

HWT Beneficiaries Characteristics	Act. Liab.		Avg. Monthly Inc. or Life Insurance	Nortel Income Before CCAA	Nortel Compromised With OPBGF %	CPP/OAS Income 2013	Combined Income	Medical & Dental Per Person 2011	HWT Settlement Per Person 2010	Years to Use Up HWT Settlement @ Expenses = \$35,000		
	\$ Millions	#										
	2010	2010	Avg. Age	2010								
LTD Income	\$79.9	357	55.8	\$2,569	\$30,829	-65%	\$10,790	\$10,103	\$20,893	\$7,654	\$78,333	3.1
LTD Life	\$9.8	364	56.0	\$54,937							\$9,423	
Survivor Income	\$16.2	81	70.5	\$1,395	\$16,740	-65%	\$5,859	\$13,843	\$19,702		\$70,000	3.3
Survivor Transition In Pay	\$4.1	305	76.7	\$535	\$6,420	-65%	\$2,247	\$13,843	\$16,090		\$4,705	0.2
Pensioners Life*	\$126.9	10,461	73.3	\$24,638	\$17,487	-11%	\$15,166	\$18,703	\$33,868	\$943	\$4,246	
Total	\$236.9	11,568										

Notes:

* Pensioners Income for Ontario based on National Average Pension Income

Pensioners Income Outside of Ontario Based on National Average Pension Income	\$17,487	-40%	\$10,492	\$18,703	\$29,195
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Social Security	Average	Maximum
	Oct. 2012	2013
CPP Disability	\$10,103	\$14,555
CPP & OAS Survivor	\$9,863	\$13,843
CPP & OAS Pensioner	\$12,517	\$18,703

Source: Mercer Valuation of the Obligations of the Non-Pension Benefits as at December 31, 2010, August 27, 2010

Mercer Appendix B Membership Information as at December 31, 2008 Nortel Managerial and Negotiated Pension Plans