



Short-Term Disability

Summary of Material Modifications



This is a summary of material modifications (“SMM”) to the **Short-Term Disability** booklet. This SMM, the separate **Short-Term Disability** booklet and the separate **Other Information** booklet together serve as the summary plan description (“SPD”) of the short-term disability benefits provided under the Phillips 66 Disability Plan (“Plan”). This SMM, when combined with the **Short-Term Disability** booklet and **Other Information** booklet, summarizes the official plan text, including amendments through January 1, 2016, 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 **Short-Term Disability** booklet.

PLAN ADMINISTRATION CHANGE

Effective November 2, 2015, for information regarding claim denial or a reduction in benefits, contact:

Manager, HR Operations
Phillips 66 Company
Adams Building
411 S. Keeler Avenue
Bartlesville, OK 74003-6670

(918) 977-6009

Receipt of this information does not guarantee eligibility. Please refer to the summary plan description (SPD) and any summaries of material modifications (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 plan, any underlying contract or any other program, at any time without notice, at its sole discretion, according to the terms of the plan.