

## **SUMMARY ANNUAL REPORT FOR GALGON INDUSTRIES, INC.**

This is a summary of the annual report of the Galgon Industries, Inc., EIN 94-2173007, Plan No. 501 for the period December 1, 2001 through November 30, 2002. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### **Insurance Information**

The plan has contracts with PacifiCare of California, Kaiser Permanente, United Concordia Insurance Company, US Life, and Claremont to pay claims incurred under the terms of the plan. The total premiums paid for the plan year ending November 30, 2002 were \$1,172,580.

### **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 thereof, write:  
Galgon Industries, Inc., 40999 Boyce Road, Fremont, CA 94538, (510) 792-8211.

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.

You also have the legally protected right to examine the annual report at the main office of the plan Galgon Industries, Inc., 40999 Boyce Road, Fremont, CA 94538, (510) 792-8211 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-5638, Pension and Welfare benefits Administration, U.S. department of Labor, 200 Constitution Avenue, N.W., Washington D.C. 20210.