

**SUMMARY ANNUAL REPORT FOR
TOTAL DISABILITY INSURANCE**

This is a summary of the annual report of the Total Disability Insurance (Employer Identification Number 13-1624067, Plan Number 504) for the plan year 07/01/2018 through 06/30/2019. 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 Standard Life Insurance Company of New York to pay certain long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2019 were \$102,830.

Because it is a so called "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 06/30/2019, the premiums paid under such "experience-rated" contract were \$102,830 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$2,523.

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 Human Resources department of The Juilliard School, the plan administrator, at 60 Lincoln Center Plaza, New York, NY 10023 and phone number, 212-799-5000 x 356.

You also have the legally protected right to examine the annual report at the main office of the plan: 60 Lincoln Center Plaza, New York, NY 10023, 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.