



**Summary Annual Report
Colby College Long Term Disability Income Plan
July, 31, 2005**

This is a summary of the annual report of the Colby College Long Term Disability Income 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 506. 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).

Insurance Information

The plan had a contract with the Unum Life Insurance Company of America to pay all claims incurred under the terms of the Plan. The total premiums paid for the Plan Year were \$128,791.

The total number of participants for the Plan Year was 638

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 Office of Personnel Services, Colby College, 5500 Mayflower Hill, Waterville, ME 04901-8855, (207) 872-3181. The charge to cover copying costs will be \$0.10 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, 5500 Mayflower Hill, Waterville, ME 04901-8855 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, N-4677, Pension and Welfare Benefit Programs, Frances Perkins Department of Labor Building, 200 Constitution Avenue, N.W. Washington, D.C. 20216.