

**SUMMARY ANNUAL REPORT
FOR
INTL ASSN SMART LOCAL 36 WELFARE PLAN**

This is a summary of the annual report for **INTL ASSN SMART LOCAL 36 WELFARE PLAN**, for the period **January 1, 2015 to December 31, 2015**. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Employer Identification Number: 43-0681778
Plan Number: 501

INSURANCE INFORMATION

The plan has contracts with HCC Life Insurance Company, Aetna Life Insurance Company, Humana Insurance Company, Humana Health Insurance Company of Florida, and Humana Benefit Plan of Illinois to pay certain health, life, and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending **December 31, 2015** were **\$2,170,504**.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was **\$35,493,434** as of **December 31, 2015**, compared to **\$32,807,112** as of **January 1, 2015**. During the plan year the plan experienced an **increase** in net assets of **\$2,686,322**. This **increase** includes unrealized appreciation and depreciation in the value of plan assets; this, 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. During the plan year, the plan had total income of **\$21,798,700**, which included employer contributions of **\$20,369,198**, employee contributions of **\$1,807,485**, other contributions of **\$0**, gain/loss of **\$(43,645)** from sale of assets, and earnings from investments of **\$(526,315)**.

Plan expenses were **\$19,112,378**. These expenses included **\$2,400,731** in administrative expenses, **\$16,711,647** in benefits paid to participants and beneficiaries, and **\$0** in other expenses.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, upon request. The items listed below are included in the report:

- An Accountant's Report;
- Financial information and information on payments to service providers;
- Assets Held for Investment;
- Insurance Information Including Sales Commissions paid by Insurance Carriers;
- Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report, or any part thereof, write or call the office of

INTL ASSN SMART LOCAL 36 WELFARE PLAN
2319 Chouteau Ave. Suite 300
St. Louis, MO 63103-3010

The report is furnished without charge.

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 the 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:

INTL ASSN SMART LOCAL 36 WELFARE PLAN
2319 Chouteau Ave. Suite 300
St. Louis, MO 63103-3010

and 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 U.S. Department of Labor 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, DC 20210