

September 1, 2009

TO: Plan Participants

FROM: David S. Clay
Plan Administrator

RE: Group Long Term Disability, Annual Report

Summary annual report for Grinnell College Group Long Term Disability Benefit Plan.

This is a summary of the annual report of the college's Group Long Term Disability Benefit Plan (Employer Identification Number 42:0680387) for January 1, 2008, through December 31, 2008. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with The Hartford to pay all claims incurred under terms of the plan. The total premiums paid for the contract year ending December 31, 2008, was \$117,987.

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 the Treasurer, Grinnell College, Grinnell, IA 50112-1690 (641) 269-3500.

You also have the legally protected right to examine the annual report at the main office of the plan (Office of the Treasurer, Old Glove Factory, Grinnell College, Grinnell, IA 50112-1690) 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.