

**SUMMARY ANNUAL REPORT
FOR HEALTH INSURANCE**

This is a summary of the annual report of the Health Insurance, EIN 38-1369604, Plan No. 501, for period January 1, 2006 through December 31, 2006. 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 Blue Care Network of Michigan, EyeMed Vision Care and Alliance Health & Life Insurance Company to pay medical, prescription drug, and vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2006 were \$2,054,357.

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. information on payments to service providers; and
2. insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write Lawrence Technological University, 21000 W. Ten Mile Road, Southfield, MI 48075, (248) 204-2100.

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 (Lawrence Technological University, 21000 W. Ten Mile Road, Southfield, MI 48075) 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.

SUMMARY ANNUAL REPORT

FOR LIFE INSURANCE, ACCIDENTAL DEATH & DISABILITY, LONG TERM DISABILITY

This is a summary of the annual report of the Life Insurance, Accidental Death & Disability, Long Term Disability, EIN 38-1369604, Plan No. 503, for period January 1, 2006 through December 31, 2006. 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 Standard Insurance Company to pay life insurance, and long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2006 were \$124,235.

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 December 31, 2006, the premiums paid under such "experience-rated" contracts were \$124,235 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$102,434.

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 Lawrence Technological University, 21000 W. Ten Mile Road, Southfield, MI 48075, (248) 204-2100.

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 (Lawrence Technological University, 21000 W. Ten Mile Road, Southfield, MI 48075) 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.

SUMMARY ANNUAL REPORT

FOR EO ANNUITY APR 403B1

This is a summary of the annual report for the EO Annuity APR 403B1, EIN 38-1369604, Plan No. 001, for period January 1, 2006 through December 31, 2006. 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).

Your Rights To Additional Information

You have the right to receive a copy of the full annual report. To obtain a copy of the full annual report, or any part thereof, write or call Lawrence Technological University, 21000 W. Ten Mile Road, Southfield, MI 48075, (248) 204-2100.

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 (Lawrence Technological University, 21000 W. Ten Mile Road, Southfield, MI 48075) 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.