

**ELIGIBILITY CRITERIA  
FOR POST-RETIREMENT BENEFITS**

Canadian-Based	UK Based	U.S. Based	Other Countries
25 years of continuous* or qualifying** service <u>or</u> Factor 80 (age plus continuous* or qualifying** service = 80) <u>or</u> Age 65 Age 60 (for pilots)	25 years of continuous* service <u>or</u> Factor 80 (age plus continuous* service = 80) <u>or</u> Age 65	25 years of continuous* service <u>or</u> Factor 80 (age plus continuous* service = 80) <u>or</u> Age 65 with 10 years of continuous* service <u>or</u> Age 55 with 10 years of continuous* service	25 years of continuous* service <u>or</u> Factor 80 (age plus continuous* service = 80) <u>or</u> Age 65

\* Continuous Service means the date marking the start of the last continuous employment with the company, also called last date of hire (includes the number of years of continuous service on record at Canadian Airlines at time of integration in 2000). Continuous Service does not include any period where the employment was terminated and employee was later rehired.

\*\*Qualifying Service represents a period of service as a member of a pension plan sponsored by the Company and as defined in the pension plan rules. It is the period of employment, while a member of the pension plan, for which compensation is paid (includes any period during which the member receives indemnity from an approved disability plan; any period of leave - such as maternity/parental leave or special leave) any period of previous employment, or period of pre-employment military service that the member elected to buy back in the pension plan, if the pension plan rules so permit.

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