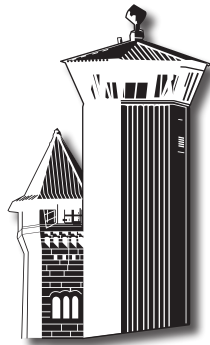


2016 Summary Annual Report



CCPOA Benefit Trust Fund

2515 Venture Oaks Way, Suite 200
Sacramento, CA 95833-4235

www.ccpoabtf.org

Report Prepared January, 2017



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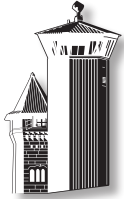
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2016 Summary Annual Report for CCPOA BENEFIT TRUST FUND WELFARE BENEFIT PLAN Plan 501

This is a summary of the annual report for the CCPOA Benefit Trust Fund Welfare Benefit Plan, EIN 94-6459649, Plan No. 501, for the year beginning April 1, 2015 and ending March 31, 2016. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

SELF-FUNDED BENEFIT INFORMATION

The Plan maintains its supplemental dental, vision and hearing aid program under a self-funded program.

INSURANCE INFORMATION

The following brief description of the Plan benefits are provided for general information purposes only. Participants should refer to the Plan document for more complete information.

The Plan has contracts with New York Life, Fidelity Security, National Foundation Life, Jackson National Life, and Combined Insurance Company to pay certain life insurance and accidental death and dismemberment claims. U.S. Legal provides for family legal coverage for participants. The total insurance premiums charged to the Plan for the year ended March 31, 2016 were \$10,674,688.

New York Life is a so called “experience-rated” contract. The premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending March 31, 2016, the premiums paid under the experience-rated contract during the plan year was \$5,597,494.

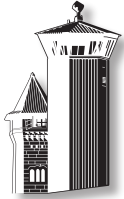
BASIC FINANCIAL STATEMENT

The value of Plan assets, after subtracting liabilities of the Plan, was \$45,591,094 as of March 31, 2016, compared to \$43,310,185 as of April 1, 2015. During the Plan year the Plan experienced an increase in its net assets of \$2,280,909. This increase included unrealized appreciation or depreciation in the value of Plan assets; that is, the difference between the value of the Plan’s assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year.

During the Plan year the Plan had total income of \$22,461,432 including employer contributions of \$4,673, employee contributions of \$15,839,192, gain on the sale of the assets of \$18, earnings from investments of \$117,936, and other income of \$6,499,613.

Plan expenses were \$20,180,523. These expenses included \$5,866,126 in operating expenses, \$15,758 in investment expenses, \$3,623,951 in benefits paid directly to participants and beneficiaries, \$10,674,688 in insurance premiums charged by insurance companies.

Benefits and eligibility rules will change from time to time. Be sure to use the most recent plan booklet and to read any special notices about your coverage. Do not rely on outdated information. If you lose your coverage you may be entitled to continue it by making self payments. Consult your booklet or the plan office for details.



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2016 Summary Annual Report for CCPOA BENEFIT TRUST FUND DISABILITY BENEFIT PLAN Plan 502

This is a summary of the annual report for the CCPOA Benefit Trust Fund Disability Benefit Plan, EIN 94-6459649, Plan No. 502, for the year beginning April 1, 2015 and ending March 31, 2016. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

SELF-FUNDED BENEFIT INFORMATION

The Plan maintains a prepaid disability program.

BASIC FINANCIAL STATEMENT

The value of Plan assets, after subtracting liabilities of the Plan, was \$28,674,938 as of March 31, 2016, compared to \$27,316,783 as of April 1, 2015. During the Plan year the Plan experienced an increase in its net assets of \$1,358,155.

During the Plan year the Plan had total income of \$7,377,370 including employee contributions of \$7,077,826 and earnings from investments of \$299,544.

Plan expenses were \$6,019,215 these expenses included \$1,152,448 in operating expenses, \$12,115 in investment expenses, and \$4,854,652 in benefits paid on behalf of participants and beneficiaries.

Benefits and eligibility rules will change from time to time. Be sure to use the most recent plan booklet and to read any special notices about your coverage. Do not rely on outdated information. Consult your booklet or the plan office for details.



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2016 Summary Annual Report for CCPOA BENEFIT TRUST FUND SUPPLEMENTAL BENEFIT PLAN Plan 503

This is a summary of the annual report for the CCPOA Benefit Trust Fund Supplemental Benefit Plan, EIN 94-6459649, Plan No. 503, for the year beginning April 1, 2015 and ending March 31, 2016. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

SELF-FUNDED BENEFIT INFORMATION

The Plan maintains an Accidental Death & Dismemberment program under a self-funded program.

INSURANCE INFORMATION

The following brief description of the Plan benefits are provided for general information purposes only. Participants should refer to the Plan document for more complete information.

The Plan has contracts with New York Life, to pay certain life insurance and accidental death and dismemberment claims. The Trust also maintains a Vision Service Plan for vision coverage and U.S. Legal for family legal and legal defense coverage for participants. The total insurance premiums charged to the Plan for the year ended March 31, 2016 were \$5,003,963.

New York Life is a so called “experience-rated” contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending March 31, 2016, the premiums paid under such “experience-rated” contract were \$862,450.

BASIC FINANCIAL STATEMENT

The value of Plan assets, after subtracting liabilities of the Plan, was \$9,814,487 as of March 31, 2016, compared to \$10,076,929 as of April 1, 2015. During the Plan year the Plan experienced a decrease in its net assets of \$262,442.

During the Plan year the Plan had total income of \$5,143,232 including employer contributions of \$5,132,000, and earnings from investments of \$11,232.

Plan expenses were \$5,405,674 these expenses included \$381,711 in operating expenses, \$5,003,963 in insurance premiums charged by insurance companies, and \$20,000 in benefits paid on behalf of participants and beneficiaries.

Benefits and eligibility rules will change from time to time. Be sure to use the most recent plan booklet and to read any special notices about your coverage. Do not rely on outdated information. Consult your booklet or the plan office for details.



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2016 Summary Annual Report for CCPOA LEGAL DEFENSE FUND

This is a summary of the annual report for the CCPOA Legal Defense, EIN 68-6072830, Trust No. 501, for the year beginning April 1, 2015 and ending March 31, 2016. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

SELF-FUNDED BENEFIT INFORMATION

The Trust maintains a prepaid legal program.

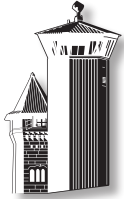
BASIC FINANCIAL STATEMENT

The value of Trust assets, after subtracting liabilities of the Trust, was \$4,693,568 as of March 31, 2016, compared to \$4,073,417 as of April 1, 2015. During the Trust year the Trust experienced an increase in its net assets of \$620,151. This increase included unrealized appreciation or depreciation in the value of Trust assets; that is, the difference between the value of the Trust's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year.

During the Trust year the Trust had total income of \$1,008,278 including employee contributions of \$962,133, and earnings from investments of \$46,145.

Trust expenses were \$388,127 these expenses included \$452,612 in operating expenses, \$2,427 in investment expenses, -\$66,912 in benefits paid on behalf of participants and beneficiaries and change in benefit obligations of \$814,000.

Benefits and eligibility rules will change from time to time. Be sure to use the most recent Trust booklet and to read any special notices about your coverage. Do not rely on outdated information. Consult your booklet or the Trust office for details.



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YOUR RIGHTS TO ADDITIONAL INFORMATION

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

CCPOA Benefit Trust Fund Welfare Benefit Plan	CCPOA Benefit Trust Fund Disability Benefit Plan	CCPOA Benefit Trust Fund Supplemental Benefit Plan	CCPOA Legal Defense
EIN 94-6459649 Plan No. 501	EIN 94-6459649 Plan No. 502	EIN 94-6459649 Plan No. 503	EIN 68-6072830 Trust No. 501
<ol style="list-style-type: none"> 1. An accountant's report; 2. Financial information and information on payments to service providers; 3. Assets held for investments; 4. Insurance information including sales commissions paid by insurance carriers; and 5. Exempt related party-in-interest transactions. 	<ol style="list-style-type: none"> 1. An accountant's report; 2. Financial information and information on payments to service providers; and 3. Assets held for investment. 	<ol style="list-style-type: none"> 1. An accountant's report; and 2. Financial information and information on payments to service providers 	<ol style="list-style-type: none"> 1. An accountant's report; 2. Financial information and information on payments to service providers; and 3. Assets held for investments;

To obtain a copy of the full annual report, or any part thereof, write or call the office of CCPOA Benefit Trust Fund, 2515 Venture Oaks Way, Suite 200, Sacramento, CA 95833-4235, (916) 779-6300.

You also have the right to receive from the Administrator, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Administrator, these two statements and accompanying notes will be included as part of that report. These portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan, 2515 Venture Oaks Way, Suite 200, Sacramento, CA 95833-4235, (916) 779-6300, 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: Public Disclosure Room, N-1513, Employee Benefit Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

BOARD OF TRUSTEES

**NO TOWERS?
NO TRUST**



ACCEPT NO SUBSTITUTES