



Overview of your Employees' Savings Plan



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This overview is a summary document only. In the event of any discrepancy, the plan provisions prevail. For more details on the Employees' Savings Plan (ESP), click the **Savings & retirement** tab in the top navigation bar, then **ESP**.



Contact

For details about how to reach the Benefits Administrator, click on the **Need Help?** button on the Benefits website.



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How it works

The Employees' Savings Plan (ESP) is a great way to save and become a BCE Inc. shareholder.



Your
participation in
the ESP is
optional



You decide how
much to
contribute and
the company
matches one
third up to a
maximum

Bell

Contributions
are used to
purchase
common shares
of BCE Inc.



You can track
your ESP
account at any
time via the
dashboard on
the Benefits site



You can
transfer or sell
your available
shares at any
time



When you retire
or leave, you
are entitled to
all available
shares in your
ESP account



Smart Tip!

The ESP has many advantages

- > Easy saving through payroll deductions
- > Company matches one-third of your contributions, up to **2%** of your basic salary
- > Quarterly dividends automatically reinvested in your ESP account

Follow the BCE share price

You can track the daily closing BCE share price on the Benefits site, available on the dashboard, or in real time on the Toronto Stock Exchange at www.tsx.com.



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Participation and contributions

You become eligible for the ESP if you are a regular employee and have completed six months of service. You can enroll in the ESP at any time.

Your contributions

There are two types of contributions:

Basic contributions	1 % to 6 % of your basic salary
Additional contributions	Contributions above 6% of your basic salary

Company contributions

If you contribute to the ESP and keep the shares purchased with your basic contributions in your ESP account for a two-year period, the company matches one-third of your basic contributions. Company contributions are tracked separately and used to purchase BCE shares at the end of the two-year waiting period.

Employee contribution	Company contribution
0%	0%
1%	0.34%
2%	0.67%
3%	1.0%
4%	1.34%
5%	1.67%
6% to 12%	2.0%



Smart Tip!

Maximizing company contributions

By contributing **6%** of your basic salary, you maximize the possible company contribution at **2%** of your basic salary.



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Availability of shares

Company contributions and associated dividends are subject to a two-year waiting period. Shares are purchased with company contributions and become available at the beginning of each month following the period of two years after your basic contribution was made.

	Shares purchased with your basic contributions	Shares purchased with your additional contributions	Shares purchased with company matching contributions
During the 2-year period	Available You can transfer or sell your shares but you will lose the company match	Available for transfer or sale without penalty	Unavailable
After the 2-year period	Available for transfer or sale without penalty		

Dividends

Dividends associated with shares purchased with your contributions and the company matching contributions are automatically reinvested in your ESP account. Fractions of BCE shares or whole shares are purchased with your dividends.

During the two-year period, dividends associated with company matching contributions are used to increase company matching contributions.

Dividends are paid quarterly on the 15th of January, April, July and October. Dividend information is available at bce.ca/investors.

Taxes

- > Company contributions and associated dividends made to the Plan on your behalf become part of your taxable income in the year shares are purchased and available
- > Dividends paid become part of your taxable income in the year they are reinvested in your account
- > All amounts considered taxable income will be reported on tax slips



Smart Tip!

Hold on to your shares

You must wait until the end of the two-year period before transferring or selling shares that you purchased with your **basic** contributions and the associated dividends. Otherwise you will lose the company matching contributions on those shares, as well as any associated dividends.



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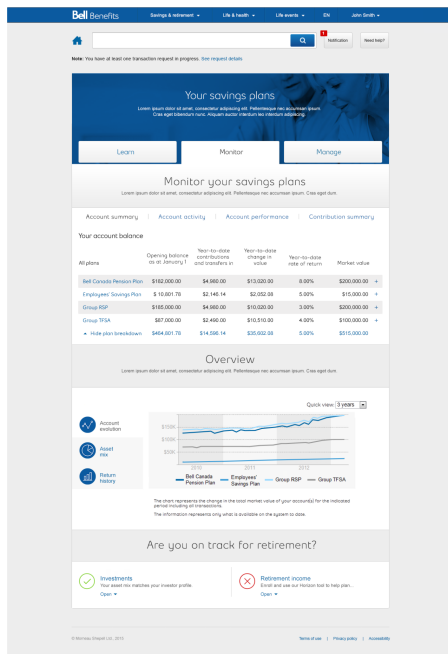
Retirement, termination or death

Online tools

Go to the Savings and retirement pages to:

- > Monitor your ESP account.
- > Track the performance of your BCE shares.
- > Make changes.

In the Account summary of the Monitor tab, click on **Employees' Savings Plan** to show the plan breakdown. To see how many available shares you have in your ESP account, click the expanding + sign next to the Current market value of your account.



Your savings & retirement plans

This section provides all the information and tools you need to learn how your plans work as well as to monitor and manage your accounts. Click on one of the three tabs.

Learn Monitor Manage

Monitor your accounts

Account summary | Account activity | Account performance | Contribution summary

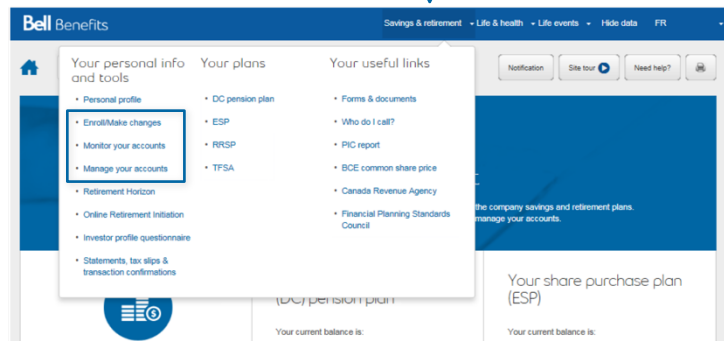
Your account balance

All plans	Opening balance as at January 1	Year-to-date contributions and transfers in	Year-to-date change in value	Year-to-date rate of return	Current market value
Pension Plan	\$205,436.73	\$570.45	\$4.06	0.38 %	\$206,011.24 +
Employees' Savings Plan	\$116,103.25	\$443.69	\$190.34	0.17 %	\$116,750.28 +

Expand plan breakdown

Fund name	Total shares	Available shares	Average cost	Share price	Market value
BCE Shares	1,837.4424	1,695.0692	\$51.73	\$60.25	\$116,750.28
You currently have 1696.67 shares available for withdrawal without losing any shares to be purchased with future company contributions. You may also withdraw an additional 181.63 shares however you will lose 60.34 shares to be purchased with future company contributions as the two-year period has not yet been met. To request a withdrawal from your account, click withdraw or transfer funds . Transaction fees may apply.					
Group RSP	\$126,085.88	\$25.00	\$541.60	0.43 %	\$127,252.48 +
Group TFSA	\$30,333.54	\$150.00	\$117.44	0.39 %	\$30,600.98 +
Hide plan breakdown	\$478,564.40	\$1,169.14	\$861.44	0.34 %	\$480,614.98 +

The **Savings & retirement** pages are accessible from the top navigation bar.





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You can sell or transfer your available shares at any time.

Once a year, you may transfer some or all your available shares to your broker, Group RSP or Group TFSA account for free. Each subsequent request to transfer shares will cost you \$25.

The fee to sell shares is \$35 per transaction, regardless of the number of shares or the number of previous transactions.

Taxes

If you transfer some or all of your available shares to your Group RSP or Group TFSA account, these transfers will be considered “dispositions” for tax purposes and may also have an impact on your income taxes, including a taxable gain or an allowable capital loss.



Smart Tip!

Transfer to your Group RSP or TFSA account

There are advantages to moving your shares to the Bell Group RSP or Group TFSA. In the case of the Group RSP, you benefit from a tax deduction and in both cases your money will grow tax-free. You must first enroll in the Group RSP or Group TFSA in order to transfer your available shares from your ESP account.



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Retirement, termination or death

Retirement or termination of employment	Death
<p>You are entitled to all available shares in your ESP account. In addition, for qualifying retirements, you may be entitled to the unavailable shares in your ESP account.</p> <p>You have 60 days from the date of your retirement or termination to transfer your shares out of the ESP or sell your shares.</p>	<p>Your estate will receive all shares in your account, including the unavailable shares.</p>



Smart Tip!

No beneficiary

You cannot designate a beneficiary for your ESP account. Upon your death, your estate will receive all shares or fractions of shares in your ESP account.