

**SUMMARY ANNUAL REPORT
FOR SYRACUSE UNIVERSITY VOLUNTARY GROUP LONG TERM
DISABILITY PLAN**

This is a summary of the annual report of the Syracuse University Voluntary Group Long Term Disability Plan, EIN 15-0532081, Plan No. 529, for the period January 1, 2015 through December 31, 2015. 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).

Insured Benefits

The plan has a contract with The Standard Life Insurance Company of New York to pay long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$693,083.

As this contract is an “experience-rated” contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2015, the total in premiums paid under this “experience rated” contract was \$693,083. The total in benefit claims paid for this contract for the plan year was \$225,833.

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.

To obtain a copy of the full annual report, or any part thereof, write or call Syracuse University, Office of Human Resources, Skytop Office Building, Suite 101, 640 Skytop Road, Syracuse, NY 13244-5300, or by telephone at 315.443.4042. There may be a charge to cover copying costs.

You also have the legally protected right to examine the annual report at the main office of the plan (Syracuse University, Office of Human Resources, Skytop Office Building, Suite 101, 640 Skytop Road, Syracuse, NY 13244-5300) 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.