SUMMARY ANNUAL REPORT
FOR
Fairleigh Dickinson University Employee Benefit Plan

This is a summary of the annual report of the Fairleigh Dickinson University Employee Benefit Plan, EIN 22-1494434, Plan No. 508, for period July 01, 2011 through June 30, 2012. 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).

Fairleigh Dickinson University has committed itself in paying certain health and welfare benefits under the terms of the plan.

Insurance Information

The plan has contracts with Vision Service Plan and United Healthcare Insurance Company to pay health and vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2012 were $206,247.

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:

- 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 Fairleigh Dickinson University at 1000 River Road H-DH3-05, Teaneck, NJ 07666, or by telephone at (201) 692-2704. The charge to cover copying costs will be $0.00 for the full annual report, or $0.00 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan (Fairleigh Dickinson University, 1000 River Road H-DH3-05, Teaneck, NJ 07666) 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.
SUMMARY ANNUAL REPORT
FOR
Group Life & LTD Plan for Employees of Fairleigh Dickinson University

This is a summary of the annual report of the Group Life & LTD Plan for Employees of Fairleigh Dickinson University, EIN 22-1494434, Plan No. 501, for period July 01, 2011 through June 30, 2012. 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).

Insurance Information

The plan has a contract with The Guardian Life Insurance Company Of America to pay life insurance, long-term disability and Accidental Death and Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2012 were $288,165.

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:

- insurance information, including sales commissions paid by insurance carriers

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You also have the legally protected right to examine the annual report at the main office of the plan (Fairleigh Dickinson University, 1000 River Road H-DH3-05, Teaneck, NJ 07666) 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.
SUMMARY ANNUAL REPORT
For Fairleigh Dickinson University Welfare Plan

This is a summary of the annual report of the Fairleigh Dickinson University Welfare Plan, EIN 22-1494434, Plan No. 510, for the period January 1, 2012 through December 31, 2012. 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).

Insurance Information

The plan has contracts with Delta Dental of NJ, Inc. and Zurich American Insurance Company to pay dental and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were $699,803.

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, 2012, the premiums paid under such "experience-rated" contracts were $686,950 and the total of all benefit claims paid under these contracts during the plan year was $674,501.

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:

- 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 Fairleigh Dickinson University at 1000 River Road H-DH3-05, Teaneck, NJ 07666, or by telephone at (201) 692-2704.

You also have the legally protected right to examine the annual report at the main office of the plan (Fairleigh Dickinson University, 1000 River Road H-DH3-05, Teaneck, NJ 07666) 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.