Each year Lawrence University files annual reports with the United States Department of Labor to update the financial status of benefit plans covered by the Employee Retirement Income Security Act of 1974 (ERISA). ERISA also requires that Plan participants receive summaries of the information contained in the annual reports submitted to the IRS.

Included in this memo are Summary Annual Reports (SARs) containing financial or insurance information taken from the above-mentioned annual reports, not all of which may be applicable to you.

In reviewing the SARs, you will be able to assess the financial status of each benefit plan covered by ERISA and learn where you can obtain a copy of the plan’s full annual report, if you desire one.

**What is a Summary Annual Report?**

The Summary Annual Report (SAR) is a snapshot of the financial status of a benefit plan. It is based on the Plan’s annual report for the previous year. Keep this mailing with your benefit materials. This document includes the following information for each benefit:

**Title** – The benefit plan, which the SAR summarizes.

**Insurance Information** – The Insurance Information section does not appear on all SARs. It is only on plans where Lawrence University has contracted with an insurance carrier for coverage; for example, life insurance.

**Basic Financial Statement** – This section of the SAR may summarize the employee and employer contributions, Plan expenses, and total benefits paid to participants by the Plan.

**Additional Information** – This is a government-required notice. It states that you can request or review the Plan’s annual report and financial statement. This contact information is found in the *Required Information* section.
You have the right to receive a copy of the full annual report, or any part thereof, on request. This may include insurance information such as sales commissions paid by insurance carriers. Write or call the office of:

    Director of Human Resources
    711 East Boldt Way
    Appleton, WI 54911-5699
    920-832-6541

The charge to cover copying costs will be $2.25 for the full annual report or $.15 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, 711 E. Boldt Way, Appleton, WI 54911 and at the U.S. Department of Labor in Washington, DC, 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, N1513
    Employee Benefits Security Administration
    U.S. Department of Labor
    200 Constitution Avenue, N.W.
    Washington, DC 20210
SUMMARY ANNUAL REPORT
For Lawrence University Employee Health Benefit Plan

This is a summary of the annual report of the Lawrence University Employee Health Benefit Plan, EIN 39-0806297, Plan No. 508, for period July 01, 2012 through June 30, 2013. 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).

Your Rights To Additional Information

You have the right to receive a copy of the full annual report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Lawrence University of Wisconsin at 711 East Boldt Way, Appleton, WI 54911, or by telephone at (920) 832-6543. The charge to cover copying costs will be $2.25 for the full annual report, or $0.15 per page for any part thereof.

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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Lawrence University of Wisconsin, 711 East Boldt Way, Appleton, WI 54911) 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.
SUMMARY ANNUAL REPORT

For Lawrence University Employee Dental Benefit Plan

This is a summary of the annual report of the Lawrence University Employee Dental Benefit Plan, EIN 39-0806297, Plan No. 511, for period July 01, 2012 through June 30, 2013. 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 a contract with Care-Plus Dental Plans, Inc. to pay dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2013 were $155,796.

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:

• 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 Lawrence University of Wisconsin at 711 East Boldt Way, Appleton, WI 54911, or by telephone at (920) 832-6543. The charge to cover copying costs will be $2.25 for the full annual report, or $0.15 per page for any part thereof.

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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Lawrence University of Wisconsin, 711 East Boldt Way, Appleton, WI 54911) 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.
SUMMARY ANNUAL REPORT

For Lawrence University Employee FBSA Benefit Plan

This is a summary of the annual report of the Lawrence University Employee FBSA Benefit Plan, EIN 39-0806297, Plan No. 510, for period July 01, 2012 through June 30, 2013. 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).

Your Rights To Additional Information

You have the right to receive a copy of the full annual report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Lawrence University of Wisconsin at 711 East Boldt Way, Appleton, WI 54911, or by telephone at (920) 832-6543. The charge to cover copying costs will be $2.25 for the full annual report, or $0.15 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 (Lawrence University of Wisconsin, 711 East Boldt Way, Appleton, WI 54911) 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.
SUMMARY ANNUAL REPORT
For Lawrence University of Wisconsin Group Life Insurance Plan

This is a summary of the annual report of the Lawrence University of Wisconsin Group Life Insurance Plan, EIN 39-0806297, Plan No. 501, for period July 01, 2012 through June 30, 2013. 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 a contract with Reliastar Life Insurance Company to pay life insurance and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2013 were $143,874.

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:

- 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 Lawrence University of Wisconsin at 711 East Boldt Way, Appleton, WI 54911, or by telephone at (920) 832-6543. The charge to cover copying costs will be $2.25 for the full annual report, or $0.15 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 (Lawrence University of Wisconsin, 711 East Boldt Way, Appleton, WI 54911) 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.
SUMMARY ANNUAL REPORT
For Lawrence University Group Long Term Disability Insurance Plan

This is a summary of the annual report of the Lawrence University Group Long Term Disability Insurance Plan, EIN 39-0806297, Plan No. 502, for period July 01, 2012 through June 30, 2013. 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 a contract with Unum Life Insurance Company Of America to pay long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2013 were $81,988.

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:

- 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 Lawrence University of Wisconsin at 711 East Boldt Way, Appleton, WI 54911, or by telephone at (920) 832-6543. The charge to cover copying costs will be $2.25 for the full annual report, or $0.15 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 (Lawrence University of Wisconsin, 711 East Boldt Way, Appleton, WI 54911) 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.
SUMMARY ANNUAL REPORT

For LAWRENCE UNIVERSITY DEFINED CONTRIBUTION RETIREMENT PLAN

This is a summary of the annual report for LAWRENCE UNIVERSITY DEFINED CONTRIBUTION RETIREMENT PLAN, EIN 39-0806297, Plan No. 001, for period July 01, 2012 through June 30, 2013. 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).

Basic Financial Statement

Benefits under the plan are provided by insurance and a trust fund. Plan expenses were $3,961,855. These expenses included $3,019 in administrative expenses, and $3,958,836 in benefits paid to participants and beneficiaries. A total of 1,179 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was $74,787,024 as of June 30, 2013, compared to $68,603,208 as of July 01, 2012. During the plan year the plan experienced an increase in its net assets of $6,183,816. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of $10,071,856, including employer contributions of $1,766,159, employee contributions of $712,236, earnings from investments of $7,575,097, and other income of $18,364. The plan also received transfers of $73,815 from the Lawrence University Tax-Deferred Savings Plan.

The plan has a contract with Tiaa-Cref. The total premiums paid for the plan year ending June 30, 2013 were $0.

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:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- insurance information, including sales commissions paid by insurance carriers;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of LAWRENCE UNIVERSITY OF WISCONSIN at 711 EAST BOLDT WAY SPC40, APPLETON, WI 54911-5699, or by telephone at (920) 832-6540. The charge to cover copying costs will be $2.25 for the full annual report, or $0.15 per page for any part thereof.

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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (LAWRENCE UNIVERSITY OF WISCONSIN, 711 EAST BOLDT WAY SPC40, APPLETON, WI 54911-5699) 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.
SUMMARY ANNUAL REPORT

For LAWRENCE UNIVERSITY TAX-DEFERRED SAVINGS PLAN

This is a summary of the annual report for LAWRENCE UNIVERSITY TAX-DEFERRED SAVINGS PLAN, EIN 39-0806297, Plan No. 002, for period July 01, 2012 through June 30, 2013. 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).

Basic Financial Statement

Benefits under the plan are provided by insurance and a trust fund. Plan expenses were $1,055,364. These expenses included $38 in administrative expenses, and $1,055,326 in benefits paid to participants and beneficiaries. A total of 739 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was $15,645,835 as of June 30, 2013, compared to $14,233,223 as of July 01, 2012. During the plan year the plan experienced an increase in its net assets of $1,412,612. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of $2,541,791, including employee contributions of $795,915, earnings from investments of $1,640,241, and other income of $105,635. The plan transferred $73,815 to the Lawrence University Defined Contribution Retirement Plan.

The plan has a contract with Tiaa-Cref. The total premiums paid for the plan year ending June 30, 2013 were $0.

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:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- insurance information, including sales commissions paid by insurance carriers;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of LAWRENCE UNIVERSITY OF WISCONSIN at 711 EAST BOLDT WAY SPC 40, APPLETON, WI 54911-5699, or by telephone at (920) 832-6540. The charge to cover copying costs will be $2.25 for the full annual report, or $0.15 per page for any part thereof.

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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (LAWRENCE UNIVERSITY OF WISCONSIN, 711 EAST BOLDT WAY SPC 40, APPLETON, WI 54911-5699) 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.