

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

This is a summary of the annual report of the SAINT MICHAEL'S COLLEGE LONG-TERM DISABILITY PLAN, EIN 03-0179403, Plan No. 510, for period January 1, 2008 through December 31, 2008. 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).

Insurance Information

The plan has a contract with UNUM LIFE INSURANCE COMPANY OF AMERICA to pay Long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2008 were \$93,012.

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 SAINT MICHAEL'S COLLEGE, 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 (SAINT MICHAEL'S COLLEGE, 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. 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.