# **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