22. FOR EXISTING 401(K) PLANS, WERE 401(K) DEFERRALS DEPOSITED INTO THE TRUST AS SOON AS ADMINISTRATIVELY FEASIBLE (i.e. within 5 days)? (if No, please provide us with the payday(s) and corresponding list of contribution amounts with deposit dates in order to determine if a prohibited transaction has occurred and if the employer must pay a penalty tax.)

23. IF THE PLAN COVERS EMPLOYEES OTHER THAN 100% OWNERS, PARTNERS OF A PARTNERSHIP, OR THEIR SPOUSES, THE PLAN IS REQUIRED TO BE COVERED BY A FIDELITY BOND. PROVIDE THE INFORMATION BELOW REGARDING THE BOND.

NAME OF FIDELITY COMPANY: _____

AMOUNT OF COVERAGE: _____

EXPIRATION DATE:

24. DOES THE PLAN(S) HAVE A WRITTEN INVESTMENT POLICY STATEMENT ABOUT HOW PLAN ASSETS ARE INVESTED?

25. DO YOU HAVE FIDUCIARY LIABILITY INSURANCE?