

**SUMMARY ANNUAL REPORT FOR
LUTHERAN SENIOR SERVICES GROUP LONG TERM DISABILITY INSURANCE**

This is a summary of the annual report of the Lutheran Senior Services Group Long Term Disability Insurance (Employer Identification Number 43-0654862, Plan Number 505) for the plan year 01/01/2019 through 12/31/2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has an insurance contract with Unum Life Insurance Company of America to pay certain long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2019 were \$283,929.

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:

1. 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 Lutheran Senior Services, the plan administrator, at 1150 Hanley Industrial Court, St. Louis, MO 63144 and phone number, 314-446-2487.

You also have the legally protected right to examine the annual report at the main office of the plan: 1150 Hanley Industrial Court, St. Louis, MO 63144, 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.