SUMMARY ANNUAL REPORT
FOR
LE MOYNE COLLEGE EMPLOYEE TOTAL DISABILITY INSURANCE PLAN

This is a summary of the annual report of the Le Moyne College Employee Total Disability Insurance Plan, EIN 15-0545841, Plan No. 503, for the period January 1, 2011 through December 31, 2011. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with First Unum Life Insurance Company to pay long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2011 were $89,087.

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 Le Moyne College, 1419 Salt Springs Road, Syracuse, NY 13214-1399, (315) 445-4155. A charge may be made to cover copying cost.

You also have the legally protected right to examine the annual report at the main office of the plan (Le Moyne College,1419 Salt Springs Road, Syracuse, NY 13214-1399) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.