SUMMARY ANNUAL REPORT
For DOW CORNING HEALTH CARE PLAN FOR RETIREES

This is a summary of the annual report of the Dow Corning Health Care Plan for Retirees, EIN 38-0495575, Plan No. 507, for the period January 01, 2012 through December 31, 2012. 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).

Dow Corning Corporation has committed itself to pay certain health claims incurred under the terms of the plan.

Insurance Information
The plan has a contract with UnitedHealthcare Insurance Company to pay vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were $449,142.

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 Dow Corning Corporation at P.O. Box 0994, 2200 W. Salzburg Rd., Midland, MI 48686-0994, or by telephone at (989) 496-4000.

You also have the legally protected right to examine the annual report at the main office of the plan (Dow Corning Corporation, P.O. Box 0994, 2200 W. Salzburg Rd., Midland, MI 48686-0994) 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 DOW CORNING LIFE AND ADD INSURANCE PLAN

This is a summary of the annual report of the Dow Corning Life and ADD Insurance Plan, EIN 38-0495575, Plan No. 503, for the period January 01, 2012 through December 31, 2012. 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 contracts with Ace American Insurance Company and Minnesota 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 December 31, 2012 were $5,324,598.

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 Dow Corning Corporation at P.O. Box 0994, 2200 W. Salzburg Rd., Midland, MI 48686-0994, or by telephone at (989) 496-4000.

You also have the legally protected right to examine the annual report at the main office of the plan (Dow Corning Corporation, P.O. Box 0994, 2200 W. Salzburg Rd., Midland, MI 48686-0994) 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 DOW CORNING PRE-PAID LEGAL SERVICES PLAN

This is a summary of the annual report of the Dow Corning Pre-paid Legal Services Plan, EIN 38-0495575, Plan No. 506, for the period January 01, 2012 through December 31, 2012. 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 Hyatt Legal Plans, Inc. to pay pre-paid legal services claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were $506,998.

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, 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 Dow Corning Corporation at P.O. Box 0994, 2200 W. Salzburg Rd., Midland, MI 48686-0994, or by telephone at (989) 496-4000.

You also have the legally protected right to examine the annual report at the main office of the plan (Dow Corning Corporation P.O. Box 0994, 2200 W. Salzburg Rd., Midland, MI 48686-0994) 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
DOW CORNING CORPORATION EMPLOYEES' CAPITAL ACCUMULATION PLAN

This is a summary of the annual report for the Dow Corning Corporation Employees' Capital Accumulation Plan (Employer Identification Number 38-0495575) for the plan year 01/01/2012 through 12/31/2012. 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 a trust fund. Plan expenses were $64,321,373. These expenses included $508,629 in administrative expenses and $63,715,271 in benefits paid to participants and beneficiaries, $97,473 in certain deemed and corrective distributions. A total of 6838 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 $1,229,714,938 as of the end of the plan year, compared to $1,129,396,798 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of $100,318,140. 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 $163,833,110, including employer contributions of $17,734,195, employee contributions of $45,412,868, other contributions/other income of $1,522,379, and earnings from investments of $59,163,668.

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. 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 plan administrator, at Dow Corning Corporation, P.O. Box 994 HRSC, Midland, MI 48686 and phone number, 800-440-0772.

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.

You also have the legally protected right to examine the annual report at the main office of the plan: Dow Corning Corporation, P.O. Box 994 HRSC, Midland, MI 48686, 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.