



**SUMMARY ANNUAL REPORT
For Northeast Utilities Service Company
Retiree Life Insurance Plan**

This is a summary of the annual report for Northeast Utilities Service Company Retiree Life Insurance Plan, EIN 06-0810627, Plan No. 522, for period January 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).

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$37,945,258 as of December 31, 2010, compared to \$30,721,811 as of January 1, 2010. During the plan year, the plan experienced an increase in its net assets of \$7,223,447. This increase included unrealized appreciation or depreciation in the value of 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. During the plan year, the plan had total income of \$11,262,120 including (but not limited to) employer contributions of \$5,838,030, participant contributions of \$281,931, realized gains of \$839,490 from the sale of assets and earnings from investments of \$4,168,832.

Plan expenses were \$4,038,673. These expenses included \$94,379 in administrative expenses and \$3,944,294 in benefits paid to insurance carriers for the provision of benefits.

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;
- assets held for investment;
- insurance information, including sales commissions paid by insurance carriers;
- transactions in excess of 5 percent of plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Human Resources, Northeast Utilities Service Company, P.O. Box 270, Hartford, CT 06141-0270, (800)841-8684. 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 (Vice President - Human Resources, P.O. Box 270, Hartford, CT 06141-0270) 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.