

SUMMARY ANNUAL REPORT
FOR KNOX COLLEGE GROUP HEALTH INSURANCE PLAN

This is a summary of the annual report of the Knox College Group Health Insurance Plan, EIN 37-0673513, Plan No. 503, 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).

Knox College has committed itself to pay all health and dental 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. To obtain a copy of the full annual report, or any part thereof, write Knox College, 2 East South Street, Galesburg, IL 61401-4999, (309) 341-7212.

You also have the legally protected right to examine the annual report at the main office of the plan (2 East South Street, Galesburg, IL 61401-4999) 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.