

SUMMARY ANNUAL REPORT

For Capital University Welfare Benefit Plan

This is a summary of the annual report of the Capital University Welfare Benefit Plan, EIN 31-4379435, Plan No. 501, for period January 01, 2010 through December 31, 2010. 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 contracts with Delta Dental of Ohio, UnitedHealthcare Insurance Company and Unum Life Insurance Company of America to pay health, dental, life insurance, long-term disability and Accidental Death and Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2010 were \$4,914,801.

Because they are so called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2010, the premiums paid under such "experience-rated" contracts were \$268,040 and the total of all benefit claims paid under these contracts during the plan year was \$223,848.

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:

- 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 Capital University Office of Human Resources at 1 College and Main, Columbus, OH 43209-2394, or by telephone at (614) 236-6168.

You also have the legally protected right to examine the annual report at the main office of the plan (Capital University Office of Human Resources, 1 College and Main, Columbus, OH 43209-2394) 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.