

AMENDMENT TO FOP LEGAL DEFENSE PLAN DESCRIPTION
EFFECTIVE SEPTEMBER 4, 2008
(Prior Approval for Investigator Expenses)

The FOP-Legal Plan, Inc. Plan Description (Full Coverage Options), as amended, is hereby amended effective September 4, 2008 as follows:

1. Subsection A of Section 17 (“BENEFITS–SALARY REIMBURSEMENT OPTION,” ETC.) is amended to read as follows:

A. Plan Attorney Benefits. Subject to subsections C, D, E, and F, Legal Services are covered in full when a Participant uses a Plan Attorney; provided that claims under the optional off-duty administrative coverage pursuant to subsection B of Section 14 are subject to a limit of \$2,500 per occurrence. Reimbursable Costs are also covered in full; provided that expenses for expert witnesses, investigators and transcripts must be approved in advance by the Benefit Administrator.

APPROVED by the Board of Trustees at its regular Board Meeting in Detroit, Michigan on September 4, 2008.