

SUMMARY ANNUAL REPORT

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, a long-term disability plan, Employer Identification Number 15-0532081, Plan Number 529, for the plan year January 1, 2025 through December 31, 2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has an insurance contract with the Standard Life Insurance Company of New York to pay certain long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2025 were \$743,207.

Because it is a so called "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, 2025, the premiums paid under such "experience-rated" contract were \$743,207 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$967,797.

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 the Syracuse University Office of Human Resources, who is a representative of the Plan Administrator, at: 621 Skytop Road, Suite 1001, Syracuse, NY 13244 and phone number: 315.443.4042.

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, Suite 1001, 621 Skytop Road, Syracuse, NY 13244) 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. The annual report is also available online at the Department of Labor website efast.dol.gov.