This is a summary of the annual report of the Marquette University Long Term Disability Insurance Plan, a long-term disability plan (Employer Identification Number 39-0806251, Plan Number 503), for the plan year 09/01/2016 through 08/31/2017. 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 Northwestern Mutual to pay all Long-term Disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 08/31/2017 were $557,604.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 08/31/2017, the premiums paid under such "experience-rated" contract were $557,604 and the total of all benefit claims paid under the experience-rated contract during the plan year was $178,890.

**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 Octavio Castro, who is a representative of the plan administrator, at PO Box 1881 Department of Human Resources, Milwaukee, WI 53201-1881 and phone number, 414-288-7305. The charge to cover copying costs will be $1.50 for the full annual report, or $0.25 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: PO Box 1881 Department of Human Resources, Milwaukee, WI 53201-1881, 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.