SUMMARY ANNUAL REPORT FOR MARYMOUNT MANHATTAN COLLEGE WELFARE BENEFITS PLAN

This is a summary of the annual report of the Marymount Manhattan College Welfare Benefits Plan (Employer Identification Number 13-1628206, Plan Number 502) 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 insurance contracts with Hartford Life Insurance Company, Cigna Health and Life Insurance Company and Aetna Life Insurance Company to pay all life insurance, short & long-term disability, accidental death & dismemberment, dental and health claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2016 were \$3,500,113.

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 Paul Ciraulo, who is a representative of Marymount Manhattan College (the plan administrator), at 221 East 71st Street, New York, NY 10021-4532 and phone number 212-517-0532.

You also have the legally protected right to examine the annual report at the main office of the plan: 221 East 71st Street, New York, NY 10021-4532, 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.