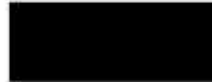


Mutual Life of Canada  
227 King Street South  
Waterloo, Ontario N2J 4C5  
Tel.: (519) 888-2214 (Local Calls) or 1-800-948-1048 (Toll Free)  
Fax: (519) 888-2820



November 26, 1998



Dear [REDACTED]:

RE: Policy: 90002-B Certificate: [REDACTED]

Your Claim for Long Term Disability (LTD) benefits has been approved effective December 9, 1998.

Your unadjusted benefit is \$ [REDACTED] with your first payment on December 31, 1998. Payments will be made on the 26th day of each month and will be deposited directly into your bank account.

Your benefits will continue to December 9, 1999 if you remain totally disabled for your own occupation. After that date, benefits will continue IF your illness or injury prevents you from working at ANY occupation related to your education, training or experience. Benefits can continue up to the age of 65 when you will proceed to pension.

Rehabilitation assistance is available to you. If you would like more information on rehabilitation, contact the Mutual Life Rehabilitation Department at 1-800-229-7089.

You are required to advise Mutual Life on a continuous basis of any changes in your conditions affecting your entitlement to benefits.

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 1-800-948-1048. 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,

A handwritten signature in cursive script that reads 'Tina Drewery'.

Tina Drewery  
Claims Analyst  
Disability Claims Department

TSD/kr

c: Northern Telecom  
Occupational Health Centre