SUMMARY ANNUAL REPORT FOR
HOPE COLLEGE EMPLOYEE BENEFIT PLAN

This is a summary of the annual report of the Hope College Employee Benefit Plan, a health, life insurance, temporary disability and long-term disability plan (Employer Identification Number 38-1381271, Plan Number 501), for the plan year 07/01/2015 through 06/30/2016. 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 The Lincoln National Life Insurance Company, Blue Cross and Blue Shield Of Michigan and Hartford Life and Accident to pay certain life insurance, health, Prescription drug, AD&D, Long-term disability, AD&D claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2016 were $249,813.

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. Financial information and information on payments to service providers.

2. 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 plan administrator, at Human Resources Office, Holland, MI 49423 and phone number, 616-395-7818.

You also have the legally protected right to examine the annual report at the main office of the plan: Human Resources Office, Holland, MI 49423, 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.