

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 Thursday, January 01, 2009 through Thursday, December 31, 2009. 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, Life Insurance Company of North America, Standard Insurance Company, Blue Cross & Blue Shield of Illinois, Monumental Life Insurance Company to pay health, dental, life insurance, long-term disability, accidental death, prescription drug claims incurred under the terms of the plan. The total premiums paid for the plan year ending Thursday, December 31, 2009 were \$4,820,612.00.

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, (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 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.