

March 20, 2009

Dear Plan Participant:

Enclosed are copies of the **Summary Annual Report(s)** for the year ended May 31, 2008 for one or more of the following welfare benefit plans:

Plan 501 - Group Life and Accidental Death and Dismemberment Plan  
Plan 502 - Dental and Short Term Disability Insurance Plan  
Plan 503 - Long Term Disability Plan

The **Summary Annual Report** summarizes the plan's operating results for the year. Section 101(A)(2) of the Employee Retirement Income Security (ERISA) Act of 1974 and Department of Labor Regulations requires that each participant of an employee welfare benefit plan be furnished a copy of the plan's summary annual report. Accordingly, we request that you furnish each of your insured employees with a copy of the plan reports for the plan in which they participate.

A summary annual report must be provided to participants by a method of delivery reasonably calculated to ensure receipt. Acceptable methods include: (1) in-hand delivery at the workplace, (2) insert in a periodical distributed to employees (e.g. union newspaper or company publication), (3) mailing by first, second or third-class delivery, or (4) under certain circumstances, via electronic media. It is not acceptable to merely place copies of the Summary Annual Report in a location frequented by participants.

Where a periodical is used, the distribution list must be comprehensive and up-to-date, and a prominent notice must be placed on the front page of the periodical advising readers (a) that the issue contains an insert with important information about rights under the plan and the ERISA Act of 1974 and (b) that the insert should be read and retained for future reference.

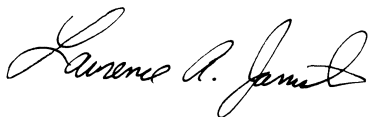
Mailing by second or third class mail is acceptable only if return and forwarding postage is guaranteed and address correction is requested. Any material sent by second or third class mail that is returned with an address correction must be sent again by first class mail or personally delivered to the insured at his or her worksite.

If electronic delivery means are utilized, appropriate measures must be taken to ensure actual receipt of the transmitted information by the plan participants, for example, use of a return-receipt e-mail feature, or periodic review of the delivery system to confirm the integrity. Notice must be given to the recipients apprising them of the significance of the document. Electronic documents must be prepared and furnished in a manner consistent with the style, format, and content requirements applicable to the document. Paper disclosure must be available upon request.

For your convenience, **electronic copies of the Summary Annual Reports can be downloaded at: <http://www.mma-net.org/insurance/forms.asp>.**

Thank you for your cooperation in this matter. Please feel free to contact me at (800) 842-6513 if you have any questions.

Sincerely,



Lawrence A. Janicki, CEBS  
Vice President – Insurance & Services