

**SUMMARY ANNUAL REPORT FOR
KNOX COLLEGE GROUP TOTAL DISABILITY PLAN**

This is a summary of the annual report of the KNOX COLLEGE GROUP TOTAL DISABILITY PLAN, a long-term disability plan (Employer Identification Number 37-0673513, Plan Number 501), for the plan year 01/01/2016 through 12/31/2016. 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 PRUDENTIAL INSURANCE COMPANY OF AMERICA to pay certain Long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2016 were \$33,912.

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 Bobby Jo Maurer, who is a representative of the plan administrator, at 2 EAST SOUTH STREET, GALESBURG, IL 61401-4999 and phone number, 309-341-7213.

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.