CERTIFICATION OF AMENDMENTS
UNIVERSITY OF WINDSOR EMPLOYEES' RETIREMENT PLAN

WHEREAS the University of Windsor (the "University") established and maintains the University of Windsor Employees' Retirement Plan (the "Plan");

AND WHEREAS the Plan text was restated effective July 1, 2023;

AND WHEREAS the University may, pursuant to Section 17.02 of the Plan, amend the Plan from time to time to maintain registration and to incorporate changes prescribed by the *Pension Benefits Act* and the *Income Tax Act* and other legislative changes that affect the Plan;

AND WHEREAS the University wishes to amend the Plan to reflect the recommended contribution rate changes as set out in the actuarial valuation report prepared by the Plan actuary as at July 1, 2024 and to reflect the agreement with Unifor to provide for a minimum blended contribution rate of 14% of pensionable earnings for Unifor Members (subject to compliance with the *Income Tax Act* or as may otherwise be permitted by the Canada Revenue Agency from time to time) as set out in the Funding Policy between Unifor and the University established April 27, 2023;

NOW THEREFORE effective May 1, 2025, the Plan text is amended as follows

1. The following new section 1.36.1 is added to the Plan:

   "1.36.1 "***Unifor Member***" means a Member who is represented by any of the following unions with which the University has a collective agreement governing conditions of work:

   (a) Unifor, Local 2458 – Full-time Office and Clerical Staff

   (b) Unifor, Local 2458 – Part-Time Office and Clerical Staff

   (c) Unifor, Local 2458 – Engineers

   (d) Unifor, Local 444 – Special Constable Services."

2. Section 3.01(3) of the Plan is deleted and replaced by the following:

   3.01 **Required Contributions by Members**

   ...

   "(3) ***For Service from July 1, 1972***

   As set out in the following table, provided that

   (a) a Member's contributions for any calendar year, under this Section 3.01(3), shall not exceed the maximum amount permitted under the *Income Tax Act* for that calendar year; and

(b) during periods of Total Disability or authorized leave of absence, the contribution requirements in respect of a Member shall be governed by the provisions of Sections 4 and 5 hereof:

Service Dates	Percentage of Earnings up to Year's Basic Exemption	Percentage of Earnings in Excess of Year's Basis Exemptions up to Year's Maximum Pensionable Earnings	Percentage of Earnings in Excess of Year's Maximum Pensionable Earnings
From July 1, 1972 to June 30, 2010	6.0%	4.2%	6.0%
From July 1, 2010 to June 3, 2018	9.2%	6.4%	9.2%
From June 4, 2018 to September 9, 2018	11.0%	7.7%	11.0%
From September 10, 2018 to February 7, 2021	9.3%	6.5%	9.3%
From February 8, 2021 to May 2, 2021	10.0%	7.0%	10.0%
From May 3, 2021 to April 3, 2022	9.4%	6.6%	9.4%
From April 4, 2022 to May 1, 2022	3.7%	2.6%	3.7%
From May 2, 2022 to January 8, 2023	8.9%	6.2%	8.9%
From January 9, 2023 to April 30, 2025	9.0%	6.3%	9.0%
From May 1, 2025 to June 30, 2025	3.6%	2.5%	3.6%
From July 1, 2025	8.0%	5.6%	8.0%

”

3. The following Section 3.03(3) shall be added to the Plan:

"(3) Subject to Section 3.02(4) and Section 3.03(2), or as may otherwise be permitted by the Canada Revenue Agency, the University has agreed that aggregate contributions for Unifor Members shall be a minimum blended rate contribution of 14% of Earnings (shared equally between the University and Unifor Members) and the Actuary shall take that into consideration for purposes of determining the required contributions of Unifor Members and the University under Section 3."

CERTIFIED to be a true copy of the amendments to the Plan.

Dated this 24 day of April, 2025.

Renée Wintermute
University Secretary