

SUMMARY ANNUAL REPORT

For Frisch's Restaurants, Inc. Welfare Benefit Wrap Plan

This is a summary of the annual report of the Frisch's Restaurants, Inc. Welfare Benefit Wrap Plan, EIN 31-0523213, Plan No. 514, health welfare benefit plan, for period January 01, 2015 through December 31, 2015. 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).

Frisch's Restaurants, Inc. has committed itself to pay dental and short-term disability claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Community Insurance Company, Community Insurance Company, Life Insurance Company Of North America and Life Insurance Company Of North America to pay health, dental, life insurance, long-term disability and Accidental Death & Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$7,731,203.

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:

- an accountant's report;
- financial information;
- 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 Frisch's Restaurants, Inc. in care of Barb Duermit who is Benefits Analyst at 2800 Gilbert Avenue, Cincinnati, OH 45206, or by telephone at (513) 961-2660, or by e-mail at barb.duermit@frischs.com. The charge to cover copying costs will be \$0.25 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 (Frisch's Restaurants, Inc., 2800 Gilbert Avenue, Cincinnati, OH 45206) 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.