SUMMARY ANNUAL REPORT

For Life Insurance, Accidental Death & Dismemberment Insurance

This is a summary of the annual report of the Life Insurance, Accidental Death & Dismemberment Insurance, EIN 91-0473310, Plan No. 504, for period June 01, 2009, through May 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 Prudential Insurance Company of America, and Life Insurance Company of North America (CIGNA) to pay Life Insurance, AD&D, Long-Term Disability, and Business Travel Accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending May 31, 2010, were $142,955.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or of any part thereof, on request. The items listed below are included in that report:

- an accountant's report
- financial information
- insurance information, including sales commissions paid by insurance carriers

To obtain a copy of the full annual report, or of any part thereof, write or call the office of Whitworth University at 300 West Hawthorne Road, Spokane, WA 99251, or call 509. 777.4872.

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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.
You also have the legally protected right to examine the annual report at the main office of the plan (Whitworth University, 300 West Hawthorne Road, Spokane, WA 99251) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.