



**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, for the year ended December 31, 2008. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with Prudential Insurance Company of America to pay life insurance claims incurred under the terms of the plan. The total premiums paid for the policy year ending December 31, 2008 were \$3,496,725.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$21,411,165 as of December 31, 2008, compared to \$25,427,349 as of January 1, 2008. During the plan year, the plan experienced a decrease in its net assets of \$4,016,184. This decrease 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 (\$467,815) including (but not limited to) employer contributions of \$8,000,000, participant contributions of \$252,229, realized losses of \$1,848,003 from the sale of assets and earnings from investments of (\$6,872,041).

Plan expenses were \$3,548,369. These expenses included \$51,644 in administrative expenses and \$3,496,725 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, upon request. The items listed below are included in that report:

- an accountant's report;
- financial information and information on payments to service providers;
- assets held for investment;
- insurance information including sales commissions paid by insurance carriers; and
- 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 administrative manager, 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 administrative manager, 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 at Northeast Utilities Service Company, P.O. Box 270, Hartford, CT 06141-0270 and 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 of Labor should be addressed to: Public Disclosure Room, N1513, Employee Benefit Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, D.C. 20210.