SUMMARY ANNUAL REPORT FOR SYRACUSE UNIVERSITY GROUP LONG-TERM CARE PLAN

This is a summary of the annual report of the Syracuse University Group Long-Term Care Plan, EIN 15-0532081, Plan No. 524, for the period January 1, 2016 through December 31, 2016. 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 John Hancock Life Insurance Company to pay long-term care claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2016 were \$210,971.

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, 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. You also have the right to 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.