United Food and Commercial Workers and Food Employers Labor Relations Association Legal Benefits Fund

911 Ridgebrook Road Sparks, Maryland 21152-9451 Telephone: (410) 683-6500 (800) 638-2972

www.associated-admin.com

A Program of the FELRA and UFCW VEBA Fund 4301 Garden City Drive Suite 201 Landover, Maryland 20785-6102 Telephone: (301) 459-3020

(800) 638-2972 www.associated-admin.com

April 1, 2016

Summary of Material Modification

Dear Local 400 Legal Fund Participant:

The Board of Trustees has changed legal fund providers effective April 1, 2016 to Akman and Associates. Akman has served the Local 27 participants for decades, so the firm is very familiar with the Fund's level of benefits. Below are the new office locations and contact numbers. Please insert this Summary of Material Modification into your plan booklet. All references to Ades and Associates are hereby removed from the Summary Plan Description, effective April 1, 2016.

Landover, Maryland:

8400 Corporate Drive Suite 230 Landover, MD 20785

Phone Number: 301-241-2300

Fax: 240-714-3600

Alexandria, Virginia:

2560 Huntington Avenue Suite 202 Alexandria, VA 22303

Phone number: 703-347-7180

Fax: 703-347-7104

Washington, D.C.:

20 F Street, NW 7th Floor Washington, D.C. 20001

Phone number: 202-507-6256 Fax number: 202-507-6101

Sincerely,

Board of Trustees