

SUMMARY ANNUAL REPORT

JIM ELLIS ATLANTA, INC. FLEXIBLE BENEFITS PLAN

This is a summary report of the annual report for Jim Ellis Atlanta, Inc. Health and Welfare Plan; (EIN: 58-1500444) for the period November 1, 2018 to October 31, 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 contracts with Reliastar Life Insurance Company to pay certain accidental death and dismemberment and critical illness claims incurred under the terms of the plan. The total premiums paid during the period November 1, 2018 to October 31, 2019 were \$107,923.

The plan has contracts with Greater Georgia Life Insurance Company to pay certain life, temporary disability and long term disability claims incurred under the terms of the plan. The total premiums paid during the period November 1, 2018 to October 31, 2019 were \$369,455.

The plan has contracts with UnitedHealthCare Insurance Company, Inc. to pay certain health, dental and vision claims incurred under the terms of the plan. The total premiums paid during the period November 1, 2018 to October 31, 2019 were \$5,196,950.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. To obtain a copy of the full annual report or any part thereof, write or call the office of Jim Ellis Atlanta, Inc., who are the plan administrators. They will state the copying charge for specific documents on request so that you can find out the cost before ordering.

You also have the right to receive from the plan administrators, on request 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 administrators, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given 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 Administrators, and at the U. S. Department of Labor upon payment of copying costs. Requests to the Department of Labor 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.