

Summary of Material Modifications to Century Business Services, Inc. Retirement Savings Plan

This Summary of Material Modifications updates the Summary Plan Description for the Plan (employee booklet) that was previously distributed to you. This summary should be kept with your current booklet until an updated booklet is distributed to you.

*The following section of your employee booklet has been updated to describe changes in the Plan that are effective **July 1, 2005**. This updated section replaces the current section of your employee booklet:*

ELIGIBILITY TO PARTICIPATE

Requirements for Making Contributions

If you were eligible to make Tax-Deferred Contributions to the Plan immediately prior to July 1, 2005, you will still be eligible on and after July 1, 2005.

If you were not eligible to make Tax-Deferred Contributions to the Plan prior to July 1, 2005, you will be eligible beginning on the first day of the month that immediately follows the date you first meet all of the following requirements:

- ◆ you complete 2 full months of employment.
- ◆ you reach age 21.
- ◆ you are employed in a job classification covered by the Plan (an "eligible class"). You are in an "eligible class" if:
 - ◆ you are employed by an Employer or you are an employee of Medical Management Professionals, Inc. ("MMP") provided that you were working either directly for the MMP physician's office staff or indirectly for an MMP physician's prior administrative service company at the time of MMP's service agreement with the physician.
 - ◆ you are **not** a nonresident alien, or you are a nonresident alien who receives United States source income.
 - ◆ you are **not** a union employee, unless you are covered by a collective bargaining agreement that provides for your coverage under the Plan.

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*The following section of your employee booklet has been updated to describe changes in the Plan that are effective **July 1, 2005**. This updated section replaces the current section of your employee booklet:*

YOUR CONTRIBUTIONS

Tax-Deferred Contributions

If you elect to make Tax-Deferred Contributions, you authorize your Employer to reduce the Compensation you would regularly receive by a specified amount. This amount is then deposited in your Account as a Tax-Deferred Contribution. You do not pay federal income taxes (or, in many states, state income taxes) on Compensation you contribute to the Plan as Tax-Deferred Contributions for the year in which you make the contribution. Those amounts are not taxed until they are distributed from the Plan.

- **How to Make an Election**

To make Tax-Deferred Contributions, you must notify the Administrator of your election in accordance with the rules established by the Administrator at least as many days before the date on which your election is to become effective as the Administrator prescribes. When you first become eligible, your Employer will make Tax-Deferred Contributions for you unless you make a different election (see **Automatic Election** below).

- **Automatic Election**

If you were hired on or after July 1, 2005, unless you elect otherwise, beginning on the date you are first eligible to make Tax-Deferred Contributions, your Employer will automatically withhold 3% of your Compensation as Tax-Deferred Contributions.

You may elect instead to contribute a different percentage of your Compensation as Tax-Deferred Contributions or not to contribute at all. To make such an election, you must notify the Administrator within the prescribed election period. The Administrator will provide you with more information regarding this election at the time you become eligible to participate.

If you do not make an affirmative election within the election period to make Tax-Deferred Contributions in a different amount or to cease them altogether, your Employer will continue to withhold 3% of your Compensation as Tax-Deferred Contributions until you suspend or change the amount of your contributions as described above.

- **Amount of Tax-Deferred Contributions**

You may contribute from 1% to 80% of your Compensation (in whole percentages) as Tax-Deferred Contributions. Instead, you may authorize your Employer to withhold a specified dollar amount of your Compensation. This dollar amount cannot exceed 80% of your Compensation.

If you will be age 50 or older by the end of the calendar year, you may make Catch Up Deferral Contributions in excess of 80% of your Compensation. Your total Catch Up Deferral Contributions cannot exceed the Catch Up Limit in effect for the year.

- **Commencement of Tax-Deferred Contributions**

Tax-Deferred Contributions will be made from your Compensation as provided in your election beginning as soon as reasonably practicable after the date your election is effective.

- **Change in Amount of Tax-Deferred Contributions**

You may change the amount your Employer withholds from your future Compensation effective as of any business day during the Plan Year. To change the amount of your Tax-Deferred Contributions, you must notify the Administrator in accordance with the rules established by the Administrator at least as many days before the date the change is to take effect as the Administrator prescribes.

- **Suspension of Tax-Deferred Contributions**

You may direct your Employer to stop withholding amounts from your future Compensation and suspend your Tax-Deferred Contributions at any time. To suspend your Tax-Deferred Contributions, you must notify the Administrator in accordance with the rules established by the Administrator at least as many days before the date the suspension is to take effect as the Administrator prescribes. The suspension will take effect for Compensation paid to you after the required notice period is over.

If you suspend your Tax-Deferred Contributions, the suspension will remain in effect until you elect to resume making Tax-Deferred Contributions again.

- **Resumption of Tax-Deferred Contributions**

If you suspend your Tax-Deferred Contributions, you may resume making Tax-Deferred Contributions effective as of any business day during the Plan Year. To resume your Tax-Deferred Contributions you must notify the Administrator in accordance with the rules established by the Administrator at least as many days before the date Tax-Deferred Contributions are to resume as the Administrator prescribes.

- **Limitation on Amount of Contribution**

Federal law limits the amount of Tax-Deferred Contributions that you can make to the Plan each calendar year. For 2005, the maximum amount is \$14,000. This amount is increased \$1,000 each year until 2006, when the maximum amount will be \$15,000. For years thereafter, this limit may be adjusted for inflation in increments of \$500. If the Administrator determines that the amount you authorize your Employer to withhold from your Compensation would exceed the maximum amount permitted for the year, the Administrator will adjust the amount withheld so that it does not exceed the maximum.

- **Catch Up Deferral Contributions**

If you will be age 50 or older by the end of the calendar year, you may make Catch Up Deferral Contributions that exceed the above limitation on Tax-Deferred Contributions. Your total Catch Up Deferral Contributions for a year cannot exceed the Catch Up Limit in effect for the year.

The Catch Up Limit for a year is the following:

Year Beginning in:	Maximum Catch Up Deferral Contribution (Catch Up Limit)
2004	\$3,000
2005	\$4,000
2006	\$5,000
2007 and after	\$5,000 adjusted for cost of living

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