SUMMARY ANNUAL REPORT FOR
THE UNIVERSITY OF SCRANTON GROUP LONG TERM DISABILITY INSURANCE

This is a summary of the annual report of the The University Of Scranton Group Long Term Disability Insurance, a long-term disability plan (Employer Identification Number 24-0795495, Plan Number 503), for the plan year 09/01/2012 through 08/31/2013. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has an insurance contract with Life Insurance Company of North America to pay certain Long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 08/31/2013 were $288,015.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Patricia Tetreault, who is a representative of the plan administrator, at 800 Linden St, Scranton, PA 18510 and phone number, 570-941-7767. The charge to cover copying costs will be $3.00 for the full annual report, or $0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: 800 Linden St, Scranton, PA 18510, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.