


ST. LAWRENCE UNIVERSITY

23 Romoda Drive, Canton, New York 13617

MEMORANDUM

TO: Participants in the Long Term Disability Plan

FROM: Lisa M. Cania
Vice President for Community and Employee Relations 

DATE: September 15, 2010

RE: **Summary Annual Report for the St. Lawrence University
Long Term Disability Plan**

ERISA regulations provide for the distribution of the information which appears on the back of this memo to each participant in the St. Lawrence University Long Term Disability Plan.

Should you have any questions, please contact Debra Mousaw in the Office of Human Resources, ext. 5597.

Summary Annual Report for the St. Lawrence University Long Term Disability Plan

This is a summary of the annual report of the St. Lawrence University Long Term Disability Plan, Employer Identification Number 15-0532239, Plan No. 503, for the period January 1, 2009 through December 31, 2009. The annual report has been filed with the U.S. Department of Labor's Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with the First Unum Life Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2009 were \$150,143.41.

Your Right to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, including insurance information, on request. To obtain a copy of the full annual report, or any part thereof, write or call the Office of Human Resources, (315) 229-55096, St. Lawrence University, Canton, NY, 13617.

You also have the legally protected right to examine the annual report at the main office of the plan at the above address, and at the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room, N-4677, Pension and Welfare Benefit Programs, Frances Perkins Department of Labor Building, 200 Constitution Avenue, N.W., Washington, D.C. 20210.