

SUMMARY ANNUAL REPORT
FOR KEMPER WELFARE BENEFIT PLAN

This is a summary of the annual report of the Kemper Welfare Benefit Plan, EIN 36-1410470, Plan No. 502, health, life insurance, dental, short-term disability, long-term disability, severance, travel accident and accidental death and dismemberment for period January 1, 2008 through December 31, 2008. 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 Co. has committed itself to pay all short term disability and severance pay claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Metropolitan Life Insurance Company, Standard Insurance Company, Life Insurance Company of North America, Blue Cross Blue Shield of Illinois and Pennsylvania Life Insurance Company to pay dental, accidental death, long-term disability, health, prescription drug claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2008 were \$4,187,618.

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, 2008, the premiums paid under such "experience-rated" contracts were \$172,875 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$(2,229).

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:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write Lumbermens Mutual Casualty Co., Legal Department, One Kemper Drive, Long Grove, IL 60049-0001.

You also have the legally protected right to examine the annual report at the main office of the plan (Lumbermens Mutual Casualty Co., Legal Department, One Kemper Drive, Long Grove, IL 60049-0001) 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.