

SUMMARY ANNUAL REPORT
For POPULUS GROUP WELFARE BENEFITS PLAN

This is a summary of the annual report of the POPULUS GROUP WELFARE BENEFITS PLAN, EIN 38-3659021, Plan No. 501, for period June 01, 2016 through May 31, 2017. 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 contracts with Carefirst Bluechoice, Metropolitan Life Insurance Company, Reliance Standard Life Insurance Company, Symetra Financial, The Hartford, and Vision Service Plan to pay health, dental, vision, life insurance, temporary disability, long-term disability, prescription drug, accidental death and dismemberment, voluntary life, group accident, critical illness, fixed indemnity, hospital indemnity, bridge plan, and major expense protection plan claims incurred under the terms of the plan. The total premiums paid for the plan year ending May 31, 2017 were \$2,417,872.

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 report includes 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 POPULUS GROUP in care of JAMES MANN who is Plan Administrator at 3001 WEST BIG BEAVER ROAD SUITE 400, TROY, MI 48084, or by telephone at (248) 581-1100. The charge to cover copying costs will be \$5.00 for the full annual report, or \$0.10 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan (POPULUS GROUP, 3001 WEST BIG BEAVER ROAD SUITE 400, TROY, MI 48084) 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.