

**Appendix A
What Happens If?**

Event	Outcome
<p>You suspend contributions for a period exceeding four consecutive full calendar quarters.</p>	<ul style="list-style-type: none"> • Your Plan account will be terminated and a share certificate will be issued. • You keep any Vested Shares in your account purchased before the suspension. • There is a six-month waiting period to re-enrol. • You remain eligible for all Unvested Shares received prior to your suspension of contributions.
<p>.....</p> <p>You terminate your participation in the Plan.</p>	<ul style="list-style-type: none"> • You may choose to sell your shares or receive a share certificate. • You keep any shares in your account that have vested. • If you fail to notify the Plan Administrator within 90 days as to what you want done with your account, a share certificate will be issued to you. • There is a six-month waiting period to re-enrol. • You will not be entitled to any Unvested Shares in your account.
<p>.....</p> <p>You are on approved leave of absence.</p>	<ul style="list-style-type: none"> • Your contributions to the Plan via payroll deduction continue while you are receiving Eligible Earnings. • If you are not receiving Eligible Earnings, your participant contributions will be suspended. • When you return to work your contributions will resume. • If your participation is suspended for a period exceeding four consecutive full calendar quarters, your account will be terminated. • You keep any shares in your account that have vested. • You remain eligible for all Unvested Shares received prior to your approved leave of absence.

Appendix A (cont'd)
What happens if?

Event	Outcome
You resign or are terminated for cause.	<ul style="list-style-type: none"> • You may choose to sell your shares or receive a share certificate. • If you fail to notify the Plan Administrator within 90 days as to what you want done with your account, a share certificate will be issued to you. • You only keep the shares in your account that have vested.
..... You retire or are involuntarily terminated without cause.	<ul style="list-style-type: none"> • You may choose to sell your shares or receive a share certificate. • If you fail to notify the Plan Administrator within 90 days as to what you want done with your account, a share certificate will be issued to you. • All shares in your account will vest immediately.
..... You pass away.	<ul style="list-style-type: none"> • Your Legal Representative for your estate may sell the shares, or receive a share certificate. • If the Legal Representative fails to notify the Plan Administrator as to what they want done with your account within 90 calendar days, a share certificate will be issued. • All shares in your account will vest immediately.
..... You do not complete a form properly.	<ul style="list-style-type: none"> • It will be returned to you and the requested transaction will not occur until a properly completed form is returned to the Plan Administrator. CPR bears no responsibility for any losses or unrealized gains as a result of forms being returned and trades not being effected.
..... You contact CPR's Employee Service Centre at 1-866-319-3900.	<ul style="list-style-type: none"> • You can order forms. There is no charge for these services.
..... You call the Plan Administrator's call centre.	<ul style="list-style-type: none"> • You can obtain information about the Plan, your Plan account or transactions processed on your account.
..... You need an Enrolment/Change or a Withdrawal/Termination form.	<ul style="list-style-type: none"> • You can obtain forms online at www.cpr.ca/go/espp. For more help, contact the CPR Employee Services Line at 1-866-319-3900 or via email at HR-HELP@cpr.ca.
..... You change your address.	<ul style="list-style-type: none"> • You must report the change through CPR's Employee Services.

**Appendix B
Fee Schedule**

Paid by CPR

In addition to the company's contributions to your account, CPR will pay all administrative fees and any brokerage fees relating to the **purchase** of shares.

Paid by Participants

Brokerage fees and transaction fees on the **sale** of shares are the responsibility of the participant.

Paid by Participant (\$CDN)

Brokerage transactions on the sale of shares	\$0.05 per share Minimum sale transaction fee is \$25
Withdrawals/Termination from Plan - Voluntary - Employment with CPR continuing. (refer to sections 4-6 to see where charges apply)	
Payment by Cheque	\$20 per cheque
Direct Deposit	\$20 per deposit
Issuance of Share Certificate	\$20 per transaction

Subject to change.