

**SUMMARY ANNUAL REPORT FOR
KENYON COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN**

This is a summary of the annual report for the KENYON COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN (employer identification number 31-4379507) for the plan year 01/01/2009 through 12/31/2009. 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 contracts and a trust fund. Plan expenses were \$6,259,896. These expenses included \$0 in administrative expenses and \$6,259,896 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 1,325 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 \$95,260,066 as of the end of the plan year, compared to \$85,627,695 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$9,632,371. This change includes unrealized appreciation or 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 \$15,892,267, including employer contributions of \$2,538,765, employee contributions of \$1,393,814, gains/(losses) of \$0 from the sale of assets, and earnings from investments of \$11,959,688.

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 investment.
4. Insurance information, including sales commissions paid by insurance carriers.
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 Shirley OBrien, who is a representative of the plan administrator at EATON CENTER 209 CHASE AVENUE, GAMBIER, OH 43022 and phone number, 740-427-5181. The charge to cover copying costs will be \$5.00 for the full annual report, or \$0.25 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: EATON CENTER 209 CHASE AVENUE, GAMBIER, OH 43022, 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

**SUMMARY ANNUAL REPORT FOR
KENYON COLLEGE TAX DEFERRED ANNUITY PLAN, FKA KENYON COLLEGE SUPPLEMENTAL
RETIREMENT ANNUITIES**

This is a summary of the annual report for the KENYON COLLEGE TAX DEFERRED ANNUITY PLAN, fka KENYON COLLEGE SUPPLEMENTAL RETIREMENT ANNUITIES (employer identification number 31-4379507) for the plan year 01/01/2009 through 12/31/2009. 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 contracts and a trust fund. Plan expenses were \$1,208,321. These expenses included \$0 in administrative expenses and \$1,208,321 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 495 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 \$18,808,632 as of the end of the plan year, compared to \$15,037,429 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$3,771,203. This change includes unrealized appreciation or 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 \$4,979,524, including employer contributions of \$0, employee contributions of \$1,751,639, gains/(losses) of \$0 from the sale of assets, and earnings from investments of \$2,411,388. Rollover contributions of \$816,497 were made to the plan during the year.

Your Rights to Additional Information

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1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Insurance information, including sales commissions paid by insurance carriers.
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 Shirley OBrien, who is a representative of the plan administrator at EATON CENTER 209 CHASE AVENUE, GAMBIER, OH 43022 and phone number, 740-427-5181. The charge to cover copying costs will be \$5.00 for the full annual report, or \$0.25 per page for any part thereof.

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**SUMMARY ANNUAL REPORT FOR
TIAA-CREF RETIREMENT PLAN FOR KENYON COLLEGE**

This is a summary of the annual report for the TIAA-CREF RETIREMENT PLAN FOR KENYON COLLEGE (employer identification number 31-4379507) for the plan year 01/01/2009 through 12/31/2009. 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 contracts and a trust fund. Plan expenses were \$211,678. These expenses included \$0 in administrative expenses and \$211,678 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 83 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 \$7,756,571 as of the end of the plan year, compared to \$6,540,755 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$1,215,816. This change includes unrealized appreciation or 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 \$1,427,494, including employer contributions of \$323,542, employee contributions of \$184,283 and earnings from investments of \$919,669.

Information Regarding Plan Assets

The U.S. Department of Labor's regulations require that an independent qualified public accountant audit the plan's financial statements unless certain conditions are met for the audit requirement to be waived. This plan met the audit waiver conditions for the plan year beginning 01/01/2009 and therefore has not had an audit performed.

The plan's assets were held in individual participant accounts with investments directed by participants and beneficiaries and with account statements from regulated financial institutions furnished to the participant or beneficiary at least annually.

General information regarding the audit waiver conditions applicable to the plan can be found on the U.S. Department of Labor Web site at <http://www.dol.gov/ebsa> under the heading "Frequently Asked Questions."

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. Insurance information, including sales commissions paid by insurance carriers.
2. 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 SHIRLEY O'BRIEN, who is a representative of the plan administrator at EATON CENTER 209 CHASE AVENUE, GAMBIER, OH 43022 and phone number, 740-427-5181. The charge to cover copying costs will be \$5.00 for the full annual report, or \$0.25 per page for any part thereof.

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You also have the legally protected right to examine the annual report at the main office of the plan: EATON CENTER 209 CHASE AVENUE, GAMBIER, OH 43022, 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

SUMMARY ANNUAL REPORT FOR KENYON COLLEGE DENTAL PLAN

This is a summary of the annual report of the Kenyon College Dental Plan, EIN 31-4379507, Plan No. 505, a self-funded dental plan, for the period July 1, 2009 through June 30, 2010. 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).

Kenyon College has committed itself to pay certain dental 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 upon request.

To obtain a copy of the full annual report, or any part thereof, write or call Kenyon College, 209 Chase Avenue, Gambier, OH 43022, (740) 427-5171.

You also have the legally protected right to examine the annual report at the main office of the plan at Kenyon College, 209 Chase Avenue, Gambier, OH 43022, 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, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Summary Annual Report

For Emeriti Retiree Health Plan for Kenyon College

This is a summary of the annual report for Emeriti Retiree Health Plan for Kenyon College, Employer Identification Number 31-4379507, Plan No. 520 for the period January 1, 2009 through December 31, 2009. 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 contract(s) with AETNA LIFE INSURANCE CO., AETNA LIFE INSURANCE CO., AETNA LIFE INSURANCE CO. and AETNA LIFE INSURANCE CO. to pay all medical claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2009 were \$392,062.

Basic Financial Statement

Plan expenses were \$456,989. These expenses included \$34,942 in administrative expenses and \$422,047 in benefits paid to participants and beneficiaries.

The value of plan assets, after subtracting liabilities of the plan, was \$4,877,062, as of December 31, 2009 compared to \$3,645,976 as of January 1, 2009. During the plan year, the plan experienced an increase in its net assets of \$1,231,086. 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 \$1,688,075, including employer contributions of \$479,256, employee contributions of \$263,100, and earnings from investments of \$945,719.

Your Rights To Additional Information

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1. financial information and information on payments to service providers;
2. insurance information, including sales commissions paid by insurance carriers;
3. an accountant's report;
4. assets held for investment;

To obtain a copy of the full annual report, or any part thereof, write or call Kenyon College, 209 Chase Avenue, Gambier, OH 43022, (740) 427-5171.

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.

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SUMMARY ANNUAL REPORT FOR KENYON COLLEGE HEALTH PLAN

This is a summary of the annual report of the Kenyon College Health Plan, EIN 31-4379507, Plan No. 501, a partially insured health plan, for the period July 1, 2009 through June 30, 2010. 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).

Kenyon College has committed itself to pay certain medical claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Sun Life Assurance Company of Canada to pay certain medical claims incurred under the terms of the plan. The total premiums paid to HM Insurance Group for the plan year ending June 30, 2010 were \$119,375.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request, including insurance information and sales commissions paid by insurance carriers.

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