

LONG TERM DISABILITY PLAN PRE-2005 DOCUMENT

Bold indicates addition, underline indicates deletion

A.10 ELIGIBLE EMPLOYEE

A person employed by a Participating Employer who is below the age of 65 and who is either:

- a) a member of the General Synod Pension Plan or the Lay Retirement Plan of the Anglican Church of Canada; or
- b) eligible to be a member of the General Synod Pension Plan of the Anglican Church of Canada, but has been exempted from membership in accordance with the provisions of that plan, provided that Coverage commences within 30 days following the person becoming eligible for Coverage.

Notwithstanding the foregoing, no person, other than a person who is already an Eligible Employee, who is employed by a Participating Employer pursuant to a contract of employment or appointment for a fixed term shall be an Eligible Employee.

SECTION C.3.2 A. - NET INCOME DURING DISABILITY

- h) the amount that the Employee would pay in income tax on the sum of the income constituents a) to g) **(b) to (g)** above as if that were the Employee's only income and allowing for the refundable tax credits to which the Employee is actually entitled.

SECTION C.4.3 - PARTIAL DISABILITY

- (c) the amount by which Plan Benefits, plus 100% of gross net earnings from the new employment, plus any amounts paid from the sources listed in paragraph C.3, exceeds 85% of his or her pre-disability Net income.

INSERT AMENDMENT #1 ON PAGE 27 AND RENUMBERING PAGE 27 AS PAGE 28.

Amendment #1

This Amendment is made as of the 1st day of January, 2005.

WHEREAS the Pension Committee of The Anglican Church of Canada (the "Pension Committee") adopted this Long Term Disability Plan (the "Plan") for the purpose of providing long term disability benefits to eligible employees as described in section A.10; **AND WHEREAS** under section H.3, the Pension Committee has the right to amend or terminate the Plan, either in whole or in part, at any time, **NOW THEREFORE**, the Pension Committee agrees to amend this Plan as follows:

Benefits under this Plan will be paid only to Employees who became Disabled prior to January 1, 2005

Chairperson, Pension Committee _____ date