SUMMARY ANNUAL REPORT

For Life Insurance, Accidental Death & Dismemberment Long-Term Disability Insurance

This is a summary of the annual report of the Life Insurance, Accidental Death & Dismemberment Long-Term Disability Insurance, EIN 91-0473310, Plan No. 504, for period June 01, 2014 through May 31, 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).

Insurance Information

The plan has contracts with Prudential Insurance Company of America and Life Insurance Company of North America to pay life, long-term disability, AD&D and BTA claims incurred under the terms of the plan. The total premiums paid for the plan year ending May 31, 2015 were $285,236.

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:

- 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 Whitworth University at 300 West Hawthorne Road, MS 0103, Spokane, WA 99251, or by telephone at (509) 777-4219.

You also have the legally protected right to examine the annual report at the main office of the plan (Whitworth University, 300 West Hawthorne Road, MS 0103, Spokane, WA 99251) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.