

SUMMARY ANNUAL REPORT

FOR

OLD DOMINION UNIVERSITY RESEARCH FOUNDATION WELFARE PLAN

This is the summary of the annual report for the **OLD DOMINION UNIVERSITY RESEARCH FOUNDATION WEALTH PLAN**, EIN **54-6068198**, for **January 1, 2008** through **December 31, 2008**. 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 **Association & Society Insurance Corporation, Metropolitan Life Insurance Company, Optima Health, Unum, and VSP** to pay all covered **Health, PPO Contract, Dental, Vision, Life, Accidental Death & Dismemberment and Long Term Disability** claims incurred under the terms of the plan. The total premiums paid for the plan year ending **December 31, 2008** were **\$1,278,735**.

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 **Old Dominion University Research Foundation**, who is the Plan Administrator, **P.O. Box 6369, Norfolk, Virginia 23508-0369, (757) 683-4293**. The charge to cover copying costs will be \$2.50 for the full annual report, or \$0.25 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 at **2033 Hughes Hall, P.O. Box 6369, Norfolk, Virginia 23508-0369** and at the U.S. Department of Labor in Washington, D.C., or 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, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.