Summary Annual Report
for
MIDDLEBURY COLLEGE HEALTH AND WELFARE BENEFITS PLAN

This is a summary of the annual report for the MIDDLEBURY COLLEGE HEALTH AND WELFARE BENEFITS PLAN, (Employer Identification No. 03-0179298, Plan No. 501) for the period January 1, 2017 to December 31, 2017. The annual report has been filed with the Employee Benefits Security Administration, 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 $0 as of December 31, 2017 compared to $0 as of January 1, 2017. During the plan year, the plan had total income of $0.

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 part thereof, write or call the office of

Middlebury College
152 Maple Street
Middlebury, VT 05753

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. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

and at the U.S. Department of Labor in Washington, D.C., or to