Summary Annual Report  
for  
TIAA-CREF RETIREMENT PLAN  

This is a summary of the annual report for the TIAA-CREF RETIREMENT PLAN, (Employer Identification No. 44-0552049, Plan No. 001) 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).  

BASIC FINANCIAL STATEMENT  
The Plan has a contract with Teachers Inc and Annuity Association College Retirement Equity Fund, which allocates funds towards Insurance policies.  

YOUR RIGHTS TO ADDITIONAL INFORMATION  
You have the right to receive a copy of the full annual report, or any part thereof, on request.  

To obtain a copy of the full annual report, or any part thereof, write or call the office of  

DRURY UNIVERSITY  
HUMAN RESOURCES DEPT  
900 N BENTON  
SPRINGFIELD, MO 65802  
44-0552049 (Employer Identification Number)  
4178737200  

or the Plan Sponsor  

Drury University - Retirement Plan  
900 N Benton Avenue  
Springfield, MO 65802  
44-0552049 (Employer Identification Number)  
417-873-7854  

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 HUMAN RESOURCES DEPT
    900 N BENTON
    SPRINGFIELD, MO 65802

and at the following address:

    Drury University - Retirement Plan
    900 N Benton Avenue
    Springfield, MO 65802