

**SUMMARY ANNUAL REPORT
LABOR ASSOCIATION OF WISCONSIN HEALTH BENEFIT PLAN**

This is a summary of the annual report of the Labor Association of Wisconsin Health Benefit Plan ("Plan") (EIN: 14-6241865), a health and welfare benefit Plan, for January 1, 2014 to December 31, 2014. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Labor Association of Wisconsin, Inc. has committed itself to pay all eligible insurance premiums incurred under the terms of the Plan.

Basic financial statement

The value of Plan assets, after subtracting liabilities of the Plan, was \$274,401 as of December 31, 2014, compared to \$236,771 as of January 1, 2014. During the Plan year the Plan experienced an increase in its net assets of \$37,630. This increase includes unrealized appreciation and depreciation in the value of Plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The amount of benefits paid to participants during the Plan year totaled \$3,614. The amount of administrative expenses paid during the Plan year totaled \$2,149.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Patrick J. Coraggio, who is the Plan Administrator, N116 W16033 Main St., Germantown, Wisconsin 53022 262-946-4000. The charge to cover copying costs will be \$1.75 for the full annual report, or .25¢ per page for any part thereof.

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 at N116 W16033 Main St., Germantown, Wisconsin, 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, N-1513, Employee Benefits Security Administration, U. S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D. C. 20210. If, for any reason, you are denied from examining or obtaining copies of the annual report and/or Plan statements or notes, you should notify the Employee Benefits Security Administration (EBSA) Regional Office for further assistance.