MEMORANDUM

TO:        All Eligible Participants
FROM:      Robert J. Snyder, Plan Administrator
DATE:      March 28, 2011
SUBJECT:   Summary Annual Report of Group Total Disability Plan for Faculty & Staff

This is a summary of the Annual Report/Return for the Group Total Disability Plan for Faculty and Staff (the “Plan”) for employees, E.I.N. 23-1653718, for the Plan year September 1, 2009 through August 31, 2010. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan has an insurance contract with Hartford Life and Accident to pay all claims incurred under the terms of the plan. The total premiums paid for the plan year ending August 31, 2010, were $42,074.

You have the right to receive a copy of the full annual report, or any part thereof, including insurance information, on request. To obtain a copy of the full annual report, or any part thereof, write the Office of the Treasurer, Plan Administrator, Dooling Hall, DeSales University, Center Valley, PA 18034. The charge to cover reproduction costs will be $0.10 per page.

You also have the legally protected right to examine the annual report at the main office of the Plan, Office of the Treasurer, Dooling Hall, DeSales University, Center Valley, PA 18034, and 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 reproduction costs. Requests to the Department should be addressed to: U.S. Department of Labor, EBSA, Public Disclosure Room, N-1513, 200 Constitution Avenue, N.W., Washington, D.C., 20210.