

**SUMMARY OF MATERIAL MODIFICATIONS  
TO THE  
SMART DISCIPLINE INCOME PROTECTION PROGRAM**

**TO ALL DIPP PARTICIPANTS:**

Below is a summary of the changes to the Plan adopted by the Board of Trustees, effective September 1, 2016. These changes modify the BENEFITS AND PREMIUMS section of the Summary Plan Description dated March 1, 2015.

**Decrease in Benefit Level**

You may elect to decrease your benefit level at any time and your new election will be effective on the first day of the month following the month in which the DIPP office receives the corresponding lower premium amount.

**Increase in Benefit Level**

You may elect to increase your benefit level no earlier than one year after the effective date of your last election and your new election will take effect 90 days after it is received by the DIPP office. For example, if you began participation in the Plan on January 1, 2015, you would first be eligible to increase your benefit level on January 1, 2016 and your increased benefit would apply only to an eligible disciplinary action that occurred 90 days after the date that the DIPP office receives your new election. If you waited until July 1, 2016 (instead of January 1, 2016) to increase your benefit level, that increase would be effective with respect to an eligible disciplinary action that occurred at least 90 days after the date that the DIPP office receives your new election.

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