

**SUMMARY ANNUAL REPORT  
FOR  
Lumbermens Welfare Benefit Plan**

This is a summary of the annual report of the Lumbermens Welfare Benefit Plan, EIN 36-1410470, Plan No. 502, health, including prescription drugs, dental, life insurance, long-term disability, short-term disability, severance, travel accident and accidental death and dismemberment, 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).

Lumbermens Mutual Casualty Company has committed itself to pay all short-term disability and severance pay incurred under the terms of the plan.

**Insurance Information**

The plan has contracts with Metropolitan Life Insurance Company, Life Insurance Company Of North America, Standard Insurance Company and BlueCross BlueShield of Illinois to pay all health, dental, life insurance, long-term disability, and travel accident, and certain accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2011 were \$3,143,142.

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, 2011, the premiums paid under such "experience-rated" contracts were \$106,894 and the total of all benefit claims paid under these contracts during the plan year was (\$11,737).

**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 item listed below is 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 Lumbermens Mutual Casualty Company at Legal Department One Corporate Drive, Suite 200, Lake Zurich, IL 60047, or by telephone at (847) 320-4102.

You also have the legally protected right to examine the annual report at the main office of the plan (Lumbermens Mutual Casualty Company, Legal Department One Corporate Drive, Suite 200, Lake Zurich, IL 60047) 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.