

Summary Annual Report

for

MARY BALDWIN COLLEGE EMPLOYEE WELFARE BENEFIT PLAN

This is a summary of the annual report for the Mary Baldwin College Employee Welfare Benefit Plan, (Employer Identification No. 54-0506319, Plan No. 501) for the period January 1, 2010 to December 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION

The plan has contracts with The Hartford, Ameritas Life Insurance Corp., and Cigna Life Insurance Company of New York to pay all dental, AD&D, life insurance and long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year beginning January 1, 2010 and ending December 31, 2010 were \$124,677.

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 the Plan Sponsor

Mary Baldwin College
New & Frederick Streets
Staunton, VA 24401
54-0506319 (Employer Identification Number)
540-887-7175

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

Mary Baldwin College
New & Frederick Streets
Staunton, VA 24401

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: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.