

SUMMARY ANNUAL REPORT

FOR BRYN MAWR COLLEGE EMPLOYEE BENEFIT PLAN

This is a summary of the annual report of the Bryn Mawr College Employee Benefit Plan, EIN 23-1352621, Plan No. 507, for the period November 1, 2009 through October 31, 2010. 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).

Insurance Information

The plan has contracts with Delta Dental of Pennsylvania, Life Insurance Company of North America, Hartford Life and Accident, Independence Blue Cross, Highmark Blue Shield, Keystone Health Plan East, Amerihealth HMO, Inc. and Independence Blue Cross to pay Health, Vision, Prescription drug, Dental, Life Insurance, Long-term disability, HMO Contract claims incurred under the terms of the plan. The total premiums paid for the plan year ending October 31, 2010 were \$4,626,878.

Because some of the contracts are “experienced-rated” contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending October 31, 2010, the premiums paid under such “experience-rated” contracts were \$1,912,301 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$2,577,386.

Your Rights to Additional Information

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.

To obtain a copy of the full annual report, or any part thereof, write Bryn Mawr College, 101 N. Merion Avenue, Bryn Mawr, PA 19010, (610) 526-5000.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (Bryn Mawr College, 101 N. Merion Avenue, Bryn Mawr, PA 19010) 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.