SUMMARY ANNUAL REPORT
FOR
Life Insurance for Members of UMMG

This is a summary of the annual report of the Life Insurance for Members of UMMG, EIN 59-0624458, Plan No. 510, for period November 01, 2011 through October 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 a contract with Unum Life Insurance Company of America to pay life insurance and AD&D claims incurred under the terms of the plan. The total premiums paid for the plan year ending October 31, 2012 were $870,209.

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 University of Miami at P.O. Box 248106, Coral Gables, FL 33124-1415, or by telephone at (305) 284-5090.

You also have the legally protected right to examine the annual report at the main office of the plan (University of Miami, P.O. Box 248106, Coral Gables, FL 33124-1415) 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.