1 July 2025

MEMORANDUN TO: ACM Business and HR Managers

SUBJECT: Summary Annual Report as Required by ERISA

Associated Colleges of the Midwest's Travel Accident Program

FROM: Carrie Conzelman, VP for Finance

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 Travel Accident Program.

SUMMARY ANNUAL REPORT FOR THE PLAN YEAR BEGINNING 01 JANUARY 2024 AND ENDING 31 DECEMBER 2024 ASSOCIATED COLLEGES OF THE MIDWEST 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 the Pension Benefit Guaranty Corporation.

The plan administrator is the Associated Colleges of the Midwest, located at 515 N State St, 14th Fl, Chicago, Illinois 60654, (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 Zurich American Insurance Company -- \$2,387.01.

Specific costs incurred by AON Consulting Inc. in connection with the acquisition or retention of the contract or policy -- \$358.05.

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