADVISORS	MORGANTOWN	WV	50287410701-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/01/2001
STRATEGIC PENSION PLANNING LLC	WOLFEBORO	NH	50286191901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
STRATEGIC PENSION PLANNING LLC	WOLFEBORO	NH	50286191901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
STRATEGIC PENSION PLANNING LLC	WOLFEBORO	NH	50386191901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 11/19/2001
STRATEGIC PENSION PLANNING LLC	WOLFEBORO	NH	50386191901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 11/19/2001
STRATEGIC PENSION PLANNING LLC	WOLFEBORO	NH	50286191901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
STRATEGIC PENSION PLANNING LLC	WOLFEBORO	NH	50386191901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
STRATEGIC PENSION SERVICES LLC	LATHAM	NY	50389410701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 04/08/2002
STRATEGIC PENSION SERVICES LLC	LATHAM	NY	50289410701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 04/08/2002
STRATEGIC PENSION SERVICES LLC	LATHAM	NY	50389410701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 04/08/2002
STRATEGIC PENSION SERVICES LLC	LATHAM	NY	50289410701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 04/08/2002
STRATEGIC PENSION SERVICES LLC	LATHAM	NY	50389410701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 04/08/2002
STRATEGIC PENSION SERVICES LLC	LATHAM	NY	50289410701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 04/08/2002
STRATEVEST GROUP	PORTLAND	ME	50357570701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
STRATEVEST GROUP	PORTLAND	ME	50257570701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
STRATEVEST GROUP	PORTLAND	ME	50357570701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
STRATEVEST GROUP	PORTLAND	ME	50257570701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
STRATEVEST GROUP	PORTLAND	ME	50357570701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
STRATEVEST GROUP	PORTLAND	ME	50257570701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
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
STRICKLAND & JONES PC	NORFOLK	VA	50389370701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 04/08/2002
STRICKLAND & JONES PC	NORFOLK	VA	50289370701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 04/08/2002
STRICKLAND & JONES PC	NORFOLK	VA	50389370701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 04/08/2002
STRICKLAND & JONES PC	NORFOLK	VA	50289370701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 04/08/2002
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	50354142701-007	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 03/20/2002
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
STURGIS BANK & TRUST CO	STURGIS	MI	50286310701-006	Prototype 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
SUBURBAN BANK & TRUST CO	OAK LAWN	IL	50298791901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL	50298791901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL	50298791901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL	50298791901-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL	50398791901-005	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL	50398791901-006	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL	50298791901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL	50398791901-008	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter issued 11/19/2001
SUBURBAN BANK & TRUST CO	OAK LAWN	IL	50298791901-009	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 04/22/2002
SUBY VON HADEN & ASSOCIATES SC	MADISON	WI	50380710701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
SUBY VON HADEN & ASSOCIATES SC	MADISON	WI	50280710701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
SUBY VON HADEN & ASSOCIATES SC	MADISON	WI	50380710701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
SUBY VON HADEN & ASSOCIATES SC	MADISON	WI	50280710701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
SUBY VON HADEN & ASSOCIATES SC	MADISON	WI	50380710701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
SUBY VON HADEN & ASSOCIATES SC	MADISON	WI	50280710701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
SUELTHUAS & WALSH PC	ST LOUIS	MO	50380700701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
SUELTHUAS & WALSH PC	ST LOUIS	MO	50280700701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/30/2001
SUELTHUAS & WALSH PC	ST LOUIS	MO	50380700701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
SUELTHUAS & WALSH PC	ST LOUIS	MO	50280700701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/30/2001
SUELTHUAS & WALSH PC	ST LOUIS	MO	50380700701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
SUELTHUAS & WALSH PC	ST LOUIS	MO	50280700701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/30/2001
SUFFOLK COUNTY NATIONAL BANK	SOUTHAMPTON	NY	50283271901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
SUFFOLK COUNTY NATIONAL BANK	SOUTHAMPTON	NY	50283271901-002	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
SUFFOLK COUNTY NATIONAL BANK	SOUTHAMPTON	NY	50283271901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 11/19/2001
SUFFOLK COUNTY NATIONAL BANK	SOUTHAMPTON	NY	50283271901-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 11/19/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50315180701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50215180701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50315180701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50215180701-004	Prototype Standardized Money Purchase Plan	Opinion Letter issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50315180701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50215180701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50315180701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50215180701-008	Prototype Standardized Target Benefit Plan	Opinion Letter issued 08/07/2001
SUMMIT BANK RETIREMENT SERVICES GROUP	PRINCETON	NJ	50315180702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter issued 04/29/2002



<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>
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070703-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070703-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070703-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070703-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070703-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070703-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070703-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070703-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070703-009	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070703-010	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070704-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070704-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070704-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070704-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070704-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070704-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070704-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070704-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/27/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070705-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070705-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070705-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070705-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50399070705-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070705-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070705-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	50299070705-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322848	Volume Submitter Cross-Tested Profit Sharing Plan	Advisory Letter Issued 10/05/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322849	Volume Submitter Cross-Tested Money Purchase Plan	Advisory Letter Issued 10/05/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322850	Volume Submitter Cross-Tested Profit Sharing/401K Plan	Advisory Letter Issued 10/05/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322851	Volume Submitter Cross-Tested Age Weighted Profit Sharing Plan	Advisory Letter Issued 10/29/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322852	Volume Submitter Cross-Tested Age Weighted Money Purchase Plan	Advisory Letter Issued 10/29/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322853	Volume Submitter Cross-Tested Age Weighted 401K Plan	Advisory Letter Issued 10/29/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322854	Volume Submitter Financial Data Plans Cross-Tested Profit Sharing Plan	Advisory Letter Issued 01/16/2002
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322855	Volume Submitter Financial Data Plans Cross-Tested Money Purchase Plan	Advisory Letter Issued 01/16/2002
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322856	Volume Submitter Financial Data Plans Cross-Tested 401K Plan	Advisory Letter Issued 01/16/2002
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322485	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 9/4/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322486	Volume Submitter Money Purchase Plan	Advisory Letter Issued 9/4/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322487	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 9/4/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322488	Volume Submitter Target Benefit Plan	Advisory Letter Issued 9/4/2001
SUNGARD CORBEL INC	JACKSONVILLE	FL	VS322489	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 01/17/2002
SUNLIN CONSULTING LLP	TOPANGA	CA	503B9440701-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/06/2002
SUNTRUST BANK	ATLANTA	GA	50269051901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SUNTRUST BANK	ATLANTA	GA	50269051901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
SUNTRUST BANK	ATLANTA	GA	50369051901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
SUNTRUST BANK	ATLANTA	GA	50369051901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
SUNTRUST BANK	ATLANTA	GA	50269051901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SUNTRUST BANK	ATLANTA	GA	50369051901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SUNTRUST BANK	ATLANTA	GA	50269051901-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
SUNTRUST BANK	ATLANTA	GA	50269051901-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
SUNTRUST BANK	ATLANTA	GA	50369051901-009	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
SUNTRUST BANK ATLANTA	ATLANTA	GA	50369050702-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
SUNTRUST BANK ATLANTA	ATLANTA	GA	50269050702-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/26/2002
SUNTRUST BANK ATLANTA	ATLANTA	GA	50369050702-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/26/2002
SUNTRUST BANK ATLANTA	ATLANTA	GA	50269050702-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/26/2002
SUNTRUST BANK ATLANTA	ATLANTA	GA	50369050702-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/26/2002
SUNTRUST BANK ATLANTA	ATLANTA	GA	50269050702-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/26/2002
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
SUSAN E REYNOLDS ATTORNEY AT LAW	ST LOUIS	MO	503B9628501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 06/06/2002
SUSAN E REYNOLDS ATTORNEY AT LAW	ST LOUIS	MO	503B9628501-002	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 06/06/2002
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



<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
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	NEW YORK	NY	50229782701-008	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/25/2002
TD WATERHOUSE	NEW YORK	NY	5022978BF02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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

<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>
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 PENSION PEOPLE INC	SAN DIEGO	CA	VS323235	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 06/21/2002
THE PENSION PEOPLE INC	SAN DIEGO	CA	VS323256	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 01/11/2002
THE PENSION PEOPLE INC	SAN DIEGO	CA	VS323298	Volume Submitter Money Purchase Plan	Advisory Letter Issued 01/11/2002
THE PENSION PEOPLE, INC. DBA COAST CONSULTANTS	SAN DIEGO	CA	VS323345	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 01/11/2002
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
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 & FEES PENSION SERVICES INC	TUSTIN	CA	503B8668501-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002
THOMAS & FEES PENSION SERVICES INC	TUSTIN	CA	503B8668501-002	Prototype Non-standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/07/2002
THOMAS & FEES PENSION SERVICES INC	TUSTIN	CA	503B8668501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 03/07/2002
THOMAS & FEES PENSION SERVICES INC	TUSTIN	CA	503B8668501-004	Prototype Non-standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/07/2002
THOMAS & FEES PENSION SERVICES INC	TUSTIN	CA	503B8668501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 03/07/2002
THOMAS & FEES PENSION SERVICES INC	TUSTIN	CA	503B8668501-006	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 03/07/2002
THOMAS & FEES PENSION SERVICES INC	TUSTIN	CA	503B8668502-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 03/07/2002
THOMAS & FEES PENSION SERVICES INC	TUSTIN	CA	503B8668502-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 03/07/2002
THOMAS & LIBOWITZ PA	BALTIMORE	MD	503B7890001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/29/2002
THOMAS & LIBOWITZ PA	BALTIMORE	MD	503B7890002-001	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/29/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
THRIVENT FINANCIAL FOR LUTHERANS	MINNEAPOLIS	MN	50201830001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/22/2002
THRIVENT FINANCIAL FOR LUTHERANS	MINNEAPOLIS	MN	50201830001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/22/2002
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
TILLMAN & TILLMAN LLP	VALDOSTA	GA	503B7560701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/03/2001
TILLMAN & TILLMAN LLP	VALDOSTA	GA	502B7560701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/03/2001
TILLMAN & TILLMAN LLP	VALDOSTA	GA	502B7560701-003	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
TILLMAN & TILLMAN LLP	VALDOSTA	GA	502B7560701-004	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
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	50397080001-001	Master Non-Standardized Safe Harbor Cash or Deferred Arrangement	
TOOLING & MANUFACTURING ASSOCIATION	PARK RIDGE	IL	50297080001-002	Master Standardized Cash or Deferred Arrangement	
TOOLING & MANUFACTURING ASSOCIATION	PARK RIDGE	IL	50397080002-001	Master Non-standardized Defined Benefit Plan without Permitted Disparity	
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
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 ADMINISTRATIVE SERVICES	MADISON	WI	502A1642701-007	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
TOTAL BENEFIT SERVICES INC	FRESNO	CA	503A7500701-001	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>
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	502ZZI11101-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
TOWN & COUNTRY BANK	SPRINGFIELD	IL	502ZZI11101-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/10/2002
TOWNSEND ASSET MANAGEMENT CORP	RALEIGH	NC	502B9482701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/06/2002
TOWNSEND ASSET MANAGEMENT CORP	RALEIGH	NC	502B9482701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/06/2002
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 INSURANCE CO	HARTFORD	CT	50355640701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/18/2002
TRAVELERS INSURANCE CO	HARTFORD	CT	50255640701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
TRAVELERS INSURANCE CO	HARTFORD	CT	50355640701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/18/2002
TRAVELERS INSURANCE CO	HARTFORD	CT	50255640701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
TRAVELERS INSURANCE CO	HARTFORD	CT	50355640701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/18/2002
TRAVELERS INSURANCE CO	HARTFORD	CT	50255640701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
TRAVELERS INSURANCE CO	HARTFORD	CT	50355640701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
TRAVELERS INSURANCE CO	HARTFORD	CT	50255640701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/07/2001
TRAVELERS INSURANCE CO	HARTFORD	CT	50355640702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TRAVELERS INSURANCE CO	HARTFORD	CT	50355640702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
TRAVELERS INSURANCE CO	HARTFORD	CT	50255640702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
TRAVELERS INSURANCE CO	HARTFORD	CT	50255640702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
TRAVELERS LIFE & ANNUITY	HARTFORD	CT	502B8782701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/11/2002
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	
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
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



<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
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
TRUSTIME INC	PENDLETON	OR	502A5682701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/25/2002
TRUSTMARK INSURANCE CO	FREEPORT	IL	50208182701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
TRUSTMARK INSURANCE CO	FREEPORT	IL	50208182701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
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

<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>
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
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	50223951901-013	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 06/26/2002
U S BANK NA	CINCINNATI	OH	50223951901-014	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 06/26/2002
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 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	MINNEAPOLIS	MN	502A0912701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
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 PAINWEBBER INC	NEW YORK	NY	50245680001-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/11/2002
UBS PAINWEBBER INC	NEW YORK	NY	50245680001-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/11/2002
UBS PAINWEBBER INC	NEW YORK	NY	50345680001-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 04/11/2002
UBS PAINWEBBER INC	NEW YORK	NY	50345680001-004	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/11/2002
UBS PAINWEBBER INC	NEW YORK	NY	50245680001-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/11/2002
UBS PAINWEBBER INC	NEW YORK	NY	50345680001-006	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/11/2002
UBS PAINWEBBER INC	NEW YORK	NY	50245680002-001	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/11/2002
UBS PAINWEBBER INC	NEW YORK	NY	50245680002-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/11/2002
UBS PAINWEBBER INC	NEW YORK	NY	50245680003-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/11/2002
UBS PAINWEBBER INC	NEW YORK	NY	50245680004-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/11/2002
UBS PAINWEBBER INC	NEW YORK	NY	50345680004-002	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/11/2002
UBS PAINWEBBER INC	NEW YORK	NY	50245680004-003	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/11/2002
UBS PAINWEBBER INC	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

<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>
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
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	50289181101-001	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	50356331901-004	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNION NATIONAL BANK & TRUST CO	SOUDERTON	PA	50256331901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
UNION PLANTERS BANK	CORDOVA	TN	50256421102-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
UNION PLANTERS BANK	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	50356422701-004	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	ORANGEBURG	NY	50201612702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
UNION STATE BANK	ORANGEBURG	NY	50201612702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002
UNION STATE BANK	WINTERSSET	IA	50293351101-001	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>
UNION STATE BANK	MONONA	IA	502B8922701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
UNION STATE BANK	MONONA	IA	502B8922701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/11/2002
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 Non-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
UNION TRUST CO	ELLSWORTH	ME	50273921901-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/22/2002
UNION TRUST CO	ELLSWORTH	ME	50373921901-008	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 04/22/2002
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
UNITED BANK OF IOWA	IDA GROVE	IA	50274001101-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/10/2002
UNITED COMMUNITY BANK	PERHAM	MN	502B9032701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
UNITED COMMUNITY BANK	PERHAM	MN	502B9032701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/18/2002
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 PRAIRIE BANK	MOUNTAIN LAKE	MN	50207001901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/25/2002
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 02/21/2002
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	503A0430002-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 02/21/2002
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	502A0430002-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 02/21/2002
UNITED STATES TRUST CO OF NEW YORK	NEW YORK	NY	502A0430002-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 02/21/2002
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

<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>
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
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
US BANK NA	MINNEAPOLIS	MN	50224751903-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
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
USI RETIREMENT SERVICES INC	NEW YORK	NY	503B9470701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
USI RETIREMENT SERVICES INC	NEW YORK	NY	502B9470701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 05/06/2002
USI RETIREMENT SERVICES INC	NEW YORK	NY	503B9470701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 05/06/2002
USI RETIREMENT SERVICES INC	NEW YORK	NY	502B9470701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 05/06/2002
USI RETIREMENT SERVICES INC	NEW YORK	NY	503B9470701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/06/2002
USI RETIREMENT SERVICES INC	NEW YORK	NY	502B9470701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 05/06/2002
VACCARO & PRISCO LLP	HAUPPAUGE	NY	VS323001	Volume Submitter Profit Sharing/401K Plan	
VACCARO & PRISCO LLP	HAUPPAUGE	NY	VS323002	Volume Submitter Profit Sharing Plan	
VACCARO & PRISCO LLP	HAUPPAUGE	NY	VS323003	Volume Submitter Money Purchase Plan	
VACCARO & PRISCO LLP	HAUPPAUGE	NY	VS323004	Volume Submitter Defined Benefit Plan	
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	IL	50245220701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/19/2002

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
VAN KAMPEN FUNDS INC	OAKBROOK	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
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
VERMILLION STATE BANK	VERMILLION	MN	502B9122701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
VERRILL & DANA LLP	PORTLAND	ME	VS222842	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

<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>
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 & CO INC	GREENSBORO	NC	503B0880702-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
W E STANLEY & CO INC	GREENSBORO	NC	503B0880702-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
W E STANLEY & CO INC	GREENSBORO	NC	502B0880702-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
W E STANLEY & CO INC	GREENSBORO	NC	502B0880702-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
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 Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
W F COE ADMINISTRATORS LLC	OSHKOSH	WI	503A8440701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
W F COE ADMINISTRATORS LLC	OSHKOSH	WI	502A8440701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
W F COE ADMINISTRATORS LLC	OSHKOSH	WI	503A8440701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
W F COE ADMINISTRATORS LLC	OSHKOSH	WI	502A8440701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
W H REAVES & CO INC	JERSEY CITY	NJ	50347630701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
W H REAVES & CO INC	JERSEY CITY	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
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	PARAMIUS	NJ	503A8430701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
W R HUNTINGTON INC	PARAMIUS	NJ	502A8430701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
W R HUNTINGTON INC	PARAMIUS	NJ	503A8430701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
W R HUNTINGTON INC	PARAMIUS	NJ	502A8430701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
W R HUNTINGTON INC	PARAMIUS	NJ	503A8430701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
W R HUNTINGTON INC	PARAMIUS	NJ	502A8430701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
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	50270192701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
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
Walker MacRae Inc	Newchester	NH	502B846BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
WALLER LANDSEN 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 BURNS & ASSOCIATES	SAN FRANCISCO	CA	502B852BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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
WALTHER KEY MAUPIN OATS COX & LEGOY	RENO	NV	502B080701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WALTHER KEY MAUPIN OATS COX & LEGOY	RENO	NV	502B080701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WALTHER KEY MAUPIN OATS COX & LEGOY	RENO	NV	VS322749	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 02/07/2002
WALTHER KEY MAUPIN OATS COX & LEGOY	RENO	NV	VS322747	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 02/07/2002
WALTHER KEY MAUPIN OATS COX & LEGOY	RENO	NV	VS322748	Volume Submitter Money Purchase Plan	Advisory Letter Issued 02/07/2002
WANDA STATE BANK	WANDA	MN	50258662701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WANDA STATE BANK	WANDA	MN	50258662701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WARD & FREELLS LLP	LUBBOCK	TX	503B1130701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WARD & FREELLS LLP	LUBBOCK	TX	502B1130701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WARD & FREELLS LLP	LUBBOCK	TX	502B1130701-003	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WARD & FREELLS 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 Harris dba McHoney Consulting Group	Borkocoy	CA	502B849BF01-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	
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
WARREN FIVE CENTS SAVINGS BANK	PEABODY	MA	502ZZNP2701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/27/2002
WARREN FIVE CENTS SAVINGS BANK	PEABODY	MA	502ZZNP2701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/27/2002
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

<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>
WASHINGTON ENTERPRISES	CHICAGO	IL	503A7810001-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/24/2002
WASHINGTON ENTERPRISES	CHICAGO	IL	503A7810002-001	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
WASHINGTON ENTERPRISES	CHICAGO	IL	503A7810003-001	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	
WASHINGTON ENTERPRISES	CHICAGO	IL	503A7810004-001	Prototype Non-standardized Cash or Deferred Arrangement	
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
WATERHOUSE NATIONAL BANK	NEW YORK	NY	5025647A001-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/07/2001
WATERHOUSE NATIONAL BANK	NEW YORK	NY	5025647A001-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
WATERHOUSE NATIONAL BANK	NEW YORK	NY	5025647A001-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/07/2001
WATERHOUSE NATIONAL BANK	NEW YORK	NY	5025647A001-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/07/2001
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
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
WAUMANDEE STATE BANK	WAUMANDEE	WI	502B8872701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/11/2002
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 COUNTY NATIONAL BANK	WOOSTER	OH	50259002701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 02/27/2002
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
WAYPOINT BANK	HARRISBURG	PA	502A8162702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
WAYPOINT BANK	HARRISBURG	PA	502A8162702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/25/2002







<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
WESTERN STATE BANK	DEVILS LAKE	ND	502B9152701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/18/2002
WESTFIELD BANK	WESTFIELD	MA	502B7782701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/25/2002
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
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	NEW YORK	NY	502A0602701-001	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/10/2001
WEXFORD CLEARING	NEW YORK	NY	502A0602701-002	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/15/2002
WEXFORD CLEARING	NEW YORK	NY	502A0602702-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
WEXFORD CLEARING	NEW YORK	NY	502A0602702-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001
WEXFORD CLEARING	NEW YORK	NY	502A0602702-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
WEXFORD CLEARING	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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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	
WILLARD & PHARRIS PC	FORT COLLINS	CO	VS323047	Volume Submitter Money Purchase Plan	
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
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 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

<a href="#">PLAN SPONSOR</a>	<a href="#">CITY</a>	<a href="#">STATE</a>	<a href="#">FILE FOLDER/VS NO.</a>	<a href="#">PLAN TYPE</a>	<a href="#">DATE LETTER ISSUED/APPLICATION WITHDRAWN</a>
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
WINTRUST ASSET MANAGEMENT CO NA	LAKE FOREST	IL	502B7342701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/23/2001
WINTRUST ASSET MANAGEMENT CO NA	LAKE FOREST	IL	502B7342701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/23/2001
WINTRUST ASSET MANAGEMENT CO NA	LAKE FOREST	IL	502B7342701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/23/2001
WIPPLI ULLRICH BERTELSON LLP	WAUSAU	WI	503B0960701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WIPPLI ULLRICH BERTELSON LLP	WAUSAU	WI	502B0960701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WIPPLI ULLRICH BERTELSON LLP	WAUSAU	WI	503B0960701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WIPPLI ULLRICH BERTELSON LLP	WAUSAU	WI	502B0960701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WIPPLI ULLRICH BERTELSON LLP	WAUSAU	WI	503B0960701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WIPPLI ULLRICH BERTELSON LLP	WAUSAU	WI	502B0960701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WISS & CO LLP	RED BANK	NJ	502A3281901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WISS & CO LLP	RED BANK	NJ	502A3281901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WISS & CO LLP	RED BANK	NJ	502A3281901-003	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 02/07/2002
WISS & CO LLP	RED BANK	NJ	502A3281901-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 02/07/2002
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 11/11/2000
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
WLR & ASSOCIATES	CHARLOTTE	NC	503B0238501-003	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
WLR & ASSOCIATES	CHARLOTTE	NC	502B0238501-004	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/18/2001
WLR & ASSOCIATES	CHARLOTTE	NC	503B0238501-005	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
WLR & ASSOCIATES	CHARLOTTE	NC	502B0238501-006	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/18/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	502A1252701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	502A1252701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	503A1252701-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	503A1252701-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	502A1252701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	503A1252701-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	502A1252701-007	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	502A1252701-008	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	503A1252701-009	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	503A1252701-010	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	502A1252701-011	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
WM FUNDS DISTRIBUTOR INC	SACRAMENTO	CA	503A1252701-012	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 09/13/2001
WOLF HALDENSTEIN ADLER FREEMAN & HERZ LLP	NEW YORK	NY	503B1110701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WOLF HALDENSTEIN ADLER FREEMAN & HERZ LLP	NEW YORK	NY	502B1110701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WOLF HALDENSTEIN ADLER FREEMAN & HERZ LLP	NEW YORK	NY	503B1110701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WOLF HALDENSTEIN ADLER FREEMAN & HERZ LLP	NEW YORK	NY	502B1110701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WOLF HALDENSTEIN ADLER FREEMAN & HERZ LLP	NEW YORK	NY	503B1110701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WOLF PENSION GROUP LLC	MINEOA	NY	502A705BE01-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 03/05/2002
WOLF PENSION GROUP LLC	MINEOA	NY	502A705BE01-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 03/05/2002
WOLF PENSION GROUP LLC	MINEOA	NY	502A705BE01-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
WOLF PENSION GROUP LLC	MINEOA	NY	503A705BE01-004	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 03/05/2002
WOLF PENSION GROUP LLC	MINEOA	NY	503A705BE01-005	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 03/05/2002
WOLF PENSION GROUP LLC	MINEOA	NY	503A705BE01-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 03/05/2002
WOLF PENSION GROUP LLC	MINEOA	NY	502A705BE02-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001

<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>
WOLF PENSION GROUP LLC	MINEOLA	NY	502A705BE02-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
WOLF PENSION GROUP LLC	MINEOLA	NY	503A705BE02-003	Prototype Non-Standardized Safe Harbor Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 11/30/2001
WOLF PENSION GROUP LLC	MINEOLA	NY	503A705BE02-004	Prototype Non-Standardized Safe Harbor Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 11/30/2001
WOLFF & SAMSON, P.A.	ROSELAND	NJ	VS322468	Volume Submitter Money Purchase Plan	Advisory Letter Issued 8/30/2001
WOLFF & SAMSON, P.A.	ROSELAND	NJ	VS322469	Volume Submitter Profit Sharing/401K Plan	Advisory Letter Issued 8/30/2001
WOLFF & SAMSON, P.A.	ROSELAND	NJ	VS322470	Volume Submitter Defined Benefit Plan	Advisory Letter Issued 8/30/2001
WOLFF & SAMSON, P.A.	ROSELAND	NJ	VS322474	Volume Submitter Profit Sharing Plan	Advisory Letter Issued 8/30/2001
WOLFSTONE PANCHOT & BLOCH	SEATTLE	WA	503B7860701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 01/28/2002
WOLFSTONE PANCHOT & BLOCH	SEATTLE	WA	502B7860701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 01/28/2002
WOLFSTONE PANCHOT & BLOCH	SEATTLE	WA	503B7860701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 01/28/2002
WOLFSTONE PANCHOT & BLOCH	SEATTLE	WA	502B7860701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 01/28/2002
WOLFSTONE PANCHOT & BLOCH	SEATTLE	WA	503B7860701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
WOLFSTONE PANCHOT & BLOCH	SEATTLE	WA	502B7860701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 01/28/2002
WOODMEN ACCIDENT & LIFE CO	AUSTIN	TX	50260110701-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/08/2002
WOODMEN ACCIDENT & LIFE CO	AUSTIN	TX	50260110701-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 04/08/2002
WOODMEN ACCIDENT & LIFE CO	AUSTIN	TX	50260110701-003	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 04/08/2002
WOODS OVIATT GILMAN LLP	ROCHESTER	NY	502B6861901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WOODS OVIATT GILMAN LLP	ROCHESTER	NY	502B6861901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WOODS OVIATT GILMAN LLP	ROCHESTER	NY	503B6861901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WOODS OVIATT GILMAN LLP	ROCHESTER	NY	503B6861901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
WOODS OVIATT GILMAN LLP	ROCHESTER	NY	502B6861901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WOODS OVIATT GILMAN LLP	ROCHESTER	NY	503B6861901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WOODWAY FINANCIAL ADVISORS	HOUSTON	TX	502ZZQF1901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WOODWAY FINANCIAL ADVISORS	HOUSTON	TX	502ZZQF1901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	503B0930701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	502B0930701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	503B0930701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	502B0930701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	503B0930701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	502B0930701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	503B0930701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WORDEN THANE & HAINES PC	MISSOULA	MT	502B0930701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WRIGHT RETIREMENT SERVICES LLC	VALDOSTA	GA	503A6200701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WRIGHT RETIREMENT SERVICES LLC	VALDOSTA	GA	502A6200701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WRIGHT RETIREMENT SERVICES LLC	VALDOSTA	GA	503A6200701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WRIGHT RETIREMENT SERVICES LLC	VALDOSTA	GA	502A6200701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WRIGHT RETIREMENT SERVICES LLC	VALDOSTA	GA	503A6200701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WRIGHT RETIREMENT SERVICES LLC	VALDOSTA	GA	502A6200701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	502B6801901-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	502B6801901-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801901-003	Prototype Non-Standardized Safe Harbor Profit Sharing Plan	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801901-004	Prototype Non-Standardized Safe Harbor Money Purchase Plan	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	502B6801901-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801901-006	Prototype Non-Standardized Safe Harbor Cash or Deferred Arrangement	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	502B6801901-007	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801901-008	Prototype Non-Standardized Safe Harbor Target Benefit Plan	Opinion Letter Issued 11/19/2001
WY ASSOCIATES INC	SAN FRANCISCO	CA	502B6801902-001	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
WY ASSOCIATES INC	SAN FRANCISCO	CA	502B6801902-002	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801902-003	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 08/20/2002
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801902-004	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
WY ASSOCIATES INC	SAN FRANCISCO	CA	502B6801902-005	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
WY ASSOCIATES INC	SAN FRANCISCO	CA	503B6801902-006	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 08/20/2002
WYATT TARRANT & COMBS LLP	LOUISVILLE	KY	503A6680701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
WYATT TARRANT & COMBS LLP	LOUISVILLE	KY	502A6680701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 11/27/2001
WYATT TARRANT & COMBS LLP	LOUISVILLE	KY	503A6680701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
WYATT TARRANT & COMBS LLP	LOUISVILLE	KY	502A6680701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 11/27/2001
WYATT TARRANT & COMBS LLP	LOUISVILLE	KY	503A6680701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
WYATT TARRANT & COMBS LLP	LOUISVILLE	KY	502A6680701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 11/27/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	503B0950701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	502B0950701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	503B0950701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	502B0950701-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	503B0950701-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	502B0950701-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	503B0950701-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
WYNANT CONSULTING GROUP	OVERLAND PARK	KS	502B0950701-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
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

<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>
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
YHB RETIREMENT SERVICES LLC	WEST HARTFORD	CT	503B7590701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 10/03/2001
YHB RETIREMENT SERVICES LLC	WEST HARTFORD	CT	502B7590701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/03/2001
YHB RETIREMENT SERVICES LLC	WEST HARTFORD	CT	503B7590701-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 10/03/2001
YHB RETIREMENT SERVICES LLC	WEST HARTFORD	CT	503B7590701-004	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
YHB RETIREMENT SERVICES LLC	WEST HARTFORD	CT	502B7590701-005	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 10/03/2001
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 Non-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
YOUR BOTTOM LINE FINANCIAL SERVICES INC	GARLAND	TX	503B9360701-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 04/08/2002
YOUR BOTTOM LINE FINANCIAL SERVICES INC	GARLAND	TX	502B9360701-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 04/08/2002
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
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	503A0070704-001	Prototype Non-standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	502A0070704-002	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 08/30/2001
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	503A0070704-003	Prototype Non-standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	502A0070704-004	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 08/30/2001
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	503A0070704-005	Prototype Non-standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	502A0070704-006	Prototype Standardized Cash or Deferred Arrangement	Opinion Letter Issued 08/30/2001
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	503A0070704-007	Prototype Non-standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	502A0070704-008	Prototype Standardized Target Benefit Plan	Opinion Letter Issued 08/30/2001
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	503A0070705-001	Prototype Non-standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	503A0070705-002	Prototype Non-standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	502A0070705-003	Prototype Standardized Defined Benefit Plan without Permitted Disparity	Opinion Letter Issued 04/29/2002
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	502A0070705-004	Prototype Standardized Defined Benefit Plan with Permitted Disparity	Opinion Letter Issued 04/29/2002
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	502A0070706-001	Prototype Standardized Profit Sharing Plan	Opinion Letter Issued 10/10/2001
ZURICH SCUDDER INVESTMENTS INC	CHICAGO	IL	502A0070706-002	Prototype Standardized Money Purchase Plan	Opinion Letter Issued 10/10/2001