

SUMMARY ANNUAL REPORT FOR OBERLIN COLLEGE
FLEXIBLE BENEFITS PLAN

This is a summary of the annual report for the Oberlin College Voluntary Flexible Benefits Plan, EIN 34-0714363, for the period January 1, 2010 to December 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION

The plan contracts with Vantage Financial to pay all 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, including insurance information, on request. The items listed below are included in that report:

Insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Human Resources, 173 West Lorain Street, Oberlin, OH 44074-1057, (440) 775-8430. The charge to cover copying costs will be 25 cents per page.

You also have the legally protected right to examine the annual report at the main office of the plan, 173 West Lorain Street, Oberlin, OH 44074-1057 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 U.S. Department of Labor should be addressed to:

Public Disclosure Room, N1513
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210