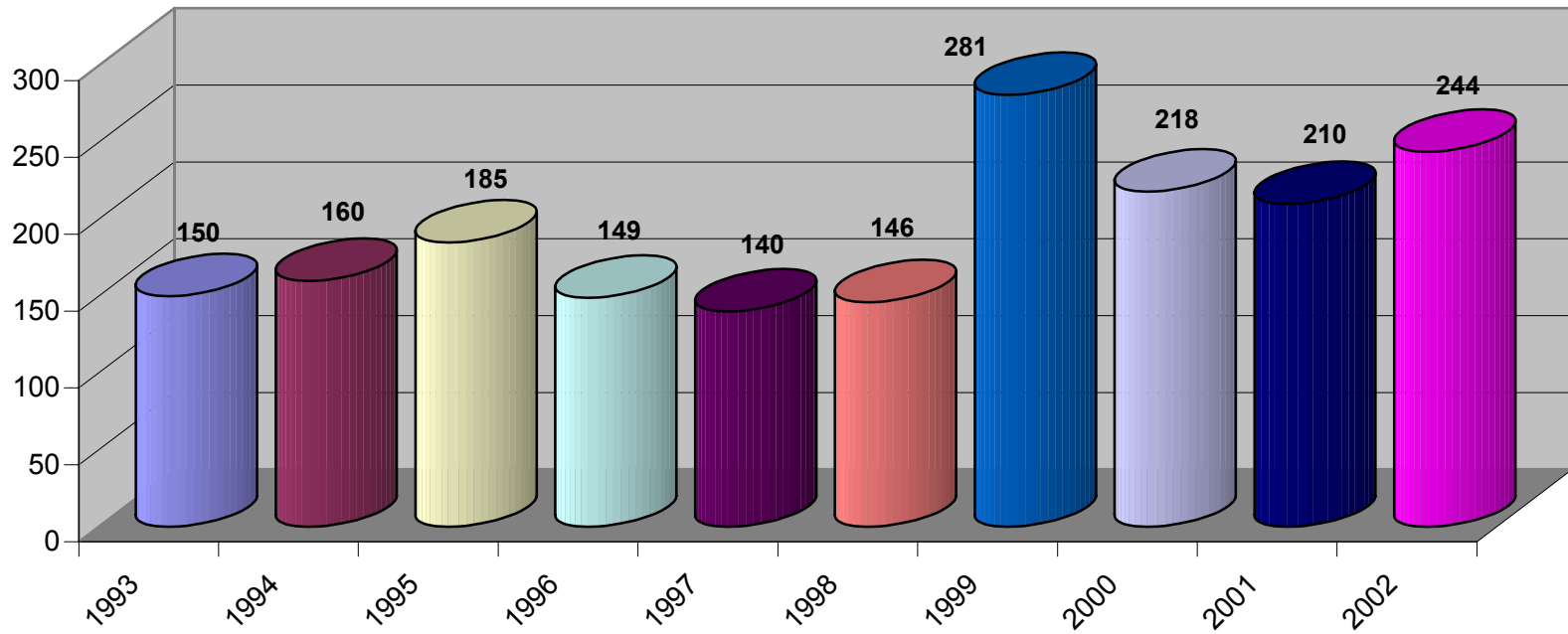
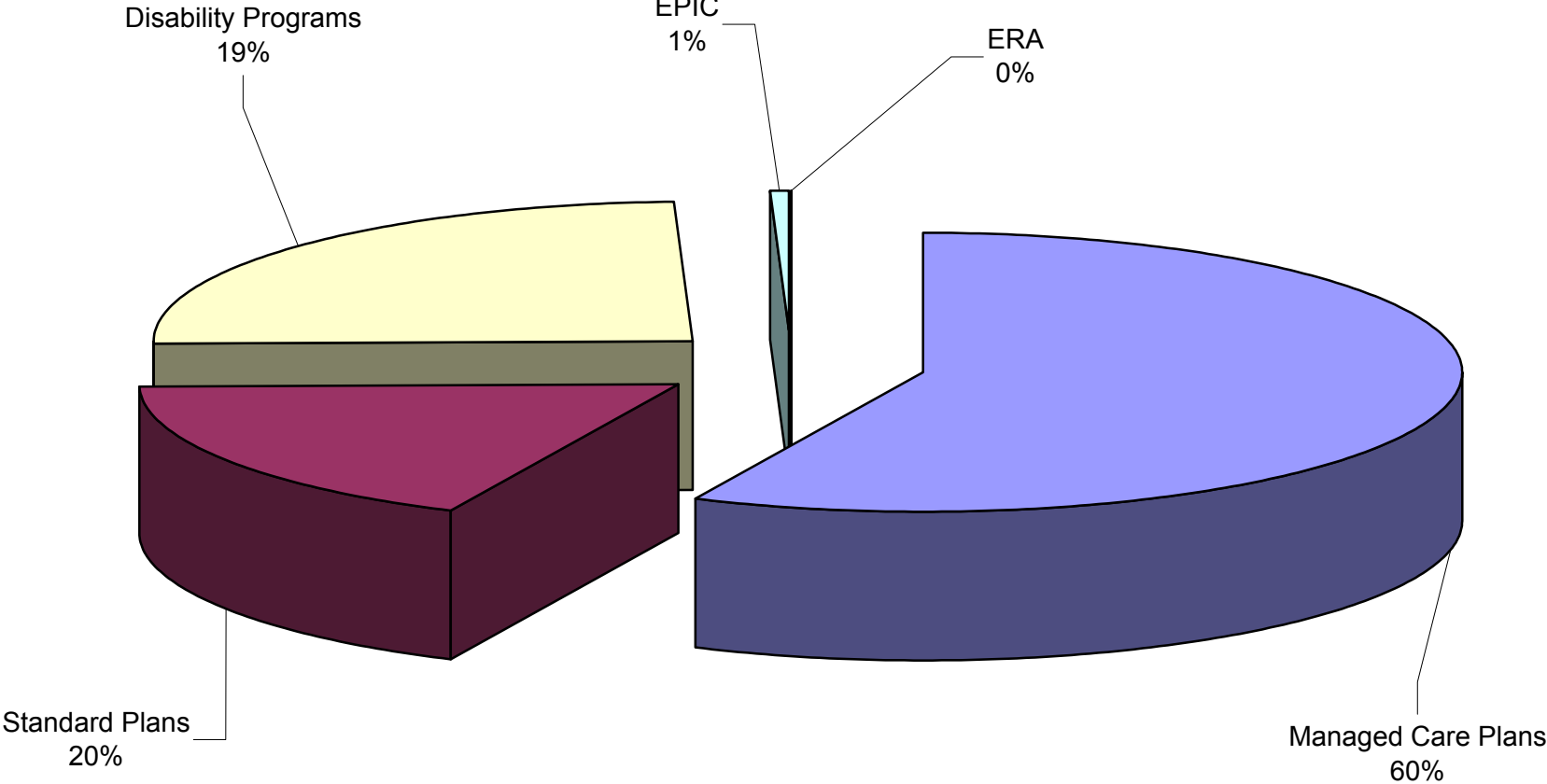


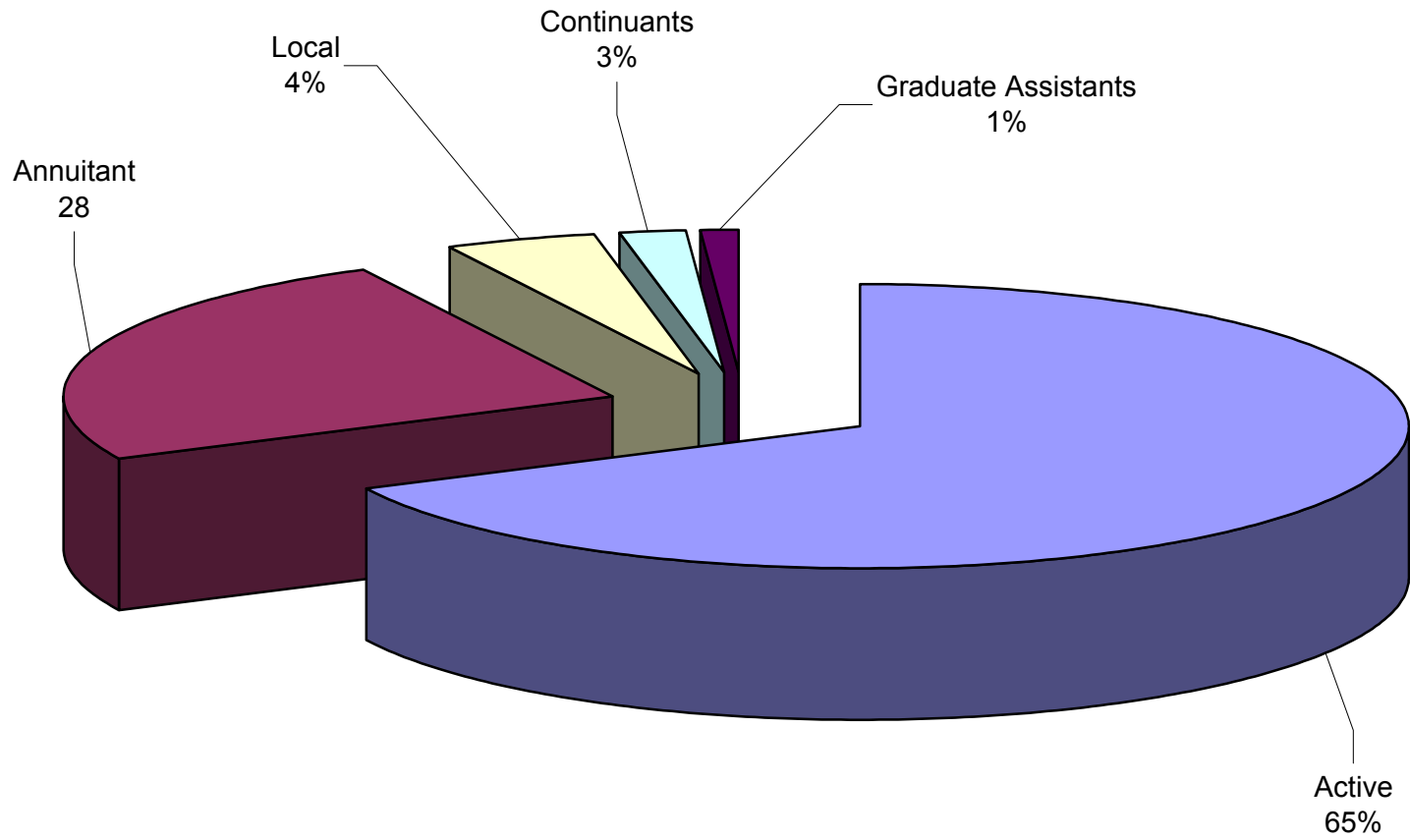
ETF Complaints Received 1993 - 2002



ETF Complaints by Plan Type (Health and Disability)



2002 ETF Complaints by Employee Type (Health and Disability)



ETF Closed Complaints by Resolution (Health and Disability)

