SUMMARY ANNUAL REPORT FOR
THE UNIVERSITY OF SCRANTON GROUP TERM INSURANCE

This is a summary of the annual report of the University Of Scranton Group Term Insurance, a life insurance plan (Employer Identification Number 24-0795495), for the plan year 09/01/2011 through 08/31/2012. 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 insurance contracts with Life Insurance Company of North America to pay certain Life Insurance and AD&D claims incurred under the terms of the plan. The total premiums paid for the plan year ending 08/31/2012 were $174,670.

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 $5.00 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.