To: Benefit Eligible Faculty and Staff, Loyola University Chicago

From: Deborah Meister, Director of Compensation, Benefits and HRIS

Date: September 30, 2015

Re: 2014 Summary Annual Reports

The Summary Annual Reports for the Loyola University Chicago benefit plans, Employer Identification Number 36-1408475, for the plan year January 1, 2014 through December 31, 2014. The annual reports for these plans have 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). Loyola University Chicago has committed itself to pay all claims incurred under the terms of the plans.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, upon request. The items listed below are included in that report:

- an accountant's report;
- financial information and information on payments to service providers and
- insurance information including sales commissions paid by insurance carriers;
- assets held for investment;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Mr. Thomas Kelly, at 820 North Michigan Avenue Chicago, IL 60611 (312) 915-6175.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover the copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at 820 North Michigan Avenue Chicago, IL 60611 and the U.S. Department of Labor in Washington, D.C. or to obtain a copy of the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room, N1513, Employee Benefit security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, D.C. 20210.