

SUMMARY ANNUAL REPORT
for
J. M. Huber Corporation Employee Benefit Plan

This is a summary of the annual report of the J. M. Huber Corporation Employee Benefit Plan, EIN 13-0860350, Plan No. 501, for period January 1, 2016 through December 31, 2016. 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 contracts with Aetna Life Insurance Company, EyeMed, Magellan Healthcare, National Union Fire Ins. Co. of Pittsburgh, Pa, and Prudential Insurance Company of America to pay certain health, dental, vision, life insurance, temporary disability, long-term disability, employee assistance program, business travel accident, and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2016 were \$2,192,796.

Because they are so called "experience-rated" contracts, 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, 2016, the premiums paid under such "experience-rated" contracts were \$72,877 and the total of all benefit claims paid under these contracts during the plan year was \$57,703.

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:

- insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write the office of J. M. Huber Corporation at 3100 Cumberland Blvd, Suite 600, Atlanta, GA 30339, or call at (732) 549-8600. The charge to cover copying costs will not exceed \$.25 per page.

You also have the legally protected right to examine the annual report at the main office of the plan (J. M. Huber Corporation, 3100 Cumberland Blvd, Suite 600, Atlanta, GA 30339) 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 Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.