SUMMARY ANNUAL REPORT

of the Group Life Insurance Program-Supplemental

This is a summary of the annual report of the Group Life Supplemental Insurance Program-EIN 21-0634501, Plan No. 602, for the period January 1, 2015 through December 31, 2015. 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 Prudential Life Insurance Company to pay life insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were $2,060,779.

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:

- financial information
- information on payments to service providers
- 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 Princeton University Benefits Committee in care of Elaine Richards, Manager of Retirement Plans, at the Office of Human Resources, 2 New South, Princeton, NJ 08544-5264, or by telephone at (609) 258-9109. There is no charge for copying the reports.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Princeton University Benefits Committee, Office of Human resources, 2 New South, Princeton, NJ 08544-5264) 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