NICHOLAS L. SAAKVITNE
A LAW CORPORATION

NICHOLAS L. SAAKVITNE
ATTORNEY, ERISA FIDUCIARY

STEVEN E. ROSEBAUGH
ADMINISTRATOR & BUSINESS MANAGER

MICHELINE HIMES
ORPHAN PLANS COORDINATOR

11900 W. OLYMPIC BLVD., SUITE 410
LOS ANGELES, CALIFORNIA 90064
(310) 451-3225 FAX (310) 451-9089
E-MAIL saaklaw@aol.com
www.erisafiduciary.com

SHARON L. HERITAGE
BENEFITS COORDINATOR
(877) 385-9111

RACHEL GARNER
TEAM SUPPORT

ERISA FIDUCIARY SERVICES • EMPLOYEE BENEFITS LAW

COMPANY PROFILE

NICHOLAS L. SAAKVITNE *is a pension attorney and professional ERISA fiduciary in Santa Monica, California. Nick's Law Degree is from New York University School of Law (J.D., 1976); he also has a Masters in Taxation from New York University School of Law (L.L.M., 1977), and he has more than 35 years experience in the employee benefits field. He has held Martindale-Hubbell's highest attorney rating (AV) since 1985*. Nick is a Fellow in the American College of Employee Benefits Counsel. For the past 8 years he has been named to the Southern California Super Lawyers list. For many years Nick assisted companies establish and operate tax-qualified retirement plans in conformity with all the requirements of pension law. He worked continuously with corporate plan sponsors and with administration firms and other pension professionals on plan design and operation issues; he handled many audits as well as voluntary settlement agreements to resolve plan qualification problems and compliance issues with the Internal Revenue Service and the U.S. Department of Labor.*

As a transition from his pension practice, Nick began serving as an ERISA fiduciary more than 15 years ago, and substantially all of his practice currently is as a plan fiduciary. He is frequently appointed Plan Trustee and Plan Administrator both in problem situations and for ongoing plans (especially ESOPs), to marshal plan assets and to effectuate plan terminations or other plan transactions. Nick's particular expertises include ESOPs and orphan retirement plans. [Plan assets requiring special handling sometimes include employer stock, trust deeds and promissory notes, limited partnership interests, real estate, receivables from plan sponsors, and claims against former fiduciaries]. Participant communications comprise a substantial portion of the firm's fiduciary work, and Nick and all firm staff prioritize participant calls (and e-mails) very highly.

** Martindale-Hubbell is the facilitator of a peer review process that rates lawyers. Ratings reflect the confidential opinions of members of the Bar and the Judiciary. MARTINDALE-HUBBELL ratings fall into two categories - legal ability and general ethical standards. Legal Ability Ratings are: A Very High to Preeminent, B High to Very High and C Good to High. There is one general ethical standard rating "V" or "very high" - and an attorney must receive it in order to be rated.*

STEVEN E. ROSEBAUGH*, as the Business Manager and Administrator of the law firm, manages and coordinates the law firm's daily operational components. He time manages the financial, accounting, client services, and general administrative functions to consistently maintain the law firm's high quality standards. Mr. Rosebaugh has a Bachelor's Degree in Business Administration and a Master's Degree in Finance. He has been a business professional utilizing his managerial/executive skills for over 40 years.*

The firm has many professional contacts in the legal, pension administration, actuarial, valuation, investment and accounting professions, which it draws on as necessary to meet client needs.

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MICHELINE "MIMI" HIMES *is the law firm's Orphan Plan Coordinator. An "orphan plan" is a plan that has lost its sponsoring employer and/or its remaining Trustees. Once Mr. Saakvitne is appointed as Trustee and Plan Administrator for the Plan, the work of gathering information in order to pay plan participants begins. As Orphan Plan Coordinator, Mimi is responsible for working with the Plan's record-keepers, custodians of the assets, third party administrators and the Department of Labor in order to transfer the plan assets to the individual participants. Mimi also assists Mr. Saakvitne in the administration and implementation of court settlements. She has a degree in Accounting and over 25 years combined experience in retirement plan administration and accounting.*

SHARON L. HERITAGE *is the law firm's Benefits Coordinator. Her previous experience and two master's degrees enable her to effectively communicate with participants in order to assist them with benefit eligibility questions and in completing their benefit distribution forms. Sharon considers her personal interactions with participants to be the most important part of her job. She is also responsible for determining benefit eligibility, reviewing distribution forms, maintaining distribution records for each plan and coordinating various tax filings such as the annual 1099R Forms.*