

HOW TO GET INVOLVED:

You can start today through your financial advisor, lawyer, accountant or family members to begin setting up a charitable donation.

- Consider donations including cash, stocks or property.
- Make the Association a beneficiary to life insurance, pension plans and IRA accounts.

Talk to your family about these wishes.

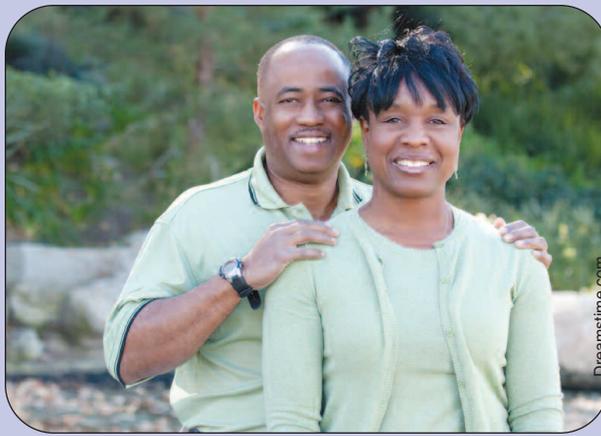
Call us at **1-800-261-9222**.

Types of Bequeaths to Help Current and Future Retirees and Surviving Spouses.

- **Residual** – a remainder of your estate.
- **Percentage** – lists the amount you wish to leave to the Association.
- **Specific** – an amount of money or asset.
- **Contingent** – naming the Association as the recipient in case another beneficiary does not survive.



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*To request more information,
you may contact us at:*

Tel: 1-800-261-9222



Association of BellTel Retirees Inc.

Association@BellTelRetirees.org

or

Association of BellTel Retirees Inc.

P.O. Box 33

Cold Spring Harbor, NY 11724



LANGUAGE FOR LEAVING A LEGACY:

“I give and bequeath the Association of BellTel Retirees Inc., 181 Main Street, Cold Spring Harbor, NY 11724, the sum of \$_____ for their planned giving program.”

or

“I give, devise and bequeath to the Association of BellTel Retirees Inc., 181 Main Street, Cold Spring Harbor, NY 11724, _____% of the rest, remainder and residue of my estate for its planned giving program.”

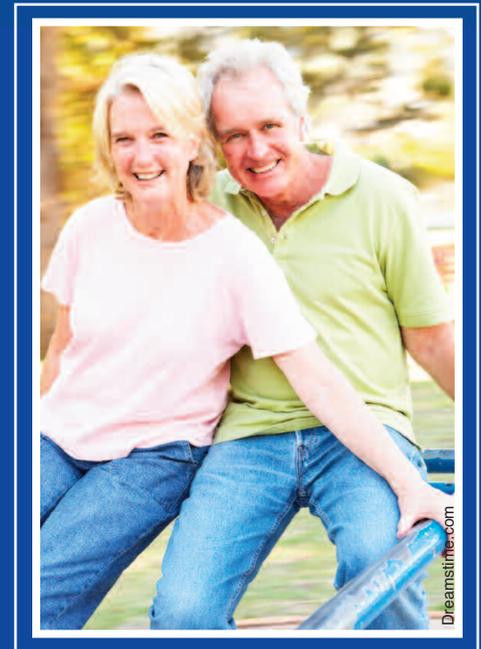


Association of BellTel Retirees Inc.

The Association of BellTel Retirees Inc.



Planned Giving Initiative



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*Leave a legacy to safeguard the pensions
and benefits of your surviving spouse
and fellow Verizon retirees*



The Association of BellTel Retirees Inc. was originally founded by seven NYNEX retirees in 1996. The non-profit organization advocates for more than 230,000 union and management retirees and today has over 128,000 members.

The organization works to protect the pensions and earned healthcare benefits that retirees earned during their careers. The organization achieves this through litigation, state and federal legislation, proxy proposals, and negotiation. Our members include retirees from the old Bell System, now under the Verizon umbrella, MCI, GTE, retirees who were transferred to Idearc/SuperMedia/DexMedia and retirees whose pensions were converted to annuities by the Verizon/Prudential transaction.

The Association first initiated its planned giving program, after receiving donations in memory of several of our departed members.

The program helps to ensure that the advocacy efforts of the Association continues to aid future retirees and surviving spouses.

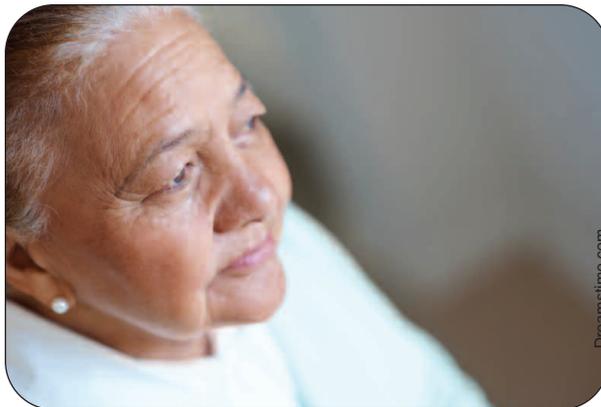
Bequests ensure the Association will be able to carry out its mission to protect the pensions and benefits of retirees well into the future.

OUR MEMBERS' GENEROSITY INCLUDES:

- Donations made in memory of a loved one.
- Memorial contributions in lieu of flowers.
- Living donations of stock.
- Remembrance in a will.

BELLTEL SUCCESSES:

- Negotiated the awarding of three pension COLA increases over three consecutive years for retirees surviving on minimum pensions;
- Secured lump sum payments of \$2,000 - \$20,000 for pre-1995 retirees;
- Authored federal legislation and testified at Congressional hearings on the Emergency Retiree Health Benefits Protection Act;
- Testified before the U.S. Department of Labor on Verizon's transfer of 41,000 retiree pensions;
- Association proxy campaigns resulted in 3 proxy wins at Verizon by a majority vote and 8 additional changes to improve company bylaws and governance. BellTel retirees have been identified by the press as "one of the noisiest and most effective shareholder advocacy groups around;"
- Association lawyers successfully stopped SuperMedia from suing individual retirees for protesting the cancellation of their healthcare benefits;
- The Association is currently leading federal litigation to protect 41,000 Verizon retirees whose pensions were sold off to Prudential.



Member Sentiments about the Association of BellTel Retirees:

"The Association came to my aid when Verizon cancelled my wife's health insurance due to them having transposed her Social Security (SS) number, and that incorrect SS number appeared on the SS Death Database. The Association reached out to Verizon, ... fixing the problem and reinstating her health insurance benefits."

— W.G.

"I am encouraged by the Association's litigation to protect retirees. It provides hope for the former Verizon retirees who were so shabbily treated in the case. It is heartening to know our organization is seeking help from such competent people."

— M.G.

"Your organization is essential in the struggle to make upper management keep the commitments made to all employees."

— B.K.

"The Association of BellTel Retirees informed me of the opportunity to save more than \$700 per year by advising me that Verizon would refund any additional Medicare costs I had incurred."

— M.B.

"The help I received from the Association of BellTel Retirees in resolving a benefit issue was invaluable. The Association had the inside track and the right contacts to quickly resolve my problem."

— E.G.

"If it were not for the Association's intervention, I would most likely still be waiting on the Benefits Center to resolve their mistake."

— E.B.