

**SUMMARY ANNUAL REPORT
FOR
John Carroll University Benefit Plan**

This is a summary of the annual report of the John Carroll University Benefit Plan, EIN 34-0714681, Plan No. 501, for period January 01, 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 contracts with Kaiser Foundation Health Plan Of Ohio, Unum Life Insurance Company Of America, Ace American Insurance Company, Vision Service Plan, Fidelity Security Life Insurance Company and Connecticut General Life Insurance Company And Affiliates to certain health and welfare benefit claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2011 were \$795,263.

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 John Carroll University at 20700 N Park Blvd., University Heights, OH 44118-4520, or by telephone at (216) 397-1726.

You also have the legally protected right to examine the annual report at the main office of the plan (John Carroll University, 20700 N Park Blvd., University Heights, OH 44118-4520) 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.