

CONFIRMATION NOTICE 401(k) SAFE HARBOR CONTRIBUTION

(Company Name)

Effective January 1, 2004 our company implemented "Safe Harbor" contributions to our 401(k) Profit Sharing Plan.

If you are an eligible employee, the company may make a contribution to the plan to your account equal to 3% of your compensation for the plan year whether or not you elect to defer a portion of your compensation.

The firm must inform you by December 1st of its intention to make this contribution for the Plan year ending 12/31/2005.

The firm hereby notifies you that it

___ DOES

___ DOES NOT

intend to make this contribution for the Plan year ending 12/31/2005. (The firm must indicate for this Notice to be effective.)

You will immediately vest in the employer contributions described above. You can only receive a distribution of your employee deferrals or employer contributions from the plan in the event of:

- a) separation from service on account of termination, death or disability, or
- b) termination of the plan, or
- c) attainment of age 59 ½ (if the plan permits this), or
- d) a financial hardship (if the plan permits this. Please refer to the Plan Summary for rules regarding this.)

This notice is intended meet the Notice requirements of IRS Notice 98-52 and 2000-3, and is designed to provide a brief review of certain key aspects of the Plan. If there are discrepancies between the contents of this notice and the plan document, the terms of the plan shall govern.