

SUMMARY ANNUAL REPORT
for Hamilton College Flexible Spending Plan

This is a summary of the annual report of the Hamilton College Flexible Spending Plan, EIN 15-0532200, Plan No. 511, for period January 01, 2016 through December 31, 2016. 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).

Trustees of Hamilton College has committed itself to pay medical expense claims incurred under the terms of the plan.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Trustees of Hamilton College (Plan Administrator) at c/o Human Resources, 198 College Hill Road, Clinton, NY 13323, or by telephone at (315) 859-4689. The charge to cover copying costs will be \$.75 for the full annual report, or \$.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan (Trustees of Hamilton College, c/o Human Resources, 198 College Hill Road, Clinton, NY 13323) 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.