SUMMARY ANNUAL REPORT

This is a summary of the annual report for

WHITWORTH UNIVERSITY RETIREMENT PLAN

EIN 91 0473310
for January 01, 2016, through December 31, 2016. The annual report has been
filed with the Employee Benefits Security Administration, as required under

BASIC FINANCIAL STATEMENT

Benefits under the plan are provided by a combination of funding
arrangements. Plan expenses were $4,124,689. These expenses included
$24,012 in administrative expenses and $4,087,155 in benefits paid to
participants and beneficiaries, and $13,522 in other expenses. A total of
664 persons were participants in or beneficiaries of the plan at the end of
the plan year, although not all of these persons had yet earned the right to
receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was
$58,800,660 as of December 31, 2016, compared to $53,135,942 as of January 01, 2016.
During the plan year, the plan experienced an increase in its net assets of
$5,664,718. This increase includes unrealized appreciation or depreciation
in the value of the plan assets; that is, the difference between the value of
plan’s assets at the end of the year and the value of the assets at the
beginning of the year or cost of assets acquired during the year. The plan
had total income of $9,397,056, including employer contributions of
$2,310,981, employee contributions of $2,719,559, gains of $0 from the sale
of assets, and earnings from investments of $4,126,093.

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:
- An accountant’s report
- Financial information and information on payments to service providers
- Assets held for investment
- 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
WHITWORTH UNIVERSITY
300 W HAWTHORNE RD
SPOKANE, WA 99251-2515
(509) 777-4219.
The charge to cover copying costs will be $1.00 for the full annual report,
or $.10 per page for any part thereof.