

**MEDICAL EXPENSE REIMBURSEMENT PLAN OF THE
SOUTHERN CALIFORNIA FIREFIGHTERS BENEFIT TRUST**

SUMMARY ANNUAL REPORT

This is a summary of the annual report for the Medical Expense Reimbursement Plan of the Southern California Firefighters Benefit Trust (Employer Identification No. 33-0581737, Plan No. 501) for the year ended February 28, 2015. The annual report has been filed with the Department of Labor's Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Health, dental, and vision insurance premiums, long term care insurance premium, and qualified medical expenses reimbursement benefits for retired participants, as defined by the Plan document and the Trust agreement, are provided by contractual contributions from the participants and the participating employers.

BASIC FINANCIAL STATEMENTS

The net assets of the Plan, after subtracting liabilities, totaled \$19,021,058 at the end of the year compared to \$13,218,572 at the beginning of the year. During the period, the Plan experienced an increase in net assets of \$5,533,717. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of assets at the end of year and the value of assets at the beginning of the year or the cost of assets acquired during the year.

The Plan's gross income was \$6,346,683 of which contributions from employers were \$1,923,170, contributions from participants were \$1,624,879, contribution from association were \$64,345, transfer of assets from Northern California Firefighters Retiree Medical Trust \$1,710,180, joinder fees from Chico Firefighters was \$4,300, and investment income was \$1,019,809. The Plan expenses were \$544,197. These expenses included \$381,843 of benefits paid to participants and beneficiaries, \$15,054 of investment advisors fees, and \$147,300 of administrative expenses.

RIGHTS TO ADDITIONAL INFORMATION

You have a right to receive a copy of the full annual report, or any part thereof, upon request. The items listed below are included in that report.

1. Accountants Report
2. Financial information and information on payments to service providers
3. Assets held for investment purposes at end of year
4. Transactions in excess of five percent of plan assets

You have a right to receive a copy of the full annual report, or any part thereof, upon request. To obtain a copy of the full annual report, or any part thereof, write or call the office of the plan administrator, Southern California Firefighters Benefit Trust, c/o Delta Fund Administrators, 1234 W Oak Street, Stockton, CA 95203. The telephone number is 800-700-6762. The charge to cover copying costs will be \$2.75 for the full annual report, or 25 cents per page for any part thereof.

You also have the right to receive from the Plan contract administrator, on request and at no charge, a statement of net assets available for benefits of the plan and accompanying notes, or a statement of changes in net assets available for benefits of the plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan contract administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the Trust Office of Southern California Firefighters Benefit Trust, c/o Delta Fund Administrators, 1234 W Oak Street, Stockton, CA 95203 and at the U.S. Department of Labor in Washington, D.C. or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, N.W. Suite N-1513, Washington, D.C. 20210.