

SUMMARY ANNUAL REPORT
For JDK MANAGEMENT CO., L.P. EMPLOYEE BENEFIT PLAN

This is a summary of the annual report of the JDK Management Co., L.P. Employee Benefit Plan, EIN 23-3062632, Plan No. 501, for period May 01, 2010 through December 31, 2010. 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 The Guardian Life Insurance Company of America, Capital Advantage Insurance Company, Lincoln National Life Insurance Company, Avalon Insurance Company, Sunlife Assurance Company of Canada, Geisinger Indemnity Insurance Company and Geisinger Health Plan to pay health, dental, life insurance, temporary disability, long-term disability, prescription drug, stop loss and PPO claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2010 were \$2,370,122. Because some of these contracts 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, 2010, the premiums paid under such "experience-rated" contracts were \$801,134 and the total of all benefit claims paid under these contracts during the plan year was \$714,836.

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:

- an accountant's report;
- financial information;
- 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 JDK Management Co., L.P., 1388 State Route 487, Bloomsburg, PA 17815, or by telephone at (570) 784-0111. The charge to cover copying costs will be \$5.00 for the full annual report, or \$0.50 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 (JDK Management Co., L.P., 1388 State Route 487, Bloomsburg, PA 17815) 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.