

## **SUMMARY ANNUAL REPORT FOR HEADWAY WORKFORCE SOLUTIONS GROUP LIFE AND DISABILITY PLAN**

This is a summary of the annual report of the HEADWAY WORKFORCE SOLUTIONS GROUP LIFE AND DISABILITY PLAN (Employer Identification Number 75-2134871, Plan Number 504) for the plan year 01/01/2017 through 12/31/2017. 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 THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA to pay certain Life insurance, Long-term disability, AD&D claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2017 were \$88,206.

### **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 the office of MARY THORNBURY, who is a representative of the plan administrator, at 421 FAYETTEVILLE ST SUITE 1020, RALEIGH, NC 27601 and phone number, 919-424-1071. The charge to cover copying costs will be \$3.00 for the full annual report, or \$0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: 421 FAYETTEVILLE ST SUITE 1020, RALEIGH, NC 27601, 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.