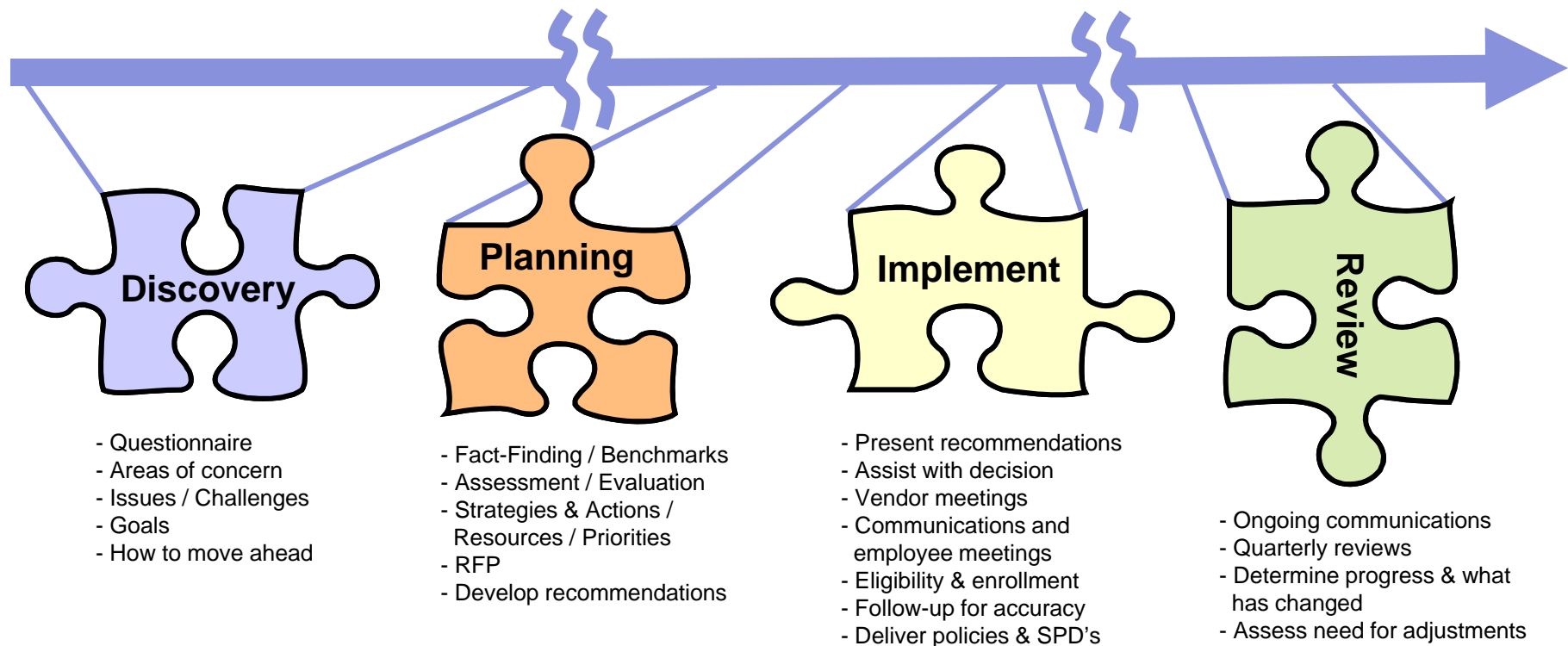


CEBA's Benefits Management Program



CEBA

Capitol Employee Benefit Advisors, Inc.

UBA
United Benefit Advisors