

SUMMARY ANNUAL REPORT

FOR

CLOW STAMPING COMPANY DENTAL PLAN

This is a summary of the annual report for the Clow Stamping Company Dental Plan (Employer Identification No. 41-0961650, Plan No. 503) 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).

INSURANCE INFORMATION

The plan has a contract with Delta Dental of Minnesota to pay the following types of claims incurred under the terms of the plan: All Dental claims. The total premiums paid for the plan year beginning January 1, 2015 and ending December 31, 2015 were \$168,223.

Because the contract is an "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2015, the premiums paid under such "experience-rated" contract were \$168,223 and the total of all benefit claims paid under the "experience-rated" contract during the plan year was \$97,327.

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 the Plan Sponsor:

Clow Stamping Company
23103 County Road 3
Merrifield, MN 56465
41-0961650 (Employer Identification Number)
(218) 765-3111

You also have the legally protected right to examine the annual report at the main office of the plan:

Clow Stamping Company
23103 County Road 3
Merrifield, MN 56465

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: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.