SUMMARY ANNUAL REPORT

For Barnard College Group Ins. Plan and Life Insurance for Administrate, Operational, Academic and

This is a summary of the annual report of the Barnard College Group Ins. Plan and Life Insurance for Administrate, Operational, Academic and, EIN 13-1628149, Plan No. 502, for period January 01, 2014 through December 31, 2014. 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 Cigna Life Insurance Company of New York to pay life insurance and Accidental Death and Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2014 were $78,859.

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 Barnard College at 3009 Broadway Controllers Office, Milbank 15, New York, NY 10027, or by telephone at (212) 854-7732.

You also have the legally protected right to examine the annual report at the main office of the plan (Barnard College, 3009 Broadway Controllers Office, Milbank 15, New York, NY 10027) 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.