

SUMMARY ANNUAL REPORT
For Abbington 401(k) Retirement Plan

This is a summary of the annual report for Abbington 401(k) Retirement Plan, EIN 20-0754801, Plan No. 001, for period January 01, 2017 through December 31, 2017. 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).

Basic Financial Statement

Plan expenses were \$16,599. These expenses included \$2,271 in administrative expenses, and \$14,328 in benefits paid to participants and beneficiaries. A total of 74 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$498,486 as of December 31, 2017, compared to \$387,802 as of January 01, 2017. During the plan year the plan experienced an increase in its net assets of \$110,684. 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 plan had total income of \$127,283, including employer contributions of \$7,976, employee contributions of \$47,754, and earnings from investments of \$71,553.

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 or call the office of Abbington Management Corp. in care of J. Michael Haemmerle who is Plan Administrator at 5920 Venture Dr., Ste. 200, Dublin, OH 43017, or by telephone at (614) 798-5110. The charge to cover copying costs will be \$0.00 for the full annual report, or \$0.00 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 (Abbington Management Corp., 5920 Venture Dr., Ste. 200, Dublin, OH 43017) 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.