

**SUMMARY ANNUAL REPORT  
SOUTHWESTERN TEAMSTERS' SECURITY FUND  
NOVEMBER 30, 2009**

This is a summary of the annual report of the Southwestern Teamsters' Security Fund (the "Plan"), Employer Identification No. 86-6052021, for the year ended November 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).

The Board of Trustees has committed itself to pay certain medical, employee-member assistance, dental, prescription, vision care and disability benefit claims incurred under the terms of the Plan.

**INSURANCE INFORMATION**

The Plan had a contract with Contact Behavioral Health Services to provide employee assistance programs to eligible participants under the terms of the Plan. The total premiums paid for the Plan year ended November 30, 2009 were \$218,721.

**BASIC FINANCIAL STATEMENT**

The value of Plan assets, after subtracting liabilities of the Plan, was \$8,597,800 as of November 30, 2009, compared to \$7,736,942 as of December 1, 2008. During the Plan year, the Plan experienced an increase in its net assets of \$860,858. This increase includes unrealized appreciation or depreciation in the value of Plan assets, that is, the difference between the value of Plan 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. The Plan had total income of \$27,561,201 including employer contributions of \$25,551,963, participant contributions of \$1,045,049, litigation settlement income of \$3,608 and earnings from investments of \$960,581. Plan expenses were \$26,700,343. These expenses included \$2,525,215 in administrative expenses and \$24,175,128 in benefits paid to and for participants and beneficiaries.

**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 independent auditor's report;
2. assets held for investment;
3. transactions in excess of 5% of plan assets; and
4. 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 Southwest Service Administrators, 2400 West Dunlap Ave., Suite 250, Phoenix, Arizona 85021, telephone number (602) 264-1804. The charge to cover copying costs will be \$4.75 for the full annual report, or \$.25 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 at 2400 West Dunlap Ave., Suite 250, Phoenix, Arizona 85021, 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, N-5507, Pension and Welfare Benefits Administration, Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.