

Schedule of Benefits

VANGUARD INVESTMENT CANADA, INC.

Client Number: 047-12433

Plan Effective Date: May 15, 2011

Waiting Period: Benefits effective as of date of hire

Benefit	Details
Basic Life and AD&D	<ul style="list-style-type: none"> • Flat \$25,000 • Benefit reduces by 50% at age 65; terminates at age 70.
Dependent Life	<ul style="list-style-type: none"> • Spouse: \$5,000, Child: \$2,500 • Benefit terminates at age 70
Optional Life & Spousal Optional Life	<ul style="list-style-type: none"> • Available in units of \$10,000 to a maximum of \$250,000 • Benefit terminates at age 65
Optional AD&D	<ul style="list-style-type: none"> • Available in units of \$25,000 to a maximum of \$250,000 • Benefit terminates at age 70
Extended Health Care	<ul style="list-style-type: none"> • 100% Semi-Private Hospital • 100% Out-of-Country Emergency Medical coverage • Other Services <ul style="list-style-type: none"> ◦ 80% reimbursement for the first \$1,000 of eligible Prescription Drug expenses and 100% thereafter - generic, pay direct drug plan included, no annual maximum ◦ 100% reimbursement on all other eligible expenses ◦ Deductible - nil ◦ Unlimited maximum - certain inner limits apply ◦ Vision Care - 100% reimbursement, \$250/24 months ◦ Paramedical Practitioners - \$500/practitioner/year ◦ Emergency Travel Assistance Plan - 60 day duration ◦ Employee Assistance Program ◦ Personal Medical Guidance Service ◦ Second Medical Opinion Service ◦ Benefit terminates at age 70
Dental Care	<ul style="list-style-type: none"> • 100% Basic Services • 50% Major Restorative Services <ul style="list-style-type: none"> ◦ \$2,000 combined Basic and Major annual maximum per person • 50% Orthodontia <ul style="list-style-type: none"> ◦ \$2,500 lifetime maximum for dependent children • Deductible - nil • Recall examinations every six months • Current Provincial Fee Guide for General Practitioners • Benefit terminates at age 70
Health Care Spending Account	<ul style="list-style-type: none"> • Annual Benefit: \$300/single, \$500/family • Credits are allocated on an annual basis • Benefit year runs from January 1 to December 31

For a detailed explanation of your coverage, refer to your Benefits Booklet.