

**SUMMARY ANNUAL REPORT FOR
TOWN & COUNTRY CO-OP, INC. EMPLOYEE BENEFITS PLAN**

This is a summary of the annual report of the TOWN & COUNTRY CO-OP, INC. EMPLOYEE BENEFITS PLAN, a health, life insurance, dental, vision and long-term disability plan (Employer Identification Number 34-0214100), for the plan year 08/01/2010 through 07/31/2011. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

TOWN & COUNTRY CO-OP, INC. has committed itself to pay certain EMPLOYEE BENEFITS PLAN claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with COMMUNITY INSURANCE COMPANY, ANTHEM LIFE INSURANCE COMPANY, UNITED OF OMAHA LIFE INSURANCE COMPANY and STANDARD INSURANCE COMPANY to pay certain Health, Dental, PPO contract, Life insurance, AD&D, VOLUNTARY LIFE, DEPENDENT LIFE, Long-term disability, Vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 07/31/2011 were \$874,771.

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 07/31/2011, the premiums paid under such "experience-rated" contracts were \$10,380 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$6,790.

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 Karen Alsop, who is a representative of the plan administrator, at 813 CLARK AVENUE, ASHLAND, OH 44805 and phone number, 419-281-8514.

You also have the legally protected right to examine the annual report at the main office of the plan: 813 CLARK AVENUE, ASHLAND, OH 44805, 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.