

**SUMMARY ANNUAL REPORT**  
**FOR SURA/JEFFERSON SCIENCE ASSOCIATES, LLC**  
**COMPREHENSIVE HEALTH AND WELFARE BENEFIT PLAN**

This is a summary of the annual report of the SURA/Jefferson Science Associates, LLC Comprehensive Health and Welfare Benefit Plan, EIN 54-1156453, Plan No. 501, for period April 1, 2006 through March 31, 2007. 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 VA, Metropolitan Life Insurance Company, HealthKeepers, Inc., Anthem Blue Cross Blue Shield and Optima Health Plan to pay Medical, Life Insurance, Temporary disability, Long-term disability, ACCIDENTAL claims incurred under the terms of the plan. The total premiums paid for the plan year ending March 31, 2007 were \$7,566,710.

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 March 31, 2007, the premiums paid under such "experience-rated" contracts were \$550,057.

**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 SURA/Jefferson Science Associates, 628 Hofstadter Road, Suite 2, Newport News, VA 23606-3060, (757) 269-7576.

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.

You also have the legally protected right to examine the annual report at the main office of the plan (SURAJefferson Science Associates, 628 Hofstadter Road, Suite 2, Newport News, VA 23606-3060) 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.