

SUMMARY ANNUAL REPORT

FOR BATES COLLEGE LONG TERM DISABILITY PLAN

This is a summary of the annual report of the BATES COLLEGE LONG TERM DISABILITY PLAN, EIN 01-0211781, Plan No. 525, for the period January 1, 2013 through December 31, 2013. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with UNUM Life Insurance Company to pay claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2013 were \$139,790.

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 Human Resources, 215 College Street, Lewiston, ME 04240, (207) 786-6140. The charge to cover copying costs will be \$1.00 for the full annual report or 5 cents per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan (Office of the Treasurer, Bates College, Lane Hall, Lewiston, ME 04240) 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 of Labor should be addressed to: Public Disclosure Room, N-5638, Pension and Welfare Benefit Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Published November 15, 2014