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MEMORANDUM TO: ACM Business and HR Managers

SUBJECT: Summary Annual Report as Required by ERISA  
Associated Colleges of the Midwest's Voluntary Travel  
Accident Program

From: Douglas Kolasinski, Chief Financial Officer

The Employment Retirement Security Act of 1974 (ERISA) requires that a Summary Annual Report be distributed to all plan participants. Below is the Summary Annual Report information for the Associated Colleges of the Midwest's Voluntary Travel Accident Program.

**SUMMARY ANNUAL REPORT  
FOR THE PLAN YEAR BEGINNING 01 JANUARY 2015 AND ENDING  
31 DECEMBER 2015 ASSOCIATED COLLEGES OF THE MIDWEST  
VOLUNTARY TRAVEL ACCIDENT PROGRAM**

As required by the Employment Retirement Income Security Act of 1974 (ERISA), the Internal Revenue Service, and U.S. Department of Labor regulations, this Summary Annual Report Provides participants and beneficiaries covered under the plan with certain information that was included in the Annual Report for the plan filed with Department of Labor, Employee Benefits Security Administration.

The plan administrator is the Associated Colleges of the Midwest, located at 11 East Adams St., Suite 800 West, Chicago, Illinois 60603, (312)263-5000. Any questions you may have concerning the Summary Annual Report, or any other aspects of the plan, should be directed to the plan administrator.

Financial Information for the Plan Year

Total Premium paid to Gerber Life & Accident Insurance Company -- \$31,073.07.

Specific costs incurred by AON Consulting Inc. in connection with the acquisition or retention of the contract or policy--\$4,660.96.

Plan 509

- Beloit College
- Carleton College
- Coe College
- Colorado College
- Cornell College
- Grinnell College
- Knox College
- Lake Forest College
- Lawrence University
- Luther College
- Macalester College
- Monmouth College
- Ripon College
- St. Olaf College