



**Summary Annual Report
Colby College Retirement Plan
July 31, 2005**

This is a summary of the annual report of the Colby College Retirement Plan for the plan year beginning January 1, 2004 and ending December 31, 2004. The College's Employer Identification Number is 01-0211497 and the Plan Number is 001. The annual report has been filed with the U.S. Department of Labor's Pension and Welfare Benefits Administration, 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 contracts issued by the Teachers Insurance and Annuity Association and College Retirement Equities Fund, American National Insurance Company, Metropolitan Life, The Travelers Companies, and Security Benefits Life Insurance Company. The total premiums paid for the Plan Year were \$4,536,583.

The total number of participants in the Plan at the end of the Plan Year was 541.

You're 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 Office of Personnel Services, Colby College, Waterville, ME 04901, and (207) 872-3181. The charge to cover copying costs will be \$.10 per page for the full annual report, or for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan, Personnel Services, Colby College, Waterville, ME 04901 and at the U.S. Department of Labor in Washington, DC, 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, N-4677, Pension and Welfare Benefit Programs, Frances Perkins Department of Labor Building, 200 Constitution Avenue, N.W. Washington, DC 20216.