

SUMMARY ANNUAL REPORT
FOR KNOX COLLEGE TIAA-CREF RETIREMENT PLAN

This is a summary of the annual report of the Knox College TIAA-CREF Retirement Plan, EIN 37-0673513, Plan No. 001, for the period January 1, 2008 through December 31, 2008. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by individually owned fully vested annuity or mutual fund contracts issued by Teachers Insurance and Annuity Association and College Retirement Equities Fund.

Your Right to Additional Information

You have the right to receive a copy of the full annual report or any part thereof, including insurance information, on request. To obtain a copy of the full annual report, or any part thereof, write or call the Vice President for Finance, Knox College, 2 E. South Street, Galesburg, IL 61401, (309) 341-7212.

You also have the legally protected right to examine the annual report at the main office of the plan (Knox College, 2 E. South Street, Galesburg, IL 61401) 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, N5638
Pension and Welfare Benefit Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210