SUMMARY ANNUAL REPORT

GROUP LIFE PLAN FOR EMPLOYEES OF FAIRLEIGH DICKINSON UNIVERSITY

This is a summary of the annual report of the Group Life Plan for the Employees of Fairleigh Dickinson University, EIN 22-1494434, Plan No. 501, for period September 1, 2005 through August 31, 2006. 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 Hartford Life & Accident to pay claims incurred under the terms of the plan. The total premiums paid for the plan year ending August 31, 2006 were $116,776.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information, including sales commissions paid by insurance carriers are included in that report.

To obtain a copy of the full annual report, or any part thereof, write Fairleigh Dickinson University, 1000 River Road H-DH3-05, Teaneck, NJ 07666, (201) 692-2704. The charge to cover copying costs will be $1.75 for the full annual report, or 25 cents per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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 EMPLOYEE GROUP LONG TERM DISABILITY

This is a summary of the annual report of the Fairleigh Dickinson University Employee Group Long Term Disability, EIN 22-1494434, Plan No. 504, for period September 1, 2005 through June 30, 2006. 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 Hartford Life & Accident to pay claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2006 were $66,352.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information, including sales commissions paid by insurance carriers are included in that report.

To obtain a copy of the full annual report, or any part thereof, write Fairleigh Dickinson University, 1000 River Road H-DH3-05, Teaneck, NJ 07666, (201) 692-2704. The charge to cover copying costs will be $1.75 for the full annual report, or 25 cents per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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 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 1, 2005 through June 30, 2006. 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 United HealthCare Insurance Company to pay claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2006 were $587,119.

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. information on payments to service providers; and
2. insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write Fairleigh Dickinson University, 1000 River Road H-DH3-05, Teaneck, NJ 07666, (201) 692-2704. The charge to cover copying costs will be $2.50 for the full annual report, or 25 cents per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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 period January 1, 2006 through December 31, 2006. 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 Metropolitan Life Insurance Company and Zurich American Insurance Company to pay claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2006 were $636,825.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information, including sales commissions paid by insurance carriers are included in that report.

To obtain a copy of the full annual report, or any part thereof, write Fairleigh Dickinson University, 1000 River Road H-DH3-05, Teaneck, NJ 07666, (201) 692-2704. The charge to cover copying costs will be $2.75 for the full annual report, or 25 cents per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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.