

IMPORTANT NOTICE TO ALL MEMBERS AND BENEFICIARIES

Please be advised a new trust has been created in the name of TWU-USW Employee Life and Health Trust ("ELHT") effective January 29, 2016. The Telecommunication Workers Benefit Trust ("TWBT") will be wound up on the effective date of the new trust and all assets and liabilities under the old trust will be transferred to the new trust.

The new trust has been created to improve the delivery of benefits. All benefit coverage currently provided under the "TWBT" will continue to be provided under the new "ELHT". There is no change to coverage or benefits.

With regards to contributions, the Plan office will request your Employer revise the name of your deduction to "ELH"; this may take time so you may not see a change to the deduction name on your pay-slip immediately.

All beneficiary designations made under the "TWBT" will be deemed to apply to the "ELHT". You should review your beneficiary designations periodically to ensure they reflect your current intentions.

For beneficiaries who currently receive a monthly Survivor Income Benefit payment from the Plan Office, please note effective February 1, 2016 your monthly payment will be paid by BC Life & Casualty.

Should you have any questions concerning your coverage and benefits please contact the administration office. Contact information can be found at the bottom of this notice.

Yours truly,

Debbie Ellis Administrator

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