SUMMARY ANNUAL REPORT

Rider University Group Long Term Disability Plan

This is a summary of the annual report of the Rider University Group Long Term Disability Plan, EIN 21-0650678, Plan No. 505, for the period January 01, 2017 through December 31, 2017. 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 a contract with Life Insurance Company of North America to pay long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2017 were \$177,330.

Your Right to Additional Information

You have the right to receive a copy of the full annual report, or any 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 thereof, write to Mona M. Marder, Director of Compensation & Benefits of Rider University, Office of Human Resources, 2083 Lawrenceville Road, Lawrenceville, NJ 08648-3099. The phone number is (609) 869-5140.

You also have the legally protected right to examine the annual report at the office of Human Resources of Rider University, 2083 Lawrenceville Road, Lawrenceville, NJ 08648-3099 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.