A Note from the Plan Administrator

The following Summary Annual Report for the MIT Group Life Insurance Plan is required by
ERISA (Employee Retirement Income Security Act of 1974) to be furnished annually, by the plan
administrator, to each member of the plan and each beneficiary receiving benefit under the plan.
The report conforms to the reporting requirements, set forth in ERISA.

SUMMARY ANNUAL REPORT FOR MIT GROUP LIFE INSURANCE PLAN

This is a summary of the annual report for the Massachusetts Institute of Technology Group Life
Insurance Plan, EIN 04-2103594, Plan No. 501, for the period July 1, 2013 through June 30, 2014.
The annual report has been filed with the Employee Benefits Security Administration, as required

Insurance Information

Life Insurance

The plan has a contract with Metropolitan Life Insurance Company to pay all claims incurred
under the terms of the plan. The total premiums paid for the plan year ending June 30, 2014 were
$5,873,252.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request.
Insurance information is included in that report. To obtain a copy of the full annual report, or any
part thereof, write to:

MIT Benefits Office
77 Massachusetts Avenue, Building E19-215
Cambridge, Massachusetts 02139
Or email: benefits@mit.edu

You also have the legally protected right to examine the annual report at the main office of the
plan, MIT Benefits Office, 400 Main St. (Building E19-215), Cambridge, MA 02139, 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.