

**MINNESOTA SCHOOL EMPLOYEES ASSOCIATION  
190 EAST 5<sup>TH</sup> STREET SUITE 750  
ST. PAUL, MN 55101**

**Summary Annual Report for the  
MINNESOTA SCHOOL EMPLOYEES ASSOCIATION  
MEMBERS WELFARE BENEFIT PLAN**

This is the summary annual report for the MINNESOTA SCHOOL EMPLOYEES ASSOCIATION MEMBERS WELFARE BENEFIT PLAN, EIN 41-1994256, Plan number 501 for the period September 01, 2010 to August 31, 2011. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**Insurance Information**

The plan has a contract with insurance carriers to pay Life and Dismemberment claims incurred under the terms of the plan. Carriers are Hartford Life and Horace Mann. Total premiums paid during the plan year were \$14,057.

**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.

-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 MINNESOTA SCHOOL EMPLOYEES ASSOCIATION, who is the plan administrator, 190 EAST 5<sup>TH</sup> STREET SUITE 750, ST. PAUL, MN 55101, 651-227-3623. These portions of the report are furnished without charge.

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:

MINNESOTA SCHOOL EMPLOYEES ASSOCIATION  
Plan Sponsor  
190 EAST 5<sup>TH</sup> STREET SUITE 750  
ST. PAUL, MN 55101  
41-1994256

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