Summary Annual Report

for

GROUP LIFE & DISABILITY INSURANCE PLAN

This is a summary of the annual report for the GROUP LIFE & DISABILITY INSURANCE PLAN, (Employer Identification No. 44-0552049, Plan No. 502) for the period June 1, 2008 to May 31, 2009. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

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 the Plan Sponsor

Drury University-Life & Disability
Plan Sponsor
900 N. Benton Avenue
Springfield, MO 65802
44-0552049 (Employer Identification Number)
417-873-7200

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Drury University-Life & Disability
900 N. Benton Avenue
Springfield, MO 65802