The Employee Retirement Income Security Act of 1974 (ERISA) requires annual notification of information known as a Summary Annual Report, on financial information filed with the Internal Revenue Service and the U.S. Department of Labor for the following plans in which you are a participant.

SUMMARY ANNUAL REPORT FOR THE 403(B) RETIREMENT PLAN (#001)
This is a summary of the annual report for the Hampshire College 403(b) Retirement Plan, EIN 04-6130872, Plan No. 001, for the period January 1, 2012 through December 31, 2012. 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
Plan expenses were $3,957,345. These expenses included $8,000 in administrative expenses, and $3,949,345 in benefits paid to participants and beneficiaries. A total of 1,065 persons were participants or beneficiaries of the plan at the end of the plan year.

The value of the plan assets, after subtracting liabilities of the plan, was $103,349,477 as of December 31, 2012, compared to $93,245,120 as of January 1, 2012. During the year the plan experienced an increase in net assets of $10,104,357. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is the difference between the value of the plan’s assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of $14,061,702. Income includes employer contributions of $2,123,214, employee contributions (including rollovers) of $2,459,026, other income of $10,289, and earnings from investments of $9,469,173.

Your Rights to Additional Information
You have the right to request and receive a copy of the annual report from or to examine said report, either in part or in its entirety at the College or the Department of Labor upon payment of copying costs. At the College, call our Plan Administrator, Shelly Ruocco, at (413) 559-5605 or write or go to our office at Hampshire College, 893 West Street, Amherst, MA 01002; at the DOL, write or go to Public Disclosure Room, N-5638, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C., 20210.

You also have the right to request and receive from our Plan Administrator, at no charge, a statement of the plan’s assets and liabilities and any accompanying notes, or a statement of the plan’s income and expenses and any accompanying notes, or both. (Note to participants/beneficiaries that receiving a full copy of the annual report includes such statements and notes.)

SUMMARY ANNUAL REPORT FOR THE TRUSTEES OF HAMPSHIRE COLLEGE HEALTH PLAN (#509)
This is a summary of the Annual Report of the Trustees of Hampshire College Health Plan (Employer Identification Number 04-6130872) for the period January 1, 2012 through December 31, 2012. The annual report has been filed with the Internal Revenue Service, as required under the Employment Retirement Income Security Act of 1974 (ERISA). The Plan has a contract with Tufts Health Plan to pay all claims incurred under the terms of the plan. The total premiums paid for the period January 1, 2012 through December 31, 2012 were $3,809,488.
SUMMARY ANNUAL REPORT FOR THE TRUSTEES OF HAMPSHIRE COLLEGE LIFE INSURANCE AND LONG TERM DISABILITY PLAN (#510)
This is a summary of the Annual Report of the Trustees of Hampshire College Life Insurance and Long Term Disability Plan (Employer Identification Number 04-6130872) for the period October 1, 2011 through September 30, 2012. The annual report has been filed with the Internal Revenue Service, as required under the Employment Retirement Income Security Act of 1974 (ERISA). The Plan has a contract with the Standard and Lincoln National Life Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid for the period October 1, 2011 through September 30, 2012 were $103,116.

SUMMARY ANNUAL REPORT FOR THE TRUSTEES OF HAMPSHIRE COLLEGE DENTAL PLAN (#513)
This is a summary of the Annual Report of the Trustees of Hampshire College Dental Plan (Employer Identification Number 04-6130872) for the period January 1, 2012 through December 31, 2012. The annual report has been filed with the Internal Revenue Service, as required under the Employment Retirement Income Security Act of 1974 (ERISA). The Plan has a contract with Altus Dental Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid for the period January 1, 2012 through December 31, 2012 were $180,810.

SUMMARY ANNUAL REPORT FOR THE TRUSTEES OF HAMPSHIRE COLLEGE VISION BENEFIT PLAN (#514)
This is a summary of the Annual Report of the Trustees of Hampshire College Vision Benefit Plan (Employer Identification Number 04-6130872) for the period January 1, 2012 through December 31, 2012. The annual report has been filed with the Internal Revenue Service, as required under the Employment Retirement Income Security Act of 1974 (ERISA). The Plan has a contract with United Healthcare Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid for the period January 1, 2012 through December 31, 2012 were $10,987.

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;
2. Financial information and information on payments to service providers; and
3. Assets held for investments.

To obtain a copy of the full annual report, or any part thereof, contact Donna Turban, Human Resources, Hampshire College, 893 West Street, Amherst, MA 01002.

You also have the legal protected right to examine the annual report at the main office of the Plan and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy form the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addresses to: Public Disclosure Room, Room N5638, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.