Summary Annual Report

For Dickinson College Defined Contribution Retirement Plan

This is a summary of the annual report for the Dickinson College Defined Contribution Retirement Plan, Employer Identification Number 23-1365954, Plan No. 001 for the period January 1, 2013 through December 31, 2013. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by insurance and trust accounts. Plan expenses were $2,879,430. These expenses included $2,917 in administrative expenses and $2,876,513 in benefits paid to participants and beneficiaries. A total of 2,077 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 $73,880,376, as of December 31, 2013 compared to $64,580,980 as of January 1, 2013. During the plan year, the plan experienced an increase in its net assets of $9,299,396. 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 $12,178,826, including employer and other contributions of $3,204,450 and earnings from investments of $8,974,376.

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. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investments;
4. Insurance information including sales commissions paid by insurance carriers; and
5. 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

Financial Operations
Dickinson College
P.O. Box 1773
Carlisle, PA 17013-2896
23-1365954 (Employer Identification Number)
717-245-1943

The charge to cover copying costs will be $0.25 per page.

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:

Dickinson College
College and Louther Streets
Carlisle, PA 17013-2896

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