



# Accidental Death & Dismemberment

## *Summary of Material Modifications*



This is a summary of material modification (“SMM”) to the **Phillips 66 Accidental Death & Dismemberment booklet** as required by law. This SMM, the separate Accidental Death & Dismemberment booklet and Other Information booklet together serve as the summary plan description (“SPD”) for the Phillips 66 Group Life Insurance Plan (“Plan”). This SMM, when combined with the Accidental Death & Dismemberment and Other Information booklets, summarizes the official Plan text, including amendments through January 1, 2014, and advises you of a change to your SPD.

Please read this notice and keep a copy of it in the **Updates** pocket of your **Employee Accidental Death & Dismemberment** booklet.

### **CHANGES TO ELIGIBILITY**

Effective January 1, 2014, the Plan was amended to include eligibility for recurring seasonal employees of Phillips 66 (as defined in the Glossary, which is located in the Other Information booklet).

Effective January 1, 2014, the Glossary, which is located in the Other Information booklet, was amended to define or redefine the terms “domestic partner,” “marriage,” “recurring seasonal employee” and “spouse” referenced in the Employee Life booklet.

*Receipt of this information does not guarantee eligibility. Please refer to the summary plan description (SPD) and any summaries of material modification (SMMs) for details, including information regarding eligibility, benefits provided under the plan, when coverage begins and ends, claims procedures and your legal rights. Phillips 66 reserves the right to amend, change or terminate the plans, any underlying contract or any other program, at any time without notice, at its sole discretion, according to the terms of the plan.*