

**SUMMARY ANNUAL REPORT FOR
HOPE COLLEGE EMPLOYEE BENEFIT PLAN**

This is a summary of the annual report of the Hope College Employee Benefit Plan (Employer Identification Number 38-1381271, Plan Number 501) for the plan year 07/01/2017 through 06/30/2018. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Hope College has committed itself to pay certain medical, prescription drug, and medical expense reimbursement claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with The Lincoln National Life Insurance Company, Ace American Insurance Company, and Cherry Street Services, Inc. d/b/a Employee Assistance Center to pay certain life insurance, long-term disability, accidental death & dismemberment, travel accident, and employee assistance program claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2018 were \$252,432.

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 plan administrator, Hope College, at 100 E. 8th Street, Suite 210, Holland, MI 49423 and phone number, 616-395-7811.

You also have the legally protected right to examine the annual report at the main office of the plan; Hope College, 100 E. 8th Street, Suite 210, 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.