SUMMARY ANNUAL REPORT
FOR
DARTMOUTH COLLEGE TOTAL DISABILITY PLAN

This is a summary of the annual report for Dartmouth College Total Disability Plan, 02-022211/504 for July 1, 2012 through June 30, 2013. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Trustees of Dartmouth College has committed itself to pay all long-term disability claims incurred under the terms of the plan.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request.

1. Financial information and information on payments to service providers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Director of Benefits, who is plan administrator, at Human Resources - 6042, 7 Lebanon Street, Suite 203, Hanover, NH, 03755-2112, (603) 646-3588. The charge to cover copying cost will be $5.00 for the full annual report, or $0.25 per page for any part thereof.

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, if any, or a statement of income and expenses of the plan and accompanying notes, if any, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes, if any, will be included as part of that report. The charge to cover copying costs given above does not include a charge for copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at Human Resources - 6042, 7 Lebanon Street, Suite 203, Hanover, NH, 03755-2112 and at the US Department of Labor in Washington DC, or obtain a copy from the US Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, US Department of Labor, 200 Constitution Avenue, NW, Washington DC 20210.