

SUMMARY ANNUAL REPORT
FOR YMCA OF GREATER BOSTON WELFARE PLAN

This is a summary of the annual report of the YMCA of Greater Boston Welfare Plan, EIN 04-2103551, 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 Delta Dental Plan of Massachusetts, Jefferson Pilot Financial Insurance Company and Harvard Pilgrim Health Care Inc. to pay Medical, Dental, Life Insurance, Long-term disability, Accidental Death and Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2006 were \$2,592,954.

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 YMCA of Greater Boston, 316 Huntington Ave, Boston, MA 02115-5019, (617) 536-6950.

You also have the legally protected right to examine the annual report at the main office of the plan (YMCA of Greater Boston, 316 Huntington Ave, Boston, MA 02115-5019) 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.