2014 SUMMARY ANNUAL REPORT FOR OHIO WESLEYAN UNIVERSITY LIFE, VOLUNTARY LIFE, AND VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLAN

This is a summary of the annual report of the Ohio Wesleyan University Life, Voluntary Life, and Voluntary Accidental Death and Dismemberment Insurance Plan, EIN 31-4379585, Plan Number 508, for the period July 1, 2014 through June 30, 2015. The annual report has 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).

Funding and Insurance Information

The plan had a contract with One America for the period July 1, 2014 through June 30, 2015 to pay life and accidental death and dismemberment claims incurred under the terms of the plan.

Basic Financial Statement

Total plan expenses were \$124,116 in insurance premiums for life, voluntary life, and voluntary accidental death and dismemberment insurance benefits.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report. To obtain a copy of the full annual report, or any part thereof, write or call the office of John Sanders, Interim Director of Human Resources, Ohio Wesleyan University, 61 S. Sandusky Street, Delaware, Ohio, 43015, Phone: (740) 368-3394.

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.

You also have the legally protected right to examine the annual report at the main office of the plan (Ohio Wesleyan University, 61 S. Sandusky Street, Delaware, Ohio, 43015) and at the U.S. Department of Labor in Washington, D.C., or 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.