This is a summary of the annual report of the KNOX COLLEGE GROUP LIFE INSURANCE PLAN, a life insurance plan (Employer Identification Number 37-0673513, Plan Number 502), for the plan year 01/01/2014 through 12/31/2014. 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 insurance contracts with PRUDENTIAL INSURANCE COMPANY OF AMERICA to pay certain Life insurance, AD&D, Vol Life and AD&D claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2014 were $124,669.

**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 office of Thomas Axtell, who is a representative of the plan administrator, at 2 EAST SOUTH STREET, GALESBURG, IL 61401-4999 and phone number, 309-341-7212.

You also have the legally protected right to examine the annual report at the main office of the plan: 2 EAST SOUTH STREET, GALESBURG, IL 61401-4999, 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.