

**SUMMARY ANNUAL REPORT FOR  
SAINT MICHAEL'S COLLEGE LONG-TERM DISABILITY PLAN**

This is a summary of the annual report for the SAINT MICHAEL'S COLLEGE LONG-TERM DISABILITY PLAN, EIN 03-0179403, for January 1, 2006 through December 31, 2006. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**INSURANCE INFORMATION**

The plan has a contract with Unum Life Insurance Company of America to pay certain Long-term Disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2006 were \$89,016.86.

**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:

- 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 SAINT MICHAEL'S COLLEGE , who is the Plan Administrator, WINOOSKI PARK, COLCHESTER, VT 05439, 802-654-2000.

You also have the legally protected right to examine the annual report at the main office of the plan WINOOSKI PARK, COLCHESTER, VT 05439, 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.

Request to the Department should be addressed to:

Public Disclosure Room, N1513  
Employee Benefits Security Administration  
US Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210.