

Clarica Life Insurance Company  
Disability Claims Department  
227 King St S  
PO Box 1690 STN Waterloo  
Waterloo ON N2J 4Z3  
Tel : (519) 888-2214 (Local Calls) or 1-800-948-1048 (Toll Free)  
Fax: (519) 888-3918



CLARICA

December 11, 2001



Dear [REDACTED]

RE: Policy: 90002.B

Certificate: [REDACTED]

An internal review of Nortel Networks Limited claims has found that your claim should have been increased annually in January for Cost of Living Allowance (COLA).

A payment of \$467.46 is enclosed. This represents COLA from January 1, 2001 to September 30, 2001.

Your monthly payments will continue in the indexed amount of \$3,179.47 (January 2002) less applicable taxes

**How Can We Help You?**

If there is anything about this letter which you don't understand, please let us know. Our qualified claims staff are available to answer your questions from 8:30 a.m. to 5:00 p.m. and can be reached by calling (519) 888-2214 or 1-800-229-7089. They will be happy to answer questions on claims decisions, benefit levels, payment status and most other inquiries about your disability claim.

Please have your group plan and certificate number available so that we can ensure a prompt response.

Sincerely,

Cyndy Haydl  
Payment Specialist  
Disability Claims Department

c: Nortel Networks Limited