SUMMARY ANNUAL REPORT FOR
COLUMBIA COLLEGE EMPLOYEE BENEFITS PLAN

This is a summary of the annual report of the COLUMBIA COLLEGE EMPLOYEE BENEFITS PLAN, a health, life insurance, dental, vision and long−term disability plan (employer identification number 43−0655867), for the plan year 01/01/2009 through 12/31/2009. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

COLUMBIA COLLEGE has committed itself to pay certain Medical claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with UNION SECURITY INSURANCE COMPANY, UNION SECURITY INSURANCE COMPANY, UNITEDHEALTH CARE INSURANCE COMPANY, UNITEDHEALTHCARE INSURANCE COMPANY and VISION SERVICE PLAN to pay certain VOLUNTARY LIFE & DEPENDENT LIFE, VOLUNTARY AD&D & DEPENDENT AD&D, Dental, Long−term disability, DEPENDENT DENTAL, Life insurance, AD&D, Health, Vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2009 were $3,394,144.

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 or call the office of Bruce Boyer, who is a representative of the plan administrator at 1001 ROGERS ST, COLUMBIA, MO 65216 and phone number, 573−875−7255.

You also have the legally protected right to examine the annual report at the main office of the plan: 1001 ROGERS ST, COLUMBIA, MO 65216, 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 N−1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.