

Good news!

Your employer is offering you an excellent savings vehicle to help you start planning your route to the retirement destination of your choice. Here is the information you need to get a ticket and take your seat:

Group retirement plan

BELL SOLUTIONS TECHNIQUES INC./BELL TECHNICAL SOLUTIONS INC.

Plan type

RRSP

Plan identification number

12191XX00106MV

The necessary information is provided on the screen every step of the way. If you still have questions, however, feel free to contact us at

1-800-567-5670 or at pension@ia.ca.

How to enrol in your group retirement plan

- Go to ia.ca/enrolnow.
- Enter the **plan identification number** to the left, as well as the personal information requested.
- Designate one or multiple beneficiaries, if you like.
- Complete the short **Your Investor Profile** questionnaire to define your investment risk tolerance level.
- 5 Select your **investment instructions**.
- Create a **My Client Space account** (our secure website).
- **7 Confirm everything** to complete your enrolment.

Visit ia. ca/enrolnow to enrol today!



INVESTED IN YOU.





Your Group Retirement Savings Plan

Bell Technical Solutions Inc. –

Permanent unionized, Office workers (ON & QC) – Class 6

Contract number	
Group Registered Retirement Savings Plan (RRSP)	12191-001

This summary outlines the details of your retirement plan. It is provided for information purposes only and has no legal value.

Joining the plan	Voluntary
Eligibility	 Immediate. You are eligible if you are a permanent employee in Ontario or Québec. Employees aged 71 or over are not eligible to participate in the plan.
Your regular contributions	 Regular contributions for Quebec employees are in FSTQ RRSP Regular contributions for Ontario employees are in IA RRSP
Your voluntary additional contributions	 To make a voluntary contribution, you may: Contribute via payroll deductions Contribute via preauthorized bank withdrawals Contribute via cheque or electronic lump-sum transfer from your online bank account. For more information, go to ia.ca/myaccount or call us at 1-800-567-5670.
Contribution limit	 Please refer to your Canada Revenue Agency (CRA)'s Notice of Assessment to know the maximum amount you are allowed to contribute in the plan.
Employer contributions	 Your employer will match in your DPSP your regular contribution to a maximum of 4% of your base annual salary.

Available investment options	 You choose the investments for both your contributions and the employer contributions made on your behalf. The investment options offered under your plan are detailed when you enrol online, or in <i>Your Range of Investment Options</i> when you enrol via paper form.
Default investment instruction	 If you do not provide investment instructions, your contributions will be invested in the default fund specified by your employer until such time as instructions are received. The default fund your employer has selected is the Conservative Life Cycle Portfolio closest to your 65th birthday.
Transfers from other registered plans	 To transfer an existing registered plan from another financial institution, please call us at 1-800-567-5670 to get a transfer form.
Withdrawal policy	 RRSP: You may withdraw contributions made into the RRSP. A transaction fee of \$25 and a minimum tax withholding as determined by the CRA will be applied to all cash withdrawals while you are a member of the plan. Withdrawals for purpose of HBP (Home Buyer's Plan) and LLP (Life Learning Plan) require special government applications and may be found on the CRA website. DPSP: You are not permitted to withdraw DPSP contributions made by your Employer.
Termination of membership	 When you terminate your membership in this group retirement savings plan, you will receive an options form in the mail, which explains how to proceed with the sums accumulated in the plan up to your departure from the company (regardless of the reason for your departure).
Limitation period	 We are required to advise you that any action or proceeding against an insurer for the recovery of amounts payable under this contract is absolutely barred unless commenced within the time set out in the <i>Insurance Act</i> or other similar applicable legislation in your province. This means that any claim must be initiated within the applicable limitation period.

Customer Service – Group Savings and Retirement



Business hours

Monday to Friday from 8 am to 8 pm (ET)



Telephone

1-800-567-5670



Address

522 University Avenue, 4th Floor Toronto, Ontario M5G 1Y7



Email

pensiontoronto@ia.ca



Fax

1-866-395-5533

Plan Overview

The Employee Discount Plan (EDP) offers eligible employees and pensioners 35% off the cost of Bell residential products and services – Bell Mobility, Bell Home Phone, Bell Internet, Bell Satellite and Fibe TV service. The 35% discount offered under the Employee Discount Plan applies to virtually all account charges on the full suite of Bell residential products and services e.g. recurring and 1-time charges.

The EDP can be combined with some promotional offers such as a Bell Bundle, some hardware offers (e.g. PVR with 3 services), unlimited internet usage and unlimited long distance offered on 3 Bell services and Bell TV movie offers (e.g. 2 months free, buy one get one pay-per-view). The EDP cannot be combined with acquisition/retention offers.

The maximum number of accounts that you may register under your name for each service is 4. If you have more than 4 accounts for one or more of Bell's services i.e. home phone, internet, wireless, satellite and Fibe TV, please contact Employees Services for approval (1888 391-0005).

The Employee Discount Plan does not give rise to a taxable benefit, as confirmed by the Canada Customs and Revenue Agency (CCRA). The company reserves the right to modify the plan at any time to ensure that the plan continues to not give rise to any taxable benefit.

Eligibility

The Employee Discount Plan applies to the following employees and pensioners who receive at least one eligible Bell residential service:

- Regular full-time, part-time and temporary Bell Canada employees
- Regular full-time, part-time and temporary employees of participating companies
- Regular or temporary employees on any leave of absence or disabilitu
- Bell Canada pensioners who:
 - retired with at least 55 years of age and 80 points (age + service)
- Pensioners from a participating company who have taken their retirement on or after November 28, 2003 and who have retired with at least 55 years of age and 80 points (age + service)
- Surviving spouse of a Bell Canada pensioner who had retired with at least 55 years of age and 80 points (age + service)
- Surviving spouse of a pensioner who had retired with at least 55 years of age and 80 points (age + service) from a participating company on or after November 28, 2003

Administrative Requirement

To qualify for the Employee Discount Plan all services must be **registered in your name**. The program is not offered to friends and family even if their accounts are in your name, unless they are your dependents or live with you.

Employee Discount Plan (EDP)

Definition of a dependent

Your **child** will be considered a dependent if s/he is:

- Your natural or legally adopted child, legal ward or step child (including dependent children of a common-law or same-sex spouse);
- Financially dependent on you;
- Unmarried and normally lives with you (except while away at school);
- Under age 18, or under age 25 if attending an accredited educational institution full time.

Your **spouse or common-law spouse** will be considered your dependent if s/he is:

 The person to whom you are legally married, or the person with whom you have lived in a conjugal relationship for at least 12 consecutive months and have publicly presented as your common-law spouse or samesex partner.

Your parent will be considered your dependent if s/he is:

 Either your mother or your father and is financially dependent on you (e.g. if they are considered dependents for income tax purposes).

Even if you pay the invoice of someone that is not an eligible dependent according to the rules described above, you cannot benefit from the 35% discount on that invoice (e.g. your brother or sister living next door, your neighbour, your mother not financially dependent on you). To be eligible to the 35% discount, the services must be provided to you or to your eligible dependents.

Enrolment

New to Bell services?

Contact an agent by using our dedicated number for team members: 1-877-858-2024 or visit any of our Bell stores or The Source. Our agents will not only ensure you receive the services that best suit your needs, they will also enroll you in the EDP at the time of your order.

Already a customer?

Sign up using our convenient, easy online registration tool which is accessible directly at https://employeediscountplan.bell.ca/.

Your savings will be applied directly to your bill. For any inquiries, contact **1-888-391-0005**.

Bell Pride Rebate Program

The Bell Pride Program is available to any employee that is not currently a Bell customer. The program provides a \$100 credit for each service you switch to Bell (Wireless, TV, Internet and Home phone). That's up to \$400 in savings should you switch all four. Details are provided on Page 4. For any inquiries, contact 1-888-391-0005.



Eligible Bell Products and Services

The 35% discount offered under the Employee Discount Plan applies to virtually all account charges on the full suite of Bell residential products and services e.g. recurring and 1-time charges.

Combining an advertised promotional offer with EDP

Most promotional offers cannot be combined with EDP. However, EDP can be combined with the following:

- Bell Bundle discounts (The reduced price of two or more Bell services: Bell TV, Bell Internet, Bell Home Phone, Bell Mobility)
- Free PVR with 3 services
- Unlimited Internet Usage and Unlimited Long Distance with 3 Bell Services (each \$10 per month)
- Bell TV network programming offers such as TMN 2 months free or buy one get one pay-per-view.

Please note the few restrictions where the EDP does not apply.

Excluded Bell products and services

The EDP does not apply on:

- wireless hardware (e.g. Mobile phones/termination fees)
- wireless apps
- Solo and Virgin mobile
- 3rd Party billed services (e.g. 900/976 services/911 provincial and municipal charges)
- non residential accounts
- · accounts in collection
- retention offers
- acquisition offers
- most advertised promotional offers

The EDP cannot be combined with acquisition/retention offers. EDP kicks in once your acquisition offer has expired.

Bell reserves the right to change or modify the EDP product and services eligibility at any time.

FAO

Eligibility

Q. Can I register multiple One Bill accounts?

A. The 35% Employee Discount Plan is applicable to one single One Bill account.

Q. Do I need to subscribe to more than one service to be eligible to One Bill and hence EDP?

A. No.

Employee Discount Plan (EDP)

Q. I am an employee residing in Atlantic Canada, am I eligible for the 35% discount?

A. In order to obtain the discount on eligible Bell services, please contact Employee Services at: 1-888-391-0005.

Q. If a relative lives with me and has a Bell service in their name, will the discount be applied to this line?

A. If the name of the account is changed to your name and your relative meets the definition of a dependant, the discount will be applied to this line.

Q. If my spouse has a small business at home, will the 35% discount apply to this line and/or services?

A. Only residential services are eligible for the discount.

Q. If my spouse works at Bell, will we receive a 70% discount?

A. The discount is not cumulative. There is only one discount of 35% per account or household.

Q. If my son goes to university and lives in another city, is he eligible to receive the EDP discount?

A. Yes, as long as he is your dependent, the services are provided by Bell and the account is in your name.

Enrolment

Q. What happens if I do not enrol?

A. If you do not enrol you will not benefit from the 35% EDP.

Q. I forgot to enrol my new service to EDP and my service has been activated for 1 month or more, can I ask for a retroactive credit for the 35% discount?

A. Retroactive credits are not granted.

Q. If I am already a One Bill customer do I need to enrol to EDP? A. Yes.

Q. Once I have registered to EDP and change my rate plan or features do I need to re-enrol?

A. If the service is already registered to EDP, the discount will automatically be applied, if applicable.

Q. If I wish to add a service that is not yet on One Bill, what do I need to do?

A. Call our dedicated number for team members at 1877 858-2024 to modify your services.

Q. If I wish to add a service (option) to an account already enrolled in EDP what do I need to do?

A. Call our dedicated number for team members at 1877 858-2024 to modify your services.

Q. I live in a Multiple Dwelling Unit. Can I benefit from the EDP discount on Bell TV service?

A. Employees who receive their Bell TV via a Multiple Dwelling Unit can register their Bell TV on One Bill if the invoice is in their name and address.



FAQ (continued)

Eligible Residential Services

Q. Does the discount apply to additional lines at my primary residence or cottage?

A. Yes, as long as the additional lines are in your name. If you are unable to have Bell as your service provider for your cottage line, ensure your long distance service is provided by Bell. You will then be able to have the 35% discount applied to your long distance services.

Q. Bell residential service is not available where I live. If I use another service provider, will I be eligible to the discount for that particular service?

A. You must obtain your services from Bell to be eligible to the 35% discount.

One Bill

Q. What should I do if all my accounts are not in my name? A. Call our dedicated number for team members at 1 877 858-

 A. Call our dedicated number for team members at 18//858-2024 to modify your account name.

$\mathbf{Q}.$ I have to change the name on my account. Will I be charged for a name change?

A. There is no charge to change the name on an account that is being attached to One Bill.

Q. In the electronic One Bill (e-bill), where can I see my EDP discount of 35%?

A. When you are in the "Account Summary", you have to click on the following:.

- a. One Bill Details link (located at the bottom of the page) and then on
- One Bill Savings link. This section contains all your discounts listed by service.

What if

I leave the company or transfer to an affiliated company

Your participation in the EDP will continue for 3 months following your last day at work and thereafter cease. If you are transferred to a participating company, your participation in the plan continues.

I retire

Your participation in the plan continues provided your age (minimum 55) plus years of service equal to at least 80. Both age plus service are counted in complete years.

I take a leave of absence or become disabled

Your participation in the plan continues.

l die

In the event of your death while you are an active employee, your spouse will continue to benefit from the 35% for one year.



Employee Discount Plan (EDP)

Bell Pride Rebate Program

The Bell Pride Rebate Program for competitor's services is intended so employees can be reimbursed their competitor's cancellation fees up to a maximum of \$100 per affiliate account. The reimbursement is processed on the One Bill account as an adjustment once the forms are received and processed.

To be eligible to the program, you will need to cancel the competitor's service and enrol for the same type of service at Bell e.g. if you cancel a home phone line from a competitor, you will need to sign up for a Bell home phone line.

Process

- 1. Cancel your competitive service
 - When cancelling a competitor's service first validate the remaining duration of your contract could you provide notice (e.g. 30 days) and exit without a penalty? If so, please do so rather than cancelling immediately and incurring a fee.
 - Obtain a copy of your final competitive services bill showing the cancellation or termination fee that was paid.
 - Be advised that cancellations from Bell subsidiary companies (i.e. Virgin, Solo) are not eligible to this program.
- 2. Sign up for a Bell Service and the EDP
 - You can sign up anyway you want by calling 1877 858-2024 or by visiting a Bell Store.
 - The new Bell residential service must be in your name.
- 3. Submit information for your rebate
 - Print a copy of the form and submit along with:
 - O Copies of your competitive service bills showing the cancellation fees
 - o Please keep your originals
 - Send the form to:
 - o Fax: (514) 766-2947 or toll free at 1 866 440-5215 Attn: Bell Pride Rebate Program
 - o Mail: Bell Pride Rebate Program, 1, Alexander Graham Bell, Tower A3, Verdun, Quebec H3E 3B3
- 4. Rebate is processed
 - The rebate will be processed and added to your next Bell bill.

You will receive an email confirming receipt/approval of your form and backup information.



Employee Discount Plan (EDP)

Bell Pride Rebate Program					
		(Pleas	e Print)		
		EMPLOYEE I	NFORMAT	TION	
Name:					Employee ID:
Email: (To contact you once you	ur rebate	has been processed):			-
Street address:		·			Home phone no.: (
City:		Prov.:			Postal Code:
		SERVICE IN	FORMATION	ON	
Bell services ordered (must be in your name)					
Bell Satellite/Fibe TV		Date Ordered:		Ac	count #:
Bell Home Phone		Date Ordered:		Те	lephone # :
Bell Mobility		Date Ordered:		Ce	ellular telephone # :
Bell Internet		Date Ordered:		Ac	count or user ID (b1) # :
		Competitor's se	ervices ca	ncelled	
TV		Date cancelled:		Co	ancel Fee:
Home Phone		Date cancelled:	Cc		ancel Fee:
Mobility		Date cancelled:		Co	ancel Fee:
Internet		Date cancelled:		Cc	ancel Fee:
Please attach a copy of your last bill showing the applicable contract break fee					
Please submit completed form and documents to:					
Fax: Attn: Bell Pride Rebate Program to (514) 766-2947 or toll free 1-866-440-5215 Mail: Bell Pride Rebate Program, 1, Alexander Graham Bell, Tower A 3, Verdun, Québec H3E 3B3					
You will receive an e-mail confirmation once your request has been processed. If you have any questions regarding your					
request, please send us an e-mail at: bellpriderebate@bell.ca					
I certify that I have ordered the Bell services listed and incurred the cancellations costs listed above					
Employee Signature Date					



Benefits / Avantages

Enroll/Make changes form BCE Employees' Savings Plan

This form must be completed in block letters and in ink. Do not erase, cross off or use liquid paper.

Contributions My contribution, expressed as a percentage of my basic salary, is: (check only one box) 0% 1% 2% 3% 4% 5% 6% 7% 8% 9% 10% 11% 12% Declaration and authorization I hereby authorize the company to deduct the contributions indicated above from my salary. I understand that deductions will take effect when this form is received and processed by the Payroll Department. If I had previously authorized a contribution percentage, I consent that it be changed as indicated above. I understand that this authorization shall remain in effect until I revise or cancel it or until I cease to be eligible to participate in the Employees' Savings Plan. I consent to the collection, use, and exchange of my personal information by: My employer, The administrators of my savings plan, The agents retained by my employer or the Benefits Administrator, Any other person who requires information for the savings plan administration. I authorize these parties to obtain and exchange between them any information about me that they require for the purpose of determining my benefit entitlements, and for record keeping, file identification, reporting, and other services provided to my employer and me from time to time.	General information		
Contributions My contribution, expressed as a percentage of my basic salary, is: (check only one box) 0% 196 296 396 496 596 696 796 889 996 1096 1196 1196 1296 Declaration and authorization I hereby authorize the company to deduct the contributions indicated above from my salary. I understand that deductions will take effect when this form is received and processed by the Payroll Department. If I had previously authorized a contribution percentage, I consent that it be changed as indicated above. I understand that this authorization shall remain in effect until I revise or cancel it or until I cease to be eligible to participate in the Employees' Savings Plan. I consent to the collection, use, and exchange of my personal information by: My employer, The administrators of my savings plan, The administrators of my savings plan, The agents retained by my employer or the Benefits Administrator, Any other person who requires information for the savings plan administration. I authorize these parties to obtain and exchange between them any information about me that they require for the purpose of determining my benefit			
My contribution, expressed as a percentage of my basic salary, is: (check only one box) 0% 1% 2% 3% 4% 5% 6% 7% 8% 9% 10% 11% 12% Declaration and authorization Ihereby authorize the company to deduct the contributions indicated above from my salary. I understand that deductions will take effect when this form is received and processed by the Payroll Department. If I had previously authorized a contribution percentage, I consent that it be changed as indicated above. I understand that this authorization shall remain in effect until I revise or cancel it or until I cease to be eligible to participate in the Employees' Savings Plan. I consent to the collection, use, and exchange of my personal information by: • My employer, • The administrators of my savings plan, • The agents retained by my employer or the Benefits Administrator, • Any other person who requires information for the savings plan administration. I authorize these parties to obtain and exchange between them any information about me that they require for the purpose of determining my benefit	Employee's last name	First name and initials	Identification number
My contribution, expressed as a percentage of my basic salary, is: (check only one box) 0% 1% 2% 3% 4% 5% 6% 7% 8% 9% 10% 11% 12% Declaration and authorization Ihereby authorize the company to deduct the contributions indicated above from my salary. I understand that deductions will take effect when this form is received and processed by the Payroll Department. If I had previously authorized a contribution percentage, I consent that it be changed as indicated above. I understand that this authorization shall remain in effect until I revise or cancel it or until I cease to be eligible to participate in the Employees' Savings Plan. I consent to the collection, use, and exchange of my personal information by: • My employer, • The administrators of my savings plan, • The agents retained by my employer or the Benefits Administrator, • Any other person who requires information for the savings plan administration. I authorize these parties to obtain and exchange between them any information about me that they require for the purpose of determining my benefit			
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 My employer, The administrators of my savings plan, The agents retained by my employer or the Benefits Administrator, Any other person who requires information for the savings plan administration. I authorize these parties to obtain and exchange between them any information about me that they require for the purpose of determining my benefit			
 The administrators of my savings plan, The agents retained by my employer or the Benefits Administrator, Any other person who requires information for the savings plan administration. I authorize these parties to obtain and exchange between them any information about me that they require for the purpose of determining my benefit	I consent to the collection, use, and exchang	e of my personal information by:	
	 The administrators of my savings plan, The agents retained by my employer or the		
Signature of employee Date	Signature of employee		Date

Keep a copy for your records and return the properly completed form to:

Bell Technical Solutions Inc. **Employee Services** 1, Alexander Graham Bell, Building A-3 Verdun, QC H3E 3B3

Facsimile: 1 855 570-2232 Email: bst-btsemplserv@bell.ca

Employees' Savings Plan (ESP) for Bell Technical Solutions employees

Eligible Bell Technical Solutions employees may participate in BCE Inc.'s Employees' Savings Plan. The ESP allows employees to save by purchasing common shares of BCE Inc. through payroll deductions. To encourage you to save, the company pays a contribution equal to one third of your contribution level, to a maximum of 2%.

How to sign up

To enroll in the ESP or to modify your contribution level in the future, complete the "Enroll/Make Changes" form. This form is available on the intranet under the "Benefits" section. Your participation becomes effective and payroll deductions will begin no later than the second pay period following receipt of your completed form.

Participation is renewed automatically each year unless you cancel it in writing, using the "Enroll/Make Changes" form.

How the plan works

Eligibility

The plan is entirely voluntary. To be eligible for the ESP, you must be a regular employee who has completed at least six (6) months of net credited service. Employees working on a temporary or contract basis are not eligible.

Contributions

You may choose to invest up to 12% of your eligible earnings through payroll deductions. The company's contribution will equal one third of your contribution but will not exceed 2% of your eligible earnings.

Vesting of contributions

The company contributions are vested after a 24-month period. Shares that you have purchased with your own contributions are vested immediately.

Who administers the plan?

Morneau Sobeco is the Plan Administrator. They are responsible for answering your questions, providing online account balances, withdrawal options and tax forms. You can reach Morneau Sobeco at 1 866 828-3539.

Your ESP account

All eligible employees will have access to a personal and password-protected online account. As such, you may monitor your account balance, compare the book value to the market value of your investment, and electronically sell or transfer your shares. Your account will be similar to a bank account in that you can leave your shares in the account and watch them grow, or withdraw your shares when you need them, subject to the vesting rules.

Withdrawals

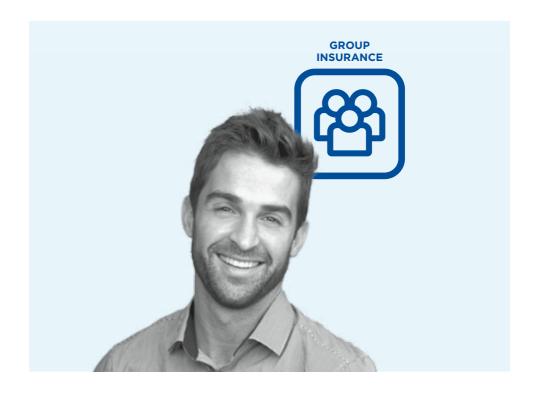
Employees may withdraw their vested shares using the interactive online tool. The full or partial transfer of shares to your broker, the sale of shares or a request for a share certificate will be permitted.

Fees for withdrawals

Once a year, you may either transfer shares to a broker or request a share certificate for free. Any subsequent request to transfer shares to a broker or to receive a share certificate in the same calendar year will cost \$25 for a transfer and \$50 for a share certificate.

The cost to sell shares for cash is \$35 per transaction, regardless of the number of shares or the number of previous transactions.

Common shares of BCE are traded on the Toronto Stock Exchange, New York Stock Exchange and Swiss Exchange under the symbol BCE. Through its operations that span the country, Bell Canada Enterprises provides business and residential customers with wireline and wireless telecommunications products, applications and services, direct-to-home satellite television services, electronic commerce solutions, Internet access and high-speed data services. For more information about the shares of BCE, visit the BCE Web site at www.bce.ca



E-services for you



How can you access My Client Space?

- 1 Go to **ia.ca**
- Click on Connect in the upper right-hand corner of the page and click on My Client Space
- Enter your access code and password, and click on Sign in
- In the Your contracts section, click on your group insurance plan to access your file



My Client Space

Your online group insurance plan

Everything you need in one place:

- Check on recent claims and verify their status
- Submit your claims online and use your Health Spending Account (HSA)
- View your coverage information and plan summary
- View your booklet and insurance card
- Sign up for direct deposit and receive reimbursements directly in your bank account
- Access personalized and interactive claim forms
- Use WebRx[™] to estimate drug reimbursement amounts, locate pharmacies and obtain personalized solutions for cost-saving alternatives
- Obtain a list of submitted and paid claims for tax purposes



Discover the power of group insurance at your fingertips:

- Submit your claims online in seconds from your mobile device
- Access the list of your favourite healthcare providers to make it easier to submit a claim
- Use your Health Spending Account (HSA) to cover the portion of your claim not covered by your plan
- Use WebRx[™] to estimate drug reimbursement amounts, locate pharmacies and obtain personalized solutions for cost-saving alternatives
- Monitor the reimbursement of your most recent claims
- Sign up for direct deposit and receive reimbursements directly in your bank account
- Turn your mobile device into a group insurance card anywhere in the world, even offline
- Contact iA Financial Group with ease and get answers to your questions

Download iA Mobile* today for free!





To connect to **iA Mobile**, make sure you have your My Client Space access code.

* The availability of some **iA Mobile** functions may vary based on your plan.



The e-claims service* allows you to submit your healthcare, dental care, vision care and prescription drug claims online in **My Client Space** and the **iA Mobile** app.

If covered by your plan, the following costs can be submitted:

- Vision care (eye exams, contact lenses, frames and glasses)
- Paramedical care (non-comprehensive list):
 - Massage therapy
 Psychology
 Chiropracty
 Acupuncture
 Osteopathy
 Podiatry
 Audiology
 Chocupational therapy
 Physiotherapy
- Prescriptions (if you don't have a prescription drug payment card)
- Dental care (basic and preventive)

How can you access this service?

- 1 Go to your group insurance plan in My Client Space
- 2 Under Claims in the left-hand menu, click on **E-claims**
- **3** Follow the steps.

If offered by your plan.

Direct deposit and notification

Signing up for direct deposit allows you to be reimbursed for your medical and dental costs directly in your bank account. Thanks to Notification, you will receive an email informing you when your claim is analyzed. You can sign up in **My Client Space** or the **iA Mobile** app.

How to sign up:

- 1 Go to your group insurance plan in My Client Space
- 2 Under Claims in the left-hand menu, click on Direct Deposit and Notification
- **3** Enter your banking information and email address

Online booklet

Go to the online booklet in **My Client Space** to access your group insurance coverage information 24/7. Use the Search function to navigate with ease.

How can you access this service?

- 1 Go to your group insurance plan in My Client Space
- 2 Under Member Information in the left-hand menu, click on **Booklet**
- 3 To search within the booklet, press Ctrl-F on your keyboard and enter the word you are searching.



WebRx is available in My Client Space and the iA Mobile app, and offers the following benefits:

- Shows whether or not your plan covers a prescription drug
- Provides an estimate of your reimbursement based on your plan
- Helps you easily locate pharmacies in your area and compare prices**
- Offers personalized solutions for cost-saving alternatives

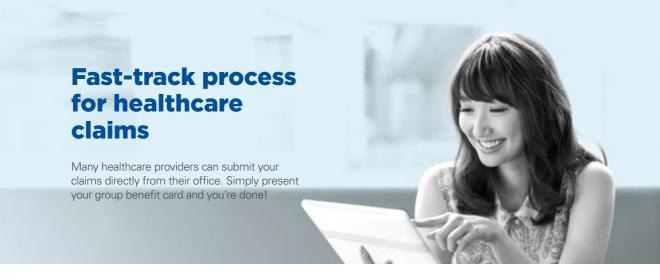
How can you access this service?

- Go to your group insurance plan in My Client Space
- 2 Under Claims in the left-hand menu, click on WebRx

To learn more, go to ia.ca/webrx.

^{*} To access WebRx, you must have drug coverage with iA Financial Group and have a direct or deferred payment card.

^{**} WebRx users outside Quebec can view the price of the medication they are searching for in each pharmacy found. In Quebec, WebRx provides only the province-wide average price for a medication, not prices by pharmacy.



Ask your healthcare provider if he or she offers this service or consult the list of healthcare providers who do at **ia.ca/express**.

ia.ca

Our website, ia.ca, has a wide range of useful information. Here, you can access various forms and documents, find information to help you submit a claim and find Customer Service telephone numbers.

How can you access this service?

- **1** − Go to ia.ca
- On the Individuals homepage, click on Insurance and, under Coverage, select My Group Insurance

For more information about our e-services

Contact Customer Service

1-877- 422-6487 groupinsurance@ia.ca



Business hours

Monday to Friday, 7:30 am to 8:00 pm (Eastern time)

INVESTED IN YOU.