

UNITED FURNITURE WORKERS INSURANCE FUND
1910 AIR LANE DRIVE
NASHVILLE, TN 37210

Summary Annual Report for the
UNITED FURNITURE WORKERS INSURANCE FUND

This is the summary annual report for the UNITED FURNITURE WORKERS INSURANCE FUND, EIN 13-5547701, for the period October 01, 2008 to September 30, 2009. The annual report has been filed with the Internal Revenue Service as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the Plan are provided by a Trust. Plan expenses were **\$16,871,715**. These expenses included **\$2,779,289** for administrative expenses and **\$13,506,044** of benefit payments and payments to provide benefits and **\$586,382** paid to insurance carriers, and **\$0** for other payments to provide benefits.

The value of plan assets, after subtracting liabilities of the plan, was **\$4,672,117** as of September 30, 2009, compared to **\$4,156,578** as of October 1, 2008. During the plan year, the plan experienced an increase in its net assets of **\$515,539**. During the plan year, the plan had total income of **\$17,387,254** including total contributions of **\$16,753,211**, which consist of **\$16,481,447** from employers and **\$271,764** from participants, gains of **\$47,788** from the sale of assets, earnings from investments of **\$26,096** and unrealized appreciation of **\$560,121** in the value of the Plan assets, that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year, and other income of **\$38**.

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) An accountant's report;
- (2) Assets held for investment;
- (3) Fiduciary information, including transactions between the Plan and parties in interest (that is, persons who have certain relationships with the Plan);
- (4) Transactions in excess of 5 percent of Plan assets;
- (5) Loans or other obligations in default; and
- (6) 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 Dee Anne Walker, who is the Plan Administrator, at UNITED FURNITURE WORKERS INSURANCE FUND, 1910 AIR LANE DRIVE, NASHVILLE, TN, 37210, 615-889-8860. The charge to cover copying costs for the full annual report, or any part thereof, will not be more than \$.25 per page.

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, 1910 Air Lane Drive, Nashville, TN 37210 and at the U.S. Department of Labor in Washington, DC, 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, N4677, Pension and Welfare Benefit programs, Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20216.

Women's Health and Cancer Rights Act Notice

In keeping with the Women's Health and Cancer Rights Act of 1998, a federal law, United Furniture Workers Insurance Fund wants to remind you of the following.

The Fund provides medical and surgical benefits for mastectomy treatment, subject to applicable deductibles and co-insurance limitations of the Insurance Fund's Program of Benefits. Under Federal law, participants and beneficiaries who are receiving such treatment are eligible, at their election, for coverage relating to (i) reconstruction of the breast on which the mastectomy has been performed; (ii) surgery and reconstruction of the other breast to produce a symmetrical appearance, and (iii) prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.