

**NOTICE OF MEETING**

There will be a meeting of the  
Board of Governors  
Tuesday, November 26, 2024  
at 4:00 pm  
Freed-Orman Commons, Assumption Hall

**AGENDA**

ITEM	DOCUMENT/ACTION
<i>Land Acknowledgement</i>	
<i>Declaration of conflict of interest</i>	
<b>1 Approval of the Agenda</b>	
<b>2 Minutes of the meeting of October 22, 2024</b>	<b>Reidel-Approval</b> BG241022M
<b>3 Business arising from the minutes</b>	
<b>4 Outstanding Business/New Business</b>	
<b>4.1 Reports:</b>	
<b>4.1.1 Remarks from the Chair</b>	<b>Reidel-Information</b>
<b>4.1.2 President's Report</b>	<b>Gordon-Information</b>
<b>4.1.3 Questions Arising from the Reports of the Vice-Presidents and Associate Vice-President, External (p. 3)</b>	<b>Vice-Presidents/AVPE-Information</b> BG241126-4.1.3
<b>4.2 Audit Committee</b>	
<b>*4.2.1 Audited Financial Statements of the University of Windsor Pension Plans for the year-ended June 30, 2024 (p. 10)</b>	<b>Cowell-Approval</b> BG241126-4.2.1
<b>4.2.2 Enterprise Risk Management Dashboard and Top Risk Refresh (p. 41)</b>	<b>Cowell-Approval</b> BG241126-4.2.2
<b>4.3 Executive Committee</b>	
<b>4.4 Governance Committee</b>	
<b>*4.4.1 Board Meeting Schedule (p. 47)</b>	<b>Cunningham-Information</b> BG241126-4.4.1
<b>4.5 Human Resources Committee</b>	
<b>*4.5.1 President and Senior Executive Long-Term Succession Planning Framework (p. 48)</b>	<b>Brown-Approval</b> BG241126-4.5.1

#### **4.6 Investment Committee**

##### **\*4.6.1 Report of the Board Investment Committee (p. 52)**

**Ruthard-Information**  
BG241126-4.6.1

##### **\*4.6.2 Internally Restricted Accounts Update (p. 53)**

**Ruthard-Approval**  
BG241126-4.6.2

#### **4.7 Pension Committee**

##### **\*4.7.1 University of Windsor FCO – Full Plan Text Restatement (p. 54)**

**Oliveira-Approval**  
BG241126-4.7.1

#### **4.8 Resource Allocation Committee**

##### **4.8.1 2024-2025 Operating Budget Mid-Year Review (p. 157)**

**Sonego-Information**  
BG241126-4.8.1

##### **4.8.2 Strategic Enrolment Management Plan (p. 162)**

**Sonego-Approval**  
BG241126-4.8.2

##### **4.8.3 Fall 2024 Enrolment Report and Recruitment Strategies for Fall 2025 – Presentation**

**Sonego-Information**

##### **4.8.4 2025-2026 Operating Budget Assumptions – Presentation**

**Sonego-Information**

##### **\*4.8.5 Capital Projects Fundraising Update (p. 217)**

**Sonego-Information**  
BG241126-4.8.5

#### **5 In Camera**

#### **6 Adjournment**

[Bylaw 1, Section 2.6 – Consent Agenda: Items that normally do not require debate or discussion either because they are routine, standard, or noncontroversial, shall be “starred” (identified by an asterisk (\*)) on the agenda. “Starred” items will not be discussed during a meeting unless a member specifically requests that a “starred” agenda item be ‘unstarred’, and therefore open for discussion/debate. A request to “unstar” an agenda item can be made at any time before (by forwarding the request to the Secretary) or during the meeting. By the end of the meeting, agenda items which remain “starred” (\*) will be deemed approved or received by the Board, as the case may be. No individual motion shall be required for the adoption of “starred” agenda items.

**University of Windsor  
Board of Governors**

**4.1.3: Reports of the Vice-Presidents and Associate Vice-President, External**

Item for: **Information**

**Report of the Provost and Vice-President, Academic**  
*Robert Aguirre*

The Office of the Provost works collaboratively across the university to advance academic excellence. Guided by our strategic plan (*Aspire: Together for Tomorrow*), the office oversees long-range academic planning, teaching and learning, faculty innovation, student life and academic success, enrolment management, and institutional analysis. We are committed to promoting equity, sustainability, and the rich diversity of our campus.

**1. Campus Update—Odette Dean finalists on campus in November**

After an exhaustive search generating many excellent candidates, I am pleased to announce that we will host three highly promising finalists for the Dean of the Odette School of Business on campus during the first two weeks of November, dates to be finalized soon. Candidates will meet a broad range of individuals and groups.

We are hoping to identify a candidate of choice by the end of the calendar year. I encourage interested members of the university, whatever their discipline, to attend the public presentation and provide feedback to the search committee. I would like to thank the search committee for their excellent collegial work; it has been a privilege to collaborate with them on this project.

**2. Campus Update—Approval of new bachelor's degree in Mechatronics**

I am happy to report that the Faculty of Engineering recently received approval for a new undergraduate degree in Mechatronic Systems Engineering (MSE). This program was created in response to many of Engineering's industrial partners who need engineers that are versatile in the content of both mechanical and electrical engineering. The Mechatronics program will have two unique areas of specialization: autonomous vehicles and intelligent manufacturing. Local industry leaders have identified both areas of specialization as the most relevant for the Windsor/Essex area. The program will offer both a regular and co-op stream with a schedule of classes similar to the other Bachelor of Applied Science programs. Congratulations to the Faculty of Engineering for the excellent work in getting this program off the ground!

**3. Odette School of Business Accreditation preliminary report**

Odette is accredited by the AACSB, an honour bestowed on less than 6% of business schools worldwide. The AACSB Peer Review Team's recent visit to renew Odette's accreditation was a resounding success, although the formal announcement can only be made after receiving affirmation from the AACSB board. The team commended Odette on its strong focus on student support, innovative programming, and efforts to foster industry partnerships that contribute to outstanding student and alumni outcomes. Odette was also commended for its Equity, Diversity, Inclusion, Belonging, and Reconciliation initiatives. This positive feedback reflects Odette's dedication to continuous improvement and positions it well for future growth and impact.

**4. Campus Update—Renewal process for Dean of the Faculty of Human Kinetics**

In accordance with Senate procedures, the process to consider the request of the Dean of the Faculty of Human Kinetics for a 5-year renewal has commenced. I will update the Board on the outcome once the process has been completed.

## **5. Campus Update—Meet and greets for new advisors to Jewish and Palestinian students**

We are pleased to welcome and celebrate two new faculty advisors supporting students, our Jewish Student Support Advisor Dr. Ira Cohen, and our Palestinian Student Support Advisor, Dr. Riham Al-Saadi. Meet and greets with our advisors have been scheduled for the weeks of November 4th and November 11th, at both the main and downtown campus locations. Information is posted on our Advisors' webpages.

## **Report of the Vice-President, People, Equity, and Inclusion**

*Clinton Beckford*

### **1. People, Equity & Inclusion Strategy**

- The People, Equity & Inclusion Strategy is currently under development with an expected completion of December 2024.
- The Strategy is designed to provide a framework for the development of more specific cascading plans for areas that will share in the responsibility for implementation. It will provide guidance to academic and non-academic units to embed people, equity and inclusion priorities within their own strategic and operational plans.
- A [Consultative Working Group](#) was established this spring comprised of colleagues from across the University with diverse perspectives and lived experiences.
- The strategy is grounded on the [information gathered](#) by the University over the last several years through various processes to take stock of our current opportunities and challenges with respect to equity, diversity & inclusion, anti-black racism, employee engagement and employee mental health.
- A first draft of the plan components has been completed and phase 1 of the feedback process is currently underway. Phase 2 and 3 will be deployed later in November.

### **2. Anti-Racism Plan**

- University of Windsor first comprehensive AR Plan is being developed. The plan will provide a roadmap for addressing racism and racial discrimination in all its manifestations and is positioned to help the university meet its obligation under Bill 166.
- The AR Plan is aligned to the Aspire strategic priority of making the university a more, equitable, inclusive, safe, and just place to live, learn, and work.

### **3. Food Security Action Plan (FSAP)**

- A draft of the University of Windsor's inaugural Food Security Action Plan 1.0 has been completed. The plan lays out a roadmap for addressing food insecurity among UW students.
- Consultations with student leadership and Senate Student Caucus has begun. We expect to have a final version in a couple of weeks and implementation work will begin immediately with a public education and awareness campaign to destigmatize hunger and poverty and mobilize support and resources for the FSAP.
- The plan is underpinned by seven foundational principles: food matters, zero hunger on campus, human dignity, central role for the administration, a multifaceted approach, inclusive, equitable, diverse, sustainable, and evidenced-based.

### **4. Student Self Identification Survey**

- Preliminary data from the Student Self Identification Survey has been provided from ITS.
- Currently, the information is under review in order to determine the broader scope of data that is required.

### **5. UWinsite People (UWP)**

- UWP is the new Human Resource Information System that the University is implementing this year to replace VIP.
- The goal is to drive meaningful change that supports the HR transformation objectives, streamline payroll processes, while aligning with the Aspire strategic plan.
- Phase 1 is set to launch campus-wide on January 6, 2025.



- 6. Employment Equity Coordinating Committee (EECC) Training and Education Subcommittee Lunch and Learn Series**
  - First session for 2024/2025 will be “Understanding Indigenization and Windsor’s Indigenous Presence”
  - First session to take place virtually on Thursday, November 21, 2024.
- 7. The Innovative Designs for Enhancing Accessibility (IDeA) Student Competition**
  - The [competition](#) for the 2024/2025 academic year is now open.
  - Students may enter inclusive, innovative, cost-effective, and practical ideas to solve accessibility-related barriers and win up to \$500.
- 8. 2024 Black Alumni Weekend**
  - 2<sup>nd</sup> Annual Black Alumni Weekend 2024 welcomed 150+ guest to campus.
  - Feedback from the survey sent to attendees is all positive.
  - Overall consensus is that attendees appreciated the opportunity to reconnect and reengage.
- 9. Leadership Competency Framework**
  - The University of Windsor Leadership Competency Framework outlines the key competencies that when applied, makes an individual an effective leader. The framework creates a standard for leadership expectations across the University.
  - Focus groups with leaders were held in September to refine a draft framework. The revised framework has been shared with all leaders for final feedback. This process is expected to be completed by November 5, 2024.
  - Once completed, the competencies will be incorporated into recruitment processes, performance management/goal setting, leadership development initiatives/programs and succession planning/career progression.
- 10. Respectful Workplace Policy**
  - A committee has been established to guide the development of a Respectful Workplace policy.
  - The development of this policy is a key initiative stemming from the Employee Mental Health Strategy (2023) and the Employee Engagement Survey (2022) Key Actions.
  - Meetings are being scheduled with Deans Council, Manager’s Forum and unions/association presidents/chairs to inform the policy development as well as a program to support adoption.
- 11. Employee Mental Health Strategy**
  - Implementation of the strategy proceeds on target.
  - Latest updates can be found on the [strategy website](#).
- 12. Working Group: Gender Identity, Gender Expression, Chosen Names and Pronouns Initiative**
  - Building from the Thriving on Campus Project, the Working Group: Gender Identity, Gender Expression, Chosen Names and Pronouns Initiative was established in the Fall 2023.
  - Co-Chaired by UWindsor Pride Committee and OHREA, as well as including participating members from Human Resources, Office of the Registrar, Information Technology Services and the Office of the Vice-President, People, Equity & Inclusion, this group’s mandate is to provide advice and guidance to the University of Windsor (VP, People, Equity & Inclusion) on the continued development and implementation of initiatives relating to gender identity, gender expression, chosen names, and pronouns.
  - To-date, the Working Group has initiated an environmental scan of best practices within the sector and will also be taking on a similar scan regarding best practices and initiatives within the University of Windsor campus community’s departments and faculties. As of September 2024, the Working Group was also successful in securing funding through the IT Strategic Priority Fund Program to:
    1. Facilitate a review of central IT systems, and the integrations between them, to identify opportunities for improvement in the pursuit of the Working Group’s high-level goal.
    2. Facilitate a survey of campus departments and organizations that maintain their own applications and records, to better understand the “shadow IT” context, and how the decentralized nature of these systems impedes progress on the high-level goal.

- In the near future, the Working Group also hopes to collaborate with other departments and faculties across campus to establish an institutional educational framework regarding gender identity, gender expression, chosen names and pronouns.

### **13. The CUBE**

- Founded in 2022, the CUBE (a talent inCUBE-ator) is a groundbreaking, transformative initiative aimed at breaking down the formidable barriers Indigenous and Black scholars encounter in academia, amplifying their voices and fostering an environment of growth and nurturing. The CUBE provides resources, support, and opportunities for academic and career success.
- The CUBE's activities to support the participation of over 110 Black and Indigenous students from across disciplines include:
  - Workshop, networking, mentoring, research project, and experiential learning opportunities across a variety of scholarly disciplines and industries
  - 8 student RA positions created
  - 11 connections established on-campus, and with organizations in the community
- The CUBE will launch its first bursary, The CUBE: Student Talent Award Fund, in 2025, with applications due January 2025.

### **14. Office of Student Rights & Responsibilities**

- The Procedures for Addressing Student Non-Academic Misconduct has been updated and is currently in the form of a working draft.
- This draft incorporates the recommendations of consultants, builds on existing procedures' strengths while building in best practices and addressing gaps.
- At present, the working draft is being reviewed internally by an informal working group.
- A new user-friendly website has been created and will launch once the revised Procedures are finalized and approved.

### **15. Equity Training 2024**

- The following Equity Training sessions are scheduled to take place virtually in November, for Appointments/Search Committees, Equity Assessors, Deans, and AAU Heads:
  - **Session #1**  
Wednesday, November 6, 2024, 01:30 PM – 3:30 PM
  - **Session #2**  
Tuesday, November 26, 2024, 12:00 PM – 2:00 PM

## **Report of the Vice-President, Finance and Operations**

*Gillian Heisz*

### **Successful Expropriation of the former 7/11 Property**

We are pleased to share with the Board that the University has successfully expropriated the property at 2585 Wyandotte Street W, with Imperial Oil accepting the purchase price offered by the institution just this week. The property transferred as of September 30, so agreement on final purchase price was the final step. We are pleased to share that this strategic acquisition has been fully funded by a donor. Immediately the parking lot will open as the Welcome Centre lot, which will provide convenient hourly parking for campus visitors. Sodexo is in the early stages of investigating a potential re-opening of the convenience store building to serve our campus community. More information to follow.

### **Conclusion of Space and Future Use Study in Essex Hall**

This month the space and future use study for Essex Hall concluded, with the steering committee receiving the final report from the consultants, CS&P. The VPFO and the VPRI co-chaired this important work. The study's timeline was extended slightly to allow CS&P to consider the impact of the closure of University Players on the study's result given its significant footprint in Essex Hall. The committee agreed on five important points as a result of their reflection on the study:

1. Accessibility is one of the very top concerns with the building, and any solution involving Essex Hall must prioritize accessibility for all campus members.
2. As the most inefficient building on campus, sustainability must also be a key priority. The architects suggested that the future of Essex Hall could move the current ground-level mechanical room to the roof and allow for that existing space to be used to create a fully accessible entrance.
3. There are underutilized spaces in the more modern buildings attached to Essex Hall (CORE and Jackman). Making these spaces, especially Jackman, more high traffic and well used spaces, could incrementally improve the student experience in the building without requiring significant investment.
4. One of the key feature of Essex that we should emulate in the future Essex (and other builds) is its flexibility general, open lab and classroom spaces that can easily be changed are key ways to “future proof” buildings.
5. While it is recognized that there is underutilized space in Essex, that space is likely required at least in the medium term to allow for a “swing space” as the various components of the building are renovated.

By way of next steps, the facilities team is looking for some small wins to provide the users of Essex Hall in the absence of the capital or government support to do a large scale renovation. This may include a renovation of the Essex Hall theatre into a classroom, ideally with an accessible entrance from Jackman, using Provincial facility renewal program funding. We plan to bring this forward as part of a future capital budget.

### **HRIS Update**

As the Board is aware, we are reaching the key final weeks of the conversion of our HR information system, with UWinsite People going live on January 6. In the early days of November, the team commenced the data conversion and to date, they have been successful. The team along with Accenture remain fully committed to a successful go live in the New Year, and regular campus communication about the project, including the “pause” of some system functionality has been issued. I wish to thank the very devoted team primarily from HR, Finance and IT Services working to bring this strategic transformation to life.

### **Report of the Vice-President, Research, and Innovation**

*Shanthi Johnson*

Research, scholarship, creative activity, and innovation play a pivotal role in shaping the University’s local and global influence, reputation, and impact. The research and innovation ecosystem directly impacts our ability to recruit and retain undergraduate and graduate students and build a robust education and training capacity pipeline. The Office of the Vice-President, Research and Innovation (OVPRI) is committed to inspiring and advancing inclusive research, scholarship, creative activity, and innovation in alignment with the University’s institutional strategic plan - *Aspire: Together for Tomorrow*. Our goal is to engage our community, creating strong, meaningful collaborations, actively involving both our internal and external stakeholders. The following provides an overview of the recent activities and initiatives undertaken by the OVPRI.

### **Spotlight on Canada Research Chairs – Update**

The Canada Research Chairs (CRC) Program supports Canadian research excellence, investing more than \$310 million annually to recruit and retain world-class researchers. There are two CRC types: Tier 1 Chairs for established researchers, and Tier 2 Chairs for early-career researchers. The program addresses equity and diversity in Chair representation through targets prompted by federal legal action. These equity targets relate to the federally designated equity deserving groups.

At the University of Windsor, the CRC program is a strategic institutional resource that promotes and grows our research and innovation opportunities. The allocation of CRCs to universities is based on a three-year average of the Tri-Agency funding received by the University. This past year, we took the opportunity to streamline the application processes. It is worth noting that the value of the Tier 1 (\$200,000/year) and Tier 2 (\$100,000) programs hasn’t changed in 25 years. This strategic investment is seen as a lever for growth, with one Tier 2 NSERC Chair gained at the University of Windsor in the last federal reallocation exercise.

### Current UWindsor CRCs

We currently have 3 Tier 1 CRC's (Naryan Kar, Hugh MacIsaac and Aaron Fisk) and 3 Tier 2 CRCs (Catherine Febria, Jennifer Willet and Ning Zhang). We have had 1 Tier 1 CRC (Charlene Senn) and 1 Tier 2 CRC (Shijing Xu) complete their terms as of September 30, 2024 and we are undergoing the CRC cessation process.

Our current Tier 1 CRC's are providing research leadership in Engineering and Science:

Dr. Narayan Kar – Electrified Vehicles

Dr. Hugh MacIsaac – Aquatic Invasive Species

Dr. Aaron Fisk – Trophic Ecology

Our current Tier 2 CRC's are providing research leadership in Science, Engineering and FAHSS:

Dr. Catherine Febria – Freshwater Restoration Ecology

Dr. Jennifer Willet – Art, Science and Ecology

Dr. Ning Zhang – Edge Computing and the Internet of Vehicles

### Current CRC Searches

There are three ongoing CRC searches, focusing on Public Health: FAHSS – Health Disparities and Public Health, Science – Environmental and Public Health Genomics and HK – Health Bioinformatics. The search process has concluded for the FAHSS and Science searches and we have moved to the federal nomination process, with applications anticipated by December 2024 and Spring 2025 respectively. The HK search is ongoing and a selection of the preferred candidate is anticipated shortly.

### Future Planning

We will be starting the search for 5 vacant CRC positions in 2025. Future utilization and planning (allocation process) will involve a comprehensive combination of metrics (40%) and strategic focus (60%). The emphasis will be on interfaculty partnerships in key strategic areas and that will aid in meeting our equity targets required in the CRC program. We are currently engaging with the Deans, Associate Deans of Research and the Executive Leadership Team to identify areas for investment and growth to ensure alignment with Aspire and the cascading strategies/priorities.

### Conclusion

The Canada Research Chairs (CRC) program is essential to our institution's research and innovation excellence and commitment to equity and inclusive diversity. By strategically investing in CRCs, we address historical inequities, foster interdisciplinary collaboration, and enhance our impact in key areas.

## Report of the Associate Vice-President, External

*Judy Bornais*

### Connecting with Alumni and Donors

- **New Leadership in Alumni Association:** At the recent Annual General Meeting, the Alumni Association welcomed **Dorothy Leung** as its new President. The current Alumni Executive team is as follows:
  - President: Dorothy Leung
  - Past President: Gordon Orr
  - President-Elect: Settimo Vilardi
  - Treasurer: Terry Roman
  - Board Member at Large: Danielle Stuebing
- **Alumni Engagement:** The **2024 Sports Hall of Fame Alumni** event will mark the final alumni gathering of the year, and take place on **Sunday, November 24**, celebrating the outstanding achievements of our alumni athletes.
- **Donor Stewardship:** The **2024 Endowment Brochure and Letters** have been successfully distributed to all endowment donors, strengthening our relationship with this critical donor base.
- **Year-End Giving Campaign:** The Development Team is actively preparing for the **end-of-year giving season**, positioning the University to maximize philanthropic support as we close out 2024. The Annual Giving phone-a-thon is currently taking place and will be wrapped up by the end of November.

- **Advancement Academy – Strengthening Donor Development:** As philanthropic contributions to the University become increasingly vital, we will be holding an **Advancement Academy Session** for senior leaders and members of the advancement team on **January 29, 2024**, hosted by EAB and led by **David Vuletich**. This workshop will focus on strategies to effectively engage donors, leveraging best practices and insights to strengthen partnerships and meet the evolving needs of our institution.

#### **Ensuring that Faculty and Staff Have the Skills and Support to Maximize Impact, Growth, and Engagement**

- **Governmental relations and advocacy:** Numerous discussions have occurred with various leaders within MCU related to our PALS allocations and the implications of the IRCC changes for our institution.
- **Strategic Mandate Agreement 4 (SMA4):** Initial discussions with MCU have commenced with meeting scheduled on campus later this month. Metrics to be solidified in the new year.

#### **Telling Our Stories and Sharing Our Knowledge**

- **Institutional Brand Campaign:** We are in phase 2 of our *Brand Campaign* which includes paid local radio, billboards and digital ads as well as organic in the Daily News. Digital display ads are targeted to focus on Alumni, partner and donor audiences. The brand includes short and long-form videos, radio ads on AM800 and The River, 8 local billboards, 1 digital billboard (Lauzon and McHugh). This segment features stories focused on:
  - Gordie Howe Bridge Student Experience and Alumni connections;
  - Dr. Vanner's Gender Violence Research in Education;
  - SHIELD Automotive Cybersecurity Centre of Excellence.
 PAC continues to leverage media relations for organic coverage of research stories.
- **Globe and Mail Insertion:** In October we amplified [Dr. Vanner's Education Research](#). The November insertion will be in the Special Report for Research and Innovation Excellence and will focus on AgUWin. To-date, GLIER and CHARGE lab have been featured.
- **Regional Market expansion of Brand Campaign** - meeting with vendors for quotes to expand the brand campaign in January outside of Windsor-Essex and into Chatham-Kent, London-Lambton, Sarnia to include digital display, digital billboards and radio.
- **Developing the Academic and Research Strategic Plan** public document for release in Jan 2024 including an ongoing communications and marketing plan to amplify its goals and outcomes.
- **Developing Communications and Marketing Plan for Residence Services and Student Housing** - creating promotional assets for Rodzik Hall as well as all student housing - launch in late November and carried through to new year.
- **Developing Signage Policy** – currently in the review stage.
- **Continued development of communications and marketing best practices and efficiency opportunities-** reviewing communications platforms across the institution for cost saving, brand standards and identify duplication and risk.
- **Operating Budget Communication Plan** - Strategic Leadership Forum held for campus leaders. Message to the unions sent by HR prior to the Town Hall. Email sent to the entire campus community from the President's office about the university finances and operating budget inviting them to the Town Hall. Town Hall occurred to a full capacity audience of 450 individuals. Daily News article published sharing Operating Budget website which was updated and optimized. FAQ's created and made available along with a link to the Town Hall video available for viewing. 2,850 unique views of finance website, YouTube video, Dailynews (combined figure). Ongoing communication and strategy in place.
- **Developing Communications Business Continuity Plan** - in preparation for negotiations.

#### **Improving Institutional Processes and Coordination of Services**

- **Streamlining Our Workflows:** We are implementing Monday.com, a work management platform to track and manage our projects and tasks collaboratively across the portfolio. Our team will be able to receive service requests, create project briefs, assign and prioritize tasks, communicate status updates, be alerted of deadlines, track reporting metrics, and more, all in one platform. Using Monday's automation features, will enable us to automate many of the notification, assigning, reporting, and even document creation steps in our usual workflows, creating efficiencies.

**University of Windsor  
Board Audit Committee**

**\*4.2.1: Audited Financial Statements of the University of Windsor Pension Plans for the year-ended June 30, 2024**

Item for: **Approval**

Forwarded by: **Board Audit Committee**

**MOTION 1: That the Audited Financial Statements of the University of Windsor Retirement Plan for Faculty and Certain Employees for the year-ended June 30, 2024 be approved.**

**MOTION 2: That the Audited Financial Statements of the University of Windsor Employees' Retirement Plan for the year-ended June 30, 2024 be approved.**

**Rationale:**

The audited financial statements for the Pension Plans are special purpose statements. These financial statements present the net assets available for benefits as of June 30, 2024 and the change in net assets.

These financial statements have been prepared for the sole purpose of providing information to the Trustee of the University of Windsor Pension Plans and the Financial Services Commission of Ontario for compliance with regulations.

The University's external auditors, KPMG, are prepared to issue unqualified audit reports.

*See attached: BG241126-4.2.1a and BG241126-4.2.1b.*

Fund Financial Statements of

**UNIVERSITY OF WINDSOR  
RETIREMENT PLAN FOR FACULTY AND  
CERTAIN EMPLOYEES**

Registration Number: 0366849  
Year ended June 30, 2024

DRAFT

**UNIVERSITY OF WINDSOR**  
**RETIREMENT PLAN FOR FACULTY AND CERTAIN EMPLOYEES**

(REGISTRATION Number: 0366849)

**Statement of Net Assets Available for Benefits**  
(in thousands of dollars)

Year ended June 30, 2024, with comparative information for 2023

		2024	2023
		\$	\$
<b>Assets</b>			
Investments	note 4	666,106	627,258
Other assets		143	135
Total Assets		666,249	627,393
<b>Liabilities</b>			
Accrued liabilities		796	702
<b>Net Assets Available for Benefits</b>		665,453	626,691

See accompanying notes to the financial statements.

\_\_\_\_\_  
Administrator

\_\_\_\_\_  
Administrator



**UNIVERSITY OF WINDSOR****RETIREMENT PLAN FOR FACULTY AND CERTAIN EMPLOYEES**

(REGISTRATION Number: 0366849)

**Statement of Changes in Net Assets Available for Benefits**

(in thousands of dollars)

Year ended June 30, 2024, with comparative information for 2023

		<b>2024</b>	<b>2023</b>
		<b>\$</b>	<b>\$</b>
<b>Increase in net assets:</b>			
Investment income	note 6	16,048	13,169
Net realized gain on sale of investments		14,548	18,020
Current period increase in market values of investments		26,172	43,096
Required Contributions:			
Employee		9,227	8,911
Employer		10,480	11,505
		76,475	94,701
<b>Decrease in net assets:</b>			
Benefit payments		30,437	28,820
Transfers to other plans		3,189	473
Administrative expenses	note 7	4,087	3,567
		37,713	32,860
<b>Increase in net assets</b>		38,762	61,841
<b>Net assets available for benefits, beginning of year</b>		626,691	564,850
<b>Net assets available for benefits, end of year</b>		665,453	626,691

*See accompanying notes to financial statements.*

# UNIVERSITY OF WINDSOR RETIREMENT PLAN FOR FACULTY AND CERTAIN EMPLOYEES

(Registration Number: 0366849)

## Notes to Fund Financial Statements

(in thousands of dollars, unless otherwise noted) Year ended June 30, 2024

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### 1. DESCRIPTION OF PLAN

The following description of the University of Windsor Faculty and Certain Employees Retirement Plan (the "Faculty Plan") is a summary only. For more complete information, reference should be made to the Faculty Plan's text.

#### (a) General

The University of Windsor ("the University") sponsors two pension plans, the Retirement Plan for Faculty and Certain Employees ("the Faculty Plan") and the Employees' Retirement Plan ("the Employees' Plan"). The Board of Governors of the University is the Administrator of the University's pension plans ("Administrator"). The Faculty Plan is a money purchase plan with a defined benefit minimum guarantee. The Employees' Plan is a defined benefit plan.

The Master Trust Fund (the "Fund") holds the assets for both the Faculty Plan and the Employees' Plan. Although the Plans are distinct and separate, the assets are invested jointly under a Master Trust Agreement in order to maximize investment income while minimizing administrative costs and management fees.

#### (b) Funding policy

The Faculty Plan is a money purchase plan with a defined benefit minimum guarantee covering members of the faculty and certain administrative employees of the University. Members are required to contribute to the money purchase component account an amount equal to 9% of Pensionable Earnings. The University is required to contribute 6% of member Pensionable Earnings to the money purchase component account, and contributes the entire annual current service costs of the defined benefit minimum guarantee.

The Pension Benefits Act (Ontario) ("Act") requires that the University must fund the benefits determined under the Faculty Plan. The determinations of the value of these benefits are made on the basis of a triennial actuarial valuation and any current legislative requirements.

The most recent actuarial valuation for funding purposes was prepared as at July 1, 2023 by Mercer (Canada) Limited. A copy of the valuation was filed with the Financial Services Regulatory Authority of Ontario ("FSRA"), Pension Plans Branch as required by the Act.

#### (c) Benefits

Each member who retires from active service with the University will receive a pension in such amount as can be provided from the total balance in the money purchase component to the member's credit, calculated based on actuarial tables. In addition, each member will receive the minimum guaranteed benefit, calculated as 1.5% of the member's best average earnings not in

## **1. DESCRIPTION OF PLAN (cont'd)**

### **(c) Benefits (cont'd)**

excess of the average Canada pension plan base plus 2.0% of the member's best average earnings in excess of the average Canada pension plan base, together multiplied by the member's pensionable service. The normal retirement age of a member is 65.

### **(d) Income taxes**

The Faculty Plan is a Registered Pension Trust as defined in the Income Tax Act and is not subject to income taxes.

### **(e) Investment policy**

The Fund's trustee is Northern Trust ("Trustee"). The unit value of the Fund is calculated based on the fair value of the underlying investments of the Fund. Each of the University's pension plans' interest in the Fund is calculated monthly by the Trustee based on the units held by each of the pension plans.

## **2. BASIS OF PREPARATION**

### **(a) Basis of presentation**

As permitted by FSRA, the Faculty Plan may prepare financial statements in accordance with Canadian accounting standards for pension plans or prepare fund financial statements in accordance with Canadian accounting standards for pension plans excluding pension obligations and any resulting surplus or deficit.

The Faculty Plan has prepared fund financial statements in accordance with Canadian accounting standards for pension plans excluding pension obligations and any resulting surplus or deficit.

In selecting or changing accounting policies that do not relate to its investment portfolio or pension obligations, Canadian accounting standards for pension plans require the Faculty Plan to comply on a consistent basis with either International Financial Reporting Standards ("IFRS") or the Canadian accounting standards for private enterprises. The Faculty Plan has chosen to comply on a consistent basis with IFRS.

These fund financial statements have been prepared to assist the Administrator of the Faculty Plan to comply with the requirements of the FSRA under Section 76 of Regulation 909 of the Act. As a result, the fund financial statements may not be suitable for another purpose.

These fund financial statements of the Faculty Plan do not purport to show the adequacy of the Faculty Plan's assets to meet its pension obligation. Such an assessment requires additional information, such as the Faculty Plan's actuarial reports and information about the University's financial health.

These fund financial statements have been prepared in accordance with the significant accounting policies set out below.

## **2. BASIS OF PREPARATION (cont'd)**

### **(b) Basis of measurement**

The fund financial statements have been prepared on the historical cost basis, except for investments which are measured at fair value through the Statement of changes in net assets available for benefits.

### **(c) Use of estimates and judgements**

The preparation of the fund financial statements requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities at the date of the Statement of net assets available for benefits and the reported amounts of changes in net assets during the year. Actual results may differ from those estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future years affected.

## **3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

### **(a) Fair value measurement**

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

In determining fair value, the Faculty Plan adopted the guidance in IFRS 13, Fair Value Measurement ("IFRS 13"). As allowed under IFRS 13, if an asset or a liability measured at fair value has a bid and an ask price, the price within the bid-ask spread that is the most representative of fair value in the circumstances shall be used to measure fair value. The Faculty Plan uses closing market price as a practical expedient for fair value measurement.

When available, the Faculty Plan measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available and represent actual and regularly occurring market transactions on an arm's length basis.

If a market for a financial instrument is not active, then the Faculty Plan establishes fair value using a valuation technique. Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties (if available), reference to the current fair value of other instruments that are substantially the same, discounted cash flow analyses and option pricing models.

### **3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)**

#### **(a) Fair value measurement (cont'd)**

The best evidence of the fair value of a financial instrument at initial recognition is the transaction price, i.e. the fair value of the consideration given or received, unless the fair value of that instrument is evidenced by comparison with other observable current market transactions in the same instrument or based on a valuation technique whose variables include only data from observable markets. When the transaction price provides the best evidence of fair value at initial recognition, the financial instrument is initially measured at the transaction price and any difference between this price and the value initially obtained from a valuation model is subsequently recognized in profit or loss on an appropriate basis over the life of the instrument but not later than when the valuation is supported wholly by observable market data or the transaction is closed out.

Within the Faculty Plan, all changes in fair value, other than interest and dividend income, are recognized in the Statement of changes in net assets available for benefits as part of the current period increase (decrease) in market values of investments.

Fair values of investments are determined as follows:

Pooled fund investments are valued at the unit values supplied by the Trustee, which represent the Faculty Plan's proportionate share of underlying net assets at fair values, determined using closing market prices.

Real asset pooled funds are valued by independent market appraisals. The pooled fund manager performs quarterly valuations of the underlying assets held in the pooled fund to determine fair values.

Private equity pooled funds are comprised of third-party managed private equity funds as well as direct investments in private companies. Investments in private equity funds are recognized at fair values using net asset values supplied by the pooled fund administrator where available. Where net asset values are not available, fair values are determined by using the best available information, and incorporate valuation techniques such as pricing models, market comparable valuations and/or discounted cash flows for the underlying positions.

Bonds and equities not held in pooled funds are valued at year-end quoted market prices where available. Where quoted prices are not available, estimated fair values are calculated using comparable securities.

Short-term notes, treasury bills and term deposits maturing within a year are stated at cost, which together with accrued interest income approximates fair value given the short-term nature of these investments.

Guaranteed investment certificates, term deposits maturing after a year, and mortgages are valued at the present value of estimated future cash flows discounted at interest rates in effect on the last business day of the year for investments of a similar type, quality, and maturity.

### **3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)**

#### **(b) Financial assets and financial liabilities**

##### **(i) Non-derivative financial assets**

Financial assets are recognized initially on the trade date, which is the date that the Faculty Plan becomes a party to the contractual provisions of the instrument. Financial assets are subsequently measured at fair value through the Statement of changes in net assets available for benefits.

All other non-derivative financial assets including contributions receivable are measured at amortized cost.

The Faculty Plan de-recognizes a financial asset when the contractual rights to the cash flows from the asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred or in which the Faculty Plan neither transfers nor retains substantially all the risks and rewards of ownership and does not retain control of the financial asset. On de-recognition of a financial asset, the difference between the carrying amount of the asset and consideration received is recognized in the Statement of changes in net assets available for benefits as a net realized gain (loss) on sale of investments.

##### **(ii) Non-derivative financial liabilities**

Financial liabilities are recognized initially on the trade date at which the Faculty Plan becomes a party to the contractual provisions of the instrument. The Faculty Plan derecognizes a financial liability when its contractual obligations are discharged, cancelled or expired.

The Faculty Plan considers its accrued liabilities to be a non-derivative financial liability.

Financial assets and liabilities are offset and the net amount presented in the Statement of net assets available for benefits when, and only when, the Faculty Plan has a legal right to offset the amounts and it intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

#### **(c) Net realized gain on sale of investments**

The net realized gain on sale of investments is the difference between proceeds received and the average cost of investments sold.

#### **(d) Investment recognition**

Investment income, which is recorded on the accrual basis, includes interest and dividend income.

Brokers' commissions and other transaction costs are recognized in the Statement of changes in net assets available for benefits in the year incurred.

### 3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

#### (e) Foreign currency

The functional and presentation currency of the fund financial statements is Canadian dollars. Transactions in foreign currencies are translated into Canadian dollars at the exchange rate at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies at the reporting date are then translated into Canadian dollars at the exchange rate at that date.

Foreign currency differences arising on retranslation are recognized in the Statement of changes in net assets available for benefits as a current period increase (decrease) in market values of investments.

#### (f) Fund unit valuation

The Employees' and Faculty Plans are issued units in the Fund based on the unit value at the Valuation Date, prior to which a contribution was made. Capital gains and losses, plus investment income, net of agency fees, custodian fees and investment managers' fees are allocated to each participating pension plan on a pro-rata basis. The Faculty Plans' units are redeemed based on the unit value at the Valuation Date prior to which the request for redemption is made by the Faculty Plan.

### 4. INVESTMENTS

The following table summarizes the Fund's investments at fair value and cost:

	2024 Fair Value \$	2024 Cost \$	2023 Fair Value \$	2023 Cost \$
Cash and short-term investments	18,115	18,115	11,712	11,712
Canadian bonds and debentures	322,895	426,636	313,246	405,685
Canadian common and preferred shares	153,331	110,402	134,868	104,795
	494,341	555,153	459,826	522,192
Non-Canadian common and preferred shares	333,655	250,916	328,682	275,156
Real assets	123,734	106,377	114,572	100,181
Private equity	23,392	21,947	11,691	12,066
	975,122	934,393	914,771	909,595

The following table summarizes the Faculty Plan's pro-rata share of the investments at fair value and cost in the Fund – 68.31% (2023 – 68.57%):

	2024 Fair Value \$	2024 Cost \$	2023 Fair Value \$	2023 Cost \$
Cash and short-term investments	12,374	12,374	8,030	8,030
Canadian bonds and debentures	220,569	291,436	214,793	278,178
Canadian common and preferred shares	104,741	75,416	92,479	71,858
	337,684	379,226	315,302	358,066
Non-Canadian common and preferred shares	227,920	171,401	225,377	188,674
Real assets	84,522	72,666	78,562	68,693
Private equity	15,980	14,992	8,017	8,274
	666,106	638,285	627,258	623,707

## 5. STATUTORY DISCLOSURES

The following information is provided in respect of individual investments within the Fund with a fair value or cost in excess of 1% of the fair value or cost of the Fund, as required by the Regulation to the Pension Benefits Act (Ontario):

	<b>2024</b>	<b>2024</b>	<b>2023</b>	<b>2023</b>
	<b>Fair Value</b>	<b>Cost</b>	<b>Fair Value</b>	<b>Cost</b>
	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
Pooled funds:				
PHN Canadian Money Market Fund	13,294	13,294	6,070	6,070
PHN Prism Levered Gov't Bond Fund	47,389	100,000	53,582	100,000
PHN Long Core Plus Bond Fund	137,847	163,610	129,483	154,055
FGP Long Term Bond Fund	137,660	163,025	130,181	151,630
PHN Canadian Equity Value Fund	75,428	51,243	66,933	47,745
Fidelity Canadian Equity Pool	77,902	59,160	67,935	57,049
Baillie Gifford Global Alpha Fund	159,435	123,557	162,100	144,266
Burgundy Global Equity Fund	174,220	127,359	166,582	130,889
JP Morgan IIF Cdn 2 Hedged L.P.	62,552	58,694	56,222	53,291
IFM Global Infrastructure (Canada) L.P.	61,182	47,684	58,350	46,890
JP Morgan PEG Global Private Equity Fund	23,392	21,947	11,691	12,066
	<b>970,301</b>	<b>929,573</b>	<b>909,129</b>	<b>903,951</b>

## 6. INVESTMENT INCOME

The following represents the investment income earned by the Fund:

	<b>2024</b>	<b>2023</b>
	<b>\$</b>	<b>\$</b>
Cash and short-term investments	225	229
Canadian bonds and debentures	8,952	5,460
Canadian common and preferred shares	4,429	5,341
Non-Canadian common and preferred shares	5,103	5,119
Real assets	4,784	3,056
	<b>23,493</b>	<b>19,205</b>
Faculty Plan's Pro-rata share of Fund investment income	<b>16,048</b>	<b>13,169</b>



## 7. ADMINISTRATIVE EXPENSES

The following represents the administrative expenses incurred by the Faculty Plan:

	2024	2023
	\$	\$
Investment management fees	3,011	2,864
Actuarial and investment consulting fees	343	214
Sponsor administrative and trustee fees	348	310
Pension information system fees	125	134
Audit fees	12	10
Miscellaneous	248	35
	4,087	3,567

## 8. FINANCIAL INSTRUMENTS

### (a) Fair values

The fair value measurement of investments are as described in note 3(a). The fair values of other financial assets and liabilities, being other assets and accrued liabilities, approximate their carrying values due to the short-term nature of these financial instruments.

Fair value measurements recognized in the Statement of net assets available for benefits are categorized using a fair value hierarchy that reflects the significance of inputs used in determining the fair values.

- Level 1 - unadjusted quoted prices in active markets for identical assets or liabilities;
- Level 2 - inputs other than quoted prices included in Level 1 that are observable for the asset, either directly or indirectly; and
- Level 3 - inputs for assets and liabilities that are not based on observable market data

## 8. FINANCIAL INSTRUMENTS (cont'd)

### (a) Fair values (cont'd)

The following table illustrates the classification of the Fund's financial instruments using the fair value hierarchy as at June 30, 2024:

	Level 1 \$	Level 2 \$	Level 3 \$	2024 Total \$
Cash and short-term investments	4,821	13,294	-	18,115
Canadian bonds and debentures	-	322,895	-	322,895
Canadian common and preferred shares	-	153,331	-	153,331
Non-Canadian common and preferred shares	-	333,655	-	333,655
Real assets	-	-	123,734	123,734
Private equity	-	-	23,392	23,392
Total investments in Fund	4,821	823,175	147,126	975,122
Faculty Plan's share of Fund assets				666,106

	Level 1 \$	Level 2 \$	Level 3 \$	2023 Total \$
Cash and short-term investments	5,642	6,070	-	11,712
Canadian bonds and debentures	-	313,246	-	313,246
Canadian common and preferred shares	-	134,868	-	134,868
Non-Canadian common and preferred shares	-	328,682	-	328,682
Real assets	-	-	114,572	114,572
Private equity	-	-	11,691	11,691
Total investments in Fund	5,642	782,866	126,263	914,771
Faculty Plan's share of Fund assets				627,259

The following table reconciles the Plan's Level 3 fair value measurements from July 1, 2023 to June 30, 2024.

	2024 \$	2023 \$
Balance, beginning of year	126,263	103,419
Gain included in the statement of changes in net assets available for benefits	11,040	10,778
Transfers in	9,823	12,066
Balance, end of year	147,126	126,263
Faculty Plan's share of Fund Assets	100,502	86,578

## **8. FINANCIAL INSTRUMENTS (cont'd)**

### **(b) Risk management**

#### **(i) Market risk**

Market risk is the risk that value of an instrument will fluctuate as a result of changes in market prices, whether those changes are caused by factors specific to an individual investment, its issuer or all factors affecting all instruments traded in the market.

As all of the Faculty Plan's financial instruments are carried at fair value with fair value changes recognized in the Statement of changes in net assets available for benefits, all changes in market conditions will result in an increase (decrease) in net assets available for benefits. Market risk is managed by the Administrator through construction of a diversified portfolio of instruments traded on various markets and across various industries. The Pension Plan Fund Statement of Investment Policies and Procedures ("SIPP") determines the portfolio diversification, and sets limits on the equity holdings of the Fund. In addition, the SIPP permits the hedging of market price risk using derivative financial instruments.

The Fund's investments in common and preferred shares are also sensitive to market fluctuations. An immediate hypothetical increase (decrease) of 10% in equity values will impact the Fund's equity investments by an approximate gain (loss) of \$48,699 (2023 – \$46,355). The Faculty Plan's pro-rata share of this gain (loss) would be \$33,266 (2023 – \$31,786).

#### **(ii) Liquidity risk**

Liquidity risk is the risk that the Faculty Plan will encounter difficulty in meeting obligations associated with financial liabilities. The SIPP determines the portfolio diversification, and set limits on the fixed income investments of the Fund. In addition, the Fund's investments include pooled funds to mitigate liquidity risk.

#### **(iii) Credit risk**

Credit risk is the risk that an issuer or counterparty will be unable or unwilling to meet a commitment that it has entered into with the Faculty Plan. The Administrator does not expect any counterparties to fail to meet their obligations given their high credit ratings. The SIPP also establishes minimum credit rating requirements for such investments to mitigate this risk.

The Fund's fixed income investments are in Canadian-issued instruments and are diversified among federal, provincial, corporate and other issuers. In order to minimize the exposure of risk, a comprehensive investment policy has been developed. There were no significant concentrations of credit risk in the portfolio in either 2024 or 2023. The maximum credit risk exposure as at June 30, 2024 is \$322,895 (2023 – \$313,246). The Faculty Plan's pro-rata share of this risk exposure is \$220,569 (2023– \$214,793).

## 8. FINANCIAL INSTRUMENTS (cont'd)

### (b) Risk management (cont'd)

#### (iii) Credit risk (cont'd)

The following table provides the breakdown of the total fixed income investments by credit rating. In addition to the table below, the Fund holds mortgages within pooled fund investments with a market value at June 30, 2024 of \$5,845 (2023 – \$5,529). The Faculty Plan's pro-rata share in the mortgage holdings is \$3,992 (2023 – \$3,791).

Credit Rating	2024 Fund Fair Value	2024 Plan's Pro-rata share by credit rating	2023 Fund Fair Value	2023 Plan's Pro-rata share by credit rating
	\$	\$	\$	\$
AAA	48,798	33,334	39,802	27,292
AA	175,230	119,700	175,900	120,615
A	58,647	40,062	56,194	38,532
BBB	33,934	23,180	35,394	24,270
BB and under	441	301	427	293
	317,050	216,577	307,717	211,002

#### (iv) Interest rate risk

Interest rate risk is the risk that the market value of the Faculty Plan's investments will fluctuate due to the changes in the market interest rates. To properly manage the Faculty Plan's interest rate risk, appropriate guidelines on the weighting and duration for the bonds and other fixed income investments are set and monitored. The Faculty Plan's investments in fixed income are sensitive to interest rate movements. An immediate hypothetical 1% decrease (increase) in interest rates, with all other variables held constant, would impact Canadian bonds and debentures by an estimated gain (loss) of approximately \$63,156 (2023 – \$61,353) for the Fund. The Faculty Plan's pro-rata share of this gain (loss) would be \$43,142 (2023 – \$42,070).

#### (v) Foreign currency risk

Foreign currency risk is the risk that fair value or future cash flows of a financial instrument will fluctuate because of the changes in foreign currency rates. The Faculty Plan is exposed to risks that the exchange rate of the foreign currency may change in a manner that has an adverse effect on the value of the portion of the Faculty Plan's underlying assets or liabilities invested in foreign transactions. The Administrator monitors the Faculty Plan's overall currency positions and exposures on a regular basis. In addition, the SIPP permits the hedging of market price risk using derivative financial instruments. The Faculty Plan's exposure to foreign currencies would not create a significant change in the fair value of the assets except for the Faculty Plan's exposure to the US dollar. If the US dollar strengthened or weakened by 5% the Fund's US dollar holdings would change by \$13,818 (2023 – \$14,695). The Faculty Plan's pro-rata share of this risk exposure is \$9,439 (2023 – \$10,076).

## **9. CAPITAL MANAGEMENT**

The capital of the Fund is represented by the net assets available for benefits. The Fund's objective when managing the capital is to safeguard its ability to continue as a going concern and to maintain adequate assets to support pension obligations. The Administrator has adopted the SIPP, which states investment objectives, guidelines and benchmarks used in investing the capital of the plan, permitted categories of investments, asset-mix diversification and rate of return expectations. The SIPP is reviewed annually and was last amended effective May 23, 2023.

The Faculty Plan invests in units of the Fund, which itself invests in various investment vehicles, in accordance with the SIPP and investment mandates specific to each investment manager. The Fund's investment positions expose it to a variety of financial risks which are discussed in Note 8 – Financial Instruments. The allocation of assets among various asset categories is on a monthly basis. A comprehensive review is conducted quarterly, which includes measurement of returns, comparison of returns to appropriate benchmarks, ranking of returns to appropriate universes and risk analysis.

## **10. RELATED PARTY TRANSACTIONS**

The Faculty Plan defines its key management personnel as the University's Board of Governors and other members of senior administration responsible for planning, controlling and directing the activities of the Faculty Plan. The Faculty Plan has not paid for services provided by key management personnel.

The University provides certain administrative services to the Faculty Plan. The cost to the Faculty Plan for these services during the year ended June 30, 2024 was \$275 (2023 – \$238), which is included in Sponsor administrative and trustee fees in Note 7 – Administrative Expenses.

Fund Financial Statements of

**UNIVERSITY OF WINDSOR  
EMPLOYEES' RETIREMENT PLAN**

Registration Number: 0310573  
Year ended June 30, 2024

DRAFT

**UNIVERSITY OF WINDSOR**  
**EMPLOYEES' RETIREMENT PLAN**

(REGISTRATION Number: 0310573)

**Statement of Net Assets Available for Benefits**  
(in thousands of dollars)

Year ended June 30, 2024, with comparative information for 2023

		2024	2023
		\$	\$
<b>Assets</b>			
Investments	note 4	309,016	287,513
Other assets		65	57
Total assets		309,081	287,570
<b>Liabilities</b>			
Accrued liabilities		371	343
<b>Net Assets Available for Benefits</b>		<b>308,710</b>	<b>287,227</b>

See accompanying notes to the financial statements.

\_\_\_\_\_  
Administrator

\_\_\_\_\_  
Administrator

# UNIVERSITY OF WINDSOR

## EMPLOYEES' RETIREMENT PLAN

(REGISTRATION Number: 0310573)

### Statement of Changes in Net Assets Available for Benefits

(in thousands of dollars)

Year ended June 30, 2024, with comparative information for 2023

		2024	2023
		\$	\$
<b>Increase in net assets:</b>			
Investment income	note 6	7,445	6,036
Net realized gain on sale of investments		6,750	8,260
Current period increase in market values of investments		12,056	19,864
Required contributions:			
Employee		4,846	4,218
Employer		4,846	4,218
		35,943	42,596
<b>Decrease in net assets:</b>			
Benefit payments		10,921	9,972
Transfers to other plans		1,619	3,799
Administrative expenses	note 7	1,920	1,936
		14,460	15,707
<b>Increase in net assets</b>		21,483	26,889
<b>Net assets available for benefits, beginning of year</b>		287,227	260,338
<b>Net assets available for benefits, end of year</b>		308,710	287,227

See accompanying notes to financial statements.



# UNIVERSITY OF WINDSOR EMPLOYEES' RETIREMENT PLAN

(Registration Number: 0310573)

## Notes to Fund Financial Statements

(in thousands of dollars, unless otherwise noted)

Year ended June 30, 2024

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### 1. DESCRIPTION OF PLAN

The following description of the University of Windsor Employees' Retirement Plan (the "Employees' Plan") is a summary only. For more complete information, reference should be made to the Employees' Plan's text.

#### (a) General

The University of Windsor ("the University") sponsors two pension plans, the Retirement Plan for Faculty and Certain Employees ("the Faculty Plan") and the Employees' Retirement Plan ("the Employees' Plan"). The Board of Governors of the University is the Administrator of the University's pension plans ("Administrator"). The Faculty Plan is a money purchase plan with a defined benefit minimum guarantee. The Employees' Plan is a defined benefit plan.

The Master Trust Fund (the "Fund") holds the assets for both the Faculty Plan and the Employees' Plan. Although the Plans are distinct and separate, the assets are invested jointly under a Master Trust Agreement in order to maximize investment income while minimizing administrative costs and management fees.

During the fiscal year ended June 30, 2024, the University undertook a comprehensive review and update of the pension plan text which was filed with the regulator on December 20, 2023. These updates were implemented to ensure compliance with legislative requirements, address changes resulting from collective bargaining agreements and improvements to the clarity of the plan text.

#### (b) Funding policy

The Employees' Plan is a defined benefit pension plan covering eligible employees of the University. The Employees' Plan is a fully cost shared plan, with employees contributing between 6.3% and 9.0% of earnings. These contribution rates will continue to the date of the next actuarial valuation, at which time the contribution rates will be assessed. The University matched all contributions during the year.

The Pension Benefits Act (Ontario) ("Act") requires that the University must fund the benefits determined under the Employees' Plan. The determinations of the value of these benefits are made on the basis of a triennial actuarial valuation and any current legislative requirements.

The most recent actuarial valuation for funding purposes was prepared as at July 1, 2021 by Mercer (Canada) Limited. A copy of the valuation was filed with the Financial Services Regulatory Authority of Ontario ("FSRA"), Pension Plans Branch as required by the Act.

## **1. DESCRIPTION OF PLAN (cont'd)**

### **(c) Benefits**

Retirement benefits are calculated as 1.5% of the member's best average earnings not in excess of the average Canada pension plan base plus 2.0% of the member's best average earnings in excess of the average Canada pension plan base, together multiplied by the member's pensionable service. Post-retirement indexing is applied as one-half of the excess of the Average Fund Rate of Return over the valuation interest rate, capped at 50% of the CPI for the year. The normal retirement age of a member is 65.

### **(d) Income taxes**

The Employees' Plan is a Registered Pension Trust as defined in the Income Tax Act and is not subject to income taxes.

### **(e) Investment policy**

The Fund's trustee is Northern Trust ("Trustee"). The unit value of the Fund is calculated based on the fair value of the underlying investments of the Fund. Each of the University's pension plans' interest in the Fund is calculated monthly by the Trustee based on the units held by each of the pension plans.

## **2. BASIS OF PREPARATION**

### **(a) Basis of presentation**

As permitted by FSRA, the Employees' Plan may prepare financial statements in accordance with Canadian accounting standards for pension plans or prepare fund financial statements in accordance with Canadian accounting standards for pension plans excluding pension obligations and any resulting surplus or deficit.

The Employees' Plan has prepared fund financial statements in accordance with Canadian accounting standards for pension plans excluding pension obligations and any resulting surplus or deficit.

In selecting or changing accounting policies that do not relate to its investment portfolio or pension obligations, Canadian accounting standards for pension plans require the Employees' Plan to comply (on a consistent basis) with either International Financial Reporting Standards ("IFRS") or the Canadian accounting standards for private enterprises. The Employees' Plan has chosen to comply on a consistent basis with IFRS.

These fund financial statements have been prepared to assist the Administrator of the Employees' Plan to comply with the requirements of FSRA under Section 76 of Regulation 909 of the Act. As a result, the fund financial statements may not be suitable for another purpose.

These fund financial statements of the Employees' Plan do not purport to show the adequacy of the Employees' Plan's assets to meet its pension obligation. Such an assessment requires additional information, such as the Employees' Plan's actuarial reports and information about the University's financial health.

These fund financial statements have been prepared in accordance with the significant accounting policies set out below.

## **2. BASIS OF PREPARATION (cont'd)**

### **(b) Basis of measurement**

The fund financial statements have been prepared on the historical cost basis, except for investments which are measured at fair value through the Statement of changes in net assets available for benefits.

### **(c) Use of estimates and judgements**

The preparation of the fund financial statements requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities at the date of the Statement of net assets available for benefits and the reported amounts of changes in net assets during the year. Actual results may differ from those estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future years affected.

## **3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

### **(a) Fair value measurement**

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

In determining fair value, the Employees' Plan adopted the guidance in IFRS 13, Fair Value Measurement ("IFRS 13"). As allowed under IFRS 13, if an asset or a liability measured at fair value has a bid and an ask price, the price within the bid-ask spread that is the most representative of fair value in the circumstances shall be used to measure fair value. The Employees' Plan uses closing market price as a practical expedient for fair value measurement.

When available, the Employees' Plan measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available and represent actual and regularly occurring market transactions on an arm's length basis.

If a market for a financial instrument is not active, then the Employees' Plan establishes fair value using a valuation technique. Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties (if available), reference to the current fair value of other instruments that are substantially the same, discounted cash flow analyses and option pricing models.

### **3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)**

#### **(a) Fair value measurement (cont'd)**

The best evidence of the fair value of a financial instrument at initial recognition is the transaction price, i.e., the fair value of the consideration given or received, unless the fair value of that instrument is evidenced by comparison with other observable current market transactions in the same instrument or based on a valuation technique whose variables include only data from observable markets. When the transaction price provides the best evidence of fair value at initial recognition, the financial instrument is initially measured at the transaction price and any difference between this price and the value initially obtained from a valuation model is subsequently recognized in profit or loss on an appropriate basis over the life of the instrument but not later than when the valuation is supported wholly by observable market data or the transaction is closed out.

Within the Employees' Plan, all changes in fair value, other than interest and dividend income, are recognized in the Statement of changes in net assets available for benefits as part of the current period increase (decrease) in market values of investments.

Fair values of investments are determined as follows:

Pooled fund investments are valued at the unit values supplied by the Trustee, which represent the Employees' Plan's proportionate share of underlying net assets at fair values, determined using closing market prices.

Real asset pooled funds are valued by independent market appraisals. The pooled fund manager performs quarterly valuations of the underlying assets held in the pooled fund to determine fair values.

Private equity pooled funds are comprised of third-party managed private equity funds as well as direct investments in private companies. Investments in private equity funds are recognized at fair values using net asset values supplied by the pooled fund administrator where available. Where net asset values are not available, fair values are determined by using the best available information, and incorporate valuation techniques such as pricing models, market comparable valuations and/or discounted cash flows for the underlying positions.

Bonds and equities not held in pooled funds are valued at year-end quoted market prices where available. Where quoted prices are not available, estimated fair values are calculated using comparable securities.

Short-term notes, treasury bills and term deposits maturing within a year are stated at cost, which together with accrued interest income approximates fair value given the short-term nature of these investments.

Guaranteed investment certificates, term deposits maturing after a year, and mortgages are valued at the present value of estimated future cash flows discounted at interest rates in effect on the last business day of the year for investments of a similar type, quality, and maturity.

### **3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)**

#### **(b) Financial assets and financial liabilities**

##### **(i) Non-derivative financial assets**

Financial assets are recognized initially on the trade date, which is the date that the Employees' Plan becomes a party to the contractual provisions of the instrument. Financial assets are subsequently measured at fair value through the Statement of changes in net assets available for benefits.

All other non-derivative financial assets including contributions receivable are measured at amortized cost.

The Employees' Plan de-recognizes a financial asset when the contractual rights to the cash flows from the asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred or in which the Employees' Plan neither transfers nor retains substantially all the risks and rewards of ownership and does not retain control of the financial asset. On de-recognition of a financial asset, the difference between the carrying amount of the asset and consideration received is recognized in the Statement of changes in net assets available for benefits as a net realized gain (loss) on sale of investments.

##### **(ii) Non-derivative financial liabilities**

Financial liabilities are recognized initially on the trade date at which the Employees' Plan becomes a party to the contractual provisions of the instrument. The Employees' Plan derecognizes a financial liability when its contractual obligations are discharged, cancelled or expired.

The Employees' Plan considers its accrued liabilities to be a non-derivative financial liability.

Financial assets and liabilities are offset and the net amount presented in the Statement of net assets available for benefits when, and only when, the Employees' Plan has a legal right to offset the amounts and it intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

#### **(c) Net realized gain on sale of investments**

The net realized gain on sale of investments is the difference between proceeds received and the average cost of investments sold.

#### **(d) Investment recognition**

Investment income, which is recorded on the accrual basis, includes interest and dividend income.

Brokers' commissions and other transaction costs are recognized in the Statement of changes in net assets available for benefits in the year incurred.

### 3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

#### (e) Foreign currency

The functional and presentation currency of the fund financial statements is Canadian dollars. Transactions in foreign currencies are translated into Canadian dollars at the exchange rate at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies at the reporting date are then translated into Canadian dollars at the exchange rate at that date.

Foreign currency differences arising on retranslation are recognized in the Statement of changes in net assets available for benefits as a current period increase (decrease) in market values of investments.

#### (f) Fund unit valuation

The Employees' and Faculty Plans are issued units in the Fund based on the unit value at the Valuation Date, prior to which a contribution was made. Capital gains and losses, plus investment income, net of agency fees, custodian fees and investment managers' fees are allocated to each participating pension plan on a pro-rata basis. The Employees' Plan's units are redeemed based on the unit value at the Valuation Date prior to which the request for redemption is made by the Employees' Plan.

### 4. INVESTMENTS

The following table summarizes the Fund's investments at fair value and cost:

	2024 Fair Value \$	2024 Cost \$	2023 Fair Value \$	2023 Cost \$
Cash and short-term investments	18,115	18,115	11,712	11,712
Canadian bonds and debentures	322,895	426,636	313,246	405,685
Canadian common and preferred shares	153,331	110,402	134,868	104,795
	494,341	555,153	459,826	522,192
Non-Canadian common and preferred shares	333,655	250,916	328,682	275,156
Real assets	123,734	106,377	114,572	100,181
Private equity	23,392	21,947	11,691	12,066
	975,122	934,393	914,771	909,595

The following table summarizes the Employees' Plan's pro-rata share of the investments at fair value and cost in the Fund – 31.69% (2023 – 31.43%):

	2024 Fair Value \$	2024 Cost \$	2023 Fair Value \$	2023 Cost \$
Cash and short-term investments	5,741	5,741	3,682	3,682
Canadian bonds and debentures	102,326	135,200	98,453	127,507
Canadian common and preferred shares	48,590	34,986	42,389	32,937
	156,657	175,927	144,524	164,126
Non-Canadian common and preferred shares	105,735	79,515	103,305	86,482
Real assets	39,212	33,711	36,010	31,488
Private equity	7,412	6,955	3,674	3,792
	309,016	296,108	287,513	285,888

## 5. STATUTORY DISCLOSURES

The following information is provided in respect of individual investments within the Fund with a fair value or cost in excess of 1% of the fair value or cost of the Fund, as required by the Regulation to the Pension Benefits Act (Ontario):

	<b>2024</b>	<b>2024</b>	<b>2023</b>	<b>2023</b>
	<b>Fair Value</b>	<b>Cost</b>	<b>Fair Value</b>	<b>Cost</b>
	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
Pooled funds:				
PHN Canadian Money Market Fund	13,294	13,294	6,070	6,070
PHN Prism Levered Gov't Bond Fund	47,389	100,000	53,582	100,000
PHN Long Core Plus Bond Fund	137,847	163,610	129,483	154,055
FGP Long Term Bond Fund	137,660	163,025	130,181	151,630
PHN Canadian Equity Value Fund	75,428	51,243	66,933	47,745
Fidelity Canadian Equity Pool	77,902	59,160	67,935	57,049
Baillie Gifford Global Alpha Fund	159,435	123,557	162,100	144,266
Burgundy Global Equity Fund	174,220	127,359	166,582	130,889
JP Morgan IIF Cdn 2 Hedged L.P.	62,552	58,694	56,222	53,291
IFM Global Infrastructure (Canada) L.P.	61,182	47,684	58,350	46,890
JP Morgan PEG Global Private Equity Fund	23,392	21,947	11,691	12,066
	<b>970,301</b>	<b>929,573</b>	<b>909,129</b>	<b>903,951</b>

## 6. INVESTMENT INCOME

The following represents the investment income earned by the Fund:

	<b>2024</b>	<b>2023</b>
	<b>\$</b>	<b>\$</b>
Cash and short-term Investments	225	229
Canadian bonds and debentures	8,952	5,460
Canadian common and preferred shares	4,429	5,341
Non-Canadian common and preferred shares	5,103	5,119
Real assets	4,784	3,056
	<b>23,493</b>	<b>19,205</b>
Employees' Plan's Pro-rata share of Fund investment income	<b>7,445</b>	<b>6,036</b>

## 7. ADMINISTRATIVE EXPENSES

The following represents the administrative expenses incurred by the Employees' Plan:

	2024	2023
	\$	\$
Investment management fees	1,388	1,314
Actuarial and investment consulting fees	205	283
Sponsor administrative and trustee fees	162	159
Pension information system fees	61	73
Audit fees	5	4
Miscellaneous	99	103
	1,920	1,936

## 8. FINANCIAL INSTRUMENTS

### (a) Fair values

The fair value measurement of investments are as described in note 3(a). The fair values of other financial assets and liabilities, being other assets and accrued liabilities, approximate their carrying values due to the short-term nature of these financial instruments.

Fair value measurements recognized in the Statement of net assets available for benefits are categorized using a fair value hierarchy that reflects the significance of inputs used in determining the fair values.

- Level 1 - unadjusted quoted prices in active markets for identical assets or liabilities;
- Level 2 - inputs other than quoted prices included in Level 1 that are observable for the asset, either directly or indirectly; and
- Level 3 - inputs for assets and liabilities that are not based on observable market data.



## 8. FINANCIAL INSTRUMENTS (cont'd)

### (a) Fair values (cont'd)

The following table illustrates the classification of the Fund's financial instruments using the fair value hierarchy as at June 30, 2024:

	Level 1 \$	Level 2 \$	Level 3 \$	2024 Total \$
Cash and short-term investments	4,821	13,294	-	18,115
Canadian bonds and debentures	-	322,895	-	322,895
Canadian common and preferred shares	-	153,331	-	153,331
Non-Canadian common and preferred shares	-	333,655	-	333,655
Real assets	-	-	123,734	123,734
Private equity	-	-	23,392	23,392
Total investments in Fund	4,821	823,175	147,126	975,122
Employees' Plan's share of Fund assets				309,016

	Level 1 \$	Level 2 \$	Level 3 \$	2023 Total \$
Cash and short-term investments	5,642	6,070	-	11,712
Canadian bonds and debentures	-	313,246	-	313,246
Canadian common and preferred shares	-	134,868	-	134,868
Non-Canadian common and preferred shares	-	328,682	-	328,682
Real assets	-	-	114,572	114,572
Private equity	-	-	11,691	11,691
Total investments in Fund	5,642	782,866	126,263	914,771
Employees' Plan's share of Fund assets				287,513

The following table reconciles the Plan's Level 3 fair value measurements from July 1, 2023 to June 30, 2024:

	2024 \$	2023 \$
Balance, beginning of year	126,263	103,419
Gain included in the statement of changes in net assets available for benefits	11,040	10,778
Transfers in	9,823	12,066
Balance, end of year	147,126	126,263
Employees' Plan's share of Fund Assets	46,624	39,685

## **8. FINANCIAL INSTRUMENTS (cont'd)**

### **(b) Risk management**

#### **(i) Market risk**

Market risk is the risk that value of an instrument will fluctuate as a result of changes in market prices, whether those changes are caused by factors specific to an individual investment, its issuer or all factors affecting all instruments traded in the market.

As all of the Employees' Plan's financial instruments are carried at fair value with fair value changes recognized in the Statement of changes in net assets available for benefits, all changes in market conditions will result in an increase (decrease) in net assets available for benefits. Market risk is managed by the Administrator through construction of a diversified portfolio of instruments traded on various markets and across various industries. The Pension Plan Fund Statement of Investment Policies and Procedures ("SIPP") determines the portfolio diversification, and sets limits on the equity holdings of the Fund. In addition, the SIPP permits the hedging of market price risk using derivative financial instruments.

The Fund's investments in common and preferred shares are also sensitive to market fluctuations. An immediate hypothetical increase (decrease) of 10% in equity values will impact the Fund's equity investments by an approximate gain (loss) of \$48,699 (2023 – \$46,355). The Employees' Plan's pro-rata share of this gain (loss) would be \$15,433 (2023 – \$14,569).

#### **(ii) Liquidity risk**

Liquidity risk is the risk that the Employees' Plan will encounter difficulty in meeting obligations associated with financial liabilities. The SIPP determines the portfolio diversification, and set limits on the fixed income investments of the Fund. In addition, the Fund's investments include pooled funds to mitigate liquidity risk.

#### **(iii) Credit risk**

Credit risk is the risk that an issuer or counterparty will be unable or unwilling to meet a commitment that it has entered into with the Employees' Plan. The Administrator does not expect any counterparties to fail to meet their obligations given their high credit ratings. The SIPP also establishes minimum credit rating requirements for such investments to mitigate this risk.

The Fund's fixed income investments are in Canadian-issued instruments and are diversified among federal, provincial, corporate and other issuers. In order to minimize the exposure of risk, a comprehensive investment policy has been developed. There were no significant concentrations of credit risk in the portfolio in either 2024 or 2023. The maximum credit risk exposure as at June 30, 2024 is \$322,895 (2023– \$313,246). The Employees' Plan's pro-rata share of this risk exposure is \$102,326 (2023 – \$98,453).

## 8. FINANCIAL INSTRUMENTS (cont'd)

### (b) Risk management (cont'd)

#### (iii) Credit risk (cont'd)

The following table provides the breakdown of the total fixed income investments by credit rating. In addition to the table below, the Fund holds mortgages within pooled fund investments with a market value at June 30, 2024 of \$5,845 (2023 – \$5,529). The Employees' Plan's pro-rata share in the mortgage holdings is \$1,853 (2023 – \$1,738).

Credit Rating	2024 Fund Fair Value \$	2024 Plan's Pro-rata share by credit rating \$	2023 Fund Fair Value \$	2023 Plan's Pro-rata share by credit rating \$
AAA	48,798	15,464	39,802	12,510
AA	175,230	55,530	175,900	55,285
A	58,647	18,585	56,194	17,662
BBB	33,934	10,754	35,394	11,124
BB and under	441	140	427	134
	317,050	100,473	307,717	96,715

#### (iv) Interest rate risk

Interest rate risk is the risk that the market value of the Employees' Plan's investments will fluctuate due to the changes in the market interest rates. To properly manage the Employees' Plan's interest rate risk, appropriate guidelines on the weighting and duration for the bonds and other fixed income investments are set and monitored. The Employees' Plan's investments in fixed income are sensitive to interest rate movements. An immediate hypothetical 1% decrease (increase) in interest rates, with all other variables held constant, would impact Canadian bonds and debentures by an estimated gain (loss) of approximately \$63,156 (2023 – \$61,353) for the Fund. The Employees' Plan's pro-rata share of this gain (loss) would be \$20,014 (2023 – \$19,283).

#### (v) Foreign currency risk

Foreign currency risk is the risk that fair value or future cash flows of a financial instrument will fluctuate because of the changes in foreign currency rates. The Employees' Plan is exposed to risks that the exchange rate of the foreign currency may change in a manner that has an adverse effect on the value of the portion of the Employees' Plan's underlying assets or liabilities invested in foreign transactions. The Administrator monitors the Employees' Plan's overall currency positions and exposures on a regular basis. In addition, the SIPP permits the hedging of market price risk using derivative financial instruments. The Employees' Plan's exposure to foreign currencies would not create a significant change in the fair value of the assets except for the Employees' Plan's exposure to the US dollar. If the US dollar strengthened or weakened by 5% the Fund's US dollar holdings would change by \$13,818 (2023 – \$14,695). The Employees' Plan's pro-rata share of this risk exposure is \$4,379 (2023 – \$4,619).

## **9. CAPITAL MANAGEMENT**

The capital of the Fund is represented by the net assets available for benefits. The Fund's objective when managing the capital is to safeguard its ability to continue as a going concern and to maintain adequate assets to support pension obligations. The Administrator has adopted the SIPP, which states investment objectives, guidelines and benchmarks used in investing the capital of the plan, permitted categories of investments, asset-mix diversification and rate of return expectations. The SIPP is reviewed annually and was last amended effective May 23, 2023.

The Employees' Plan invests in units of the Fund, which itself invests in various investment vehicles, in accordance with the SIPP and investment mandates specific to each investment manager. The Fund's investments expose it to a variety of financial risks which are discussed in Note 8 – Financial Instruments. The allocation of assets among various asset categories is on a monthly basis. A comprehensive review is conducted quarterly, which includes measurement of returns, comparison of returns to appropriate benchmarks, ranking of returns to appropriate universes and risk analysis.

## **10. RELATED PARTY TRANSACTIONS**

The Employees' Plan defines its key management personnel as the University's Board of Governors and other members of senior administration responsible for planning, controlling and directing the activities of the Employees' Plan. The Employees' Plan has not paid for services provided by key management personnel.

The University provides certain administrative services to the Employees' Plan. The cost to the Employees' Plan for these services during the year ended June 30, 2024 was \$128 (2023 – \$126), which is included in Sponsor administrative and trustee fees in Note 7 – Administrative Expenses.

**University of Windsor  
Board of Governors**

4.2.2: **Enterprise Risk Management Dashboard and Top Ten Risk Refresh**

Item for: **Approval**

Forwarded by: **Board Audit Committee**

**MOTION: That the Board of Governors approve the revised Enterprise Risk Management top ten enterprise risks.**

*See attached Revised Top Ten Risks (slide 4).*

Board Audit Committee Report:

The Audit Committee met on November 18, 2024. In addition to reviewing and approving the revised ERM Framework presented to the Board in this package, the Audit Committee received an update on the mandatory cybersecurity training and continues to monitor progress. The Audit Committee also reviewed recommendations and progress relating to the internal audits, and reviewed and approved new internal audit standards as required under the newly updated International Internal Audit Standards Board.

The Audit Committee also reviewed the External Auditor's Pension Audit Findings Report for the year-ended June 30, 2024 and was satisfied with the report. As noted under item 4.2.1, KPMG, the University's external auditor, is prepared to issue unqualified audit reports.

## UWindsor ERM: Update and Context

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**For the Summer Term 2024 report (ending August 31<sup>st</sup>, 2024), administration has presented three documents for your review:**

1. The ERM Dashboard (Summer Term ending August 31st, 2024) (page 3)
2. The ERM Dashboard for reference purposes (Winter Term Ending April 30<sup>th</sup>, 2024) (page 4);
3. The ERM Top Risks, Remaining Risks & Downgraded Risks (page 5).
4. A review of the current Top Ten Risks, including assigned Risk Champions and upcoming ERM related meetings & reporting dates (page 6)

The Audit Committee & Board of Governors is scheduled to review the ERM Dashboard next at its April 2025 meeting.



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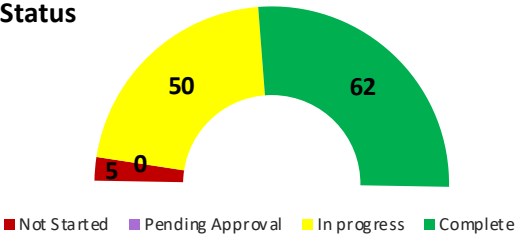
# UWindsor ERM Dashboard (Summer Term ending August 31<sup>st</sup>, 2024)

## UWindsor ERM Framework



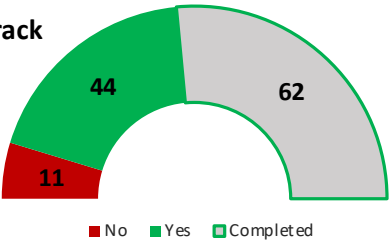
## Risk Mitigation Actions - Key Indicators

### Action Status



New Actions Added  
May – Aug 2024:  
**6**

### Status: On Track



## Actions to be Concluded in Fall Term 2024 (sample)

**Lancer Experience Journey** – Annual lifecycle planning for all years of study including supports.  
(Academic Programs & Services Risk)

**Key Messages for Top Priorities** – Develop key messages for the top 3-5 priorities of the institution to ensure message consistency and integrate with sector wide messaging.  
(Government Policy & Direction Risk)

**Compliance Reporting Framework**– Establish legislative compliance reporting framework in alignment with Lobbying Act (Federal & Provincial) to ensure proper communication reporting.  
(Government Policy & Direction Risk)

**Performance Measurement EDI** – Review the key actions emerging from the EDI review into framework and action planning.  
(Performance Measurement Risk)

## Top Risk Refresh Update

Cyber Security Risk	<input checked="" type="checkbox"/>		Environmental Scan and Related Emergency Preparedness	<input checked="" type="checkbox"/>	
Enrolment Targets and Recruitment	<input checked="" type="checkbox"/>		Recruitment and Retention of Staff & Faculty	<input checked="" type="checkbox"/>	
Human Resources Capacity	<input checked="" type="checkbox"/>		Academic Program/Services Development	<input checked="" type="checkbox"/>	
Labour Relations	<input checked="" type="checkbox"/>		Student Satisfaction and Retention	<input checked="" type="checkbox"/>	
Government Policy/Direction	<input checked="" type="checkbox"/>		Performance Measurement (Faculty & Staff)	<input checked="" type="checkbox"/>	

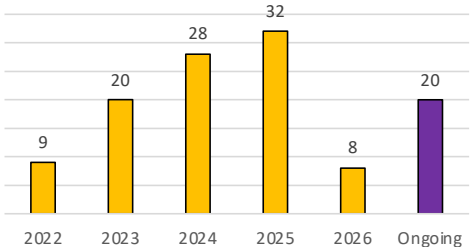
## Emerging Risk Check In

### Emerging Risk Identified

**Brand & Reputation**

**Budgets & Planning**

## Expected Completion Year



- ☒ Executive Leadership Team agrees the risk remains of top significance for institution
- Risk significance and/or likelihood is increasing (pointing up), decreasing (pointing down), or about the same (flat)



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# UWindsor ERM Dashboard (Winter Term ending April 30<sup>th</sup>, 2024)

UWindsor ERM Framework

Risk Mitigation Actions - Key Indicators

Actions to be Concluded in Summer Term 2024 (sample)

Refresh key risks

Set mitigation strategies and owners

Monitor Implementation

Communicate risks and activities

Measure effectiveness of program

Institutional risk culture

Action Status

57

46

8

0

■ Not Started ■ Pending Approval ■ In progress ■ Complete

Status: On Track

51

46

14

■ No ■ Yes ■ Completed

New Actions Added Jan – April 2024:

0

Supply Chain Management

- Enforce standardized procurement via established University preferred PC program by only funding approved purchases. (Cyber Security Risk)

Special Constable Service - Campus Events - Security Evaluation

- Creation of new directives for SCS including security evaluation for on campus events. (Environmental Scan and Related Emergency Preparedness Risk)

Attendance Tracking

- Review attendance tracking system and policy for non-academic staff to ensure it is being used properly and effectively. (Labour Relations)

Top Risk Refresh Update

Cyber Security Risk	☑	→	Environmental Scan and Related Emergency Preparedness	☑	→
Enrolment Targets and Recruitment	☑	↗	Recruitment and Retention of Staff & Faculty	☑	→
Human Resources Capacity	☑	↘	Academic Program/Services Development	☑	→
Labour Relations	☑	→	Student Satisfaction and Retention	☑	→
Government Policy/Direction	☑	↗	Performance Measurement (Faculty & Staff)	☑	→

Emerging Risk Check In

Emerging Risk Identified

Geopolitical Risks

Climate Change

Expected Completion Year

13

25

46

12

2

13

20222023202420252026Ongoing

- ☑ Executive Leadership Team agrees the risk remains of top significance for institution
- Risk significance and/or likelihood is increasing (pointing up), decreasing (pointing down), or about the same (flat)



## University of Windsor - Enterprise Risk Management – Revised Top Ten Risks

Risks as of October 31, 2024

### Top 5 Risks

Risk	Risk Champion
<b>Enrolment Targets &amp; Recruitment</b> (incl International Enrolment)	Dr. Chris Busch
<b>Cyber Security</b>	Marcin Pulcer
<b>Labour Relations</b> (incl. planning for disruption)	Audrey Maodus & Corinthia Natyshak
<b>Budgets &amp; Planning</b>	<b>Gillian Heisz</b>
<b>Student Satisfaction &amp; Retention</b>	Dr. Shetina Jones & Dr. Erika Kustra

### Remaining Risks Within the Top 10

Risk	Risk Champion
<b>Academic Programs &amp; Services</b>	Dr. Erika Kustra
<b>Government Policy &amp; Direction</b>	Judy Bornais
<b>Brand &amp; Reputation</b>	<b>Judy Bornais</b>
<b>Performance Measurement (Staff &amp; Faculty)</b>	Jody Fraser & Dr. Erika Kustra
<b>Human Resources Capacity</b>	Jody Fraser

### Downgraded Top 10 Risks (continuously monitored)

Risk	Risk Champion
<b>Recruitment of Staff &amp; Faculty</b>	Kerry Gray & Dr. Erika Kustra
<b>Environmental Scan &amp; Related Emergency Preparedness</b>	Sherri Lynne Menard

Proposed risk additions last appeared in the Top 10 Risks in December 2021



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## UWindsor ERM Dashboard (as of end of Summer Term August 31<sup>st</sup>, 2024)

### UWindsor ERM – Top Ten Risks

Top Ten Risk	Risk Champion
Cyber Security Risk	AVP, ITS
Enrolment Targets and Recruitment	AVP, Enrolment Management
Human Resources Capacity	AVP, Human Resources
Labour Relations	Director, Human Resources Services & Executive Director, Academic Labour Relations
Government Policy and Direction	AVP, External
Academic Program/Services Development	AVP, Academic
Student Satisfaction and Retention	AVP, Student Experience (Non-Academic Side) & AVP, Academic (Academic side)
Performance Measurement (Faculty & Staff)	AVP, Academic (Faculty) & AVP, HR (Staff)
<b>*Environmental Scan and Related Emergency Preparedness</b>	Director, Campus Safety & Emergency Planning, Director, Strategic Initiatives & Business Enterprise & Enterprise Risk & Controls Coordinator
<b>*Recruitment and Retention of Staff &amp; Faculty</b>	Director, Talent Acquisition and Retention
<b>*Budgets &amp; Planning</b>	VP, Finance & Operations
<b>*Brand &amp; Reputation</b>	AVP, External

*\*Risks in red have declined in importance, while risks in green have been identified as emerging risks; both sets will be monitored through the next reporting cycle.*

### Key Upcoming ERM Dates

- **November 2024** - Report to Audit Committee and Board of Governors
- **Winter 2025** – Date TBD – ERM Committee Meeting
- **April 2025** – Report to Audit Committee and Board of Governors

### On the Radar

- Risk Champions who were newly appointed to their roles throughout 2024 have developed mitigating actions and timelines for each of their risks.
- The ERM Committee is reviewing emerging risks bumped into the top 10: **Budgets & Planning** and **Brand & Reputation**.
- The Risk Champions and ERM Committee are closely monitoring the geopolitical risks.



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**University of Windsor  
Board of Governors**

**\*4.4.1: Board Meeting Schedule**

Item for: **Information**

Forwarded by: **Board Governance Committee**

Following the last Board meeting, a review of the UWindsor Board meeting scheduled compared to Ontario and the broader Canadian university sector was conducted. UWindsor's Board meeting schedule and bylaw is consistent with other universities.

Of 36 Canadian universities who responded to a survey, 9 hold 4 meetings per year; 22 hold 5 meetings per year; and 5 hold 6 meetings per year. (31 of 36 hold 4-5 board meetings per year) Of the 19 Ontario universities\*, 12 specify in their board bylaw that they must meet four times; 4 state that they must meet five times; and 3 state that they must meet six times.

*\*UofT was not included in the count as it is unicameral, meaning it does not have a Board and Senate. It has one overarching governing body that oversees both and so is not equivalent. That said, their bylaw states that the Governing Council meets at least five times between September 1 and the following June 30 in each academic year.*

The number of Board meetings across the Ontario and broader Canadian university sector reflects the division between the jurisdiction of the Board (strategic direction and setting appropriate policies and frameworks) and that of management (day-to-day/month-to-month), as well as good governance practices whereby the work of the Board is, for the most part, effected through its Committees who are tasked with doing the "heavy lifting" – reviewing materials in greater depth, ensuring all issues are addressed, before submitting recommendations with rationales to the full Board.

Board Jurisdiction: Oversight of fiduciary/operational aspects. As a governing body, the Board's role is one of strategic direction and oversight and not management or executive decision-making. This oversight role is exercised by the Board through its review, approval, and monitoring of strategic plans and priorities, bylaws, policies, and frameworks at the strategic level. These documents set the principles and parameters that permit management to exercise its day-to-day/month-to-month executive and operational decision-making authority fairly and consistently.

A governing board does not delve into operational matters (eg., the specifics of realignment activities) and operational decision-making; these fall under the purview of management not the Board.

Note: A review of the number of UWindsor Board meetings over the last 30 years, indicates that the Board meets on average 5-6 per year (with very few anomalies/special meetings), with June meetings only as required. In addition to regular Board meetings, Board retreats were added in 2010 and Board/Senate retreats were added in 2022.

The Board has consistently met its fiduciary duty. Scheduling more regular meetings annually would likely result in a confusion of the role of the Board and Management, and would go against good governance principles and best practices as followed by Ontario and Canadian universities.

Many of the Canadian experts in the field of good governance are from Canadian universities and have been studying university governance and governance in general for decades. Canadian universities have been and will continue to be leaders in ensuring good governance practices.

**University of Windsor  
Board of Governors**

**\*4.5.1: President and Senior Executive Long-Term Succession Planning Framework**

Item for: **Approval**

Forwarded by: **Board Human Resources Committee**

**MOTION: That the Board approve the President and Senior Executive Long-Term Succession Planning Framework.\***

*\*the current policies which sets out the framework for succession planning for the office of President or Senior Administration in the event of the death, resignation, termination, long-term disability, or temporary absence from the role will be renamed President Emergency Succession Planning Framework and Senior Executive Emergency Succession Planning Framework, respectively.*

**Rationale:**

- Presidential and Senior Executive long-term succession planning is crucial for ensuring the long-term stability and strategic leadership at the University of Windsor.
- Presidential and senior executive leadership development priorities will be included in goal setting as appropriate, and reviewed by the Human Resources Committee.
- The proposed framework addresses recommendation 11 of the AGO report, and builds on it by broadening the framework to include senior executive succession planning.

*See attached.*

## Presidential and Senior Executive Long-Term Succession Planning Framework

**Background:** Presidential and Senior Executive succession planning is crucial for ensuring the long-term stability and strategic leadership at the University of Windsor. Effective succession planning involves identifying and developing potential leaders within the institution while also providing opportunities for external training and professional growth.

### Assessment Criteria for Identified Succession Candidates

1. **Strategic Vision and Alignment with Institutional Goals**

University executives must have a clear vision for the institution that aligns with its mission, values, and long-term strategy. The ability to inspire and mobilize stakeholders—faculty, staff, students, alumni, and donors—is critical to translating this vision into action. The assessment evaluates and then curates the current executive’s understanding of the institution’s strengths and challenges, and their capacity to articulate a compelling roadmap for future success.

2. **Academic Leadership and Commitment to Excellence**

Senior academic leaders need to demonstrate a deep commitment to academic excellence. This involves having a proven track record in research, teaching, and supporting innovation. Employees will be provided with opportunity to foster academic growth, enhancing student success, and promoting interdisciplinary collaboration.

3. **Financial Acumen and Resource Management**

As universities face increased financial pressures, leaders must be skilled in resource management, fundraising, and financial sustainability. This criterion assesses the executive’s ability to manage budgets, optimize resources, and generate new revenue streams through partnerships, alumni relations, and government funding.

4. **Governance and Stakeholder Engagement**

Effective governance is central to leading a university. The assessment looks at the candidate’s experience in working with a Board of Governors, academic councils, and external partners, as well as their ability to navigate complex regulatory environments. Building strong relationships with internal and external stakeholders is crucial for a university’s long-term success.

5. **Change Management and Adaptability**

University leaders must be adaptable and forward-thinking in addressing changes in higher education, from technological advancements to shifts in policy. The assessment evaluates the candidate’s ability to lead transformative initiatives, manage crises, and foster a culture of innovation.

6. **Emotional Intelligence and Leadership Style**

Leadership in an academic setting requires not only intellectual acumen but also emotional intelligence. The assessment focuses on the candidate’s interpersonal skills, ability to lead diverse teams, and approach to conflict resolution. Candidates with high emotional intelligence can create inclusive, supportive environments conducive to institutional growth.

### Supports for Identified Succession Candidates

**Internal Training Opportunities:** Internal training programs play a central role in preparing future leaders. These opportunities will focus on university governance, strategic planning, financial management, and academic leadership. In-house workshops and seminars provide identified leaders with the skills to understand the complexities of the University of Windsor environment. The Executive leaders will encourage cross-departmental collaboration, leadership of large institutional projects, presentations to the Board of Governors and Committees, as well as institutional committee work to expose potential leaders to different facets of institutional operations.

An updated use of the Senior Leadership Forum, provides a structured opportunity which helps build a pipeline of talent that is aligned with the university’s culture and values, preparing individuals to step into presidential and senior executive roles when needed.

**External Training Opportunities:** To expose candidates to broader perspectives, Vice-Presidents and Deans are encouraged to attend leadership conferences, workshops, and executive education programs offered by prestigious institutions such as Harvard University or the Centre for Higher Education Research and Development (CHERD). The Canadian Association of University Business Officers and the Ontario University Council both hold several thought leadership counsels, conferences and subject specific working groups. These external programs provide access to federal best practices, trends in higher education governance, and strategies for dealing with the changing landscape of post-secondary education.

Participation in professional associations is also encouraged and supports to participate in international networks provides opportunities for benchmarking and peer-learning.

**Use of Professional Coaching:** Professional coaching has become an increasingly popular tool in leadership development. Executive coaching programs are typically designed for high-potential leaders such as Vice-Presidents, Deans and Associate vice presidents, offering personalized guidance in areas such as decision-making, strategic thinking, and emotional intelligence. This one-on-one support helps build self-awareness and resilience—key attributes for executive leadership.

Coaches often work closely with individuals and teams to identify leadership gaps and provide tailored advice on how to overcome challenges, improve performance, and better align personal goals with the university's strategic objectives. Coaching also supports leaders in navigating the complexities of higher education governance and politics.

**Goal Setting and Formal Feedback Processes:** As an essential component of goal setting, leadership development provides structured processes for Vice-Presidents, Deans, and Associate Vice-Presidents. All leaders are establishing specific, measurable goals that align with the institution's strategic plan. These goals may focus on academic excellence, financial sustainability, faculty development, and student outcomes.

To ensure accountability and continuous improvement, the University of Windsor will add formal performance review cycles on an annual basis. These reviews provide an opportunity for feedback from supervisors, peers, and even external stakeholders. By assessing progress towards strategic goals, these feedback processes offer leaders insights into their strengths and areas for improvement. Such structured evaluations not only ensure individual growth but also contribute to the broader goal of preparing effective presidential successors.

## **Framework for when to Choose an Internal vs. External Candidates**

### **Internal Candidate Advantages:**

- **Deep Understanding of the Institution:** Internal candidates possess a comprehensive knowledge of the university's culture, history, and operational structures. They are often familiar with internal stakeholders and processes, allowing for a smoother transition.
- **Continuity and Stability:** Internal leaders can ensure continuity, especially if the university is in a phase of sustained growth or stability. Promoting from within can also reinforce morale and signal institutional confidence in its talent pool.
- **Quicker Adaptation:** Internal candidates may require less time to adapt to the role, as they are already familiar with key issues, stakeholders, and institutional strategies.

### **When an Internal Candidate Might be Chosen:**

- The university has a clear, stable strategic direction that aligns with the skills of current leaders.
- The institution values continuity, and there are qualified internal candidates ready to step into leadership.
- The challenges ahead are primarily operational rather than transformative, making familiarity with internal systems a key asset.

**External Candidate Advantages:**

- **Fresh Perspective:** External candidates can bring new ideas, innovative approaches, and experiences from other institutions or industries. This is particularly valuable when a university is undergoing significant change or needs revitalization.
- **Broader Expertise:** External leaders often bring experience from diverse settings, whether from other universities, the public sector, or corporate environments. Their broader outlook can help introduce global best practices.
- **New Networks:** External candidates may bring new relationships and networks, which can benefit the institution in areas like fundraising, research partnerships, and global collaboration.

**When an External Candidate Might be Chosen:**

- The university is undergoing significant transformation, such as structural reorganization, financial restructuring, or a shift in strategic priorities.
- The institution needs to overcome stagnation or tackle deep-rooted issues, requiring an outsider's fresh perspective and innovative thinking.
- The current internal leadership lacks the necessary skills or vision to meet future challenges or expand beyond the institution's traditional scope.

Presidential and Senior Executive succession planning is about investing in leadership development for Vice-Presidents, Deans, and other senior leaders through a multifaceted process that includes internal and external training, professional coaching, and structured goal setting and feedback.

**University of Windsor  
Board of Governors**

**\*4.6.1: Report of the Board Investment Committee**

Item for: **Information**

Forwarded by: **Board Investment Committee**

The Investment Committee met on November 18, 2024. At that meeting, the Investment Committee reviewed performance results for the pension plan fund, the endowment fund, and the working capital fund as at September 30, 2024 and received reports from, and questioned investment managers on their performance prior to the annual Open Pension virtual meeting on November 26, 2024.

Global equity markets posted positive returns for the quarter, outperforming the previous quarter, though with higher volatility. Canadian equities outperformed most developed markets. The third quarter of 2024 saw continued rate cuts by major central banks, boosting investor sentiment. Government bond yields declined globally, leading to positive returns for most major fixed income indices in the third quarter. The Committee continues to regularly assess manager performance, with recommendations for changes to managers or asset mix brought to the Board as appropriate, in order to ensure that there is the right mix of management styles, based on the institution's risk appetite, to offset market fluctuations and maximize returns.

As per the agreements, proposed changes to the Responsible Investment Policy were also presented to the Board Investment Committee, reviewed and discussed, and then referred back to Administration.



**University of Windsor  
Board of Governors**

**\*4.6.2: Internally Restricted Accounts Update**

Item for: **Approval**

Forwarded by: **Board Investment Committee**

**MOTION:** That the annual allocation from the internally restricted scholarship Endowments be increased from \$650,000 to \$780,000 annually.

**Rationale:**

Within the Endowment Fund there are several general (internally or externally restricted) scholarship and internally restricted general Endowments. The Funds are longstanding, and have benefited from donor participation as well as past government matching programs such as the Ontario Student Opportunity Trust Fund.

Rather than applying a percentage based spending policy to these scholarship accounts, administration has elected to fix the spending amount annually, which makes budgeting simpler and more stable. In 2008/09, administration included in the Operating Budget a total annual spend of \$400,000 from the five general Endowments. In 2020/21, the Board of Governors increased the spending to \$650,000. In the years since that time, the Endowment's returns have exceeded expectations, and there have been some significant estate gifts allocated to these internally restricted scholarship endowments, which has increased the balances. Despite the higher spending rate, these five general Endowments have grown by 9% over the past five years through interest recapitalized and gifts.

As a result, administration is proposing that the spending allocation increase starting in fiscal 2025/26 as follows:

<b>Endowment Account #/Name</b>	<b>April 30, 2024 Balance in Capital &amp; Expendable (\$000's)</b>	<b>Proposed future Spending from Account (\$000's)</b>	<b>As a %</b>
60004 – Grad Scholarship	260	12	4.7%
60083 – Grad Scholarship	2,148	112	5.2%
60666 – Grad Scholarship	6,790	380	5.6%
60076 – Undergrad Scholarship	3,616	202	5.6%
60109 – General Endowment	1,461	74	5.0%
<b>Total</b>	<b>14,275</b>	<b>780</b>	<b>5.5%</b>

The amount will be evaluated annually to ensure the capital balance remains sufficient to support the spend.

**University of Windsor  
Board of Governors**

**\*4.7.1: Pension Plan Text Update Project – FCO Text Updates Restatement**

Item for: **Approval**

Forwarded by: **Board Pension Committee**

**MOTION: That the Board of Governors approve the amendments to the University of Windsor Retirement Plan for Faculty and Certain Employees as presented in the attached Certification of Amendments for the University of Windsor Retirement Plan for Faculty and Certain Employees.**

**Rationale:**

- See Memo – Faculty and Employees’ Retirement Plan Text Update.

*See attached:*

- *Pension Plan Text Update Project – FCO Text Updates Restatement – Certification of Amendments (BG241126-4.7.1)*
- *Pension Plan Text Update Project – FCO Text Updates Restatement - Revisions (BG241126-4.7.1a)*
- *Pension Plan Text Update Project – FCO Text Updates Restatement Comparison Chart (BG241126-4.7.1b)*

Report of the Board Pension Committee:

The Pension Committee met on November 14, 2024. In addition to reviewing and approving text amendments for the University of Windsor Faculty and Certain Others Pension Plan, the Committee reviewed pension plan actuarial valuation estimates as at July 1, 2024. The Faculty Plan’s financial status has been relatively stable as compared to July 1, 2023. The Faculty Plan’s next valuation must be filed with an as at date no later than July 1, 2026.

The Employees’ Plan has improved its financial status since the last valuation. The going concern position has remained steady over the last three years, with the solvency position seeing material improvement. The Employees’ Plan had a mandatory valuation date of July 1, 2024, with valuation results expected to be ready in early 2025 for a filing deadline of March 31, 2025.

**Associate Vice-President, Human Resources**

Room 505, Chrysler Hall Tower  
401 Sunset Avenue  
Windsor, Ontario N9B 3P4  
T 519-253-3000

**To: Members of the Board of Governors**

**From: Jody Fraser**

**Date: November 26, 2024**

**Re: Faculty and Employees' Retirement Plan Text Update**

---

As discussed at the Board's November 2022 meeting, the University commenced a long-term project to complete a full plan text restatement of both the University of Windsor Retirement Plan for Faculty and Certain Employees (FCO) and the University of Windsor Employees' Retirement Plan (ERP). Both plans are being administered in accordance with all current legislative and regulatory requirements.

The project was planned in two phases for each plan:

**Phase I: Straightforward Plan Amendments and Update**

- a. Legislative required updates
- b. Collective bargaining related updates

**Phase II: More Complex Issues for Amendment and Update**

- a. General updates and housekeeping items
- b. Opportunities for improvement and clarity to the plan text

**University of Windsor Retirement Plan for Faculty and Certain Employees (FCO):**

***Phase I and Phase II Update:*** Administration completed Phase I and Phase II of the project for the FCO. These Phase I and Phase II amendments were approved by the Board of Governors in November 2023 and May 2024, respectively. All required documentation was filed with the Financial Services Regulatory Authority of Ontario (FSRA) and the Canada Revenue Agency (CRA) in accordance with the *Pension Benefits Act* (Ontario) (PBA) and the *Income Tax Act* (Canada) (ITA). **The filings and amendments are in review with the regulators at this time.**

***FCO Plan Text Restatement:*** Administration is submitting the completed FCO plan text restatement<sup>1</sup> and is proposing a motion for the Committee's consideration. A copy of the restated FCO plan text effective January 1, 2025 and a copy of a Restatement Comparison Chart have been included in the supporting materials. The previous consolidation of the FCO plan text as at January 1, 2002 is available on our website [here](#). The restated FCO plan text incorporates all amendments approved by the Board of Governors to date, including the Phase I and Phase II amendments, as well as updates for pronouns and EDI considerations and certain other technical, administrative and housekeeping changes (e.g., removing historical provisions that no longer apply). Once approved, the restated FCO plan text will be filed with FSRA and CRA in accordance with the PBA and ITA.

---

<sup>1</sup> The University's consultant, Mercer, is conducting a final technical review of the restated FCO plan text, but we do not expect any substantive revisions in connection with such review. The restated FCO plan text will also be provided to the trustee, Northern Trust.

**University of Windsor Employees' Retirement Plan (ERP) – Update Only:**

The Phase I and Phase II ERP amendments as well as the ERP plan text restatement were completed. The amendments and restatement were approved by the Board of Governors in November 2022, May 2023, and November 2023, respectively. All required documentation was filed with FSRA and CRA in accordance with the PBA and ITA. **The Phase I and Phase II amendments as well as the restated ERP plan text were all approved by the CRA on February 7, 2024. FSRA has approved both the ERP Phase I and Phase II amendments. The restated ERP plan text is still under review by FSRA.**

**Additional Items for the FCO and ERP:**

During the Phase II reviews of both the FCO and ERP, additional items were identified that may need to be considered during the next round of collective bargaining. Therefore, Administration is proposing a Phase III of the plan text amendments and restatement project to address these items, which will occur post-2025 collective bargaining.

**RESOLUTION FOR ACTION BY  
THE BOARD OF GOVERNORS  
OF THE UNIVERSITY OF WINDSOR**

**(Restatement of the University of Windsor  
Retirement Plan for Faculty and Certain Employees)**

---

**WHEREAS** the University of Windsor (the “University”) established and maintains the University of Windsor Retirement Plan for Faculty and Certain Employees (the “Plan”), Financial Services Regulatory Authority of Ontario Registration Number 0366849;

**AND WHEREAS** the University has reserved the right, pursuant to Section 17.01 of the Plan, to amend the Plan at any time as the Board of Governors of the University, in its absolute discretion, may determine;

**AND WHEREAS** the University wishes to amend and restate the Plan, effective January 1, 2025, to incorporate all prior amendments made to the Plan since the last restatement, to remove historical provisions no longer applicable to active members, and to make such other changes to the Plan as required to reflect certain technical, administrative, and housekeeping changes;

**NOW THEREFORE BE IT RESOLVED THAT**, the amended and restated Plan text, effective January 1, 2025, a copy of which is attached hereto as Schedule “A”, is hereby approved and adopted.

**CERTIFIED** to be a true and correct copy of the Resolution adopted by the Board of Governors of the University of Windsor at a meeting held on the 26<sup>th</sup> day of November, 2024.

**DATED** this \_\_\_\_\_ day of \_\_\_\_\_, 2024.

---

Name: Renée Wintermute  
Title: University Secretary

**Schedule “A”**

[see *attached*]

DRAFT

Draft Faculty Plan Restatement – November 4, 2024

**University of Windsor**  
**Retirement Plan**  
**for Faculty and Certain Employees**  
**(As Amended and Restated ~~At~~at January 1, ~~2002~~2025)**

~~A consolidated version of the plan text for administrative purposes, incorporating all amendments up to May 2024.~~

May

***CERTIFIED to be a true and complete copy of  
the text of the University of Windsor  
Retirement Plan for Faculty and Certain  
Employees as at January 1, 2025.***

**Date**

**c/s**

**[November]**, 2024



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## **Establishment of the Plan**

---

The University of Windsor Retirement Plan for Faculty and Certain Employees was established at July 1, 1971 to provide retirement benefits for members of the faculty and employees holding the rank of departmental director, dean or vice-president and certain other classes of administrative employees.

Prior to the establishment of this Plan, those employees mentioned above were members of another plan of the University, the Employees' Retirement Plan which was effective September 1, 1955.

Members who transferred to this Plan from the Employees' Retirement Plan ~~receive~~[received](#) credit in this Plan for service as far back as September 1, 1955. Assets were transferred from the Employees' Retirement Plan to this Plan to compensate for the transfer of liabilities for service prior to July 1, 1971.

This Plan was amended July 1, 1972, July 1, 1977 and July 1, 1985. Amendments included changes in benefits, the basis on which benefits are to be provided and the definition of membership.

Effective January 1, 1988, the Plan was amended to incorporate changes required under the *Pension Benefits Act*.

The Plan was further amended effective May 1, 1989 to provide additional early retirement benefits.

The Plan was further amended effective July 1, 1990 to allow for non-reduction of pension payments from July 1, 1990 to July 1, 1992 inclusive. Also effective July 1, 1990, the Plan was amended to revise the indexing formula to be applied to the Minimum Guaranteed Benefit.

The Plan was amended and restated with effect from January 1, 1992 to incorporate changes required under the *Income Tax Act* and all prior amendments to that date.

The Plan was further amended effective January 1, 1992, July 1, 1993, July 1, 1994, July 1, 1996, September 1, 1996, October 1, 1996, July 1, 1998, September 1, 1998, January 1, 1999~~and~~, July 1, 2001, July 1, 2004, January 1, 2007, January 1, 2012, July 1, 2012, January 1, 2015, July 1, 2016, January 1, 2017, July 1, 2023, and May 21, 2024. Amendments included ~~increase~~, inter alia, changes required under the *Pension Benefits Act* and the *Income Tax Act*, increases in the Minimum Guaranteed Benefit formula, ~~post-retirement increase, definition of Sessional Instructor, extension of contribution holidays, extension of voluntary early retirement program, and expansion of~~ and changes to the definition ~~rate~~ of spouse contributions to ~~include same-sex spouse~~ the Money Purchase Component Account.

The Plan is hereby ~~consolidated for administrative purposes~~ amended and restated with effect from January 1, ~~2002~~ 2025 to (i) incorporate ~~(1)~~ all amendments to date; ~~(2)~~, (ii) make changes required under the *Pension Benefits Act*; and *Income Tax Act*, and (iii) make certain other housekeeping changes. The Plan, as set forth herein, shall determine all benefits payable in respect of the retirement, death or termination of employment of Members on or after January 1, 2025. Benefits in respect of Members who retired, died or terminated employment before January 1, 2025 shall continue to be governed by the terms of the Plan as constituted prior to that date.

~~(3) changes required under the *Income Tax Act*.~~

~~This document has not been filed with the regulatory authorities.~~

## Section 1 - Definitions

---

The following words and phrases shall, for purposes of this Plan, have the respective meanings given below, unless the context clearly requires a different meaning:

- 1.01 "**Actuarial Basis**" means the basis (using an interest rate and a mortality table that does not discriminate on the basis of sex) in force for Plan purposes at the relevant time as adopted by the Retirement Committee on the advice of the Actuary.
- 1.02 "**Actuarial Equivalent**" means an actuarially equal value computed using the Actuarial Basis in force for Plan purposes at the relevant time, subject to any requirements of the *Pension Benefits Act*.
- 1.03 "**Actuary**" means a person or firm retained by, but independent of the University, who is, or one of whose members is, a Fellow of the Canadian Institute of Actuaries.
- 1.04 "**Additional Voluntary Contributions**" shall have the meaning set out in Section 3.03 hereof.
- 1.05 "**Ancillary Academic Staff**" means an Employee who is defined as such under the collective agreement between the University and the Faculty Association, as in effect from time to time.
- 1.06 "**Average Canada Pension Plan Base**" means the average of the Year's Maximum Pensionable Earnings during the same period prior to the Member's retirement, death or termination of employment used in the calculation of the Best Average Earnings.

- 1.07 "***Bargaining Unit***" means the unit defined in the decision of the Ontario Labour Relations Board dated May 13, 1976 and any amendments thereto.
- 1.08 "***Beneficiary***" means a beneficiary designated by a Member in accordance with Section 11.
- 1.09 "***Best Average Earnings***" means twelve times the average of the Member's monthly Earnings in the 48 months of highest Earnings, not necessarily consecutive, with the University prior to retirement, death or termination, and, in the case of an Employee with less than 48 months' Continuous Service, means twelve times the average of the Member's monthly Earnings during the total period of such service with the University.
- 1.10 "***Commuted Value***" means, in relation to benefits that a person has a present or future entitlement to receive, a lump sum amount which is the actuarial present value of those benefits computed at a rate of interest and using actuarial tables that do not discriminate on the basis of sex as adopted by the Retirement Committee on the recommendation of the Actuary, subject to the requirements of the *Pension Benefits Act* and the *Income Tax Act*.
- 1.11 "***Consumer Price Index***" for a Plan Year means the average of the Consumer Price Index for Canada as published by Statistics Canada under the authority of the *Statistics Act*, for the twelve months in the Plan Year.
- 1.12 "***Continuous Service***" means continuous employment with the University, including employment under a Limited Term Appointment, without interruption except for regular vacation periods, authorized sick leave or Total Disability leave granted by the University, sabbatical leave, maternity leave, leave of absence (either with or without pay) duly authorized by the University, any period of layoff, any periods of temporary suspension of employment and absence on military service. Continuous Service shall also include any period of absence due

to injury in respect of which the Member is entitled to ~~Workplace~~  
~~Safety~~workplace safety and ~~Insurance~~insurance benefits that is included in  
Pensionable Service under Section ~~1-29(2)~~1.32(2).

- 1.13 "***Credited Interest***" means interest credited to a Member's Money Purchase Component Account, Transferred Money Purchase Account, and to Additional Voluntary Contributions, if any, at such rate as the Retirement Committee may from time to time determine on the advice of the Actuary to be appropriate in relation to the yield obtained during each Plan Year on the Pension Fund, subject to any minimum rates of interest required by the *Pension Benefits Act* and subject to the *Income Tax Act*.

Where a Member separates from Continuous Service before the end of a Plan Year, the rate of Credited Interest to be applied to Money Purchase Component Account balances at the beginning of the Plan Year and contributions in respect of the Member made during the Plan Year shall be a ~~pro-~~ rata portion of the rate determined as the June CANSIM V80691336 or its' future equivalent interest rate for the preceding Plan Year for the portion of the Plan Year prior to the Member's separation from Continuous Service.

- 1.14 ~~1.13(a)~~ "***Early Retirement Date***" shall have the meaning set out in Section 6.03 hereof.

- 1.15 ~~1.13(b)~~ "***Early Partial Retirement***" means an early partial retirement for purposes of the collective agreement between the University and the Faculty Association, in effect from time to time.

- 1.16 ~~1.13(c)~~ "***Early Partial Retirement Allowance***" means the actual Earnings received by a Member from the University while on Early Partial Retirement.

- 1.17 ~~1.14~~ "***Earnings***" means the Member's basic salary and market stipends, both as determined by the University. Earnings does not include allowances, bonuses or

gratuities, stipends (other than market stipends) or overload payments of any kind whatsoever.

For a Member who is employed on a less than full-time basis or for less than a full year, Earnings will be determined for each Plan Year by multiplying the Member's Earnings determined above by the ratio of the hours regularly scheduled to be worked by full-time Employees in the Plan Year to the Member's actual hours worked, other than overtime hours, during the Plan Year.

1.18 ~~1.15~~ "**Effective Date**" means July 1, 1971.

1.19 ~~1.16~~ "**Employee**" means an individual employed by the University who is a member of the faculty or librarian, an employee holding the rank of president, vice-president, dean, associate dean or assistant dean, an employee on the administrative staff reporting directly to the president or a vice-president, ~~an employee on the administrative staff whose name appears in the General Calendar of the University,~~ or any other employee the University may designate as eligible for membership, and who is employed on a full-time basis, or on and after January 1, 1988, on other than a full-time basis, and includes an individual employed by the University on a Sessional Instructor or Sessional Lecturer basis. Employee shall not include an individual employed by the University who is required to be a member of the Ontario Teachers' Pension Plan in respect of the individual's employment with the University.

1.20 ~~1.17~~ "**Employment Date**" means the date an Employee enters the service of the University.

1.21 ~~1.18~~ "**Faculty Association**" means the Faculty Association of the University of Windsor.

1.22 ~~1.19~~ "**Income Tax Act**" means the *Income Tax Act*, Statutes of Canada and the Regulations thereunder, and    where applicable    includes the administrative rules

issued by the Canada Revenue Agency, as amended or replaced from time to time.

1.23 ~~1.20~~ "**Limited Term Appointment**" means, in relation to an Employee, an appointment to the faculty of the University for a specified term implying no commitment by the University of renewal or continuation beyond the specified term, and limited to:

- (1) ~~(i)~~ replacement of persons on sabbatical or other leave,
- (2) ~~(ii)~~ engagement of distinguished visiting professors or persons with special knowledge, expertise, or experience,
- (3) ~~(iii)~~ accommodation of enrolment fluctuations of probable short duration,
- (4) ~~(iv)~~ accommodation of vacancies in the full-time academic staff until full-time qualified persons acceptable for appointments are available.

1.24 ~~1.21~~ "**Member**" means an Employee who has become a member of the Plan pursuant to Section 2. The term "Member" shall also include (1) an individual who remains employed by the University and has become a member of the University of Windsor Employees' Retirement Plan pursuant to Section 12.02 or who has become a member of the Ontario Teachers' Pension Plan ~~pursuance~~pursuant to Section 12.04; and (2) a former Employee who has retired or otherwise terminated ~~his/her~~such former Employee's employment with the University, but who retains a right to benefits under the Plan. Member excludes a person by whom or in respect of whom benefits have been transferred under Section ~~9.05~~9.03.

1.25 ~~1.22~~ "**Minimum Guaranteed Benefit**" shall have the meaning set out in Section 7.01(3) hereof.



1.26 ~~1.23~~ "**Money Purchase Component Account**" means, for each Member, that portion of the Pension Fund which contains the sum of (1), ~~(2), (3)~~ and (4) below with Credited Interest:

(1) Required contributions made by the Member ~~on or after July 1, 1972.~~

(2) Contributions made by the University on a money purchase basis on behalf of the Member ~~on or after July 1, 1972.~~

~~(3) Member's required contributions made to this Plan and the Employees' Retirement Plan between September 1, 1955 and June 30, 1972.~~

~~(4) The matching amount of University contributions made on behalf of the Members from September 1, 1955 to June 30, 1972.~~

1.27 ~~1.24~~ "**Money Purchase Pension**" shall have the meaning set out in Section 7.01(1) hereof.

1.28 ~~1.25~~ "**Nominal Salary**" means, in respect of a Member who is on sabbatical leave, retraining leave, Early Partial Retirement, or an approved period of Reduced Responsibility, the Earnings the Member would have received from the University had ~~he/she~~ the Member not been on sabbatical leave, retraining leave, Early Partial Retirement or an approved period of Reduced Responsibility.

1.29 ~~1.26~~ "**Normal Retirement Date**" shall have the meaning set out in Section 6.01 hereof.

1.30 ~~1.27~~ "**Pension Benefits Act**" means the *Pension Benefits Act*, Statutes of Ontario and the Regulations thereunder, as amended from time to time.

1.31 ~~1.28~~ "**Pension Fund**" means the fund established to provide benefits in this Plan pursuant to Section 14.

1.32 ~~1.29~~ "**Pensionable Service**" means the sum of:

- (1) the most recent period of Continuous Service ~~after September 1, 1955~~ during which a Member makes required contributions to the Plan, subject to such adjustments as are required under Sections 4 and 5;
- (2) any period of absence due to an injury in respect of which the Member is entitled to receive benefits under the *Workplace Safety and Insurance Act* ~~within the 12-month period following the date of the injury, 1997,~~ provided that the Member continues to make required contributions during the absence;
- ~~(3) —one half the period of Continuous Service for which a Member received credit for past service at September 1, 1955; and~~
- (3) ~~(4)~~ service recognized for purposes of the Plan by reason of a reciprocal transfer agreement between the University and a former employer,

provided that Pensionable Service shall exclude periods of layoff, and temporary suspension of employment.

For each period during which a Member is employed on a less than full-time basis, Pensionable Service for that period will be determined by multiplying the years and months of Continuous Service in the period during which the Member was a Member of the Plan (rounded up to the next 1/12<sup>th</sup>) by the ratio of the Member's actual hours worked during the period, other than overtime hours, to the hours regularly scheduled to be worked by full-time Employees.

1.33 ~~1.30~~ "**Plan**" means the University of Windsor Retirement Plan for Faculty and Certain Employees, as amended and restated effective January 1, ~~1992~~2025 and as amended thereafter from time to time.

1.34 ~~1.31~~ "**Plan Year**" means the 12 –month period commencing July 1<sup>st</sup> and ending on June 30<sup>th</sup> of the following calendar year.

1.35 ~~1.31(a)~~ "**Postponed Retirement Date**" shall have the meaning as set out in Section 6.02 hereof.

1.36 ~~1.31(b)~~ "**Reduced Responsibility**" means a period of reduced responsibility for purposes of the collective agreement between the University and the Faculty Association, in effect from time to time.

1.37 ~~1.32~~ "**Retirement Committee**" means the Committee appointed by the Board of Governors of the University and the Faculty Association for the purpose of administration of the Plan pursuant to Section 15.

1.38 **"Retraining Salary Allowance" means the actual Earnings received by a Member from the University while on retraining leave.**

1.39 ~~1.33~~ "**Sabbatical Salary Allowance**" means the actual Earnings received by a Member from the University while on sabbatical leave.

~~1.33(a) "**Retraining Salary Allowance**" means the actual Earnings received by a Member from the University while on retraining leave.~~

1.40 ~~1.34~~ "**Sessional Instructor**" means an Employee who is defined as such under the collective agreement between the University and the Faculty Association, as in effect from time to time.

1.41 ~~1.35~~ "**Sessional Lecturer**" means an Employee who is defined as such under the collective agreement between the University and the Faculty Association, as in effect from time to time.

1.42 ~~1.36~~ "**Spouse**" shall mean, at the time a determination of marital status is required, a person to whom the Member is:

- (1) legally married, provided the Member is not living separate and apart from that person;
- (2) not legally married but the Member and that person have been cohabiting continuously in a conjugal relationship for at least one year; or
- (3) not legally married to the Member and is living with the Member in a conjugal relationship of some permanence if they are the parents of a child as set out in ~~section~~Section 4 of the *Children's Law Reform Act*;

provided that the person also qualifies as a spouse or common-law partner as defined at the relevant time by the *Income Tax Act* for purposes of registered pension plans.

Not more than one person shall be a Spouse under the Plan and in the event of more than one person having claims to be such, the determination of the University acting as the Plan administrator as to which person shall be the Spouse, on the basis of evidence available to it and which it considers sufficient for the purposes of such determination, shall be final. For greater certainty, the University may direct the parties to resolve the matter or may bring the matter before a court of competent jurisdiction.

1.43 ~~1.36(a)~~ "**Statutory Leave**" means a leave of absence of a Member during which applicable employment standards legislation requires that a Member be entitled to continue to accrue pension benefits.

1.44 ~~1.37~~ "**Supplementary Pension**" shall have the meaning set out in Section 7.01(2) hereof.

1.45 ~~1.38~~ "***Total ~~And~~ Permanent Disability***" means a physical or mental impairment which prevents a Member from engaging in any employment for which ~~he/she~~the Member is reasonably suited by virtue of ~~his/her~~the Member's education, training or experience and that can reasonably be expected to continue for the remainder of the Member's lifetime and which is certified, in writing, by a medical doctor or a nurse practitioner who is licensed ~~in Canada~~to practice under the laws of a province or in the place where the Member resides.

1.46 ~~1.39~~ "***Total Disability***" means a disability which is certified, in writing, by a medical doctor or a nurse practitioner who is licensed ~~in Canada~~to practice under the laws of a province or in the place where the Member resides, as being prolonged or permanent in nature and which prevents the Member from performing substantially all the duties of ~~his/her~~the Member's employment, and in respect of which the Member is in receipt of long ~~term~~ disability benefits from a group insurance plan sponsored by the University.

1.47 ~~1.39(a)~~ "***Transferred Money Purchase Account***" shall mean the money purchase account used to record the amount transferred by a Member from a former employer's pension plan to the Plan in accordance with Section 12 and the Credited Interest on such amounts less such administrative charges as the University may establish for such accounts, from time to time.

1.48 ~~1.40~~ "***Trust Agreement***" means the agreement entered into between the University and the Trustee for purposes of this Plan.

1.49 ~~1.41~~ "***Trustee***" means the corporate trustee appointed under the provisions of the Trust Agreement and appearing as a signatory thereto.

1.50 ~~1.42~~ "***University***" means the University of Windsor, in the City of Windsor, Province of Ontario, and is the successor to Assumption College and certain of its affiliated institutions including Assumption University of Windsor, and further

includes all other institutions affiliated with the University from time to time in their collective and individual capacities, which have been designated as participating employers by the University and have agreed to participate in the Plan, and, where the context so requires, means the governing body of the University and its officers in their collective capacity.

1.51 ~~1.43~~ "***Year's Maximum Pensionable Earnings***" means, in respect of any calendar year, the Year's Maximum Pensionable Earnings in effect under the Canada Pension Plan.

Words importing the singular number only shall be construed to include the plural number and vice versa; and words importing the masculine gender shall extend to and include the feminine gender and vice versa; and words importing persons shall include firms, associations, institutions and corporations and vice versa where the context so requires.

## **Section 2 - Eligibility and Membership**

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### 2.01 Full-Time Employees

#### ~~(1) — Membership Of Present Employees~~

~~Any Employee whose Employment Date is prior to January 1, 1988 and who was eligible to join the Plan on July 1, 1971, but did not join the Plan may join as of any subsequent March 1<sup>st</sup> or September 1<sup>st</sup>.~~

#### ~~(2) — Employees Hired On Or After January 1, 1988~~

(1) A full-time Employee (including any full-time Employee who is designated Ancillary Academic Staff) ~~whose Employment Date is on or after January 1, 1988~~ may become a Member on the first day of the month coincident with or next following ~~his/her~~ the Member's Employment Date or on the first day of any subsequent month and must become a Member on the July 1<sup>st</sup> or January 1<sup>st</sup> coincident with or immediately following ~~his/her~~ the Employee's Employment Date.

Notwithstanding the foregoing, a full-time Employee in Continuous Service under a Limited Term Appointment ~~(whose Employment Date is, in either case, on or after January 1, 1988)~~ shall not be required to join the Plan. Such an Employee who is under a Limited Term Appointment may join the Plan pursuant to the provisions of Section ~~2.01(3)~~ 2.01(2) hereof.

(2) ~~(3)~~ An ~~employee~~ Employee who is a member of the Bargaining Unit under a Limited Term Appointment or appointed as Ancillary Academic Staff may join the Plan as of the first day of the month coincident with or next

following the ~~commencement of employment with the~~  
~~University~~Employee's Employment Date.

## 2.02 Part-Time Employees

An Employee who is employed on a less than full-time basis may become a Member on the first day of the month coincident with or next following the completion of 24 months of Continuous Service, provided that ~~he/she~~the Member has:

- (1) earned at least 35% of the Year's Maximum Pensionable Earnings; or
- (2) worked at least 700 hours,

in each of the two immediately preceding consecutive calendar years.

## 2.03 Sessional Instructors

A Sessional Instructor may become a Member on the July 1<sup>st</sup> or January 1<sup>st</sup> coincident with or next following the completion of 24 months of Continuous Service, provided that ~~he/she~~the Sessional Instructor has:

- (1) earned at least 35% of the Year's Maximum Pensionable Earnings; or
- (2) worked at least 700 hours,

in each of the ~~2~~two immediately preceding calendar years.

~~2.04 Deleted.~~

## 2.04 ~~2.05~~ Termination of Plan Membership and Re-employment

If a Member's employment is terminated and ~~he/she~~the Member is thereafter re-employed, ~~he/she~~the Member shall, upon re-employment, be considered as a new Employee for all purposes of the Plan. Notwithstanding the foregoing,



membership in the Plan shall be considered continuous for a Sessional Instructor and an Employee who was under a Limited Term Appointment if ~~he/she~~the Member was an Employee in the twelve (12) months prior to re-employment and the Member has not elected to treat ~~his/her~~the Member's membership in the Plan as terminated.

If such Member is, at the date ~~he/she~~the Member is re-employed, in receipt of pension payments from the Plan, the Member may elect either:

- (1) to re-join the Plan on ~~his/her~~the Member's date of re-employment in accordance with this Section 2 and accrue additional benefits hereunder, in which event:
  - (a) the Member's pension shall cease on the date of re-employment;
  - (b) the amount of accrued pension will not be altered, except as provided for in Section ~~2.05(1)~~2.04(1)(c), and will recommence on ~~his/her~~the Member's eventual termination of employment;
  - (c) the Member's accrued pension may be recalculated to apply any early retirement reduction pursuant to Section 7.03(3) or to redetermine the maximum pension pursuant to Section 7.06, based on the date the pension recommences;
  - (d) the Member shall recommence accrual of pension benefits under the Plan on the date of re-employment; and
  - (e) any benefit earned after the date of re-employment shall be calculated based on Continuous and Pensionable Service after that date; or

(2) not to re-join the Plan subsequent to ~~his/her~~the Member's date of re-employment, in which event:

(f) the Member shall continue to receive ~~his/her~~the Member's pension;  
and

(g) the Member shall not accrue further benefits during the period of re-employment.

2.05 ~~2.06~~ Withdrawal from Participation

A Member of the Plan shall not be entitled to withdraw from participation in the Plan, or to withdraw any of ~~his/her~~the Member's contributions from the Plan while ~~he/she~~the Member remains in the employment of the University. In addition, a Member shall not cease to be a Member merely because ~~he/she~~the Member earns less ~~than~~than 35% of the Year's Maximum Pensionable Earnings or works less than 700 hours in a calendar year.

2.06 ~~2.07~~ Enrollment

To become a Member of the Plan, an Employee shall be required to complete and file with the University the prescribed enrollment form authorizing the University to make the necessary payroll deductions in respect of contributions required of ~~him/her~~the Employee pursuant to Section 3 hereof.

## **Section 3 - Contributions**

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### 3.01 Required Contributions by Members

Subject to Section 4.01 and Section 5:

(5) ~~(a)~~ Each Member shall be required to contribute to ~~his/her~~ the Member's Money Purchase Component Account an amount equal to 6% of ~~his/her~~ the Member's Earnings in each Plan Year; and

(6) ~~(b)~~ ~~Effective January 1, 2012 to June 30, 2016, in~~ In addition to the amount referred to in paragraph ~~(a)~~ 1, above, a Member shall be required to contribute to ~~his/her Money Purchase Component Account an amount equal to 2% of his/her~~ Earnings in each Plan Year;

~~(c)~~ ~~Effective July 1, 2016, in addition to the amount referred to in paragraph (a), above, a Member shall be required to contribute to his/her~~ the Member's Money Purchase Component Account an amount equal to 3% of ~~his/her~~ the Member's Earnings in each Plan Year.

A Member who remains in Continuous Service after reaching Normal Retirement Date shall continue to make contributions in accordance with the above paragraphs in respect of any period of Continuous Service that is prior to the earlier of the Member's date of cessation of Continuous Service or the date on which the Member attains age 71, ~~provided that if such a Member attained Normal Retirement Date on or before July 1, 2016, he/she is not required to continue making such contributions but has the option to continue making required contributions or to cease making such contributions.~~

~~Notwithstanding the foregoing, in respect of Earnings and Continuous Service on and after October 1, 1996, Member contributions shall temporarily be suspended~~

~~until such time as the total amount of the suspended Member contributions reaches \$11,360,000 (the sum of \$4,000,000 and \$7,360,000).~~

~~When the total amount of the suspended Member contributions reaches \$11,360,000 (on or about February 16, 2002), each Member's contribution shall continue to be temporarily suspended in an amount equal to one-half (1/2) of his/her contributions otherwise payable to the Plan, until such time as the total additional amount of the suspended Member contributions reaches \$1,161,664.~~

~~During the period of temporary contribution suspension, amounts will be transferred from the assets in the Pension Fund, which funds the Supplementary Pensions, to each Member's "Money Purchase Component Account" equal to the suspended contributions the Member would have otherwise been required to make.~~

~~Such temporary suspension of contributions shall terminate on the 15<sup>th</sup> or 30<sup>th</sup> day of the month for which there are sufficient funds to fully pay for the suspension.~~

### 3.02 Contributions by the University

- (1) The University shall contribute to each Member's Money Purchase Component Account an amount equal to the required contributions made by the Member under paragraph ~~3.01~~(a3.01(1)) in the Plan Year, plus the contributions required under Section 4.03.

~~Notwithstanding the foregoing, on and after October 1, 1996, the University's contributions to the Plan as required by 3.02(1) shall temporarily be suspended until such time as the total amount of the suspended University contributions under 3.02(1) reaches \$13,218,034 (the sum of \$4,000,000 and \$7,360,000 and \$1,858,034).~~

~~During the period of temporary suspension, money will be transferred from the assets in the Pension Fund, which funds the Supplementary Pensions, to each Member's "Money Purchase Component Account" equal to the matching amount of contributions the University would have otherwise made on behalf of the Member.~~

~~Such temporary suspension of contributions shall terminate on the 15<sup>th</sup> or 30<sup>th</sup> day of the month for which there are sufficient funds to fully pay for the suspension.~~

- (2) In addition, the University will contribute each year to the Pension Fund such amount as, based on the advice of the Actuary, is required to fund the benefits to be provided by this Plan pursuant to the requirements of the *Pension Benefits Act*.

~~Notwithstanding the foregoing, on and after October 1, 1996, the University's contributions to the Plan as required by 3.02(2) shall be temporarily suspended until such time as the total amount of the suspended University contributions under 3.02(2) reaches \$4,181,294 (the sum of \$1,486,000 and \$2,230,000 and \$465,294).~~

~~Such temporary suspension of contributions shall terminate on the 15<sup>th</sup> or 30<sup>th</sup> day of the month for which there are sufficient funds to fully pay for the suspension.~~

- (3) The University's contributions ~~in~~with respect to the Supplementary Pension benefit shall be paid in monthly installments within 30 days following the month for which the contributions are payable. The University's contributions in respect of special payments to amortize an unfunded actuarial liability or solvency deficiency shall be payable in equal monthly installments throughout the Plan Year.

- (4) No contribution shall be made by the University to the Pension Fund, in accordance with Section 3.02(2), unless it is an eligible contribution as defined by the *Income Tax Act*.

### 3.03 Additional Voluntary Contributions

A Member is permitted in any Plan Year to make Additional Voluntary Contributions subject to such maximum amount as may be allowed by the *Income Tax Act* as a deduction in computing taxable income, which contributions will be allocated to an individual account on behalf of the Member. Additional Voluntary Contributions may include a lump sum which the Member is entitled to receive or has received as a cash refund from a tax-exempt plan for pension purposes.

### 3.04 Contribution Limits

- (1) The contributions made in a calendar year by a Member under Sections 3.01 and 3.03 and by the University under Section 3.02(1) shall not exceed the limits described in Section 7.07.
- (2) In the event that contributions made in a calendar year by a Member under Sections 3.01 and 3.03 and by the University under Section 3.02(1) reach the limits described in Section 7.07, contributions shall cease to be made by the Member and the University for the duration of the calendar year.

### 3.05 Reciprocal Transfer Agreements

The University may enter into special agreements under which a Member of the Plan may arrange to transfer special amounts comprised of ~~his/her~~ the Member's own and a former employer's contributions on ~~his/her~~ the Member's behalf and earnings thereon for the purpose of transferring credited service under

~~his/her~~the Member's former employer's plan to ~~his/her~~the Member's credit in this Plan, subject to certification of any past service pension adjustment under the *Income Tax Act*.

### 3.06 Remittance of Member Contributions

The University shall remit to the Trustee, for deposit to the Pension Fund, all sums received by the University from a Member or deducted from a Member's pay, within 30 days following the month in which such sums are received or deducted.

## **Section 4 - Disability Accrual**

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### **4.01 Contributions During Disability**

A Member who, by reason of Total Disability, is in receipt of salary continuance benefits under an insured plan sponsored by the University shall be exempted from the requirement to contribute to the Plan pursuant to Section 3.01 in respect of the Member's Earnings up to the amount of Earnings in effect in the month prior to disability.

If the member is on a return to work program with the University during the period of Total Disability, the Member will be required to contribute to ~~his/her~~ [the Member's](#) Money Purchase Component Account in accordance with Section 3.01 based on the amount, if any, of the Member's Earnings during this period which exceed the Member's Earnings in effect in the month prior to the disability.

### **4.02 Pension Accrual Provisions**

For purposes of computing the amount of retirement income benefit which shall accrue to a disabled Member, the following provisions shall apply with respect to the period in which such Member receives said insured salary continuance benefits:

- (1) such period shall be included in determining the Member's Continuous Service and Pensionable Service for all purposes of the Plan; and
- (2) the Member shall be deemed to have received Earnings, in each month during such period, for purposes of the Plan, equal to ~~his/her~~ [the Member's](#) Earnings in the month prior to disability; and



- (3) the Year's Maximum Pensionable Earnings shall, with respect to such Member, be deemed to remain constant at the level in effect in the year ~~his/her~~the Member's disability income benefits commenced.

#### 4.03 Money Purchase Component Contributions

In respect of a Member who is by reason of Total Disability is in receipt of salary continuance benefits under an insured plan sponsored by the University, the University shall contribute to the Member's Money Purchase Component Account for the duration of the Member's Total Disability an amount equal to the following:

- (1) the contributions the Member would have been required to make pursuant to Section 3.01 had ~~he/she~~the Member not been disabled, using the Member's Earnings in effect in the month prior to disability;
- (2) the contributions the University would have made pursuant to Section 3.02(1) on behalf of the Member had ~~he/she~~the Member not been disabled, using the Member's Earnings in effect in the month prior to disability; and
- (3) if the Member is on a return to work program with the University during the period of Total Disability and the Member's Earnings during this period ~~exceeds his/her~~exceed the Member's Earnings in effect in the month prior to disability, the contributions the University is required to make pursuant to Section 3.02(1) on behalf of the Member, based on the amount by which the Member's Earnings during this period exceed the Member's Earnings in effect in the month prior to the disability.

## **Section 5 - Authorized Leave ~~Of~~ Absence**

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### **5.01 Members on Sabbatical Leave, Retraining Leave or Early Partial Retirement**

A Member who is on sabbatical leave, retraining leave, or Early Partial Retirement, as approved by the University has the option of making required contributions based on ~~his/her~~the Member's (1) Nominal Salary; or (2) Sabbatical Salary Allowance, Retraining Salary Allowance, or Early Partial Retirement Allowance, as applicable.

If contributions are based on Nominal Salary, the Member shall be credited with Pensionable Service for the period of the sabbatical leave, retraining leave, or Early Partial Retirement, as applicable.

If contributions are based on ~~his/her~~the Member's Sabbatical Salary Allowance, Retraining Salary Allowance, or Early Partial Retirement Allowance, the Member shall be credited with a pro rata period of Pensionable Service where the said period shall be multiplied by the ratio of the Member's Sabbatical Salary Allowance, Retraining Salary Allowance, or Early Partial Retirement Allowance, as applicable, divided by the Member's Nominal Salary.

### **5.02 Members on Leave of Absence for Service in the Armed Forces**

If a Member is granted leave of absence after December 31, 1990 for active service in the Armed Forces of Canada such Member may elect to continue to contribute to the Plan for the duration of the leave of absence on the basis of ~~his/her~~the Member's annual rate of Earnings on the day ~~he/she~~the Member leaves the active service of the University to become a member of the Armed Forces of Canada. A Member who elects to continue to make required

contributions shall be credited with Pensionable Service for the duration of the leave of absence in which contributions are made.

#### 5.03 Other Members on Leave of Absence

- (1) A Member who is granted leave of absence with pay shall continue to make required contributions pursuant to Section 3.01 and shall be credited with Pensionable Service for the duration of the leave of absence in which contributions are made.
- (2) A Member who is granted leave of absence without pay is not permitted to make required contributions and shall not be credited with Pensionable Service for the duration of such leave.
- (3) Notwithstanding the foregoing, a Member shall continue to accumulate retirement income credits and shall be credited with Pensionable Service during a period of Statutory Leave, provided the Member continues to make required contributions to the Plan in the amount determined in accordance with Section 3.01 based on the Member's Earnings as determined in accordance with Section ~~1.14~~1.17.

#### 5.04 Maximum Deemed Pensionable Service

The aggregate of Pensionable Service granted in respect of periods of reduced pay or unpaid leaves of absence under Sections 5.01, 5.02, 5.03 and 5.05 on or after January 1, 1991 is limited to a maximum full-time equivalent of 5 years, plus an additional 3 years credited in respect of periods of reduced pay or unpaid leaves of absence that occur within the 12-month period following the birth or adoption of a child of the Member.

5.05 Member on Approved Period of Reduced Responsibility

A Member who is on an approved period of Reduced Responsibility has the option of making required contributions based on ~~his/her~~the Member's (i) Nominal Salary; or (ii) Earnings received during the period of Reduced Responsibility.

If contributions are based on Nominal Salary:

- (1) if the Member is more than five years away from ~~his/her~~the Member's Normal Retirement Date, (a) the Member shall also contribute to the Plan an amount equal to (i) minus (ii), where (i) means the contributions that would be payable by the University pursuant to Section 3.02(1) based on the Member's Nominal Salary and (ii) means the contributions payable by the University pursuant to Section 3.02(1) based on the Earnings received by the Member during the approved period of Reduced Responsibility; and;
- (2) if the Member is less than five years away from ~~his/her~~the Member's Normal Retirement Date, the University shall contribute to the Plan based on the Member's Nominal Salary; and
- (3) the Member shall be credited with Pensionable Service for the approved period of Reduced Responsibility.

If contributions are based on Earnings received during the period of Reduced Responsibility, the Member shall be credited with a pro rata period of Pensionable Service where the said period shall be multiplied by the ratio of Earnings received during the period of Reduced Responsibility divided by the Member's Nominal Salary.

## **Section 6 - Retirement Dates ~~And~~and Eligibility ~~For~~for Retirement Pension**

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### 6.01 Normal Retirement Date

#### (1) Academic Staff

The Normal Retirement Date for a Member who is either a member of the teaching staff or a librarian shall be ~~÷~~:

~~(a) — for such a Member who was hired on or before September 1, 1970, August 31 coincident with or immediately following the Member's 65<sup>th</sup> birthday; and~~

~~(b) — for such a Member who was hired on a September 1 basis only, after September 1, 1970 and on or before September 1, 1975, August 31 coincident with or immediately following the Member's 65<sup>th</sup> birthday; and~~

~~(c) — for such a Member who was hired after September 1, 1970 on other than a September 1 basis; or hired after September 1, 1975, June 30<sup>th</sup>~~ coincident with or immediately following the Member's 65<sup>th</sup> birthday.

#### (2) Non-Academic Staff

The Normal Retirement Date for a Member who is neither a member of the teaching staff nor a librarian shall be the first day of the month coincident with or immediately following the date of such Member's 65<sup>th</sup> birthday.

6.02 Postponed Retirement Date

The retirement date of a Member who remains in Continuous Service following Normal Retirement Date shall be postponed to a Postponed Retirement Date which shall be the last day of the month immediately following the date on which a Member terminates Continuous Service following Normal Retirement Date, provided that the Member's Postponed Retirement Date shall not be later than December 1<sup>st</sup> in the calendar year in which ~~he/she~~the Member attains age 71.

6.03 Early Retirement Date

A Member may retire on the last day of any month during the 10 -year period immediately preceding ~~his/her~~the Member's Normal Retirement Date, which shall be the Member's Early Retirement Date.

6.04 Disability Retirement Date

Should a Member suffer a Total and Permanent Disability, ~~he/she~~the Member may retire or be retired at any time prior to ~~his/her~~the Member's Normal Retirement Date, provided ~~he/she~~the Member has:

- (1) completed at least 15 years of Continuous Service; and
- (2) attained age 50; and
- (3) is not eligible or expected to be eligible in the future to receive salary continuance benefits under any insured plan sponsored by the University.

6.05 Payment of Pensions

Except as otherwise provided in the Plan, the payment of pension benefits to a Member shall commence on the first day of the month coincident with or immediately following the Member's Early Retirement Date, Normal Retirement Date or Postponed Retirement Date, as applicable, and shall be payable on the

first day of each month thereafter during the life of such Member, ceasing with the payment due for the month in which the Member's death occurs, subject to the terms of the form of pension applicable to such Member pursuant to Section 8 hereof.

## **Section 7 - Amount of Retirement Pension**

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### **7.01 Normal Retirement Pension**

A Member retiring on ~~his/her~~the Member's Normal Retirement Date shall receive an annual pension, commencing on ~~his/her~~the Member's Normal Retirement Date and payable in equal monthly instalments, in an amount equal to the Money Purchase Pension plus the Supplementary Pension, if any, calculated as follows:

#### **(1) Money Purchase Pension**

The annual amount of Money Purchase Pension is the amount provided from the Member's Money Purchase Component Account using the Actuarial Basis in effect at that time.

For each complete Plan Year after pension commencement, a Member's Money Purchase Pension will be increased (or decreased) by a percentage, ~~calculated and applied as follows:~~

~~(a) — The percentage adjustment~~ which shall be equal to the rate of return earned in the preceding Plan Year by the Pension Fund, less the interest rate used in converting the Money Purchase Component Account at the date of pension commencement into the Money Purchase Pension. The percentage may then be adjusted to take account of the mortality experience of the retirees, using a method as determined by the Retirement Committee on the advice of the Actuary. The percentage adjustment shall be calculated and applied as of July 1<sup>st</sup> of each Plan Year;

~~(b) — Notwithstanding Section 7.01(1)(a), for Plan Years commencing July 1, 1990, July 1, 1991 and July 1, 1992, a Member's Money~~



~~Purchase Pension shall not be adjusted by a percentage less than 0%;~~

~~(c) — For Plan Years commencing after June 30, 1993, a Member's Money Purchase Pension shall not be increased until the Member's Money Purchase Pension otherwise determined under Section 7.01(1) without reference to the restriction in Section 7.01(1)(b), exceeds the Money Purchase Pension determined under Section 7.01(1) with reference to the restriction in Section 7.01(1)(b).~~

(2) Supplementary Pension

The Supplementary Pension is calculated as at the Member's pension commencement date and each Plan Year thereafter and is equal to the excess of the annual income provided by the Minimum Guaranteed Benefit, as calculated under Section 7.01(3), over that of the Money Purchase Pension.

(3) Minimum Guaranteed Benefit

The annual amount of the Minimum Guaranteed Benefit is equal to:

- (h) 1.5% of the Member's Best Average Earnings not in excess of the Average Canada Pension Plan Base; plus
- (i) 2.00% of the Member's Best Average Earnings in excess of the Average Canada Pension Plan Base;

multiplied by the Member's Pensionable Service.

The Minimum Guaranteed Benefit will be adjusted on July 1<sup>st</sup> of each Plan Year after the Member's pension commencement date by a percentage determined as follows:

<b>Percentage Increase <del>In</del>in Consumer Price Index</b>	<b>Percentage Increase <del>In</del>in Annual Pension</b>
0% to 2%	100% of the increase in the Consumer Price Index
greater than 2% but less than or equal to 4%	2%
greater than 4% but less than or equal to 8%	50% of the increase in the Consumer Price Index
greater than 8%	4%

If on July 1<sup>st</sup> of each year, the Member, Spouse and Beneficiary have been in receipt of pension payments for less than 12 months in aggregate, the adjustment to the Minimum Guaranteed Benefit shall be pro-rated over the number of months for which pension payments have been made.

Notwithstanding the above, in the case of a Member whose Minimum Guaranteed Benefit at ~~his/her~~the Member's pension commencement date is restricted to the maximum pension by virtue of Section 7.06, the increase described in this Section 7.01(3) shall not apply until the July 1<sup>st</sup> of the calendar year following the calendar year in which the pension commenced.

On the basis of a resolution of the Board of Governors, a Member's Minimum Guaranteed Benefit may be adjusted to reflect increases in the Consumer Price Index after the Member's pension commencement, provided the total of such increases, and the automatic increases provided above, do not exceed the increases in the Consumer Price Index after the Member's pension commencement.

## 7.02 Postponed Retirement Pension

A Member who remains in Continuous Service beyond ~~his/her~~the Member's Normal Retirement Date shall receive an annual pension commencing on

~~his/her~~the Member's postponed retirement date and payable in monthly instalments in an amount equal to the Money Purchase Pension plus the Supplementary Pension, if any, calculated in accordance with Section 7.01, except that:

- (1) the Money Purchase Pension will be calculated using the Money Purchase Component Account and the Actuarial Basis as at ~~his/her~~the Member's postponed retirement date,
- (2) the Supplementary Pension shall be calculated as at ~~his/her~~the Member's postponed retirement date and each year after retirement and is equal to the excess of the annual income provided by the Minimum Guaranteed Benefit over that of the Money Purchase Pension,
- (3) for the purpose of calculating the Minimum Guaranteed Benefit under Section 7.01(3):
  - (j) if a Member whose retirement is postponed elects to continue making required contributions after ~~his/her~~the Member's Normal Retirement Date pursuant to Section 3.01, ~~his/her~~the Member's Minimum Guaranteed Benefit shall be calculated and adjusted annually in accordance with Section 7.01(3) using ~~his/her~~the Member's Pensionable Service and Best Average Earnings as at ~~his/her~~the Member's postponed retirement date,
  - (k) if a Member whose retirement is postponed elects to cease making required contributions after ~~his/her~~the Member's Normal Retirement Date, ~~his/her~~the Member's Minimum Guaranteed Benefit shall be calculated in accordance with Section 7.01(3) using ~~his/her~~the Member's Pensionable Service and Best Average Earnings as at ~~his/her~~the Member's Normal Retirement Date, then

adjusted to the Actuarial Equivalent amount based on ~~his/her~~the  
Member's age at actual retirement.

#### 7.03 Early Retirement Pension (Including Disability Retirement)

A Member who retires early pursuant to Section 6.03 shall receive an annual pension, commencing on ~~his/her~~the Member's early retirement date and payable in monthly instalments in an amount equal to the Money Purchase Pension plus the Supplementary Pension, if any, calculated in accordance with Section 7.01, except that:

- (1) the Money Purchase Pension will be calculated using the Money Purchase Component Account and the Actuarial Basis as at ~~his/her~~the Member's early retirement date, and
- (2) the Supplementary Pension is calculated as at the Member's pension commencement date and each year after retirement and is equal to the excess of the annual income provided by the Minimum Guaranteed Benefit over that of the Money Purchase Pension, and
- (3) the Minimum Guaranteed Benefit shall be calculated based on ~~his/her~~the Member's Pensionable Service and Best Average Earnings as at ~~his/her~~the Member's early retirement date, then adjusted to the Actuarial Equivalent amount based on ~~his/her~~the Member's age at actual retirement, provided that the reduction in early retirement pension shall not be less than the maximum reduction specified in the *Income Tax Act*.

#### 7.04 Pension ~~From~~from Additional Voluntary Contributions

In addition to the benefits provided under Sections 7.01, 7.02, 7.03 or 7.09, a Member who has made Additional Voluntary Contributions has the option at retirement of receiving:

- (1) a lump sum refund of ~~his/her~~the Member's Additional Voluntary Contributions with Credited Interest; or
- (2) a pension that can be provided by the lump sum in (1) above using the Actuarial Basis in effect at the time of conversion.

For each complete Plan Year after pension commencement, this pension will be increased (or decreased) by a percentage calculated and applied in accordance with Section 7.01(1).

#### 7.05 Small Benefit Commutation

For a Member who terminates employment with the University for any reason other than death or retirement, if:

- (1) the annual pension payable at the Member's Normal Retirement Date is not more than 4% of the Year's Maximum Pensionable Earnings in the year of the Member's termination of employment;
- (2) the Commuted Value of the Member's pension or deferred pension is less than 20% of the Year's Maximum Pensionable Earnings in the year of the Member's termination of employment; or
- (3) the annual pension or Commuted Value of the Member's pension or deferred pension is not more than such other small benefit amount as may be prescribed under the *Pension Benefits Act*;

the University shall, subject to the right of the Member to transfer the Commuted Value of the Member's pension or deferred pension into a registered retirement savings arrangement as prescribed in the *Pension Benefits Act*, pay the Member a lump sum payment equal to the Commuted Value of the Member's pension or deferred pension in full discharge of all obligations under the Plan.

7.06 Maximum Minimum Guaranteed Benefit

Notwithstanding any other provision of this Plan to the contrary, where prior to the application of this Section 7.06, the pension calculated under Sections 7.01, 7.02 or 7.03 includes an amount of Supplementary Pension under Sections 7.01(2), 7.02(2) or 7.03(2), for purposes of calculating the amount of Supplementary Pension, the Minimum Guaranteed Benefit determined under Sections 7.01(3), 7.02(3) or 7.03(3), including any pension payable to a Member's Spouse or former Spouse pursuant to Section 16.03, at pension commencement in the form of pension paid to the Member, shall not exceed the years of the Member's Pensionable Service multiplied by the lesser of:

- (1) ~~\$1,722.22 in respect of Pensionable Service (except that the~~ defined benefit ~~limit in respect of any additional calendar year of Pensionable Service before June 8, 1990 which is purchased after that date pursuant to Section 13.01 is \$1,150 for each such~~ the ~~year) or such greater amount as may be permitted under~~ of commencement, as defined in the *Income Tax Act*; and
- (2) 2% of the average of the Member's best 3 consecutive years of compensation (as defined under Section 147.1(1) of the *Income Tax Act*) from the University,

reduced, if the Member's pension commencement date precedes the earliest of the day on which:

- (3) the Member attains age 60;
- (4) the Member's age plus Pensionable Service is equal to 80; and
- (5) the Member completes 30 years of Pensionable Service,

by  $\frac{1}{4}$  of 1% for each month by which the Member's pension commencement date precedes that day, provided that no reduction shall apply in the case of a pension payable as a result of a Total and Permanent Disability.

If a Member will receive or has received benefits under more than one (defined benefit) registered pension plan sponsored by the University, in respect of service prior to January 1, 1992, the above limitation applies to the combined benefits paid or payable to the Member or on the Member's behalf under such plans, in respect of service prior to January 1, 1992.

This Section 7.06 shall not apply to additional benefits payable as a result of an Actuarial Equivalent increase in respect of postponed retirement or that portion, if any, of the pension derived from a Member's Additional Voluntary Contributions or Transferred Money Purchase Account.

For purposes of this Section 7.06, for service before January 1, 1992 a Member's Pensionable Service shall not exceed 35 years.

Notwithstanding the above, in no event will the Commuted Value of the Minimum Guaranteed Benefit determined under the Plan exceed the Commuted Value of the maximum pension payable as a joint and survivor 66-2/3% form of pension with a 5-year guarantee.

#### 7.07 Pension Adjustment

In no event shall the benefit accrued under the Plan in a calendar year result in a pension adjustment (as defined under the *Income Tax Act*) for the Member in excess of the limits prescribed by the *Income Tax Act*.

#### 7.08 Deferred Commencement

A Member may elect to defer the commencement of ~~his/her~~the Member's pension benefit to a date later than otherwise applicable under the terms of the

Plan. The Member may elect to defer the commencement of ~~his/her~~the Member's pension to the first day of any month, provided that (i) a Member entitled to an early retirement pension pursuant to Section 7.03 or a deferred pension pursuant to Section ~~9.03~~9.01 shall not defer pension commencement beyond the Member's Normal Retirement Date; and (ii) the pension commences no later than the Member's Postponed Retirement Date.

A Member who elects to defer the commencement of ~~his/her~~the Member's pension benefit shall receive an annual pension, commencing on ~~his/her~~the Member's deferred pension commencement date, and payable in equal monthly instalments, in an amount equal to the Money Purchase Pension plus the Supplementary Pension, if any, calculated in accordance with Section 7.01 or Section 7.02, as applicable, except that:

- (1) The Money Purchase Pension will be calculated using the Money Purchase Component Account and the Actuarial Basis as at ~~his/her~~the Member's deferred pension commencement date,
- (2) The Supplementary Pension shall be calculated as at ~~his/her~~the Member's deferred pension commencement date and each year after retirement and is equal to the excess of the annual income provided by the Minimum Guaranteed Benefit over that of the Money Purchase Pension,
- (3) The Minimum Guaranteed Benefit will be an amount calculated in accordance with Section 7.01(3) or Section 7.02(3), as applicable, based on the Member's Pensionable Service and Earnings under the terms of the Plan, then adjusted to the Actuarial Equivalent based on the Member's age at the deferred pension commencement date.



The Member may also elect to defer the commencement of any additional amount of pension from ~~his/her~~the Member's Additional Voluntary Contributions (if any) and/or Transferred Money Purchase Account (if any).

7.09 Pension ~~From~~from Transferred Money Purchase Account

In addition to the benefits provided under Sections 7.01, 7.02, 7.03 and 7.04, a Member who has a Transferred Money Purchase Account has the option at retirement of receiving:

- (1) a lump sum payment or transfer to a prescribed retirement savings arrangement equal to the Transferred Money Purchase Account (on a locked-in basis if required); or
- (2) a pension that can be provided by the lump sum in (1) above using the Actuarial Basis in effect at the time of conversion.

For each complete Plan Year after pension commencement, this pension will be increased (or decreased) by a percentage calculated and applied in accordance with Section 7.01(1).

## **Section 8 - Normal ~~And~~ Optional Forms ~~Of~~ Pension**

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### 8.01 Pension Calculations According to Normal Form

The amount of pension provided for under Section 7.01, 7.02 or 7.03 is calculated according to the normal form of pension for the Member and is payable in that normal form of pension unless the Member elects an optional form of pension.

### 8.02 Normal Form of Pension

The normal form of pension under the Plan is one which commences on the Member's retirement date and is payable in equal monthly instalments during ~~his/her~~ the Member's remaining lifetime. If the Member should die within sixty months of retirement, the balance of the sixty monthly payments will continue to the Beneficiary.

### 8.03 Optional Form of Pension

In lieu of the normal form of pension payable under the Plan in accordance with Section 8.02, and subject to the restriction under Section 8.04(2), a Member may elect prior to retirement to receive ~~his/her~~ the Member's pension in one of the optional forms of pension specified below. Such election can be made by the Member, filing with the University prior to ~~his/her~~ the Member's retirement date, on forms provided by the University for that purpose. Such election may be amended or cancelled by written notice to the University prior to the Member's retirement date while ~~he/she~~ the Member is a Member of the Plan.

For the Member electing an optional form, the calculation of the Money Purchase Pension and the Minimum Guaranteed Benefit at retirement pursuant to Section 7 shall be the Actuarial Equivalent of the Pension based on the normal form.

The adjustments to the Money Purchase Pension and the Minimum Guaranteed Benefit for each year after retirement shall be on the same basis as described in Section 7.01. The optional forms are:

(1) Life Guaranteed 5, 10 or 15 Years

Under the Life Guaranteed 5, 10 or 15 Years form of pension, the Member receives a pension payable for life in equal monthly instalments, with the guarantee that, if the Member dies before receiving 60, 120 or 180 months of guaranteed payments, the pension will continue to be paid to the Member's Beneficiary until the remainder of the 60, 120 or 180 payments has been paid.

(2) Single Life Pension

Under the Single Life form of pension, the Member receives a pension payable in equal monthly instalments for ~~his/her~~[the Member's](#) lifetime, with the last payment being the payment for the month in which the Member's death occurs.

(3) Joint & Survivor Pension

(I) Under this option, a Member will receive a pension which will be payable in equal monthly instalments during the Member's lifetime, with 100%, 75% or 60% of the pension being continued after the Member's death to a joint annuitant designated in writing by the Member, for the remainder of the joint annuitant's lifetime. Should the joint annuitant predecease the Member, the pension ceases upon the death of the Member. The Member may only designate as a joint annuitant the Member's Spouse or former Spouse.

- (m) Under this option, a Member receives a pension payable for life in equal monthly instalments with the guarantee that, if the Member dies before receiving 60 months of guaranteed payments, the pension will continue to be paid to the joint annuitant designated in writing by the Member until the remainder of the 60 payments have been paid. Thereafter, the pension will reduce to ~~66-~~ ~~2/3~~66-2/3% for the remainder of the joint annuitant's lifetime. If the Member and the joint annuitant should both die within sixty months of retirement, the balance of the monthly payments will be paid to the Member's estate. Should the joint annuitant predecease the Member after sixty months of retirement, the pension ceases upon the death of the Member. The Member may only designate as a joint annuitant the Member's Spouse or former Spouse.
- (n) If the designated joint annuitant dies before the Member's pension commences, the Member's retirement benefit shall be payable as if this option had never been made.

(4) Other Optional Forms of Pension

The University may approve other optional forms of pension provided such forms comply with the requirements of the *Income Tax Act* concerning forms of pension.

8.04 Member with a Spouse

- (1) Notwithstanding the provisions of Sections 8.01, 8.02 and 8.03, a Member who retires and who has a Spouse shall receive a ~~Joint~~joint and ~~Survivorship~~survivorship pension which is the Actuarial Equivalent of the normal pension, payable during the Member's lifetime and continuing after the Member's death to the Member's Spouse for ~~her/his~~such Spouse's life

in equal monthly instalments equal to at least 60% of the amount of each monthly instalment paid during the life of the Member.

- (2) A Member who has a Spouse may elect to waive the ~~Joint~~joint and ~~Survivorship~~survivorship pension by completing the required election form and waiver. To be effective, the waiver of the ~~Joint~~joint and ~~Survivorship~~survivorship pension or a certified copy of a domestic contract containing the waiver shall be delivered to the Retirement Committee, within the ~~12-month~~prescribed period ~~immediately~~ preceding the ~~date of~~ the Member's ~~retirement~~pension commencement date, and such waiver shall be written in the form prescribed under the *Pension Benefits Act*.

#### 8.05 Commutation of Small Survivor Pension

Notwithstanding any other provision of this Plan, in respect of the death of a Member who commences receipt of a pension on and after January 1, 2024 if:

- (1) the annual survivor pension payable to a Spouse at the Member's death is not more than 4% of the Year's Maximum Pensionable Earnings in the year of the Member's death;
- (2) the Commuted Value of the survivor pension is less than 20% of the Year's Maximum Pensionable Earnings in the year of the Member's death;  
or
- (3) the Spouse's annual survivor pension or Commuted Value of the Spouse's survivor pension is not more than such other small benefit amount as may be prescribed under the *Pension Benefits Act*;

the University shall, subject to the right of the Spouse to transfer the Commuted Value of the survivor pension into a registered retirement savings arrangement as prescribed in the *Pension Benefits Act*, pay the Spouse a lump sum payment

equal to the Commuted Value of the survivor pension in full discharge of all obligations under the Plan.

## **Section 9 - Benefits ~~On~~ Termination ~~Of~~ Employment**

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~~9.01 Deleted.~~

~~9.02 Deleted.~~

### 9.01 ~~9.03~~ Benefits on Termination of Employment

If a Member's Continuous Service terminates on or prior to a Member's Normal Retirement Date for any reason other than by death or retirement, a Member shall be entitled to receive a deferred pension payable at ~~his/her~~ the Member's Normal Retirement Date calculated in accordance with Section 7.01 for Pensionable Service to ~~his/her~~ the Member's date of termination of employment.

If a Member's Continuous Service terminates after a Member's Normal Retirement Date for any reason other than by death or retirement, a Member shall be entitled to receive a pension payable at ~~his/her~~ the Member's Postponed Retirement Date calculated in accordance with Section 7.02 for Pensionable Service to ~~his/her~~ the Member's date of termination of employment.

A Member is considered to have retired only if the Member commences an immediate pension after terminating employment with the University.

Notwithstanding the foregoing, in respect of the deferred pension accrued in respect of Pensionable Service prior to January 1, 1987, a Member may elect to receive, in a partial discharge of ~~his/her~~ the Member's rights to said deferred pension, a lump sum cash amount not exceeding 25% of the Commuted Value of said deferred pension. In such event, the amount of the deferred pension payable to the Member under the Plan shall be reduced accordingly on an Actuarial Equivalent basis.

9.02 ~~9.04~~ Early Commencement of Deferred Pension

A Member who terminates employment with the University on or after January 1, 1988 and before Normal Retirement Date and who is entitled to receive a deferred pension under Section 9 may elect to commence receiving this pension on the first day of any month on or following the attainment of age 55 and prior to ~~his/her~~the Member's Normal Retirement Date. The amount of this pension will be the Actuarial Equivalent of the deferred pension otherwise commencing on ~~his/her~~the Member's Normal Retirement Date, provided that the reduction in early retirement pension shall not be less than the minimum reduction specified in the *Income Tax Act*.

9.03 ~~9.05~~ Transfer of Entitlements to Another Registered Trust or Plan

- (1) Notwithstanding the foregoing provisions of this Section 9, but subject always to the provisions of the *Pension Benefits Act*, a Member whose employment with the University terminates other than by death or retirement prior to the month in which the Member attains age 71 may, within the time periods prescribed by regulation, arrange to have any amounts which are payable to ~~him/her~~the Member in the form of a lump sum cash settlement pursuant to Section ~~9.03~~9.01 transferred to another registered pension plan, prescribed registered retirement savings plan or other tax-exempt trust or plan for pension purposes designated by him/her. For greater certainty, a Member is only eligible to transfer ~~his/her~~the Member's entitlement out of the Plan pursuant to this Section ~~9.05~~9.03 if the Member terminates employment with the University for reasons other than death or retirement. A Member is considered to have retired only if the Member commences an immediate pension upon ceasing employment with the University.



- (2) If the Member's employment with the University is terminated other than by death or retirement and ~~he/she~~the Member is entitled to a pension or deferred pension in accordance with Sections 9.01 or 9.03 ~~or 9.05~~ above, ~~he/she~~the Member may direct that an amount equal to value of the Member's Money Purchase Component Account plus the Commuted Value of the Supplementary Pension, if any:
- (o) be transferred, on a locked-in basis, to the pension fund related to another registered pension plan, provided the administrator of the other pension plan agrees to accept the payment;
  - (p) be transferred to a locked-in registered retirement savings plan or other retirement savings arrangement as prescribed in the *Pension Benefits Act*; or
  - (q) be transferred out of the Pension Fund to purchase a deferred life annuity which will not commence before the earliest date that the former Member would have been entitled to receive pension benefits under the Plan.

Any such transfer shall, however, be subject to such conditions and restrictions as may be prescribed by the *Pension Benefits Act*, depending on the solvency status of the Plan from time to time.

- (3) Amounts transferred in respect of the Minimum Guaranteed Benefit in accordance with Section ~~9.05(29.03(2))~~(a) to a defined contribution provision of a pension plan or in accordance with Section ~~9.05(29.03(2))~~(b) shall not exceed the maximum amount prescribed under the *Income Tax Act*, and the excess of the Commuted Value, plus Credited Interest, if any, over the amount transferred shall be paid to the Member in cash or as a

benefit, as permitted under the *Income Tax Act* and the *Pension Benefits Act*.

9.04 ~~9.06~~ Benefit From Additional Voluntary Contributions and Transferred Money Purchase Accounts

On termination of employment other than by death or retirement, a Member may elect one of the following options in respect of ~~his/her~~ the Member's Additional Voluntary Contributions (if any) made to the Plan and Transferred Money Purchase Account (if any).

- (1) If the Member elects to transfer entitlements to another registered trust or plan, pursuant to Section ~~9.05~~ 9.03, then ~~he/she~~ the Member may transfer ~~his/her~~ the Member's Additional Voluntary Contributions with Credited Interest or Transferred Money Purchase Account to a registered pension fund of a subsequent employer, or to a registered retirement savings plan. If a portion of the voluntary contributions or the Transferred Money Purchase Account is required to be "locked- in", the transferee must agree to administer that portion of the amount transferred as a locked -in deferred life annuity in accordance with the provisions of the *Pension Benefits Act* (or other applicable pension legislation); or
- (2) If the Member elects the deferred pension entitlement pursuant to Section ~~9.02~~ 9.01, then ~~he/she~~ the Member may leave ~~his/her~~ the Member's Additional Voluntary Contributions and/or Transferred Money Purchase Account in the Plan to accumulate with Credited Interest to ~~his/her~~ the Member's pension commencement date, and at that time, convert such amount into an annual pension pursuant to Section 7.04(2); or
- (3) Notwithstanding the ~~provision~~ provisions of Sections ~~9.06~~ (19.04(1)) and ~~9.06~~ (29.04(2)), the Member may elect to receive (i) a lump sum cash

refund equal to the balance of the Member's Additional Voluntary Contributions, with Credited Interest, and (ii) a lump sum payment or transfer to a prescribed retirement savings arrangement of an amount equal to the Transferred Money Purchase Account. Notwithstanding the foregoing, for those voluntary contributions or Transferred Money Purchase Account which by agreement with a former employer are required to be "locked in", the Member must choose one of the options described under Section ~~9.06(1)~~9.04(1) or ~~9.06(2)~~9.04(2).

9.05 ~~9.07~~ Small Benefit Commutation

For a Member who terminates employment with the University for any reason other than death or retirement, if:

- (1) the annual pension payable at the Member's Normal Retirement Date is not more than 4% of the Year's Maximum Pensionable Earnings in the year of the Member's termination of employment;
- (2) the Commuted Value of the Member's pension or deferred pension is less than 20% of the Year's Maximum Pensionable Earnings in the year of the Member's termination of employment; or
- (3) the annual pension or Commuted Value of the Member's pension or deferred pension is not more than such other small benefit amount as may be prescribed under the *Pension Benefits Act*;

the University shall, subject to the right of the Member to transfer the Commuted Value of the Member's pension or deferred pension into a registered retirement savings arrangement as prescribed in the *Pension Benefits Act*, pay the Member a lump sum payment equal to the Commuted Value of the Member's pension or deferred pension in full discharge of all obligations under the Plan.

9.06 ~~9.08~~ Grow-In Benefits

Where the University determines that:

- (1) a Member's employment with the University has been terminated as a result of an "activating event", as that term is used in Section 74 of the *Pension Benefits Act*, and
- (2) that Member's benefits and rights under this Plan are governed, as of the effective date of an activating event, by the *Pension Benefits Act*, such that Section 74 of the *Pension Benefits Act* is applicable to the Member, and
- (3) that Member's combination of age plus years of Continuous Service with the University or membership in the Plan equals at least 55 on the effective date of the activating event,

then, that Member has the right, but only to the extent required by Section 74 of the *Pension Benefits Act* and the related ~~regulations~~Regulations thereunder, to receive a pension calculated in accordance with the applicable terms of the Plan but as modified by Section 74 of the *Pension Benefits Act* and the related Regulations thereunder. The date(s) upon which such a benefit can commence will be as provided for in Section 74 of the *Pension Benefits Act* and the related Regulations thereunder.

## **Section 10 - Benefits ~~On~~on Death**

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### 10.01 Death Benefit for Post-1986 Service

#### (1) Death Benefit Amount

If a Member dies before pension commencement, a death benefit is payable in an amount equal to the amount described in (a) below, plus the excess, if any, of the amount described in (b) over the amount in (a) below:

- (r) a lump sum settlement equal to the balance in ~~his/her~~the Member's Money Purchase Component Account with respect to contributions made under the Plan on and after January 1, 1987, including such amounts transferred under special agreement with a former employer, with Credited Interest;
- (s) the Commuted Value of the Member's Minimum Guaranteed Benefit accrued to him/her under Section 7.01(3) for Pensionable Service on and after January 1, 1987 and otherwise accrued or granted on or after January 1, 1987.

### 10.02 Death Benefit for Pre-1987 Service

If a Member dies before pension commencement, a death benefit equal to the balance in ~~his/her~~the Member's Money Purchase Component Account in respect of contributions made under the Plan before January 1, 1987, including such amounts transferred under special agreement with a former employer, with Credited Interest, is payable in accordance with Section 10.05.

10.03 Refund of Additional Voluntary Contributions and/or Transferred Money Purchase Account

In addition to any other death benefit payable under this Section 10, the Member's Beneficiary (or Spouse if required by applicable pension legislation) is entitled to receive a refund of ~~his/her~~the Member's Additional Voluntary Contributions, if any, to the Plan, with Credited Interest and Transferred Money Purchase Account (if any).

10.04 Death After Retirement

If a Member should die after ~~his/her~~the Member's pension has commenced, the determination and payment of benefits due under the Plan following ~~his/her~~the Member's death shall be in accordance with the provisions of the normal or any optional form of retirement income applicable to such Member, pursuant to Section 8 hereof.

10.05 Payment of Death Benefit

(1) Lump Sum Settlement

The death benefit under Sections 10.01 and 10.02 is payable in a lump sum and is payable to the Member's Spouse unless the Member and Spouse have completed and filed a waiver in the prescribed form. If the Member does not have a Spouse at the date of death, or the Member and Spouse have completed and filed a waiver, then the lump sum death benefit is payable to the Member's Beneficiary. The Spouse of a Member may elect to transfer the lump sum to ~~his/hersuch~~such Spouse's registered retirement savings arrangement.

(2) Annuity Option for Spouse

If a Spouse is entitled to the death benefit, the Spouse may elect to receive, in lieu of the lump sum, an annuity payable for the Spouse's lifetime as may be provided by the amount in Section 10.01 commencing at any time prior to the end of the calendar year in which the Spouse attains age 71 (or, if later, within one year after the death of the Member). If the Spouse fails to make an election within 90 days of being advised of the entitlement to choose an annuity, the Spouse will be deemed to have elected an immediate annuity.

(3) Restriction on Annuity Option

The amount used to provide an annuity shall not exceed the Commuted Value of the Member's pension accrued to ~~him/her~~[the Member](#) under Section 7.01 for all Pensionable Service.

## **Section 11 - Designation ~~Of~~ Beneficiary ~~And~~ Settlement ~~Of~~ Death Benefits**

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### 11.01 Designation of Beneficiary

A Member may, by written notice to the University during ~~his/her~~the Member's lifetime, designate or appoint a Beneficiary to receive the benefits which may be payable under the Plan on ~~his/her~~the Member's death. Provided there is no legal or other restriction to the contrary, such Member may from time to time revoke or alter any such designation or appointment without the consent of the former Beneficiary. Each such written notice must be in such form and executed in such manner as the University, in its discretion, may from time to time determine.

### 11.02 Optional Settlement Where Beneficiary is a Spouse

Where the Member's Beneficiary is ~~his/her~~the Member's Spouse, the Member may elect, or, in default of such election ~~his/her~~the Member's Beneficiary may elect after ~~his/her~~the Member's death, that settlement of any lump sum death benefits otherwise payable under the Plan be made in the form of a variable immediate life annuity, with or without a guaranteed period, provided that such guaranteed period shall not exceed 15 years.

### 11.03 Death of Beneficiary Prior to Full Settlement of Benefits

Where a Beneficiary is entitled to pension payments under the Plan as a result of a Member's prior death, and dies before the end of any applicable guaranteed period for the continuance of the pension payments, then the Commuted Value of pension payments otherwise payable shall be paid in a single cash amount to the estate of the Beneficiary.



#### 11.04 No Beneficiary

If a Member fails to validly designate a Beneficiary, or if the designated Beneficiary predeceases the Member or dies before payment of the death benefit, benefits payable to the Member's Beneficiary shall be paid in a lump sum to the estate of the Member.

## **Section 12 - Transfers Between Registered Pension Plans**

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### 12.01 Transfers from the University ~~Of~~<sup>of</sup> Windsor Employees' Retirement Plan

A member of the University of Windsor Employees' Retirement Plan who becomes an Employee may become a Member on the first day of the month coincident with or next following the date ~~he/she~~<sup>the Member</sup> becomes an Employee.

### 12.02 Transfers to the University ~~Of~~<sup>of</sup> Windsor Employees' Retirement Plan

A Member who ceases to be an Employee as a result of a transfer in employment to the non-teaching staff of the University may elect to:

- (1) continue active membership in the Plan and accrue pension benefits in accordance with the Plan for Continuous Service on and after the date of transfer; or
- (2) become a member of the University of Windsor Employees' Retirement Plan, in which case:
  - (t) the Member shall not contribute to the Plan on and after the date of transfer; and
  - (u) the benefits payable from the Plan upon the Member's subsequent retirement, death or termination of employment shall be determined based on the ~~Members'~~<sup>Member's</sup> Pensionable Service at the date of transfer, and the ~~Members'~~<sup>Member's</sup> Best Average Earnings at retirement, death or termination of employment.

Notwithstanding the foregoing, a Member who ceases to be an Employee as a result of a transfer in employment to the non-teaching staff of the University and

who is represented by a "Union", as that term is defined in the University of Windsor Employees' Retirement Plan, is deemed to have elected to become a member of the University of Windsor Employees' Retirement Plan.

#### 12.03 Transfers from Other Registered Pension Plans

A Member who, prior to employment with the University, was a participant in a registered pension plan of a former employer, may arrange for deposit to the Pension Fund any amount available for transfer from that former employer's pension plan.

Any amount so transferred shall be deposited in the Member's Transferred Money Purchase Account and shall be subject to any locking-in or other restrictions that may have been attached to the funds as a condition of transfer.

#### 12.04 Enrolment in the Ontario Teachers' Pension Plan

A Member who continues in employment with the University but ceases to be an Employee as a result of becoming a member of the Ontario Teachers' Pension Plan in respect of the Member's employment with the University:

- (1) shall not contribute to the Plan on or after the date the Member ceases to be an Employee; and
- (2) the benefits payable from the Plan upon the Member's subsequent retirement, death or termination of employment shall be determined based on the Member's Pensionable Service at the date of ceasing to be an Employee, and the Member's Best Average Earnings at retirement, death or termination of employment.

## **Section 13 - Limited Term Appointments**

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### 13.01 Past Service Purchase

An Employee who is a member of the Bargaining Unit who does not join the Plan while in Continuous Service under a Limited Term Appointment, and who subsequently becomes a Member of the Plan may purchase Pensionable Service for such Continuous Service on the following basis:

- (1) the Member shall contribute the ~~Required Contributions he/she~~required contributions the Member would have made pursuant to Section 3.01 if ~~he/she~~the Member had been a Member throughout the Continuous Service under the Limited Term Appointment, with Credited Interest from the date such ~~Required Contributions~~required contributions would have been made, to the date of purchase, as determined by the Actuary, provided that such contributions, when added to the contributions made by the Member under Section 3.01 and 3.03 and by the University under Section 3.02(1) in a calendar year shall not result in a pension adjustment in excess of the limits prescribed by the *Income Tax Act* for the calendar year;
- (2) the Member may purchase past service for the purpose of the Minimum Guaranteed Benefit only and such purchase shall be subject to certification of any past service pension adjustment under the *Income Tax Act*; the Member shall not be permitted to purchase the Money Purchase Pension for such past service;
- (3) the purchase of such Pensionable Service shall be subject to the provisions of the *Income Tax Act* ~~(Canada)~~;

- (4) a Member shall not be permitted to purchase Pensionable Service under this Section 13 unless:
- (v) the Member held status of Limited Term Appointment commencing on or after July 1, 1976 continuously through to June 30, 1989; or
  - (w) the Member was initially appointed to the faculty on or after July 1, 1976 under a Limited Term Appointment, the Limited Term Appointment subsequently ceased, and the Member remained an Employee;
- (5) the amount contributed by a Member for the purchase of such Pensionable Service pursuant to Section ~~3.01(1)(a)~~13.01 shall in no event be credited to the Member's Money Purchase Component Account.

## **Section 14 - Pension Fund**

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### 14.01 Establishment

The University will continue the operation of a Pension Fund for the provision of benefits pursuant to the Plan and will determine the form and terms of the Trust Agreement, modify the terms of such Trust Agreement at such time or times as may be necessary to accomplish the purposes of the Plan and will be responsible for the selection of the Trustee and may appoint successor trustees as, in its sole opinion, may be necessary for purposes of the Plan.

### 14.02 Responsibility of the Trustee

The Pension Fund will be administered by the Trustee in accordance with the terms of the Trust Agreement, but will be subject to the provisions of the *Pension Benefits Act* with respect to the investment of such funds. A copy of the Trust Agreement may be examined by a Member of the Plan at any reasonable time in the offices of the University.

### 14.03 Payment of Benefits

All benefits will be paid from the Pension Fund. Benefits payable from a Member's Purchase Component Account shall be paid under an arrangement acceptable to [the](#) Canada-~~Customs and~~ Revenue Agency. Notwithstanding the foregoing, the University may, in its sole discretion, direct that benefits be purchased from an insurance company licensed to transact business in Canada.

#### 14.04 Expenses

All expenses with respect to the operation or administration of the Plan will be payable from the Pension Fund, unless such expenses are paid directly by the University.

#### 14.05 Fiscal Year

The Pension Fund shall have a fiscal year ending December 31<sup>st</sup>.

#### 14.06 Deposits

All contributions made by Members of the Plan and by the University on their behalf will be deposited in the Pension Fund. Contributions made by Members shall be remitted to the Pension Fund within 30 days following the month in which they were received or deducted by the University.

#### 14.07 Removal of Funds

No funds shall be removed from the Pension Fund other than those prescribed in this Plan.

#### 14.08 Surplus Assets

The disposition of any surplus that may arise in the Plan shall be determined jointly by the University and the Faculty Association.

## **Section 15 - Administration of the Plan**

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### 15.01 Administration of the Plan

The administrator of the Plan shall be the University which shall be responsible for all matters relating to the administration of the Plan and may delegate the day-to-day operation of the Plan to a Retirement Committee.

Subject to the approval of the Board of Governors of the University, the Retirement Committee shall determine all questions arising in the administration of the Plan including the interpretation and application of the provisions of the Plan and shall make rulings concerning all questions relating to eligibility, service, earnings, contributions, benefits and retirement dates of Members for the purpose of the Plan. Such decisions by the Retirement Committee shall be final and binding on all concerned where such decisions are consistent with the provisions of the Plan and of the Trust Agreement, subject wherever required, to referral to the Board of Governors of the University.

### 15.02 Retirement Committee

The Retirement Committee shall be comprised of the Vice-President, Finance and Services, as ~~Chairman~~Chair, two members to be appointed by the Board of Governors, and two members to be appointed by the Faculty Association. Appointments to the Retirement Committee shall be for a term of two years.

Should a vacancy occur other than at the expiration of a regular term of appointment, the Faculty Association or the Board of Governors, as the case may be, shall name a replacement within 60 days, to serve for the balance of the period of appointment. Three members of the Retirement Committee shall



constitute a quorum. In the event of a tie vote among the appointed members, the Vice-President, Finance and Services, will cast a deciding vote.

#### 15.03 Plan Summary

The University shall provide each Employee with a written explanation of the terms and conditions of the Plan and amendments thereto applicable to him/her, together with an explanation of the rights and duties of the Employee with reference to the benefits available to him/her under the terms of the Plan.

#### 15.04 Notice of Amendment

The University shall provide a notice and written explanation of an amendment to the Plan to each Member, or other persons entitled to payment from the Pension Fund who are affected by the amendment, within the applicable time period prescribed under the *Pension Benefits Act*.

#### 15.05 Annual Statement

The University shall provide annually to each active Member a written statement containing the information prescribed under the *Pension Benefits Act* ~~in~~with respect to the Member's benefits under the Plan.

#### 15.06 Statement on Termination of Employment or Membership

The University shall, in accordance with the terms of and within the period prescribed by the *Pension Benefits Act*, provide a written statement to each person to whom such a statement is required to be provided under the *Pension Benefits Act*, which statement shall outline the person's benefits under the Plan, together with such other information as is prescribed under the *Pension Benefits Act*.

15.07 Access to Plan ~~documents~~Documents

Upon receiving a written request, the University shall provide to eligible individuals the documents and information concerning the Plan as required by and within the time prescribed under the *Pension Benefits Act*, which may be provided electronically.

15.08 Electronic Communication

Where permitted under the *Pension Benefits Act*, the University may provide such prescribed information by mail, or, in the alternative, electronically to a person who is entitled to receive information, provided that the University has complied with any requirements set out under the *Pension Benefits Act* in respect of providing communication electronically and such electronic means are in accordance with any applicable legislation.

## **Section 16 - General Provisions**

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### 16.01 No Enlargement of Employment Rights

Participation in the Plan shall not enlarge or establish any rights to employment with the University which the Member did not formerly possess as an Employee of the University.

### 16.02 Non-Alienation

Subject to applicable legislation and as specifically permitted under this Plan, no benefit under the Plan shall be subject to anticipation, alienation, sale, transfer, assignment, pledge, encumbrance or charge or to attachment or legal process for debts of the person entitled to receive them, nor shall any such benefit be capable of surrender or being given as security.

### 16.03 Alienation of Benefits on Breakdown of Spousal Relationship

#### (1) Support Obligations

Upon the breakdown of a Member's spousal relationship, payments under the Plan are subject to execution, seizure or attachment in satisfaction of an order for support or maintenance enforceable in Ontario or another relevant jurisdiction, in accordance with the *Pension Benefits Act*.

#### (2) Division of Property

Upon the breakdown of the spousal relationship between a Member and ~~his/her~~the Member's Spouse, a Member may assign or convey a portion of ~~his~~the Member's benefits and rights under the Plan to ~~his/her~~the Member's Spouse or former Spouse, within the limits imposed by the *Pension Benefits Act*, *Income Tax Act* and any other applicable legislation,

pursuant to a written domestic agreement, family arbitration award or court order. Upon the assignment of pension benefits, the benefits due to the Member will be revalued pursuant to the provisions of the *Pension Benefits Act*, accordingly.

For court orders, domestic agreements or family arbitration awards made on or after January 1, 2012, the former Spouse of the Member may, provided that any requirements of the *Pension Benefits Act* are met, receive an immediate payment of the value of the benefit to which the former Spouse is entitled, in a lump sum payment or the former Spouse may transfer it to another registered vehicle.

- (3) The administrator may charge, to the Member and Spouse or former Spouse, a fee in an amount not exceeding the amount prescribed under the *Pension Benefits Act*, in connection with the preparation of a statement of the Member's benefits under the Plan or the execution of the division of the Member's benefits under the Plan following the breakdown of the spousal relationship.

#### 16.04 Non -Commutation of Pension

A pension or deferred pension payable under this Plan shall not be capable of being commuted, except as follows:

- (1) as permitted under ~~Section~~Sections 7.05, 8.05, ~~9.03~~9.01 and ~~9.07~~9.05; or
- (2) as permitted in accordance with the *Pension Benefits Act* in the event that an illness or physical disability of a Member who has retired or otherwise terminated from employment with the University is likely to shorten ~~his/her~~the Member's life expectancy to less than ~~2~~two years.

#### 16.05 Construction

- (1) The Plan is intended to constitute an employees' pension plan qualified for registration under the *Income Tax Act* and the *Pension Benefits Act*.
- (2) Any provision of the Trust Agreement that is inconsistent with the terms of the Plan shall, to the extent of the inconsistency, be of no force or effect.
- (3) The Plan shall be governed and construed in accordance with the laws of the Province of Ontario.

#### 16.06 University Records

Wherever the records of the University are used for the purposes of the Plan, such records shall be conclusive of the facts with which they are concerned, unless and until they are proven to be in error.

#### 16.07 Severability

If any provision of the Plan is held to be invalid or unenforceable by a court of competent jurisdiction, its invalidity or unenforceability shall not affect any other provision of the Plan and the Plan shall be construed and enforced as if such provision had not been included therein.

#### 16.08 Captions and Headings

The captions, headings and table of contents of this Plan are included for convenience of reference only and shall not be used in interpreting the provisions of this Plan.

16.09 Proof of Age

Each Member shall be required to file satisfactory proof of ~~his/her~~the Member's age with the University and pension payments shall not commence until such proof of age has been received and admitted by the University. A Member required to receive or electing a joint and survivorship pension shall, as part of such requirement or election, be required to file with the University satisfactory proof of ~~his/her~~the Member's Spouse's age.

16.10 Evidence of Survival

The Retirement Committee may require satisfactory evidence that a retired Member, Spouse or other beneficiary under the Plan is living on each and every date that a pension benefit is due to such retired Member, Spouse or other beneficiary. In the absence of such evidence when required by the Retirement Committee, the benefits otherwise due may be withheld until such evidence has been received.

## **Section 17 - Future of the Plan**

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### 17.01 Continuation of Plan

The University intends to maintain the Plan in force indefinitely, but nevertheless reserves the right to amend or discontinue the Plan at any time, as the Board of Governors of the University, in its absolute discretion, may determine.

### 17.02 Amendment of Plan

(1) ~~(a)~~ No amendment to the Plan shall operate to reduce the benefits which have accrued under the Plan to the Members prior to the date of such amendment.

(2) ~~(b)~~ Where an amendment results in a certifiable past service pension adjustment (as defined under the *Income Tax Act*) in respect of a Member, the amendment shall not apply to such Member prior to certification of the past service pension adjustment in accordance with the *Income Tax Act*.

### 17.03 Discontinuance of Plan

In the event of discontinuance of the Plan for any reason, the University will not be able to recover any sums paid to the date thereof. The assets of the Pension Fund will be applied for the benefit of retired Members, active Members, Members entitled to deferred vested benefits, their respective estates, beneficiaries and joint annuitants in such equitable manner as may be determined by the Retirement Committee in consultation with the Actuary, and the University. Such benefits may be provided through the continuation of the Pension Fund, the establishment of a new pension fund for that purpose, the purchase of deferred or immediate annuity contracts, or through the transfer of

funds to other registered plans. No liability shall attach to the Retirement Committee or any person thereon, or the University, in connection with the application and distribution of the Pension Fund in accordance with this Section 17.03, if made in good faith.

#### 17.04 Statutory Requirements

In the event of discontinuance of the Plan, the provision of benefits and distribution of assets of the Pension Fund following termination shall be subject to the provisions of the *Pension Benefits Act* and the *Income Tax Act*.



**Appendix A**

**Voluntary Early Retirement Program**

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**Section 1—Definitions**

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- (1) ~~"**Eligibility Age**" means the age of the Member in whole numbers on the Member's birthday in the Plan Year preceding the Member's retirement date.~~
- (2) ~~"**VER Program**" means the voluntary early retirement program established herein and applicable to Members who satisfy the Rule of 70/55.~~
- (3) ~~"**Rule of 70/55**" means the eligibility requirements set out in Section 2 of this Appendix A for a pension pursuant to Section 3(1) of this Appendix A.~~
- (4) ~~"**Early Retirement Joint Committee**" means the committee consisting of three members appointed by the President of the University and three appointed by the Executive Committee of the Faculty Association.~~

**Section 2—Eligibility (Rule Of 70/55)**

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~~For the period between September 1, 1998 and August 31, 2001, a Member whose Eligibility Age is at least 55 and whose Eligibility Age plus years of Continuous Service equal 70 or more is eligible to retire and receive a pension pursuant to Section 3 of this Appendix A, in lieu of any other benefits described in the Plan.~~

**Section 3—VER Benefits**

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(1) ~~VER Pension~~

~~A Member who satisfies the Rule of 70/55 and who retires under the VER Program shall be entitled to receive an immediate pension in an amount equal to~~

~~the Money Purchase Pension plus the Supplementary Pension, if any, calculated as follows:~~

~~(a) — Money Purchase Pension~~

~~The annual amount of Money Purchase Pension is the amount provided from the Member's Money Purchase Component Account using the Actuarial Basis in effect at that time.~~

~~For each complete Plan Year after pension commencement, a Member's Money Purchase Pension will be increased (or decreased) by a percentage equal to the rate of return earned in the preceding Plan Year by the Pension Fund, less the interest rate used in converting the Money Purchase Component Account at the date of pension commencement into the Money Purchase Pension. The percentage shall then be adjusted to take account of the mortality experience of the retirees, using a method as determined by the Retirement Committee on the advice of the Actuary. The percentage adjustment shall be calculated and applied as of July 1 of each Plan Year.~~

~~(b) — Supplementary Pension~~

~~The Supplementary Pension is calculated as at the Member's pension commencement date and each Plan Year thereafter and is equal to the excess of the annual income provided by the Minimum Guaranteed Benefit, as calculated under Section 3(1)(c) of this Appendix A, over that of the Money Purchase Pension. The Supplementary Pension shall be subject to certification of any past service pension adjustment under the *Income Tax Act*.~~

~~(c) — Minimum Guaranteed Benefit~~

~~Effective for retirements under the VER Program on and after July 1, 2001, the annual amount of the Minimum Guaranteed Benefit is equal to:~~

~~(i) — 1.5% of the Member's Best Average Earnings not in excess of the Average Canada Pension Plan Base; plus~~

~~(ii) — 2.00% of the Member's Best Average Earnings in excess of the Average Canada Pension Plan Base;~~

~~multiplied by the Member's Pensionable Service, and reduced by 1/4 of 1% for each month by which the pension commencement date precedes the earliest of the days on which:~~

~~(iii) — the Member attains age 60;~~

~~(iv) — the Member's age plus Pensionable Service would have equalled 80; and~~

~~(v) — the Member would have completed 30 years of Pensionable Service;~~

~~provided that no reduction shall apply in the case of a pension payable as a result of a Total and Permanent Disability. Notwithstanding the above, such pension shall not exceed the maximum pension described in Section 5 of this Appendix A.~~

~~The Minimum Guaranteed Benefit will be adjusted on July 1st of each Plan Year on and after July 1, 1994 after the Member's pension commencement date by a percentage determined as follows:~~

<b>Percentage Increase In Consumer Price Index</b>	<b>Percentage Increase In Annual Pension</b>
0% to 2%	100% of the increase in the

<b>Percentage Increase In Consumer Price Index</b>	<b>Percentage Increase In Annual Pension</b>
	Consumer Price Index
greater than 2% but less than or equal to 4%	2%
greater than 4% but less than or equal to 8%	50% of the increase in the Consumer Price Index
greater than 8%	4%

~~If on July 1 of each year, the Member, Spouse and Beneficiary have been in receipt of pension payments for less than 12 months in aggregate, the adjustment to the Minimum Guaranteed Benefit shall be pro-rated over the number of months for which pension payments have been made.~~

~~Notwithstanding the above, in the case of a Member whose Minimum Guaranteed Benefit at his or her pension commencement date is restricted to the maximum pension by virtue of Section 5 of this Appendix A, the increase described above shall not apply until the July 1 of the calendar year following the calendar year in which the pension commenced.~~

~~(2) — VER Bridge Benefit~~

~~A Member who satisfies the Rule of 70/55 and who retires under the VER Program shall be entitled to receive a bridge benefit payable from the Member's pension commencement date until the Member's attainment of age 65. The bridge benefit shall be an amount equal to the lesser of:~~

- ~~(a) — 0.55% of the lesser of the Member's Best Average Earnings and the Average Canada Pension Plan Base, multiplied by Member's Pensionable Service; and~~

~~(b) — the maximum annual bridge benefit determined under in Section 5(3) of this Appendix A, minus the excess, if any, of the lifetime pension benefit payable from the Member's Money Purchase Component Account over the lifetime pension benefit that would have been payable under the Member's Minimum Guaranteed Benefit had the early retirement reduction factors permissible under the Income Tax Act been applied.~~

~~In the event of the death of a Member between his/her pension commencement date and his/her Normal Retirement Date, the bridge benefit shall be reduced to 60% and be paid to the Member's Spouse until the date the Member would have attained age 65.~~

~~In the event that the value of the lifetime pension benefit plus the bridge benefit payable to a Member exceeds the value of the Minimum Guaranteed Benefit determined under Section 3(1)(c) of this Appendix A plus the bridge benefit determined under Section 3(2)(a), the Member's bridge benefit shall be reduced accordingly.~~

#### **~~Section 4 — Special Early Retirement Benefit For Members Not Satisfying 70/55~~**

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~~A Member who retires in the period between September 1, 1998 and August 31, 2001, before his/her Normal Retirement Date, and has both attained age 55 and completed 10 years or more of Pensionable Service, but does not satisfy the Rule of 70/55 at his/her retirement date shall be eligible to receive an immediate pension, in lieu of any other benefits described in the Plan, calculated in accordance with Section 7.03 except that for the purpose of calculating the Supplementary Pension, the Minimum Guaranteed Benefit shall be reduced by:~~

~~(1) — one third of 1% for each of the first 60 months by which the pension commencement date precedes the Normal Retirement Date; and~~

- ~~(2) — one half of 1% for each additional month in excess of 60 months, if any, by which the pension commencement date precedes the Normal Retirement Date.~~

## **~~Section 5 — Maximum Benefit~~**

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### ~~(1) — Maximum Supplementary Pension~~

~~Notwithstanding any other provision of this Plan, for purposes of calculating the annual Supplementary Pension payable to a Member under the VER Program at retirement, the Minimum Guaranteed Benefit determined under the Plan, including any pension payable to a Member's Spouse or former Spouse pursuant to Section 16.03, in the form of pension paid to the Member, shall not exceed the years of the Member's Pensionable Service multiplied by the lesser of:~~

~~(a) — \$1,722.22 (except that the limit in respect of any additional calendar year of Pensionable Service before June 8, 1990 which is purchased after that date pursuant to Section 13.01 is \$1,150 for each such year) or such greater amount as may be permitted under the *Income Tax Act*; and~~

~~(b) — 2% of the average of the Member's best 3 consecutive years of compensation (as defined under Section 147.1(1) of the *Income Tax Act*) from the University,~~

~~reduced, if the pension commencement date precedes the earliest of the day on which:~~

~~(c) — the Member attains age 60;~~

~~(d) — the Member's age plus Pensionable Service is equal to 80; and~~

~~(e) — the Member completes 30 years of Pensionable Service;~~

~~by 1/4 of 1% for each month by which the pension commencement date precedes that day, provided that no reduction shall apply in the case of a pension payable as a result of a Total and Permanent Disability.~~

~~If a Member will receive or has received benefits under more than one (defined benefit) registered pension plan sponsored by the University, in respect of service prior to January 1, 1992, the above limitation applies to the combined benefits paid or payable to the Member or on the Member's behalf under such plans, in respect of service prior to January 1, 1992.~~

~~For purposes of this Section 5(1) of this Appendix A, for service before January 1, 1992 a Member's Pensionable Service shall not exceed 35 years.~~

~~Notwithstanding the above, in no event will the Commuted Value of the Minimum Guaranteed Benefit determined under the Plan exceed the Commuted Value of the maximum pension payable as a joint and survivor 66 2/3% form of pension with a 5-year guarantee.~~

~~(2) — Post 1991 Service Combined Bridge And Maximum Pension Benefit~~

~~The benefits payable under Section 3(2), in combination with the pension payable under Section 3(1) of this Appendix A, in respect of Pensionable Service after December 31, 1991, shall not exceed (a) plus (b) as follows:~~

~~(a) — \$1,722.22 or such greater amount as may be permitted under the *Income Tax Act*, multiplied by the Pensionable Service of the Member after December 31, 1991; plus~~

~~(b) — 1/35th of 25% of the average of the Year's Maximum Pensionable Earnings for the year of retirement and each of the two immediately preceding years, multiplied by the Pensionable Service of the Member after December 31, 1991, not exceeding 35 years.~~

~~(3) — **Maximum Bridge Benefits**~~

~~The annual bridge benefit payable under Section 3(2) shall not exceed the sum of the maximum benefits payable to the Member under the Canada Pension Plan as applicable and the maximum Old Age Security benefit payable to individuals aged 65 as at the Member's pension commencement date, reduced proportionately in the case of a Member who has completed less than 10 years of Pensionable Service as at that date. The maximum bridge benefit so determined shall be further reduced by  $\frac{1}{4}$  of 1% for each month by which the Member's pension commencement date precedes his attainment of age 60.~~

~~**Section 6 — Application For Retirement Under VER Program**~~

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~~Applications for retirement under the VER Program are null and void unless made in writing before January 31, 1999, in the form and manner determined by the Early Retirement Joint Committee.~~

~~**Section 7 — VER Deferral**~~

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~~The University shall retain the right to defer a Member's participation in the VER Program for one year.~~

~~**Section 8 — Administration**~~

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~~The University shall administer the VER Program in accordance with the Pension Benefits Act, the Income Tax Act and the VER Agreement between the Faculty Association of the University and the University.~~

~~**Section 9 — Prior VER Programs**~~

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~~A Member who retired under a prior VER Program as it was constituted prior to August 31, 1996 shall continue to receive benefits in accordance with the terms of the VER Program in force at the time of retirement, except that on and after July 1, 1994 such benefits shall be indexed in accordance with the formula in Section 3(1)(c) of this~~



~~Appendix A, as amended from time to time, in lieu of the indexation formula in effect prior to July 1, 1994.~~

~~A Member who retired between September 1, 1996 and August 31, 1998 under the prior VER Program as it was constituted prior to August 31, 1998 shall continue to receive benefits in accordance with the terms of the VER Program in force at the time of retirement.~~





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## University of Windsor Retirement Plan for Faculty and Certain Employees - Restatement Comparison Chart

The FCO plan restatement will apply to all benefits payable in respect of the retirement, death or termination of employment of members on or after January 1, 2025. Benefits in respect of members who retired, died or terminated employment before January 1, 2025 will continue to be governed by the terms of the FCO as constituted prior to that date.

ORIGINAL PLAN TEXT	RESTATED LANGUAGE	SUMMARY
Establishment of the Plan	Establishment of the Plan	Updated language to reflect FCO amendments previously approved by the Board and effective date of the restatement.
<p>1.16 <b>"Employee"</b> means an individual employed by the University who is a member of the faculty or librarian, an employee holding the rank of president, vice-president, dean, associate dean or assistant dean, an employee on the administrative staff reporting directly to the president or a vice-president, <b>an employee on the administrative staff whose name appears in the General Calendar of the University</b>, or any other employee the University may designate as eligible for membership, and who is employed on a full-time basis, or on and after January 1, 1988, on other than a full-time basis, and includes an individual employed by the University on a Sessional Instructor or Sessional Lecturer basis. Employee shall not include an individual employed by the University who is required to be a member of the Ontario Teachers' Pension Plan in respect of the individual's employment with the University.</p>	<p><b>1.19</b> <b>"Employee"</b> means an individual employed by the University who is a member of the faculty or librarian, an employee holding the rank of president, vice-president, dean, associate dean or assistant dean, an employee on the administrative staff reporting directly to the president or a vice-president, or any other employee the University may designate as eligible for membership, and who is employed on a full-time basis, or on and after January 1, 1988, on other than a full-time basis, and includes an individual employed by the University on a Sessional Instructor or Sessional Lecturer basis. Employee shall not include an individual employed by the University who is required to be a member of the Ontario Teachers' Pension Plan in respect of the individual's employment with the University.</p>	Removed outdated reference to the "General Calendar".
<p>1.23 <b>"Money Purchase Component Account"</b> means, for each Member, that portion of the Pension Fund which contains the sum of (1), (2), (3) and (4) below with Credited Interest:</p> <p>(1) Required contributions made by the Member <b>on or after July 1, 1972</b>.</p> <p>(2) Contributions made by the University on a money purchase basis on behalf of the Member <b>on or after July 1, 1972</b>.</p>	<p><b>1.26</b> <b>"Money Purchase Component Account"</b> means, for each Member, that portion of the Pension Fund which contains the sum of (1) and (2) below with Credited Interest:</p> <p>(1) Required contributions made by the Member.</p> <p>(2) Contributions made by the University on a money purchase basis on behalf of the Member.</p>	Removed historical references that are no longer applicable.

## University of Windsor Retirement Plan for Faculty and Certain Employees - Restatement Comparison Chart

ORIGINAL PLAN TEXT	RESTATED LANGUAGE	SUMMARY
<p>(3) Member's required contributions made to this Plan and the Employees' Retirement Plan between September 1, 1955 and June 30, 1972.</p> <p>(4) The matching amount of University contributions made on behalf of the Members from September 1, 1955 to June 30, 1972.</p>		
<p>1.29 <b>"Pensionable Service"</b> means the sum of:</p> <p>(1) the most recent period of Continuous Service <b>after September 1, 1955</b> during which a Member makes required contributions to the Plan, subject to such adjustments as are required under Sections 4 and 5;</p> <p>(2) any period of absence due to an injury in respect of which the Member is entitled to receive benefits under the <b>Workplace Safety and Insurance Act within the 12-month period following the date of the injury</b>, provided that the Member continues to make required contributions during the absence;</p> <p>(3) <b>one-half the period of Continuous Service for which a Member received credit for past service at September 1, 1955;</b> and</p> <p>(4) service recognized for purposes of the Plan by reason of a reciprocal transfer agreement between the University and a former employer,</p> <p>provided that Pensionable Service shall exclude periods of layoff, and temporary suspension of employment.</p> <p>For each period during which a Member is employed on a less than full-time basis, Pensionable Service for that period will be determined by multiplying the years and months of Continuous Service in the period during which the Member was a Member</p>	<p><b>1.32</b> <b>"Pensionable Service"</b> means the sum of:</p> <p>(1) the most recent period of Continuous Service during which a Member makes required contributions to the Plan, subject to such adjustments as are required under Sections 4 and 5;</p> <p>(2) any period of absence due to an injury in respect of which the Member is entitled to receive benefits under the <b>Workplace Safety and Insurance Act, 1997</b>, provided that the Member continues to make required contributions during the absence; and</p> <p>(3) service recognized for purposes of the Plan by reason of a reciprocal transfer agreement between the University and a former employer,</p> <p>provided that Pensionable Service shall exclude periods of layoff, and temporary suspension of employment.</p> <p>For each period during which a Member is employed on a less than full-time basis, Pensionable Service for that period will be determined by multiplying the years and months of Continuous Service in the period during which the Member was a Member of the Plan (rounded up to the next 1/12<sup>th</sup>) by the ratio of the Member's actual hours worked during the period, other than overtime hours, to the hours regularly scheduled to be worked by full-time Employees.</p>	<p>Removed 12-month limit regarding pensionable service while receiving WSIB benefits.</p> <p>Removed historical references that are no longer applicable.</p>

## University of Windsor Retirement Plan for Faculty and Certain Employees - Restatement Comparison Chart

ORIGINAL PLAN TEXT	RESTATED LANGUAGE	SUMMARY
of the Plan (rounded up to the next 1/12 <sup>th</sup> ) by the ratio of the Member's actual hours worked during the period, other than overtime hours, to the hours regularly scheduled to be worked by full-time Employees.		
1.30 <b>"Plan"</b> means the University of Windsor Retirement Plan for Faculty and Certain Employees, as amended and restated effective <b>January 1, 1992</b> and as amended thereafter from time to time.	<b>1.33</b> <b>"Plan"</b> means the University of Windsor Retirement Plan for Faculty and Certain Employees, as amended and restated effective <b>January 1, 2025</b> and as amended thereafter from time to time.	Updated the definition of "Plan" to refer to the effective date of the restatement.
1.38 <b>"Total And Permanent Disability"</b> means a physical or mental impairment which prevents a Member from engaging in any employment for which <b>he/she</b> is reasonably suited by virtue of <b>his/her</b> education, training or experience and that can reasonably be expected to continue for the remainder of the Member's lifetime and which is certified, in writing, by a medical doctor <b>licensed in Canada</b> or where the Member resides.	<b>1.45</b> <b>"Total and Permanent Disability"</b> means a physical or mental impairment which prevents a Member from engaging in any employment for which <b>the Member</b> is reasonably suited by virtue of <b>the Member's</b> education, training or experience and that can reasonably be expected to continue for the remainder of the Member's lifetime and which is certified, in writing, by a medical doctor or a nurse practitioner who is licensed to practice under the laws of a province or in the place where the Member resides.	Updated language to reflect changes to the related definition in the Income Tax Regulations.
1.39 <b>"Total Disability"</b> means a disability which is certified, in writing, by a medical doctor <b>licensed in Canada</b> or in the place where the Member resides, as being prolonged or permanent in nature and which prevents the Member from performing substantially all the duties of <b>his/her</b> employment, and in respect of which the Member is in receipt of long term disability benefits from a group insurance plan sponsored by the University.	<b>1.46</b> <b>"Total Disability"</b> means a disability which is certified, in writing, by a medical doctor or a nurse practitioner who is licensed to practice under the laws of a province or in the place where the Member resides, as being prolonged or permanent in nature and which prevents the Member from performing substantially all the duties of <b>the Member's</b> employment, and in respect of which the Member is in receipt of long-term disability benefits from a group insurance plan sponsored by the University.	Updated language to align with changes to the definition of Total and Permanent Disability.
2.01 <u>Full-Time Employees</u>  <b>(1) Membership Of Present Employees</b>  Any Employee whose Employment Date is prior to January 1, 1988 and who was eligible to join the Plan on July 1, 1971, but did not join the Plan may join as of any subsequent March 1 <sup>st</sup> or September 1 <sup>st</sup> .	2.01 <u>Full-Time Employees</u>  (1) A full-time Employee (including any full-time Employee who is designated Ancillary Academic Staff) may become a Member on the first day of the month coincident with or next following the <b>Member's</b> Employment Date or on the first day of any subsequent month and must become a Member on the July 1 <sup>st</sup> or	Removed historical references that are no longer applicable.



## University of Windsor Retirement Plan for Faculty and Certain Employees - Restatement Comparison Chart

ORIGINAL PLAN TEXT	RESTATED LANGUAGE	SUMMARY
<p>(2) <b>Employees Hired On Or After January 1, 1988</b></p> <p>A full-time Employee (including any full-time Employee who is designated Ancillary Academic Staff) <b>whose Employment Date is on or after January 1, 1988</b> may become a Member on the first day of the month coincident with or next following <b>his/her</b> Employment Date or on the first day of any subsequent month and must become a Member on the July 1<sup>st</sup> or January 1<sup>st</sup> coincident with or immediately following <b>his/her</b> Employment Date.</p> <p>Notwithstanding the foregoing, a full-time Employee in Continuous Service under a Limited Term Appointment <b>(whose Employment Date is, in either case, on or after January 1, 1988)</b> shall not be required to join the Plan. Such an Employee who is under a Limited Term Appointment may join the Plan pursuant to the provisions of <b>Section 2.01(3)</b> hereof.</p> <p>(3) An <b>employee</b> who is a member of the Bargaining Unit under a Limited Term Appointment or appointed as Ancillary Academic Staff may join the Plan as of the first day of the month coincident with or next following <b>the commencement of employment with the University</b>.</p>	<p>January 1<sup>st</sup> coincident with or immediately following the <b>Employee's</b> Employment Date.</p> <p>Notwithstanding the foregoing, a full-time Employee in Continuous Service under a Limited Term Appointment shall not be required to join the Plan. Such an Employee who is under a Limited Term Appointment may join the Plan pursuant to the provisions of <b>Section 2.01(2)</b> hereof.</p> <p>(2) An <b>Employee</b> who is a member of the Bargaining Unit under a Limited Term Appointment or appointed as Ancillary Academic Staff may join the Plan as of the first day of the month coincident with or next following <b>the Employee's Employment Date</b>.</p>	
<p>3.01 <u>Required Contributions by Members</u></p> <p>Subject to Section 4.01 and Section 5:</p> <p>(a) Each Member shall be required to contribute to <b>his/her</b> Money Purchase Component Account an amount equal to 6% of <b>his/her</b> Earnings in each Plan Year;</p> <p>(b) <b>Effective January 1, 2012 to June 30, 2016</b>, in addition to the amount referred to in paragraph (a), above, a Member shall be required to contribute to <b>his/her</b></p>	<p>3.01 <u>Required Contributions by Members</u></p> <p>Subject to Section 4.01 and Section 5:</p> <p>(1) Each Member shall be required to contribute to <b>the Member's</b> Money Purchase Component Account an amount equal to 6% of <b>the Member's</b> Earnings in each Plan Year; and</p> <p>(2) In addition to the amount referred to in paragraph (1), above, a Member shall be required to contribute to the</p>	<p>Removed historical references that are no longer applicable.</p>

## University of Windsor Retirement Plan for Faculty and Certain Employees - Restatement Comparison Chart

ORIGINAL PLAN TEXT	RESTATED LANGUAGE	SUMMARY
<p>Money Purchase Component Account an amount equal to 2% of his/her Earnings in each Plan Year;</p> <p>(c) Effective July 1, 2016, in addition to the amount referred to in paragraph (a) and (b), above, a Member shall be required to contribute to his/her Money Purchase Component Account an amount equal to 3% of his/her Earnings in each Plan Year.</p> <p>A Member who remains in Continuous Service after reaching Normal Retirement Date shall continue to make contributions in accordance with the above paragraphs in respect of any period of Continuous Service that is prior to the earlier of the Member's date of cessation of Continuous Service or the date on which the Member attains age 71, provided that if such a Member attained Normal Retirement Date on or before July 1, 2016, he/she is not required to continue making such contributions but has the option to continue making required contributions or to cease making such contributions.</p> <p>Notwithstanding the foregoing, in respect of Earnings and Continuous Service on and after October 1, 1996, Member contributions shall temporarily be suspended until such time as the total amount of the suspended Member contributions reaches \$11,360,000 (the sum of \$4,000,000 and \$7,360,000).</p> <p>When the total amount of the suspended Member contributions reaches \$11,360,000 (on or about February 16, 2002), each Member's contribution shall continue to be temporarily suspended in an amount equal to one-half (1/2) of his/her contributions otherwise payable to the Plan, until such time as the total additional amount of the suspended Member contributions reaches \$1,161,664.</p> <p>During the period of temporary contribution suspension, amounts will be transferred from the assets in the Pension Fund, which funds the Supplementary Pensions, to each Member's "Money Purchase Component Account" equal to the</p>	<p>Member's Money Purchase Component Account an amount equal to 3% of the Member's Earnings in each Plan Year.</p> <p>A Member who remains in Continuous Service after reaching Normal Retirement Date shall continue to make contributions in accordance with the above paragraphs in respect of any period of Continuous Service that is prior to the earlier of the Member's date of cessation of Continuous Service or the date on which the Member attains age 71.</p>	

## University of Windsor Retirement Plan for Faculty and Certain Employees - Restatement Comparison Chart

ORIGINAL PLAN TEXT	RESTATED LANGUAGE	SUMMARY
<p>suspended contributions the Member would have otherwise been required to make.</p> <p>Such temporary suspension of contributions shall terminate on the 15th or 30th day of the month for which there are sufficient funds to fully pay for the suspension.</p>		
<p>3.02 <u>Contributions by the University</u></p> <p>(1) The University shall contribute to each Member's Money Purchase Component Account an amount equal to the required contributions made by the Member under paragraph 3.01(a) in the Plan Year, plus the contributions required under Section 4.03.</p> <p>Notwithstanding the foregoing, on and after October 1, 1996, the University's contributions to the Plan as required by 3.02(1) shall temporarily be suspended until such time as the total amount of the suspended University contributions under 3.02(1) reaches \$13,218,034 (the sum of \$4,000,000 and \$7,360,000 and \$1,858,034).</p> <p>During the period of temporary suspension, money will be transferred from the assets in the Pension Fund, which funds the Supplementary Pensions, to each Member's "Money Purchase Component Account" equal to the matching amount of contributions the University would have otherwise made on behalf of the Member.</p> <p>Such temporary suspension of contributions shall terminate on the 15th or 30th day of the month for which there are sufficient funds to fully pay for the suspension.</p> <p>(2) In addition, the University will contribute each year to the Pension Fund such amount as, based on the advice</p>	<p>3.02 <u>Contributions by the University</u></p> <p>(1) The University shall contribute to each Member's Money Purchase Component Account an amount equal to the required contributions made by the Member under paragraph 3.01(1) in the Plan Year, plus the contributions required under Section 4.03.</p> <p>(2) In addition, the University will contribute each year to the Pension Fund such amount as, based on the advice of the Actuary, is required to fund the benefits to be provided by this Plan pursuant to the requirements of the <i>Pension Benefits Act</i>.</p> <p>(3) The University's contributions with respect to the Supplementary Pension benefit shall be paid in monthly installments within 30 days following the month for which the contributions are payable. The University's contributions in respect of special payments to amortize an unfunded actuarial liability or solvency deficiency shall be payable in equal monthly installments throughout the Plan Year.</p> <p>(4) No contribution shall be made by the University to the Pension Fund, in accordance with Section 3.02(2), unless it is an eligible contribution as defined by the <i>Income Tax Act</i>.</p>	<p>Removed historical references that are no longer applicable.</p>

## University of Windsor Retirement Plan for Faculty and Certain Employees - Restatement Comparison Chart

ORIGINAL PLAN TEXT	RESTATED LANGUAGE	SUMMARY
<p>of Actuary, is required to fund the benefits to be provided by this Plan pursuant to the requirements of the Pension Benefits Act.</p> <p>Notwithstanding the foregoing, on and after October 1, 1996, the University's contributions to the Plan as required by 3.02(2) shall be temporarily suspended until such time as the total amount of the suspended University contributions under 3.02(2) reaches \$4,181,294 (the sum of \$1,486,000 and \$2,230,000 and \$465,294).</p> <p>Such temporary suspension of contributions shall terminate on the 15th or 30th day of the month for which there are sufficient funds to fully pay for the suspension.</p> <p>(3) The University's contributions in respect to the Supplementary Pension benefit shall be paid in monthly installments within 30 days following the month for which the contributions are payable. The University's contributions in respect of special payments to amortize an unfunded actuarial liability or solvency deficiency shall be payable in equal monthly installments throughout the Plan Year.</p> <p>(4) No contribution shall be made by the University to the Pension Fund, in accordance with Section 3.02(2), unless it is an eligible contribution as defined by the Income Tax Act</p>		
<p>6.01 <u>Normal Retirement Date</u></p> <p>(1) <u>Academic Staff</u></p> <p>The Normal Retirement Date for a Member who is either a member of the teaching staff or a librarian shall be:</p>	<p>6.01 <u>Normal Retirement Date</u></p> <p>(1) <u>Academic Staff</u></p> <p>The Normal Retirement Date for a Member who is either a member of the teaching staff or a librarian shall</p>	<p>Removed historical references that are no longer applicable.</p>

## University of Windsor Retirement Plan for Faculty and Certain Employees - Restatement Comparison Chart

ORIGINAL PLAN TEXT	RESTATED LANGUAGE	SUMMARY
<p>(a) for such a Member who was hired on or before September 1, 1970, August 31 coincident with or immediately following the Member's 65<sup>th</sup> birthday; and</p> <p>(b) for such a Member who was hired on a September 1 basis only, after September 1, 1970 and on or before September 1, 1975, August 31 coincident with or immediately following the Member's 65<sup>th</sup> birthday; and</p> <p>(c) for such a Member who was hired after September 1, 1970 on other than a September 1 basis; or hired after September 1, 1975, June 30 coincident with or immediately following the Member's 65<sup>th</sup> birthday.</p> <p>...</p>	<p>be June 30<sup>th</sup> coincident with or immediately following the Member's 65<sup>th</sup> birthday.</p> <p>...</p>	
<p>7.01 <u>Normal Retirement Pension</u></p> <p>A Member retiring on his/her Normal Retirement Date shall receive an annual pension, commencing on his/her Normal Retirement Date and payable in equal monthly instalments, in an amount equal to the Money Purchase Pension plus the Supplementary Pension, if any, calculated as follows:</p> <p>(1) <u>Money Purchase Pension</u></p> <p>The annual amount of Money Purchase Pension is the amount provided from the Member's Money Purchase Component Account using the Actuarial Basis in effect at that time.</p> <p>For each complete Plan Year after pension commencement, a Member's Money Purchase Pension</p>	<p>7.01 <u>Normal Retirement Pension</u></p> <p>A Member retiring on the Member's Normal Retirement Date shall receive an annual pension, commencing on the Member's Normal Retirement Date and payable in equal monthly instalments, in an amount equal to the Money Purchase Pension plus the Supplementary Pension, if any, calculated as follows:</p> <p>(1) <u>Money Purchase Pension</u></p> <p>The annual amount of Money Purchase Pension is the amount provided from the Member's Money Purchase Component Account using the Actuarial Basis in effect at that time.</p> <p>For each complete Plan Year after pension commencement, a Member's Money Purchase Pension will be increased (or decreased) by a percentage which</p>	<p>Removed historical references that are no longer applicable.</p>

## University of Windsor Retirement Plan for Faculty and Certain Employees - Restatement Comparison Chart

ORIGINAL PLAN TEXT	RESTATED LANGUAGE	SUMMARY
<p>will be increased (or decreased) by a percentage, calculated and applied as follows:</p> <p>(a) The percentage adjustment shall be equal to the rate of return earned in the preceding Plan Year by the Pension Fund, less the interest rate used in converting the Money Purchase Component Account at the date of pension commencement into the Money Purchase Pension. The percentage may then be adjusted to take account of the mortality experience of the retirees, using a method as determined by the Retirement Committee on the advice of the Actuary. The percentage adjustment shall be calculated and applied as of July 1 of each Plan Year;</p> <p>(b) Notwithstanding Section 7.01(1)(a), for Plan Years commencing July 1, 1990, July 1, 1991 and July 1, 1992, a Member's Money Purchase Pension shall not be adjusted by a percentage less than 0%;</p> <p>(c) For Plan Years commencing after June 30, 1993, a Member's Money Purchase Pension shall not be increased until the Member's Money Purchase Pension otherwise determined under Section 7.01(1) without reference to the restriction in Section 7.01(1)(b), exceeds the Money Purchase Pension determined under Section 7.01(1) with reference to the restriction in Section 7.01(1)(b).</p> <p>...</p>	<p>shall be equal to the rate of return earned in the preceding Plan Year by the Pension Fund, less the interest rate used in converting the Money Purchase Component Account at the date of pension commencement into the Money Purchase Pension. The percentage may then be adjusted to take account of the mortality experience of the retirees, using a method as determined by the Retirement Committee on the advice of the Actuary. The percentage adjustment shall be calculated and applied as of July 1<sup>st</sup> of each Plan Year.</p> <p>...</p>	
7.06 <u>Maximum Minimum Guaranteed Benefit</u>	7.06 <u>Maximum Minimum Guaranteed Benefit</u>	Removed language specifying the

## University of Windsor Retirement Plan for Faculty and Certain Employees - Restatement Comparison Chart

ORIGINAL PLAN TEXT	RESTATED LANGUAGE	SUMMARY
<p>Notwithstanding any other provision of this Plan to the contrary, where prior to the application of this Section 7.06, the pension calculated under Sections 7.01, 7.02 or 7.03 includes an amount of Supplementary Pension under Sections 7.01(2), 7.02(2) or 7.03(2), for purposes of calculating the amount of Supplementary Pension, the Minimum Guaranteed Benefit determined under Sections 7.01(3), 7.02(3) or 7.03(3), including any pension payable to a Member's Spouse or former Spouse pursuant to Section 16.03, at pension commencement in the form of pension paid to the Member, shall not exceed the years of the Member's Pensionable Service multiplied by the lesser of:</p> <p>(1) \$1,722.22 in respect of Pensionable Service (except that the limit in respect of any additional calendar year of Pensionable Service before June 8, 1990 which is purchased after that date pursuant to Section 13.01 is \$1,150 for each such year) or such greater amount as may be permitted under the <i>Income Tax Act</i>; and</p> <p>...</p>	<p>Notwithstanding any other provision of this Plan to the contrary, where prior to the application of this Section 7.06, the pension calculated under Sections 7.01, 7.02 or 7.03 includes an amount of Supplementary Pension under Sections 7.01(2), 7.02(2) or 7.03(2), for purposes of calculating the amount of Supplementary Pension, the Minimum Guaranteed Benefit determined under Sections 7.01(3), 7.02(3) or 7.03(3), including any pension payable to a Member's Spouse or former Spouse pursuant to Section 15.03, at pension commencement in the form of pension paid to the Member, shall not exceed the years of the Member's Pensionable Service multiplied by the lesser of:</p> <p>(1) the defined benefit limit for the year of commencement, as defined in the <i>Income Tax Act</i>; and</p> <p>...</p>	<p>outdated \$1,722.22 annual limit (i.e., redrafted to automatically update when the Canada Revenue Agency changes the limit).</p>
<p>8.04 <u>Member With A Spouse</u></p> <p>...</p> <p>(2) A Member who has a Spouse may elect to waive the Joint and Survivorship pension by completing the required election form and waiver. To be effective, waiver of the Joint and Survivorship Pension shall be delivered to the Retirement Committee, within the 12 month period immediately preceding the date of the Member's retirement date, and be written in the form prescribed under the <i>Pension Benefits Act</i>.</p>	<p>8.04 <u>Member with a Spouse</u></p> <p>...</p> <p>(2) A Member who has a Spouse may elect to waive the joint and survivorship pension by completing the required election form and waiver. To be effective, the waiver of the joint and survivorship pension or a certified copy of a domestic contract containing the waiver shall be delivered to the Retirement Committee, within the prescribed period preceding the Member's pension commencement date, and such waiver shall be written in the form prescribed under the <i>Pension Benefits Act</i>.</p>	<p>Updated the language regarding the provision of a spousal waiver under the <i>Pension Benefits Act</i>.</p>

## University of Windsor Retirement Plan for Faculty and Certain Employees - Restatement Comparison Chart

ORIGINAL PLAN TEXT	RESTATED LANGUAGE	SUMMARY
<p>14.03 <u>Payment of Benefits</u></p> <p>All benefits will be paid from the Pension Fund. Benefits payable from a Member's Purchase Component Account shall be paid under an arrangement acceptable to <b>Canada Customs and Revenue Agency</b>. Notwithstanding the foregoing, the University may, in its sole discretion, direct that benefits be purchased from an insurance company licensed to transact business in Canada.</p>	<p>14.03 <u>Payment of Benefits</u></p> <p>All benefits will be paid from the Pension Fund. Benefits payable from a Member's Purchase Component Account shall be paid under an arrangement acceptable to <b>the Canada Revenue Agency</b>. Notwithstanding the foregoing, the University may, in its sole discretion, direct that benefits be purchased from an insurance company licensed to transact business in Canada.</p>	<p>Updated reference to the Canadian tax authority.</p>
<p>Appendix A – Voluntary Early Retirement Program</p>	<p>Appendix A deleted in its entirety.</p>	<p>Removed because the program no longer applies.</p>
<p>N/A</p>	<p>Gender Neutral Language</p>	<p>Updated FCO to use gender neutral language throughout.</p>
<p>N/A</p>	<p>Style, Formatting, and Typographical Errors</p>	<p>Updated FCO to 'clean-up' the style and formatting of plan text, as well as typographical errors.</p> <p>Examples: Renumbering sections for consistent formatting and updating cross references.</p>



**University of Windsor  
Board of Governors**

4.8.1:           **2024-2025 Operating Budget Mid-Year Review**

Item for:       **Information**

Forwarded by: **Board Resource Allocation Committee**

**Rationale:**

- The process for ongoing monitoring of the Board-approved 2024/2025 operating budget includes a review of the University's spending at the mid-year point, once the final Fall enrolment numbers are in.
- As the mid-year review does not include a proposal to revise the balanced position of the 2024/2025 operating budget but rather provides a projection to year end, the mid-year review is provided for information only.

*See attached.*

To: Members of the Board of Governors

From: Gillian Heisz, Vice President, Finance & Operations  
Andrew Kuntz, Manager, University Budgets

Date: November 26, 2024

**Subject: 2024/25 Operating Budget 6-month Review**

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During each fiscal year, there are two key times when the Operating Budget is reviewed and a projection to year-end is completed. The first, our mid-year review, is completed in November following confirmation of Fall enrolment counts. Below is a mid-year summary of the projection of the Operating Budget to year-end.

### **Enrolment & Tuition Update**

#### International Tuition Challenges

Like most post-secondary institutions in Ontario, the University of Windsor is recognizing a significant downturn in international student enrolment as IRCC student caps have negatively affected the global perception of Canada as a top destination for international students. Exacerbating the situation is the current geopolitical unrest between Canada and India, historically the country of origin for many UWindsor international students.

Enrolment in our international course-based masters' (ICBM) programs has declined beyond what was budgeted. In Fall 2024 the MEng program enrolled a cohort of 236 students, less than half as many students as Fall 2023 (down 55%) and 33% lower than budget of 350. Science ICBM programs performed slightly better, but are budget by approximately 43 students. Early indicators are pointing to Winter 2025 enrolment forecasts for ICBM programs in Engineering and Science far below budget despite significant recruitment efforts from administrators, especially in the Indian market. On a positive note, the Odette School of Business has been trending to meet Fall and Winter enrolment targets in their MOM program.

These enrolment results are translating into poor international student tuition results against budget. Foreign graduate tuition (including all ICBM programs) is currently forecast at \$87.6M, or -\$10.8M (-11%) against budget. Foreign undergraduate tuition is also down -\$6.1M (-19%) against budget at \$25.3M. Unfortunately, administration believes a portion of this variance is due to an issue in the COGNOS enrolment model's assumptions, however a portion relates to slightly lower than expected new student intake numbers.

#### Domestic Tuition Trending Up

The 2024/25 fiscal year marks the fifth consecutive year of the domestic tuition rate freeze, following a 10% tuition rate reduction mandated by the Ford government in 2019/20. Last year, the anomalies rate adjustment was introduced, allowing Ontario institutions to increase tuition rates for new incoming students in up to 3 programs. UWindsor has received approval for anomaly rate increases in undergraduate Business, undergraduate Engineering, and Law/Dual JD programs.

Fall 2024 domestic undergraduate enrolment continues last year's strong results with preliminary full-time student headcount of 10,756, up by 258 against prior year and 58 over budget. These results are buoyed by a second consecutive first-year intake cohort over 2,900 students, up dramatically from first-year cohort results throughout the COVID-19 pandemic years. This is a positive indicator for future performance as strong first-year cohorts have lasting positive effects on total undergraduate enrolments. Our 101 (Ontario first entry student) results are particularly impressive this Fall at 2,052, up 60 against prior year. These strong enrolments, coupled with the anomaly rate adjustments have resulted in an undergraduate domestic tuition forecast \$2.1M above budget at \$87.9M.

Domestic graduate results are also slightly up against budget with 1,200 masters' and 272 PhD students enrolled in Fall 2024, leading to a tuition forecast of \$11.9M, which is \$830,000 over budget.

Overall, we are forecasting 2024/25 total gross tuition revenue of \$212.8M which is -\$13.9M or -6.2% against budget.

## **Provincial Government Grants**

### Postsecondary Education Sustainability Fund

In February 2024, the Ontario government announced a \$903M investment over three years through the new Postsecondary Education Sustainability Fund (PSESF). These funds include two distinct components: the "Across-the-Board" component (\$700M) is available to all institutions based on 3% inflationary increases per year for 3 years; and the "Top-up" component (\$203M) to be allocated using financial metric assessment methodologies. This new funding is temporary in nature and is being treated by most institutions as one-time funding (i.e. not continuing and therefore not base budgeted).

In June 2024, UWindsor received confirmation from the Ministry of the following PSESF funding allocation:

- Across-the-board increases of \$2.8M in 2024/25, \$4.7M in 2025/26, and \$6.7M in 2026/27
- Top-up funding of \$6.5M in 2024/25

Administration has been aware of the across-the-board allotment since the February 2024 announcement and has planned to utilize the 2024/25 funds to cover our current year budget shortfall. MCU announced the top-up funding for the current 2024/25 fiscal year in Summer 2024. It is unclear whether we will continue to be eligible for the top-up funding going forward, as MCU has said they plan to change the criteria for allocation each year. All of these one-time funds are being utilized to mitigate our current tuition shortfall.

### Efficiency and Accountability Fund

The February 2024 PSESF announcement also included \$15M over three years, beginning in 2024/25, through a new Efficiency and Accountability Fund (EAF) to help support third-party reviews that will identify actions institutions can take to drive long-term cost savings and positive outcomes for students and communities. Institutions receiving the PSESF top-up funding, including UWindsor, will be required to undertake third-party reviews through the EAF. As such, UWindsor has received \$500,000 EAF funding in 2024/25. These funds are being budgeted as Strategic Investment Funds and are being allocated to fund the cost of the third-party reviews, currently underway.

### International Student Recovery

The International Student Recovery (ISR) effectively reduces the Provincial Operating Grant by \$750.00 for every international student. As part of our 6-month review adjustments, we are reducing our ISR obligation by \$200,000 based on our current forecast for international student enrolments.

## **Funding the Tuition Shortfall for the Current Year (2024/25)**

### Extraordinary Enrolment Reserve

Starting in 2022/23, UWindsor offered additional cohorts of select ICBM programs to accommodate the significant number of international students who had deferred their acceptance into programs during the COVID-19 pandemic. This created a tuition revenue 'bubble' where revenue expectations exceeded 'normal' tuition revenue trends. This extra tuition was held in the Extraordinary Enrolment Reserve (EER) and used to enhance international student

initiatives at the institution and, more specifically, in Faculties where extra tuition was generated. After two years of budgeting EER, the fund was sunset ahead of 2024/25. However, residual carryover of Extraordinary Enrolment Reserves remains with \$2.5M utilized now to offset the current international tuition shortfall.

#### Enrolment Contingency Reserve

The Enrolment Contingency Reserve (ECR) has been maintained as a risk mitigation strategy (in effect, an allowance) for a fifth consecutive year since it was first introduced during the COVID-19 pandemic. In 2024/25 the ECR was funded at \$6M (\$2M base plus \$4M one-time reserves), or about 2.6% of the gross tuition revenue budget. Administration is recommending utilizing \$4M in funding from the ECR to offset a portion of the international tuition shortfall. The remaining \$2M reserve will be maintained into the Winter 2025 semester to be reconciled against any future requirement following the 9-month budget review, and/or carried forward for future years.

#### Faculty of Engineering Contribution

Tuition revenue for the Faculty of Engineering is being forecast -\$8.5M or -12.2% below budget in 2024/25 because of the dramatic decreases in MEng program enrolment outlined above. This is the largest gap in terms of dollars and as a percent of budget of all the faculties. Administration is requesting all Faculties to return budget equivalent to an amount greater than 10% of their actual-to-budget variance as contribution towards offsetting institutional tuition shortfall, given they are realizing savings on teaching because of the much smaller than typical cohort sizes. For the Faculty of Engineering, this represents a claw back of 2.2% of their tuition budget, or \$1.5M.

#### International Recruitment Partner Adjustment

We are forecasting a decrease in costs of recruiting international students based on decreased international enrolment levels and, therefore, will adjust international recruitment costs down by \$500,000 at the 6-month review.

#### Investment Income

Working capital balances and interest rates available to the University in short-term deposit products have been higher this year than planned. An adjustment of \$463K is included at the 6-month budget review to balance the budget and will be further reconciled at the 9-month review and year end.

### **Required Investments**

Other required investments include:

- EPICentre Transition – the institution is required to fund one-time obligations of \$293,000 associated with temporarily pausing and transitioning the EPICentre operations.
- Foreign Exchange – most library eResources are purchased in US dollars and recent increases in the foreign exchange rate has meant we are planning increases of approximately \$400,000 to cover these costs.
- Graduate Scholarships – we anticipate overspending of approximately \$350,000 for operating budget funded graduate scholarships. Some changes to eligibility requirements have been implemented to mitigate potential future overspending on graduate scholarships.
- Insurance Premiums – we are forecasting overspending of \$300,000 on our insurance premiums as our Currie rates and deductibles have increased dramatically over the past 3 years.
- Legal Fees – spending on legal costs is forecast to exceed budget by \$395,000.

### **Balanced Budget**

These are challenging financial times for the University of Windsor. Administration is taking significant action to address international tuition revenue shortfalls and has applied the PSESF across-the-board funding to balance the institutional operating budget. Efficiency and cost-cutting planning is taking place to right-size the operating budget ahead of the 2025/26 fiscal year with significant changes required on many fronts. The executive leadership team continues to closely monitor geo-political and international enrolment risks.

**UNIVERSITY OF WINDSOR**  
**2024/25 Operating Budget**  
**Mid-year Review Adjustment**

	<b>2024/25 APPROVED BASE BUDGET</b>	<b>6-month Review Adjustment</b>	<b>2024/25 PROJECTION</b>
	(\$000s)	(\$000s)	(\$000s)
<b>BASE OPERATING REVENUE</b>			
Student Academic Fees	\$ 226,721	\$ (13,950)	\$ 212,771
Less: Enrolment Contingency Reserve	(2,000)	4,000	2,000
Student Incidental Fees	9,158	-	9,158
Government Grant - Provincial	96,657	10,008	106,665
Government Grant - Federal	3,550	-	3,550
Investment Income	4,200	463	4,663
Other Revenue	3,528	-	3,528
<b>TOTAL OPERATING REVENUE</b>	<b>\$ 341,814</b>	<b>\$ 521</b>	<b>\$ 342,335</b>
<b>BASE OPERATING EXPENDITURES</b>			
Faculty Expenditures	\$ 171,848	\$ (1,509)	\$ 170,339
Research	7,356	293	7,649
Outreach & Communications	14,231	(500)	13,731
Academic & Student Services	29,771	-	29,771
Library	14,530	400	14,930
Scholarships	14,352	350	14,702
Administration	24,140	695	24,835
Information Technology	14,151	-	14,151
Facility Costs (including Utilities)	32,351	-	32,351
External Debt Costs	10,779	-	10,779
<i>Subtotal Base Operating Expenditures</i>	<b>\$ 333,509</b>	<b>\$ (271)</b>	<b>\$ 333,238</b>
<b>STRATEGIC INVESTMENT &amp; RESERVE FUNDS</b>			
Strategic Investment Funds	\$ 5,098	\$ 500	\$ 5,598
Reserve Funds	6,000	(2,500)	3,500
<i>Subtotal Strategic Investment &amp; Reserve Funds</i>	<b>\$ 11,098</b>	<b>\$ (2,000)</b>	<b>\$ 9,098</b>
<b>TOTAL EXPENDITURES</b>	<b>\$ 344,607</b>	<b>\$ (2,271)</b>	<b>\$ 342,336</b>
<b>BASE OPERATING POSITION (DEFICIT)</b>	<b>\$ (2,792)</b>	<b>\$ 2,792</b>	<b>\$ (0)</b>

University of Windsor  
Board of Governors

4.8.2:           **Strategic Enrolment Management Plan**

Item for:       **Approval**

Forwarded by: **Board Resource Allocation Committee**

**MOTION:**   **That the Strategic Enrolment Management Plan be approved.**

**Rationale:**

- This is one of the identified cascading plans which will help realize the vision and goals of the broader University of Windsor *Aspire* Strategic Plan.

*See attached.*

# Aspire.

FOR STUDENT SUCCESS



## THE UNIVERSITY OF WINDSOR'S STRATEGIC ENROLMENT PLAN

2024-2029



University  
of Windsor

## Territorial Acknowledgment

We recognize and respect that we are situated on land and surrounded by waters that Indigenous Peoples have long inhabited. These communities have traversed these lands since time immemorial. We are located within the territory covered by the Wampum Treaties, historic agreements for shared stewardship of resources and the fostering of enduring relationships around the Great Lakes, made between the Anishinaabe, Haudenosaunee, Lenni Lenape, and allied Nations.

We also acknowledge that the Wampum Treaties may not cover some of the lands where our University resides and are recognized by the Three Fires Confederacy to be unceded territories. These lands continue to hold deep significance for Indigenous Peoples, who have maintained their connection to the land over generations.

We recognize the presence and historical significance of the Three Fires Confederacy of First Nations, which includes the Ojibwa, the Odawa, the Potawatomi, and the Huron/Wendat Peoples. Our commitment extends to honouring Indigenous Peoples, their history and culture and engaging respectfully and constructively with all First Nations, Inuit, and Métis communities as we move forward.



*As outlined in the strategic priority section Advancing the Journey toward Truth and Reconciliation, a consultative process is underway to develop a new Land Acknowledgment for the University. We continue to work with the Indigenous Education Council to review and enhance this Territorial Acknowledgement to ensure it accurately reflects our shared history and commitment to reconciliation and respectful relationships.*



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## Message from the Provost and Vice-President, Academic



It is with a sense of optimism and pride that I endorse the launch of our institutional Strategic Enrolment Management plan, a key component of realizing the promise of our Aspire strategic plan. The product of broad consultation over the last 14+ months, this plan is not merely a road map; it is a testament to the University of Windsor's commitment to academic excellence, student success, and a sustainable and prosperous future. Once implemented, it will play a critical role in shaping the destiny of our institution.

The vision for enrolment management articulated here is not simply about admitting and enrolling more students. It involves achieving a forward-looking and strategic mix among levels (graduate and undergraduate), places of origin (domestic and international), and areas of study. Crucially, it involves thinking about how to improve our retention of students already admitted. It serves us little if we enrol many only to see some significant number not persist to graduation. Hence this plan's attention to a broad and collaborative space of overlap with other offices and entities on campus. The plan addresses enhancements to our central and faculty-driven advising; imagines employing state-of-the-art technology for assisting students in academic difficulty; and sets forth a holistic view of student success in which the entire university becomes engaged.

This plan is designed to propel us towards achieving our overarching goals as an anchor institution in our region. It acknowledges our reality as an enrolment-dependent institution. It addresses this challenge head-on with strategic, data-informed decisions that aim to enhance our academic offerings, attract and retain a diverse and global student body, and ensure their success from admission to graduation and beyond. It aligns with our values of inclusivity, innovation, and impact, aiming to enhance our overall student experience and outcomes. By strategically managing our enrolment, we will ensure the long-term sustainability and success of our university.

This is not just a plan for enrolment management; it is a blueprint for our future as a leading institution of higher learning. It demands our best efforts, our bold ideas, and our unwavering commitment.

**Dr. Robert Aguirre**  
Provost and Vice-President,  
Academic

## Message from the Associate Vice-President, Enrolment



Dear members of the University of Windsor Community,

I'm delighted to present the University of Windsor's Strategic Enrolment Management (SEM) Plan, a comprehensive road map that reflects our dedication to fostering student success through a holistic approach. This plan has been meticulously developed over the past year within the framework of Aspire, with the active engagement of over 200 colleagues.

In crafting this institutional-wide strategy, we have remained steadfast in our adherence to the principles of SEM, ensuring that our approach is intentional, practical, data-driven, and student-focused. SEM goes beyond mere recruitment enhancement; it is a multifaceted strategy to nurture every aspect of student life and academic journey. It's about fostering a shared responsibility and collaborative culture to create an environment where every student can flourish.

At the core of SEM lies the active participation and seamless integration of various stakeholders across our university community. From senior administrators to faculty members, academic governance to those responsible for implementing strategic initiatives, each plays a pivotal role in shaping and executing our enrolment strategies. Moving forward, I eagerly anticipate collaborating with colleagues to develop implementation plans and provide updates on our progress. I appreciate the time and passion colleagues have put into creating the plan.

As we embark on this journey, let us fully embrace the principles of SEM, working together to cultivate an environment where every student can thrive academically, personally, and professionally.

I extend my heartfelt gratitude to you for your unwavering dedication to the University of Windsor and the principles of SEM. Together, we will pave the way for a future where student success is not merely a goal but a reality for all.

**Dr. Chris Busch**  
Associate Vice-President,  
Enrolment



## Our Mission

To empower positive change through regionally and globally engaged inquiry, learning, scholarship, creation, and research.

## Our Vision

As a locally engaged, globally connected institution, the University of Windsor will enable people to transform their circumstances. As partners, leaders, and learners, we will engage in impactful research, relevant teaching, creative endeavours, and inclusive relationship building to foster positive change.

## Aspiring for Student Success

The University of Windsor's strategic plan "Aspire: Together for Tomorrow" aims to drive positive global change through engaged learning and research. It emphasizes impactful research, truth and reconciliation, local and global partnerships, and equity, diversity, and inclusion. Strategic Enrolment Management (SEM), as a strategic component of institutional planning, supports this by aligning enrolment with academic missions, enhancing student-centric approaches, adapting to demographic changes (Government of Ontario, 2024), and integrating academic, financial, and student services across the entire student life-cycle.

This SEM Plan (2024-29) focuses on diversifying the student body, improving student experiences, and promoting an inclusive environment – all aligning with the "Aspire" goals, which can be demonstrated by the five strategic opportunities within the plan, including:

- Fostering an **enhanced "student-first" experience** is aligned with the university's strategic focus on personalized support, academic excellence, and comprehensive student success.
- **Deepening domestic recruitment** within the local area (Essex, Lambton, and Kent Counties), focusing on expansion within the Southwestern, Central and Toronto areas, engaging learners earlier, and striving to increase student diversity and accessibility, reflecting the global community's engagement.
- Implementing a **holistic advising model** across the institution to enrich the learner experience, aiming to elevate retention and graduation rates by committing to deliver tailored attention and support, ensuring every student benefits from a comprehensive and cohesive educational journey.
- Broadening enrolment opportunities by **enhancing transfer enrolment** to contribute to the university's inclusive environment, acknowledging diverse educational backgrounds and promoting a supportive and equitable learning community.
- Working towards adopting an **early alert system** to foster student success by proactively addressing academic and personal challenges, in line with the focus on high-quality student experiences to enhance retention and graduation rates.

If resourced, executed, monitored and refined as necessary, this SEM Plan will support the institution's academic mandate and financial success.

# Aspire: Together for Tomorrow

## Strategic Academic Plan

- Experiential Learning
- Registrar
- Strategic Enrolment Management
- Student Experience
- Teaching and Learning

## Strategic Research Plan

- Research Strengths
- Inclusive Support for Research Excellence
- Local to Global Engagement
- Innovation and Entrepreneurship
- Research Impact

## People, Equity and Inclusion Strategy

- Anti-Racism
- Equity, Diversity and Inclusion
- People

## Indigenous Strategic Plan

### Environmental Sustainability Framework

### Community Engagement Working Plan

### Campus Master Plan

### Internationalization Strategy

### Data Strategy

### Communications Strategy

Figure 1: The Strategic Enrolment Management Plan (SEMP) as an Offshoot of the Cascading Plans under the Aspire Strategic Plan.







## Executive Summary

The University of Windsor's Strategic Enrolment Plan (2024-2029), aptly titled "Aspire for Student Success," serves as a forward-looking blueprint aimed at enhancing the university's enrolment strategy with a keen focus on academic excellence, student success, and institutional sustainability. This ambitious plan, born out of widespread consultation within the university community, articulates a vision for the future that is both optimistic and deeply rooted in the university's commitment to playing a pivotal role in the educational and socio-economic landscape.

Central to the plan is a holistic approach to enrolment management that extends beyond mere numbers. It seeks to strategically balance the composition of the student body across various demographics, including the level of study, geographic origin, and fields of academic interest while prioritizing improvements in retention rates to ensure successful student progression to graduation. The document highlights the need for enhanced support systems, including refined advising services and the use of technology to identify and assist students facing academic challenges.

The plan aligns with the university's established role as an anchor institution in the community, emphasizing strategic decisions that enhance academic offerings, attract and retain a diverse student body, and foster a nurturing environment supporting student success from admission through graduation.

A collaborative effort is emphasized as essential for the implementation of the plan, calling on the collective efforts of university administrators, faculty, governance bodies, and those tasked with the execution of strategic initiatives. It underscores a shared commitment to creating an environment that supports student thriving, highlighting the critical role of inclusivity, innovation, and impact in achieving these goals.

The Strategic Enrolment Plan sets a comprehensive framework for the University of Windsor's journey towards realizing its aspirations over the next five years. It demands a concerted effort from the entire university community to embrace bold ideas and unwavering dedication to ensure the institution meets and exceeds its ambitious goals for student success and academic distinction.



Jee Aayan Nu Bienvenidos Baruch haba  
rehevini Bem Vindos Ahlan wa sahlan Swagatam  
não oso nni haba amat tang  
No matter how you say it, here you are  
welcome  
Witamy Welkom Swagat Bun Venit Benvenuti  
Kahchurn Kalosórisma Bienvenue Goroga ka pula  
Tansi Välkommen Shlom lekh Dobro požalovat  
Tusanyuse Okubalaba Khosh Amadid  
Huānyíng guānglín Khush āmdīd





## Glossary of Terms

**Antecedents For Success:**

Required elements for implementation efforts to be successful (e.g., funding, staffing, technology, faculty buy-in, leadership support, time to implement).

**Attrition:** The number of students who might not complete their courses and leave the school before graduating. It helps us track how many students face challenges such as tough classes, financial burdens, personal issues, or not feeling part of the school community.

**Baseline:** The initial data set of student enrolment, crucial for planning, is the most current at the time of collection and serves as a reference point for comparing future enrolments, identifying trends, and setting strategic goals.

**Critical Path to Implementation:**

Implementation details describing the strategy, timelines, lead responsibility assignments, KPIs, effectiveness measures, and antecedents for successful implementation.

**Enrolment Unit:** This represents the number of semesters students attend in an academic year. For instance, attending in Fall and Winter equals two enrolment units, while attending Spring, Fall, and Winter equals three. This measure helps track how many terms students are in school each year.

**Persistence:** A measure of how many students continue their studies from one year to the next. It shows us how well our university is doing at helping students stay on track and feel supported as they work toward completing their degree.

**Hybrid Courses:** An instructional method where the curriculum is designed intentionally to integrate the affordances of in-person and online learning experiences. In-person teaching time in the hybrid method is reduced but not eliminated, with the balance of learning being facilitated asynchronously or synchronously through digital/web-based technologies or offline learning opportunities. Typically, 50%-80% of the total course learning hours are completed in online and asynchronous formats in hybrid courses (Policy on Course Modalities; Senate).

**Key Performance Indicators:** Specific measures used to evaluate how effectively an organization is achieving its main objectives. KPIs help us track progress, pinpoint areas for improvement, and ensure that our goals are met efficiently.

**Prior Learning Assessment:** Assessment of credit earned through alternative means, such as work or military experience.

**Retention:** The percentage of full-time, first year students who entered into a first-entry undergraduate program who continued at the university the next fall within the same or a different program.



**Strategic Enrolment Management:**

A comprehensive process designed to achieve and maintain the optimum recruitment, retention, and attainment of students where "optimum" is defined within the academic context of the institution (Dolence, 1993).

**Strategic Opportunities:** Opportunities that the University has identified as having the potential to achieve desired enrolment, retention, and completion outcomes.

**Yield Rate:** The number of students who registered as a percentage of offers made.





# Introduction

## STRATEGIC ENROLMENT MANAGEMENT PRIMER

Strategic enrolment management (SEM) in Canadian higher education is “a comprehensive process designed to achieve and maintain the optimum recruitment, retention, and attainment of students where the “optimum” is defined within the academic context of the institution” (Dolence, 1993, 1997). At its core, SEM intertwines the art of marketing, the rigour of recruitment, and the finesse of retention tactics, all underpinned by robust data analysis and research. This systematic approach is not just a procedural necessity but a comprehensive strategy to augment the overall quality of the student experience.

Within Canada’s diverse educational landscape, SEM is pivotal in steering institutions toward achieving balanced and sustainable enrolment, retention, and graduation metrics that align with their unique missions and economic stability. The strategy spans a gamut of activities, including but not limited to personalized student recruitment campaigns, adaptive admissions policies, strategic financial aid programs, comprehensive student support services, and the continuous development of curricula and advising services.

Facing demographic changes (Government of Ontario, 2024), heightened global competition for students, and variable funding structures, Canadian higher education institutions adapt SEM methodologies to navigate these

complexities, including serving a diverse student population and considering their academic and cultural backgrounds.

The application of SEM in Canada is characterized by data-centric strategic planning, leveraging market research, and predictive analytics to discern shifts in demographic trends and their implications for student behaviour and enrolment patterns. Institutions employ this intelligence to customize their academic offerings and outreach initiatives to attract and retain a vibrant student body.

Moreover, Canadian SEM efforts are inclusive of initiatives that support student achievements from admission through to graduation. This inclusive approach necessitates collaboration across the institutional spectrum, harmonizing the contributions of admissions, academic departments, student services, and alumni networks to foster a cohesive and supportive educational environment.

In essence, SEM in Canadian higher education represents a concerted effort to reconcile the institution’s objectives with the evolving needs of students and the dynamics of the higher education marketplace, ensuring financial prudence while upholding academic excellence and catering to the heterogeneity of the student community.









# Planning Background

## PLANNING PROCESS

The SEM Plan's development occurred over approximately 14 months, guided by an Advisory Committee (Appendix 1), Office of Enrolment Management, and Dr. Jim Black, President and CEO of SEM Works, a top higher education student recruitment and retention consulting firm. Together, they ensured efficiency, alignment with university goals, stakeholder involvement, and rigorous evaluation, enhancing the quality and impact of our SEM strategy.

The SEM Plan has been informed by the contribution of over 200 campus community members, including staff, students, faculty, administration, and senior leadership, and involved seven different project elements, including:

### A. Market Assessment

A detailed analysis of the University of Windsor's historical enrolment trends, demographic shifts (Government of Ontario, 2024), and the impact of the COVID-19 pandemic on education. It examined undergraduate and graduate enrolment trends, focusing on the rise in international student numbers, and delved into the changing job market in Ontario, highlighting sectors with growing and declining employment opportunities.

The assessment also explored the competitive landscape of higher education in Ontario, analyzing enrolment trends in two-year colleges and their effects on the University of Windsor. It assessed current and future demands for academic programs, aligning them with employment trends and student preferences, and concludes with key findings and strategic recommendations for the university's future planning.

### B. Performance Analysis

Before developing a new SEM Plan, uncovering lessons learned from the past was prudent, including strengths and weaknesses associated with implementing the 2016-19 SEM Plan.

It included reviewing historical enrolment data, institutional responses, and stakeholder feedback. The analysis identified mixed progress and performance due to the pandemic and other factors. Positive results were noted in graduate enrolment, particularly in master's programs in 2020 and 2021 and course-based graduate programs. Challenges were observed in undergraduate outcomes, including retention rates and GTA recruitment, with no significant growth in transfer or international students. Improvements in targeted communications, website, and social media were observed. Still, issues like delayed hiring of a GTA recruiter, credit recognition problems, inconsistent advising, lack of a structured implementation plan nor a process for annual review and reporting, and limited and limited program innovation impacted overall goal achievement.

### C. Program Marketing Scorecard

Developing the Program Marketing Scorecard provides a data-driven approach to categorizing the University of Windsor's academic programs into three tiers based on market demand and enrolment potential. This categorization enables informed decision-making, aligning program promotion with market demand and institutional priorities and can help effectively allocate marketing resources, focusing efforts on programs with high demand and potential for growth.

Using the developed scorecard, all academic programs were evaluated and assigned to Tier 1 (high demand and prestige), Tier 2 (popular but less prestigious), or Tier 3 (lower demand). The scorecard, which considers application numbers, program capacity, and other factors, guides marketing investment decisions.

### D. Stakeholder Interviews

Insights from senior leaders, faculty leaders, and strategy owners at the University of Windsor were gathered to inform the SEM

Plan's development. Senior leaders contributed institutional aspirations and strategic priorities, while faculty leaders discussed specific enrolment goals and environmental challenges. Strategy owners, individuals formerly tasked to lead actions outlined in the previous SEM Plan, provided insights on recent performances and future enrolment prospects. These contributions were essential in aligning the SEM Plan with the broader institutional goals with strategic opportunities shared and prioritized at a subsequent enrolment visioning workshop under the guidance of the SEM Plan Advisory Committee.

### **E. Enrolment Goal Setting**

The University of Windsor, as an anchor institution with the aspirations of the community at its heart, is strategically poised to navigate its enrolment trajectory, capitalizing on burgeoning sectors such as the new battery plant, hospital, bridge project, agricultural greenhouse, and the establishment of a national urban park, coupled with the growing need for qualified educators and health professionals.

The enrolment goal-setting initiative, spearheaded by the deans and faculty representatives, reinforced our institution's role as a pivotal community pillar, echoing our commitment to the community's aspirations. The essence of accessibility was at the forefront, ensuring open opportunities for all who pursue knowledge and advancement, thereby reinforcing the relevance of our academic offerings in the rapidly changing global milieu. We are equally intent on cultivating our diverse and international presence, acknowledging that many perspectives are the bedrock of innovation and distinction.

In this strategic process, we established clear and ambitious enrolment targets that resonate with our mission to be an accessible, pertinent, and internationally connected university, deeply entwined with the community's ambitions.

The goal-setting exercise was thorough and analytically driven, encompassing four foundational elements: the institution's aspirations, data intelligence, assessment of institutional capacity, and an understanding of

internal and external influences. The deans and faculty representatives engaged deeply with crucial questions concerning the strategic direction for enrolment expansion, necessary investments, prioritization of student demographics to diversify our enrolment portfolio, and ascertaining the university's optimal scale.

### **F. Enrolment Visioning Workshop**

Built upon the goal-setting initiatives, participants validated early findings and discussed the ideal mix of learners by degree level and special populations for targeted enrolment growth. They considered the optimal blend of credentials (e.g., certificates and micro-credentials), programs, instructional modalities (e.g., online, HyFlex, etc.), and support services needed for future learners (e.g., one-stop services, enhanced international supports, and holistic advising). Key areas identified for further development by strategy teams included re-imagining student experiences and success, re-evaluating academic advising and K-12 outreach, early identification of students at risk of non-completing, increasing college transfer enrolments, expanding undergraduate enrolment specifically beyond local areas (e.g., outside Essex, Lambton, and Kent Counties), and enhancing strategic enrolment intelligence.

### **G. Strategy Development**

Six strategic opportunity-focused teams were established, each co-led by faculty and administrative leaders, including members from across the institution. These teams evaluated existing strategies and identified gaps and opportunities, working to define desired outcomes, measurable metrics, responsible parties, and timelines for the next five years. The AVP-Enrolment Management reviewed the strategies identified and refined with input from the SEM Plan Advisory and the University's Strategic Enrolment Executive committees. Criteria for inclusion were based on insights from enrolment planning workshops, alignment with institutional goals, data evidence, resource requirements, the potential impact on enrolment metrics, and stakeholder input.



# Enrolment Context

The University of Windsor conducted a market assessment as part of its SEM Plan development, revealing several key trends. Since the launch of the most recent SEM Plan in 2017, there has been a steady increase in both undergraduate and graduate enrolments, particularly among international students in cohort-based graduate programs.

The assessment highlighted the impact of COVID-19 on enrolment patterns. It emphasized the need for a comprehensive student success approach to improve retention and graduation rates, especially as UWindsor experiences a higher attrition rate than most four-year schools (Institutional Consortium for Student Retention Survey (CSRDE)). It also identified significant growth in Ontario colleges, including St. Clair College, growing by 65.8%, suggesting that transfers, especially from local colleges, could be an area for growth, especially by developing articulation agreements around in-demand programs, rapid transfer credit evaluations, competitive credit awarding practices, a streamlined admissions process (e.g., guaranteed admissions with a required number of hours earned and marks), and proactive recruitment and marketing efforts. The report stressed the importance of adapting to diverse student needs and backgrounds, especially outside the local Essex, Lambton, and Kent region, to increase enrolment, indicating that the University of Windsor could achieve enrolment recovery with the suitable investments, strategies, and agility to implement the SEM Plan effectively.

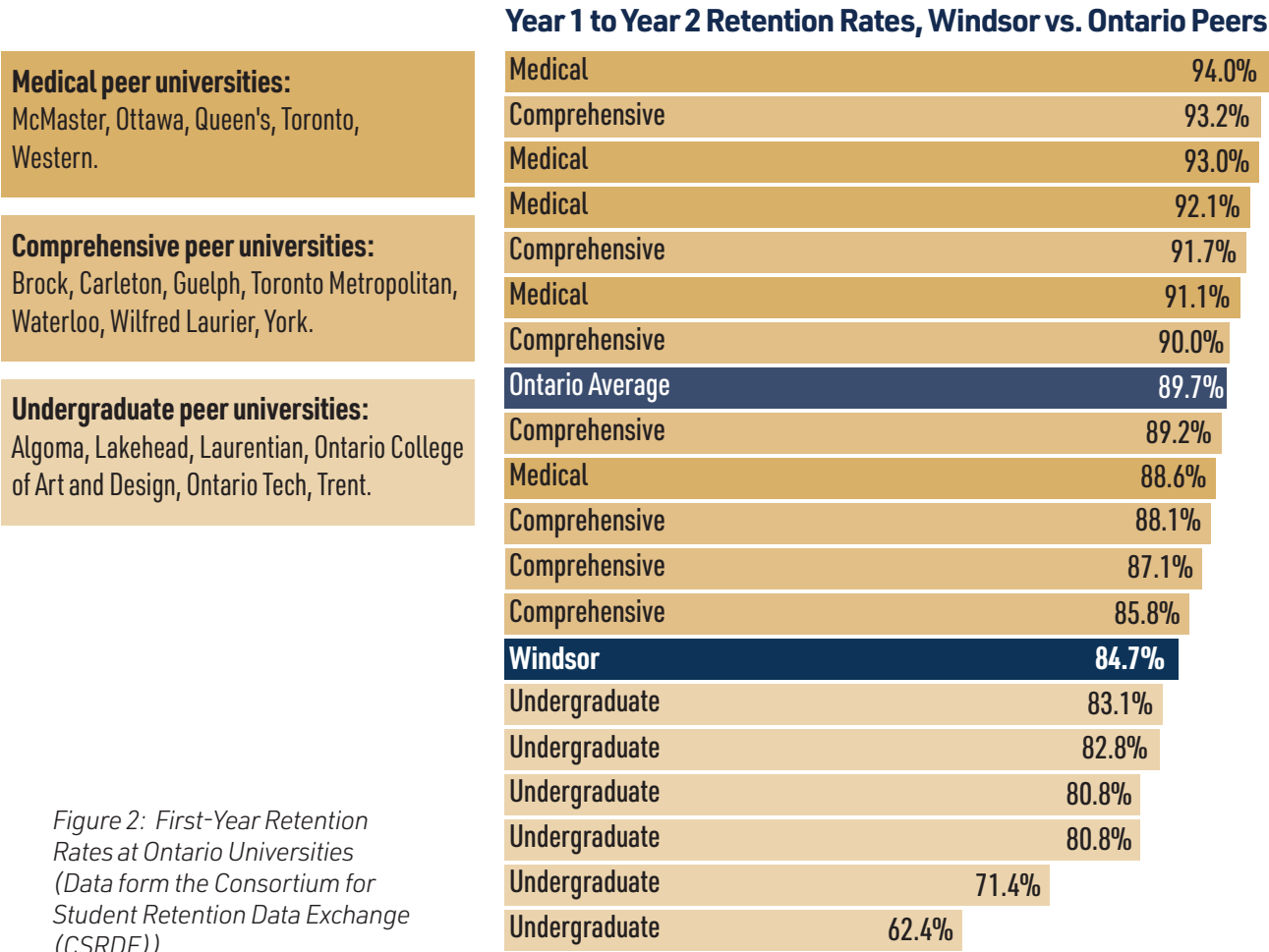


Figure 2: First-Year Retention Rates at Ontario Universities (Data form the Consortium for Student Retention Data Exchange (CSRDE)).







# Enrolment Goals

## INSTITUTIONAL ENROLMENT

Contributors to the development of the SEM Plan have recommended that an ideal size for the University of Windsor is between **18,000 and 20,000 students**. **This optimal composition includes 70% undergraduate students, with 30% enrolled in graduate programs.**

They also advised that the university maintain a balance of 70% domestic students to 30% international students, emphasizing the importance of not increasing the international student proportion or overall size but enhancing its diversity in terms of countries of origin and degree levels offered.

As of Fall 2023, the university's enrolment stood at 17,994 students, aligning closely with these recommendations. As the Office of Institutional Analysis reported, approximately 67% of these students were enrolled in undergraduate programs covering both full-time and part-time learners.

Student Population	SEMP		
Head Count	InterSummer	Fall	Winter
Full and Part-Time	2024- 25		
Domestic UG	4,147	11,332	10,977
International UG	425	954	870
<i>Total UG</i>	<b>4,572</b>	<b>12,286</b>	<b>11,847</b>
Course-Base Masters	3,234	3,616	3,524
Master's	1,160	1,595	1,481
PhD	455	476	467
<i>Total Graduate</i>	<b>4,849</b>	<b>5,687</b>	<b>5,472</b>
<b>Total - 2024-25</b>	<b>9,421</b>	<b>17,973</b>	<b>17,319</b>
Full and Part-Time	2025-26		
Domestic UG	4,095	11,714	11,332
International UG	367	984	911
<i>Total UG</i>	<b>4,462</b>	<b>12,698</b>	<b>12,243</b>
Course-Base Masters	3,192	3,680	3,580
Master's	1,214	1,665	1,546
PhD	470	492	470
<i>Total Graduate</i>	<b>4,876</b>	<b>5,837</b>	<b>5,596</b>
<b>Total - 2025-26</b>	<b>9,338</b>	<b>18,535</b>	<b>17,839</b>



Student Population	SEMP		
Head Count	InterSummer	Fall	Winter
Full and Part-Time	2026-27		
Domestic UG	4,166	12,161	11,771
International UG	358	1,059	978
<i>Total UG</i>	<b>4,524</b>	<b>13,220</b>	<b>12,749</b>
Course-Base Masters	3,156	3,547	3,350
Master's	1,249	1,684	1,574
PhD	457	490	470
<i>Total Graduate</i>	<b>4,862</b>	<b>5,721</b>	<b>5,394</b>
<b>Total - 2026-27</b>	<b>9,386</b>	<b>18,941</b>	<b>18,143</b>
Full and Part-Time	2027-28		
Domestic UG	4,193	12,403	11,963
International UG	360	1,093	1,048
<i>Total UG</i>	<b>4,553</b>	<b>13,496</b>	<b>13,011</b>
Course-Base Masters	2,927	3,380	3,281
Master's	1,276	1,676	1,565
PhD	475	504	497
<i>Total Graduate</i>	<b>4,678</b>	<b>5,560</b>	<b>5,343</b>
<b>Total - 2027-28</b>	<b>9,231</b>	<b>19,056</b>	<b>18,354</b>

Figure 3: Forecasted Term Enrolments (Head Count; full and part-time), 2024-27, by Academic Year and Student Category". Note: Master's enrolment information includes MSW Working Professionals and students enrolled in graduate diploma and non-degree programs.

## Undergraduate

In the next five years, undergraduate enrolment directly from high school is anticipated to expand from approximately 2,000 learners to nearly 2,500, with this growth primarily driven by new program innovations (e.g., expansion of co-op in FAHSS, new mechatronics and computer engineering programs) supported by targeted recruitment efforts in Southwestern Ontario and the Greater Toronto and Hamilton Area (GTHA).

In the coming five years, we foresee a gentle uptick in the number of undergraduate students transferring from colleges or other universities, with projections suggesting a gradual rise from 235 to around 270 annually. Concurrently, we anticipate the count of international undergraduate enrollees to remain steady.

Student Population	Baseline	SEMP				
	Fall 2023	Fall 2024	Fall 2025	Fall 2026	Fall 2027	Fall 2028
Local Tri-county	1,593	1,667	1,722	1,794	1,866	1,928
GTHA Region	178	197	215	236	260	284
Other	223	238	247	259	271	282
Ontario High Schools	1,994	2,102	2,184	2,288	2,397	2,494

Figure 4: Forecasted Five-Year Trends for New Full-Time, First-Year Undergraduate Students Previously Registered in Ontario High Schools.

Region	Application Composition	
	2023	2028
Central	27%	25%
East	6%	5%
Foreign	0%	0%
Northeast	1%	1%
Northwest	1%	1%
Toronto	10%	13%
West	20%	25%
West - Local	35%	30%
	100%	100%



Figure 5: Projected Distribution of Ontario Undergraduate High School Applications by Regional Offices for School Boards Over the Next Five Years.

In Ontario, high schools are organized under local school boards, which fall under the jurisdiction of six regional offices of the Ministry of Education. These regions include Central (covering areas like Halton, Peel, and York), West (including Elgin, Hamilton, Huron, Middlesex, Essex, Lambton, and Kent counties), East (encompassing Durham and Ottawa-Carleton), Northeast (such as Sudbury-North Bay), Northwest (e.g., Thunder Bay), and Toronto.

For strategic purposes in the SEM Plan, the "West" region is subdivided into two sections: "West," which includes Hamilton/Wentworth, Middlesex, Waterloo, and Wellington, and "West – Local," which is comprised of Essex, Kent, and Lambton counties. This subdivision is illustrated in the accompanying map (Figure 5).

The decision to segment the "West" region further was informed by feedback during the development of the SEM Plan, where stakeholders identified a significant opportunity to strengthen our presence in the local market while also attracting more learners from broader Western Ontario, situated approximately 200 – 300 km from the University of Windsor.

Second Entry

Law	Baseline	SEMP				
	Fall 2023	Fall 2024	Fall 2025	Fall 2026	Fall 2027	Fall 2028
JD	181	185	185	185	185	185
Dual JD	73	85	85	85	85	85
New - Second Entry	254	270	270	270	270	270

Figure 6: Anticipated NEW Enrolment within the Faculty of Law.

Education	Baseline	SEMP				
	Fall 2023	Fall 2024	Fall 2025	Fall 2026	Fall 2027	Fall 2028
Consecutive Education	292	300	300	300	300	300
Educ-Dip Tech Studies Plan	5	5	5	5	5	5
BEduc-Technological Studies	36	30	30	30	30	30
<b>New - Second Entry</b>	<b>333</b>	<b>335</b>	<b>335</b>	<b>335</b>	<b>335</b>	<b>335</b>
Concurrent (incl. in Faculty Counts)	<b>179</b>	<b>185</b>	<b>185</b>	<b>185</b>	<b>185</b>	<b>185</b>

Figure 7 - Projected NEW Enrolment in the Faculty of Education.

## Graduate

In the upcoming five years, a projected decrease in new enrolments for master's programs is anticipated, mainly attributed to a strategic reduction in seats for international course-based graduate programs in engineering and business. Nonetheless, this trend is expected to be partially offset by several new initiatives: the revision of the MBA for Managers of Professionals program, the introduction of an Electric Vehicle stream as a replacement for the Master of Engineering Automotive program, the expansion of the Master of Nursing Practitioner program, repositioning the existing course-based Sport Management and Leadership graduate program to attract a more diverse, international student body, and the creation of a new Master of Data Science program.

Faculty	Baseline	SEMP				
	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
FAHSS	328	328	332	333	334	335
Business	382	488	448	428	448	428
Engineering	1,783	1,668	1,668	1,518	1,518	1,518
HK	26	30	41	46	51	56
Nursing	45	58	59	60	62	64
Science	790	733	740	740	740	740
Education	134	120	120	120	120	120
Law	4	6	6	6	6	6
UWindsor	3,491	3,431	3,414	3,251	3,279	3,267

Figure 8: Forecast of NEW Master's Program Enrolments by Faculty and by Academic Year (all intakes) (2023-24 to 2028-29).

Degree Type Mix	Baseline	SEMP				
	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
<b>CBM</b>						
<i>Business</i>	410	410	350	350	350	350
<i>Engineering</i>	1,661	1,550	1,550	1,400	1,400	1,400
<i>Science</i>	640	575	560	560	560	560
<b>Master's Research Based</b>	780	896	954	941	969	957
<b>Total</b>	<b>3,491</b>	<b>3,431</b>	<b>3,414</b>	<b>3,251</b>	<b>3,279</b>	<b>3,267</b>

Figure 9: Forecast of New Master's Program Enrolments by Degree Type (2023-24 to 2028-29). Course-Based Masters encompasses programs such as Master of Management (Business), Master of Engineering, Master of Medical Biotechnology, Master of Actuarial Science, Master of Applied Computing, and Master of Applied Economics and Policy (Science).

The enrolment mixture between domestic and international graduate learners is also expected to change during the SEM Plan's life-cycle, with international learners comprising 80% of our master's program enrolment in 2028-29, down from 82% in 2023-24.

This plan acknowledges the challenges in predicting enrolment for international cohort-based graduate programs due to external influences. Key factors impacting these forecasts within the Canadian context include changing visa and immigration policies, global economic conditions, international relations, health crises like pandemics, and the competitive landscape of global higher education. In response, we adopt a flexible strategy, continuously monitoring these variables and adjusting our recruitment and student support approaches. This ensures our institution remains adaptable and attractive to international students amid the unpredictable global environment.

## PhD

Forecasting PhD enrolment accurately is a nuanced task, given these programs' specialized and resource-intensive nature. The variability in faculty expertise, funding sources, and unique research opportunities significantly impacts the predictability of enrolment figures. Additionally, the choices of prospective PhD students are heavily influenced by detailed aspects like faculty reputation and research alignment, further complicating trend predictions. Consequently, the SEM Plan recommends maintaining steady PhD enrolment levels over the next five years, acknowledging these complexities.

The growth of PhD enrolment is expected to unfold naturally as new faculty members join and will likely vary across disciplines. However, accurately predicting and incorporating these variations into the SEM Plan is challenging. Supporting expansion is crucial for our research endeavours, spearheaded by individual faculty members' unique research, scholarly, and creative pursuits. These activities are essential for achieving our collective objectives and enriching our academic investigations' scope and depth.

Faculty	Baseline	SEMP				
	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
FAHSS	17	14	14	14	14	14
Business	0	0	0	0	0	0
Engineering	24	24	24	24	24	24
HK	4	4	4	4	4	4
Nursing	4	4	4	4	4	4
Science	20	20	20	20	20	20
Education	6	8	8	8	8	8
<b>UWindsor - PhD</b>	<b>75</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>74</b>

Figure 10: Forecast of NEW PhD Enrolments by Faculty and by Academic Year (all intakes) (2023-24 to 2028-29)

## International Diversification

In Fall 2023, more than 55% of the institution's international applications were from China and India. The SEM Plan aims to redistribute 17% of international applications from these two countries to various others by Fall 2028 to diversify its student body and mitigate enrolment risks. This shift will be achieved through enhanced marketing and recruitment efforts in countries highlighted in Canada's International Education Strategy (2019 – 2024), such as Mexico, Colombia, Brazil, Vietnam, Philippines, Indonesia, Thailand, and Türkiye and other countries, thereby reducing over-reliance on a few regions.

Region	Baseline	SEMP					
	Fall 2023	Fall 2024	Fall 2025	Fall 2026	Fall 2027	Fall 2028	Delta
India	39.7%	35%	32.5%	30%	27.5%	30%	-10%
China	17%	20%	17.5%	15%	12.5%	10%	-7%
Canada's IES Countries	2.3%	2.5%	3%	3.6%	4.7%	5%	3%
All Other Regions	42%	42.5%	47%	51.4%	55.3%	55%	14%
	100%	100%	100%	100%	100%	100%	

Figure 11: Anticipated Allocation of Enrolments by Region Over Time.

## Retention

Our institution acknowledges facing higher attrition and lower persistence rates than our peers, affecting our ability to retain undergraduate students year-over-year until their degree completion.

Research indicates that students leave for various reasons, including academic hurdles, financial constraints, personal matters, or dissatisfaction with their university experience (Academica Group, 2023). The enrolment priorities and strategic opportunities outlined in the SEM Plan aim to enhance undergraduate retention from the current 75% rate (where one in four first-year undergraduate students does not continue to graduate). However, quantifying the impact of these student success-focused practices on overall enrolment during the plan's lifespan is challenging. Therefore, we have developed three scenarios:

**Scenario A – Status Quo:** Maintaining current practices without changes.

**Scenario B – Conservative Improvement:** This scenario follows Scenario A but includes a consistent 0.5% annual increase in the undergraduate retention rate over the next five years (2023/24: +0.5%; 2024/25: +0.5%; 2025/26: +0.5%; 2026/27: +0.5%; and 2027/28: +0.5%).

**Scenario C – Aspirational Goal:** Building on Scenario A, this scenario aims for an undergraduate retention rate increase of 0.5% for the first two years, followed by a 1% increase annually for the subsequent three years (2023/24: +0.5%; 2024/25: +0.5%; 2025/26: +1%; 2026/27: +1%; and 2027/28: +1%).

Scenario	SEMP			
	2024-25	2025-26	2026-27	2027-28
Status Quo	20,987	21,795	22,823	23,361
Conservative	21,617	22,449	23,508	24,062
Aspirational	21,617	22,449	24,798	24,996

Figure 12: Projected Undergraduate Enrolment Units Under Three Scenarios Based on the Implementation of Strategies and Tactics Within the Strategic Enrolment Management Plan (SEMP) from 2024-2025 to 2027-2028.



## Priority Student Populations

Developing and executing specific strategies is crucial to support priority student groups effectively. These include targeted recruitment efforts, tailored support services, and dedicated retention programs uniquely designed for each group. The aim is to create a student experience that increases enrolment and fosters academic achievement and success.

The SEM Plan places Equity, Diversity, and Inclusion as a central tenet to advancing student enrollment at the University of Windsor by recognizing not only the need to invest in recruitment efforts that continue to diversify our student representation at the University of Windsor but to ensure that students feel welcomed, valued and excited to participate in campus life. The Plan also acknowledges existing and persisting systemic inequalities. It works towards the University's goals that ensure fair access and treatment, thereby fostering an environment where diverse student perspectives are valued and where we actively work towards ensuring that we meet diverse students' multi-faceted needs.

The SEM Plan highlights the University's commitment to embracing and nurturing the rich diversity on our campus by focusing on four key student groups, each of which offers unique opportunities for enriching our academic community and fostering success:

- 1. Indigenous Students:** Recognizing the importance of inclusivity and cultural heritage, the University is dedicated to supporting Indigenous students through targeted programs and services that honour their identities and traditions.
- 2. Black Students:** The University is committed to enhancing the educational experience for Black students, providing a supportive environment that celebrates diversity and promotes academic and personal growth.
- 3. Students Transferring from Colleges:** The University values the diverse perspectives and experiences that transfer students bring and is committed to facilitating smooth transitions for those joining us from college.
- 4. Students from Southwest Ontario:** Acknowledging our roots and the local community, the University seeks to attract and support students from Southwest Ontario, ensuring that our campus reflects the vibrant diversity of the region.

# Faculty-specific Enrolment within the University Framework

## Enrolment Priorities (Faculty-specific)

The University's overarching enrolment goals are deeply intertwined with and fundamentally built upon the enrolment priorities of its Faculties. This relationship is essential for achieving the institution's broad strategic objectives, as outlined in "Aspire," such as delivering personalized support, academic excellence, and comprehensive student success. These institutional goals rely on their harmonization with the unique enrolment opportunities and targets each faculty sets.

Table 1: Faculty-specific Enrolment Priorities (as articulated by Decanal Leadership).

<b>Human Kinetics</b>	Increase the number and overall percentage of 1st choice undergraduate applicants
	Maintain a focus on 101s – domestic undergraduate applying directly from high school
	Grow undergraduate internship and co-op opportunities
	Reconsider undergraduate program nomenclature (Bachelor of Sports Management & Leadership and Bachelor of Science (Kinesiology & Health Studies))
	Create a supportive, attractive, and seamless transition for transfer students into HK programs
<b>FAHSS</b>	Increase the number of 1st choice undergraduate applicants
	Improve undergraduate local recruitment and yield
	Build relationships with high school students, teachers, and counsellors
	Extend outreach to Grade 8 (e.g., Enrichment program, camps, competitions)
	Introduce co-operative education
	Investigate launching a new course-based master's program
	Establish a UG English entrance average of 60% for all FAHSS programs
	Improve UG student retention
<b>Engineering</b>	Increase the UG:Graduate student ratio
	Reduce the dependency on international graduate students (course and research-based)
	Increase the number of female students across all degree levels
	Increase the number of Indigenous students across all degree levels
	Improve UG student retention, especially Y1:Y2 progression
<b>Education</b>	Increase the number of domestic graduate students
	Establish transfer pathways from undergraduate programs to graduate degree programs
	Exploring strategies to reduce the time required for degree completion and improve retention for concurrent undergraduate students
	Diversifying the countries from which international graduate students originate
	Considering the implementation of stackable credentials, individuals can concurrently hold a diploma, certificate, or degree





<b>Business</b>	Grow the number of undergraduates as a percentage of the total student population
	Increase the number of 1st choice undergraduate applicants and improve the academic quality of applicants
	Increase the number of female and underrepresented undergraduate students (Black and Indigenous)
	Promote the professional accounting pathway to college transfers
	Increase the percentage of domestic students pursuing graduate studies
	Improve undergraduate student retention
	Increase the number of college transfer enrolments across all undergraduate disciplines
	Increase international undergraduate student enrolment and international partnership agreements
<b>Nursing</b>	Alter the composition of enrolment to incorporate a higher percentage of undergraduate transfer students (105)
	Evaluate the potential to accept more domestic undergraduate and graduate students, taking into account the availability of resources and clinical placement opportunities
	Enhance the process of attracting outstanding graduate candidates
	Continue to foster a culture of student success and expand available support services
	Establish fair and inclusive procedures and practices for undergraduate and graduate admissions and enrolment, ensuring better representation of the diverse population we cater to
	Assess the delivery methods of our undergraduate and graduate programs, focusing on aspects such as program length, online or in-person learning modalities, course order, and program condensation possibilities
<b>Science</b>	Enhance connections with Ontario colleges
	Implement the new 2+2 program with St. Clair College
	Increase research-based graduate student funding
	Maintain a balanced portfolio of domestic and international students across all degree levels
	Focus on domestic UG and Grad enrolment
	Successfully launch new programs, including the Graduate Data Science program
	Improve the academic profile of incoming UG students (e.g., entrance averages)
	Explore academic collaboration partnerships in Michigan and Ohio
	Build a marketing and enrolment strategy between health and the environment
<b>Law</b>	Maintain a steady enrolment state
	Evaluate new programming opportunities, including at the graduate level
	Continue to improve student retention



## Enrolment Goals (Faculty-specific)

The faculty-specific enrolment goals for 2024-2029 are integral components that collectively form the institutional enrolment objectives. Each faculty's enrolment plan, with its distinct focus and strategies, contributes to the broader university's targets. These faculty-level plans, when aggregated, embody the University's holistic approach to enrolment, ensuring that the institution's overarching objectives are met through each faculty's concerted efforts and tailored strategies. This cohesive structure demonstrates how the detailed, faculty-specific enrolment opportunities and goals roll up to establish and support the comprehensive enrolment ambitions of the university.

### NEW Enrolments

FAHSS	Baseline	SEMP				
	Fall 2023	Fall 2024	Fall 2025	Fall 2026	Fall 2027	Fall 2028
101's (Ontario High Schools)	662	759	768	806	810	810
105's (International)	25	25	25	25	25	25
105's (Transfer)	120	120	120	120	120	120
New - Undergraduate	807	904	913	951	955	955
+ Returning Year 1 (est.)	139	141	156	159	165	165
<b>TOTAL NEW UG</b>	<b>946</b>	<b>1,045</b>	<b>1,069</b>	<b>1,110</b>	<b>1,120</b>	<b>1,120</b>
	<b>2023/24</b>	<b>2024/25</b>	<b>2025/26</b>	<b>2026/27</b>	<b>2027/28</b>	<b>2028/29</b>
New - Master's	328	328	332	333	334	335
<b>Total - NEW Students</b>	<b>1,274</b>	<b>1,351</b>	<b>1,390</b>	<b>1,432</b>	<b>1,454</b>	<b>1,455</b>

Figure 13: Projected New Fall Enrolment in the Faculty of Arts, Humanities, and Social Sciences for Undergraduate and Master's Programs, 2023-2028.

Business	Baseline	SEMP				
	Fall 2023	Fall 2024	Fall 2025	Fall 2026	Fall 2027	Fall 2028
101's (Ontario High Schools)	190	190	200	209	220	231
105's (International)	16	16	16	16	16	16
105's (Transfer)	19	19	19	19	19	19
New - Undergraduate	225	225	235	244	255	266
+ Returning Year 1 (est.)	33	25	22	23	23	23
<b>TOTAL NEW UG</b>	<b>258</b>	<b>250</b>	<b>257</b>	<b>267</b>	<b>278</b>	<b>289</b>
	<b>2023/24</b>	<b>2024/25</b>	<b>2025/26</b>	<b>2026/27</b>	<b>2027/28</b>	<b>2028/29</b>
New - Master's	382	488	448	428	448	428
<b>Total - NEW Students</b>	<b>640</b>	<b>738</b>	<b>705</b>	<b>695</b>	<b>726</b>	<b>717</b>

Figure 14: Projected New Fall Enrolment in the Odette School of Business for Undergraduate and Master's Programs, 2023-2028.



Engineering	Baseline	SEMP				
	Fall 2023	Fall 2024	Fall 2025	Fall 2026	Fall 2027	Fall 2028
101's (Ontario High Schools)	275	275	308	342	403	465
105's (International)	19	20	20	20	20	20
105's (Transfer)	22	22	22	22	22	22
New - Undergraduate	316	317	350	384	445	507
+ Returning Year 1 (est.)	11	15	16	18	19	19
<b>TOTAL NEW UG</b>	<b>327</b>	<b>332</b>	<b>366</b>	<b>402</b>	<b>464</b>	<b>526</b>
	<b>2023/24</b>	<b>2024/25</b>	<b>2025/26</b>	<b>2026/27</b>	<b>2027/28</b>	<b>2028/29</b>
New - Master's	1,783	1,668	1,668	1,518	1,518	1,518
<b>Total - NEW Students</b>	<b>2,110</b>	<b>2,000</b>	<b>2,034</b>	<b>1,920</b>	<b>1,982</b>	<b>2,044</b>

Figure 15: Projected New Fall Enrolment in the Faculty of Engineering for Undergraduate and Master's Programs, 2023-2028.

Human Kinetics	Baseline	SEMP				
	Fall 2023	Fall 2024	Fall 2025	Fall 2026	Fall 2027	Fall 2028
101's (Ontario High Schools)	191	200	208	216	225	234
105's (International)	4	4	4	4	4	4
105's (Transfer)	13	18	20	22	24	26
New - Undergraduate	208	222	232	242	253	264
+ Returning Year 1 (est.)	18	18	18	18	19	19
<b>TOTAL NEW UG</b>	<b>226</b>	<b>240</b>	<b>250</b>	<b>260</b>	<b>272</b>	<b>283</b>
	<b>2023/24</b>	<b>2024/25</b>	<b>2025/26</b>	<b>2026/27</b>	<b>2027/28</b>	<b>2028/29</b>
New - Master's	26	30	41	46	51	56
<b>Total - NEW Students</b>	<b>252</b>	<b>270</b>	<b>291</b>	<b>306</b>	<b>323</b>	<b>339</b>

Figure 16: Projected New Fall Enrolment in the Faculty of Human Kinetics for Undergraduate and Master's Programs, 2023-2028.

Nursing	Baseline	SEMP				
	Fall 2023	Fall 2024	Fall 2025	Fall 2026	Fall 2027	Fall 2028
101's (Ontario High Schools)	144	150	150	150	150	150
105's (International)	1	1	1	1	1	1
105's (Transfer)	11	20	20	20	20	20
New - Undergraduate	156	171	171	171	171	171
+ Returning Year 1 (est.)	6	6	6	6	6	6
<b>TOTAL NEW UG</b>	<b>162</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>
	<b>2023/24</b>	<b>2024/25</b>	<b>2025/26</b>	<b>2026/27</b>	<b>2027/28</b>	<b>2028/29</b>
New - Master's	45	58	59	60	61	62
<b>Total - NEW Students</b>	<b>207</b>	<b>235</b>	<b>236</b>	<b>237</b>	<b>238</b>	<b>239</b>

Figure 17: Projected New Fall Enrolment in the Faculty of Nursing for Undergraduate and Master's Programs, 2023-2028.

Science	Baseline	SEMP				
	Fall 2023	Fall 2024	Fall 2025	Fall 2026	Fall 2027	Fall 2028
101's (Ontario High Schools)	532	550	561	575	589	604
105's (International)	55	55	55	55	55	55
105's (Transfer)	49	60	60	60	60	60
New - Undergraduate	636	665	676	690	704	719
+ Returning Year 1 (est.)	118	100	106	108	110	110
<b>TOTAL NEW UG</b>	<b>754</b>	<b>765</b>	<b>782</b>	<b>798</b>	<b>814</b>	<b>829</b>
	<b>2023/24</b>	<b>2024/25</b>	<b>2025/26</b>	<b>2026/27</b>	<b>2027/28</b>	<b>2028/29</b>
New - Master's	790	733	740	740	740	740
<b>Total - NEW Students</b>	<b>1,544</b>	<b>1,498</b>	<b>1,522</b>	<b>1,538</b>	<b>1,554</b>	<b>1,569</b>

Figure 18: Projected New Fall Enrolment in the Faculty of Science for Undergraduate and Master's Programs, 2023-2028.



## Total Enrolments

Enrolment management often focuses on the number of new students starting in traditional fall terms, inadvertently overlooking those who continue or begin at different times. To address this, we show total enrolment utilizing 'Enrolment Units' as a comprehensive measure. This system counts the number of terms each student is enrolled in during an academic year, with a single term equating to one unit. This approach allows for a more accurate tracking and assessment of student engagement throughout the entire year, not just during peak intake periods.

Enrolments	InterSummer Term			
Student Population				
Undergraduate (Domestic)	2024	2025	2026	2027
FAHSS	1,179	1,170	1,182	1,181
Business	489	471	475	478
Engineering	871	856	908	933
Human Kinetics	225	223	228	229
Nursing	307	307	308	307
Science	925	915	912	912
<b>Total UG - Domestic</b>	<b>3,996</b>	<b>3,942</b>	<b>4,013</b>	<b>4,040</b>
Undergraduate (International)				
FAHSS	85	77	77	78
Business	50	45	45	48
Engineering	113	88	81	78
Human Kinetics	3	2	2	2
Nursing	1	1	1	1
Science	171	153	151	152
<b>Total UG - International</b>	<b>423</b>	<b>366</b>	<b>357</b>	<b>359</b>
Second Entry				
Law				
Domestic	106	108	108	108
International	2	1	1	1
Education				
Domestic	45	45	45	45
International	-	-	-	-
<b>Total - Second Entry</b>	<b>153</b>	<b>154</b>	<b>154</b>	<b>154</b>
<b>Total Enrolment - UG (Spring)</b>	<b>4,572</b>	<b>4,462</b>	<b>4,524</b>	<b>4,553</b>

Figure 19: Estimated Combined Enrolment of Domestic Undergraduate Students (Full-time and Part-time) from 2024 to 2027 (Office of Institutional Analysis) shown as enrolment units.

Enrolments	Fall Term			
Student Population				
Undergraduate (Domestic)	2024	2025	2026	2027
FAHSS	3,434	3,589	3,756	3,842
Business	962	978	1,030	1,084
Engineering	1,099	1,201	1,265	1,350
Human Kinetics	756	798	840	875
Nursing	1,041	1,110	1,153	1,111
Science	2,481	2,480	2,503	2,545
<b>Total UG - Domestic</b>	<b>9,773</b>	<b>10,156</b>	<b>10,547</b>	<b>10,807</b>
Undergraduate (International)				
FAHSS	227	238	251	259
Business	131	142	160	160
Engineering	122	117	134	149
Human Kinetics	41	48	62	76
Nursing	11	9	8	7
Science	407	415	429	426
<b>Total UG - International</b>	<b>939</b>	<b>969</b>	<b>1,044</b>	<b>1,077</b>
Second Entry				
Law				
Domestic	750	764	774	765
International	15	15	15	15
Education				
Domestic	809	794	840	831
International	-	-	-	1
<b>Total - Second Entry</b>	<b>1,574</b>	<b>1,573</b>	<b>1,629</b>	<b>1,612</b>
<b>Total Enrolment - UG (Fall)</b>	<b>12,286</b>	<b>12,698</b>	<b>13,220</b>	<b>13,496</b>

Figure 20: Estimated Fall Enrolments (Full-time and Part-time) by Faculty for Undergraduate and Secondary Entry Programs from 2024-25 to 2027-28 (Office of Institutional Analysis).

Enrolments	Winter Term			
Student Population				
Undergraduate (Domestic)	2025	2026	2027	2028
FAHSS	3,292	3,448	3,582	3,633
Business	930	972	1,007	1,051
Engineering	1,135	1,193	1,272	1,318
Human Kinetics	703	766	813	849
Nursing	927	999	1,011	953
Science	2,401	2,417	2,482	2,517
<b>Total UG - Domestic</b>	<b>9,388</b>	<b>9,795</b>	<b>10,167</b>	<b>10,321</b>
Undergraduate (International)				
FAHSS	202	211	223	225
Business	128	144	157	173
Engineering	117	112	121	147
Human Kinetics	42	48	69	87
Nursing	6	3	2	3
Science	364	380	393	400
<b>Total UG - International</b>	<b>859</b>	<b>898</b>	<b>965</b>	<b>1,035</b>
Second Entry				
Law				
Domestic	753	747	758	759
International	10	12	12	12
Education				
Domestic	836	790	846	883
International	1	1	1	1
<b>Total - Second Entry</b>	<b>1,600</b>	<b>1,550</b>	<b>1,617</b>	<b>1,655</b>
<b>Total Enrolment - UG (Winter)</b>	<b>11,847</b>	<b>12,243</b>	<b>12,749</b>	<b>13,011</b>

Figure 21: Estimated Winter Enrolments (Full-time and Part-time) by Faculty for Undergraduate and Secondary Entry Programs from 2024-25 to 2027-28 (Office of Institutional Analysis).

Enrolments	DEGREE LEVEL / TYPE				
Graduate					
Term	CBM	Master	Total Masters	PhD	Total - Grad
<b>2024-25</b>					
InterSummer 2024	3,234	1,160	4,394	455	4,849
Fall 2024	3,616	1,595	5,211	476	5,687
Winter 2025	3,524	1,481	5,005	467	5,472
<b>2025-26</b>					
InterSummer 2025	3,192	1,214	4,406	470	4,876
Fall 2025	3,680	1,665	5,345	492	5,837
Winter 2026	3,580	1,546	5,126	470	5,596
<b>2026-27</b>					
InterSummer 2026	3,156	1,249	4,405	457	4,862
Fall 2026	3,547	1,684	5,231	490	5,721
Winter 2027	3,350	1,574	4,924	470	5,394
<b>2027-28</b>					
InterSummer 2027	2,927	1,276	4,203	475	4,678
Fall 2027	3,380	1,676	5,056	504	5,560
Winter 2028	3,281	1,565	4,846	497	5,343

Figure 22: Estimated Graduate Enrolments (Full-time and Part-time) by Degree Level and Type from 2024-25 to 2027-28 (Office of Institutional Analysis).

## Enrolment Assumptions

Future enrolment is influenced by several factors: ongoing pandemic effects on student success and retention, demographic shifts in Ontario (Government of Ontario, 2024), particularly in Southwest Ontario, changing immigration policies, and a high unemployment rate in Windsor. Significant growth in Ontario's colleges and increased high school applications to universities are notable trends.

Government policies, such as funding for nursing seats and the rise in online and distance education, could boost enrolments. The practical implementation of previous and future enrolment strategies, especially those aligned with faculty priorities and identified strategic opportunities, is crucial for achieving these objectives.

## Strategic Opportunities

During the enrolment visioning process, five vital strategic opportunities emerged, each shaped by insights gained from a comprehensive market assessment, performance reviews, the creation of program marketing scorecards, stakeholder interviews, setting enrolment targets, and conducting an enrolment visioning workshop. For each opportunity, specific Key Performance Indicators (KPIs) and measures of effectiveness have been pinpointed. Corresponding strategies are planned to be crafted and executed, which, if accomplished effectively, are expected to fulfill the enrolment objectives of the institution and its faculties.



## Expanding Domestic Undergraduate Recruitment

Addressing the decline in the local high school student population, the university is seizing a strategic opportunity to broaden its reach and appeal. By intensifying recruitment and marketing efforts, the focus is on capturing a larger market share beyond the Windsor-Essex region. This shift represents a significant strategic opportunity for the university to tap into a wider pool of potential students, especially in western and central Ontario. Engaging learners earlier in their educational journey and providing compelling reasons for local students to study close to home are critical aspects of this strategy. This approach aims to counteract demographic declines and positions the university to attract a diverse and robust domestic undergraduate population, aligning with its broader growth and regional impact goals.

Strategic Opportunity: Expand domestic undergraduate enrolment	
KPI: To increase the number of domestic undergraduate learners at UWindsor	
Effectiveness Measures	Tracking changes in applications and enrolment from non-local areas vs. local* areas
	Measuring the level of engagement from K-12 students (by grade) in university initiatives, such as in-class workshops, open days, or school visits.
	Analyzing market share in targeted non-local regions compared to previous years.
	The percentage of local* high school graduates who choose to enrol at the university vs elsewhere.
	The cost-effectiveness of local* and non-local recruitment strategies.
	The retention rates of non-local students compared to local* students.

\* Local defined as originating from Essex, Lambton, and Kent Counties.

## Strategies

1. Commence at an earlier age: Develop and manage the delivery of top-notch programs for school engagement, both on and off-campus.
2. Tailor messaging and resources for critical markets and communities.
3. Enhance storytelling efforts.
4. Establish a centralized hub for services and information.
5. Review scholarship programs and adjust them to serve critical markets and programs better (using program marketing scorecard report).
6. Formalize a communications strategy tailored by student group for engaging with prospective applicants.
7. Explore the development of bridging programs to support under-served learners with equity needs.
8. Investigate the implementation of dual credit initiatives.









## A Student-First Experience

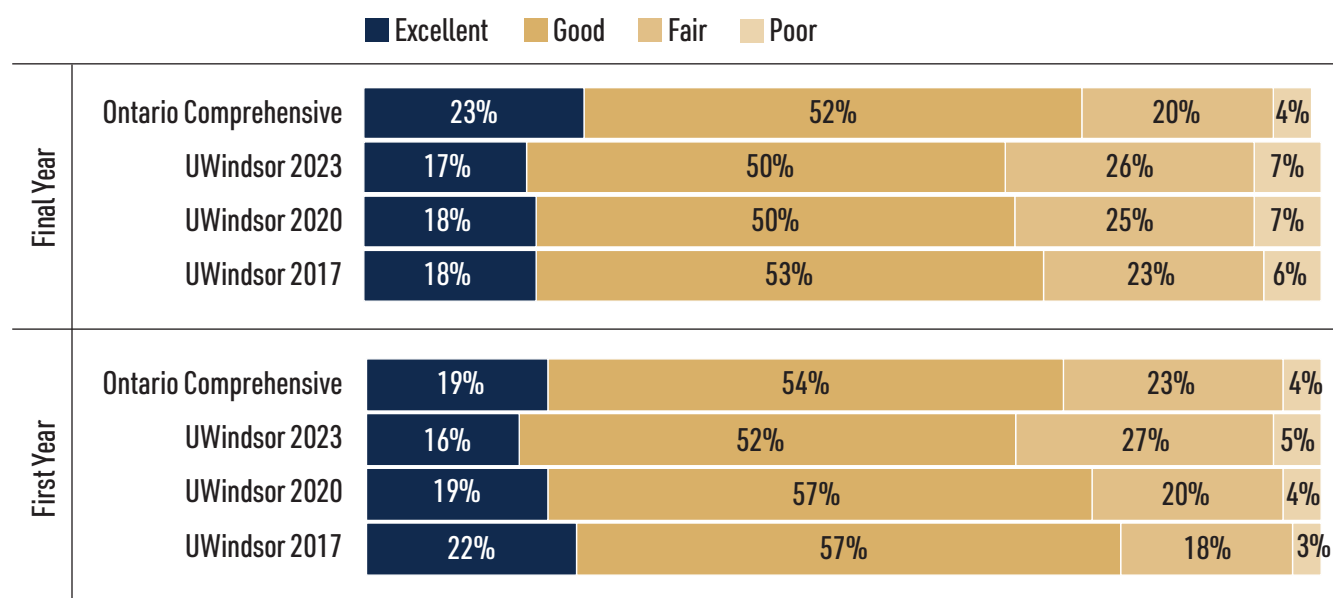
The pandemic's impact has been significant, intertwining mental health, financial challenges, and essential needs closely with academic achievement. Notably, more than one in five students at UWindsor has a self-reported disability or impairment (OUAC, 2024). Surveys reveal that 30% of first-year and graduating students rate their experience as fair or poor, and an equal percentage of final-year students would not choose UWindsor if given another chance (NSSE, 2023). This is a concerning trend in the context of strategic enrolment management, which prioritizes student success and completion.

The "Aspire" Strategic Plan addresses challenges by fostering student diversity and accessibility, improving the overall student experience, providing personalized attention and support, ensuring high-quality experiences, and cultivating a supportive, equitable learning environment. At the same time, SEM planning workshop participants highlighted the need for more adaptable and convenient services, enhanced online support, a culture centred on service, one-stop services, extended service hours, and improved mental health and international student support, aligning with the preferences and needs of future students.

These initiatives underscore a strategic shift towards an opportunity to provide a "student-first" experience. This approach moves away from staff-centric decision-making and isolated operational practices, both physically and digitally. It emphasizes tailored communication, standardized recruitment responsibilities, and a unified marketing approach to enhance the student experience at UWindsor.

Strategic Opportunity: A Student-First Experience	
KPI: The proportion of students who rate their overall educational experience at UWindsor as either Excellent or Good, according to the National Survey of Student Engagement (NSSE), surpasses the average rating of comparable Ontario Comprehensive institutions.	
Effectiveness Measures	Positive feedback from prospective students regarding clarity and helpfulness of information.
	Increased student satisfaction with communication processes, measured through surveys.
	Reduction in the time students spend seeking help across different departments.
	Improved engagement metrics (e.g., open rates, click-through rates) for targeted communications and increased conversion rates from inquiries to applications.
	Higher student retention and progression rates and positive student feedback on the registration process's relevance to their goals.
	Improved student satisfaction with academic advising and demonstrable impact of personalized advising on student success metrics (e.g., GPA improvement, successful graduation rates, etc.).

## Comparison of Student Evaluations of Educational Experience at the University of Windsor from 2017, 2020, and 2023, Against Ontario Comprehensive Averages, Based on the National Survey of Student Engagement 2023



## Strategies

1. Develop a comprehensive prospective student communications plan tailored to individual student populations.
2. Utilize UWinsite Engage to streamline and unify all communication channels.
3. Establish a centralized "one-stop" service centre for student support.
4. Define clear responsibilities for creating effective prospective graduate student communications.
5. Capture and nurture student goals (academic and career) during initial and ongoing registration processes.
6. Empower advisors with access to student goals for personalized guidance.
7. Create a comprehensive and accessible student profile to enhance advisor support.



## Comprehensive Advising for Student Retention

Enhancing student retention is critical to the University of Windsor's enrolment success. While certain faculties have highlighted student retention as a crucial focus, this must become a priority across the entire university. Currently, the University has some effective retention strategies and supports in place, but their implementation is somewhat disjointed. A cohesive and systematic approach towards advising involving widespread participation is necessary to impact student retention rates significantly. For instance, students struggling academically often face multiple challenges, including mental health issues, financial difficulties, and social adjustment hurdles. Merely addressing the symptom (such as poor academic performance) with a singular solution is often insufficient. A more effective approach is envisioned involving faculty-based professional advisors supported by campus resources who can help the entire spectrum of students' needs and address the underlying root causes of their challenges.

Strategic Opportunity: Adopt a holistic advising model for the institution	
KPI: To improve the consistency and quality of advising for all students across all faculties.	
Effectiveness Measures	Changes in student retention and graduation rates before and after implementing a holistic advising model.
	Evaluation of student satisfaction and engagement with advising services.
	Efficiency and effectiveness of advisors (e.g., # of students served, frequency of advising interactions, etc.).
	Assess if there is a decrease in average time to degree completion.
	Impact of advising on students including at-risk students those with financial needs culturally diverse students and pioneering students.
	Impact of the advising council and lead advisor in coordinating and reinforcing the institutional approach to advising.

## Strategies

1. Implement faculty-embedded professional advisors with support from academic program coordinators.
2. Foster a holistic advising approach encompassing goal attainment, degree completion, building relationships, and proactive engagement.
3. Establish an Advising Council dedicated to enhancing advising effectiveness.
4. Appoint a Lead Advisor to coordinate and reinforce the advising model.
5. Automate advisor assignments using UWinsite.
6. Formalize advising protocols and invest in professional development.
7. Enhance UWinsite's functionality to facilitate effective advising practices.
8. Develop an academic literacy information program for students who may not have had sufficient preparation in high school or for additional language learners.

## Transfer Enrolment Growth

The University of Windsor focuses on improving engagement with transfer students as a critical strategy to boost undergraduate enrolment. Currently, the number of students transferring to the university is significantly lower than other institutions of comparable size and program offerings, which provides a strategic opportunity to enhance future undergraduate enrolment.

Strategic Opportunity: Transfer Enrolment	
KPI: To increase the number of learners who transfer to UWindor from college or university.	
Effectiveness Measures	The volume of inquiries, applications, offers, and enrolment from transfer students over time, including demographics and origins.
	Total count of active and accurate articulation agreements.
	Time taken to complete credit evaluations for students.
	Implementation of a streamlined policy and process for articulation agreements.
	Metrics related to transfer marketing include views, click-through rates, and responses to calls to action.
	Participation levels in transfer information sessions or events.
	The percentage of credits successfully transferred and applied towards degree requirements, as well as the proportion of transfer credits that are accepted but not applied to degree requirements (lost credits).
	The average time it takes for transfer students to complete their degree.

## Strategies

1. Implement a strategy to enhance enrolment by establishing a Transfer Student Success Center within the proposed UWin One Stop. It includes a dedicated team focused on transfer students, recruitment specialists, admissions officers, and academic advisors to streamline and support their transition and success.
2. Formalize the Terms of Reference for the "Transfer Working Group."
3. Create a formalized process for creating and maintaining transfer agreements.
4. Explore a physical presence at St. Clair College.
5. Expand the role of the transfer enrolment advisor to a full-time position.
6. Identify and designate transfer champions within each faculty.
7. Improve communication of transfer credit information at the point of admission.
8. Empower the Registrar's Office for first-year course equivalencies.
9. Investigate on-the-spot transfer assessments.
10. Set guaranteed transfer evaluation timelines.
11. Implement competency-based learning admissions practices.



## Early Alert

Although developing a formal early alert system falls outside the immediate scope of the 2024-29 SEM Plan, it has been identified as a critical strategic priority for boosting undergraduate enrolment. This system, or methodology, is vital to swiftly and proactively identifying students needing extra academic support, improving overall student outcomes.

In the meantime, preliminary strategies will be implemented to lay the groundwork for future, more comprehensive efforts. These initial measures will focus on identifying and supporting students requiring additional assistance. The university will proactively enhance student retention and success by implementing these foundational steps. This approach aligns with current enrolment goals and sets the stage for a campus-wide early alert system in the future.

### Strategic Opportunity: Early Alert

**KPI: To reduce the number of learners who do not complete their degree at UWindsor.**

#### Effectiveness Measures

The level of participation and engagement of faculty and staff involved in the early alert process, such as the number of referrals of students who may be at risk.

The usage of academic support services, counselling services, and other resources by learners identified as being at risk.

Feedback from students who have been identified as being at risk.

Retention and graduation rates of students who were identified and supported with those who were not.

Academic performance (e.g., grades and GPA) of students before and after receiving support from the system.

The number of Learning Management System course sections that include data around missed assignments, low participation, or a student drop in grades.

## Strategies

1. Establish a dedicated Retention Committee within our SEM governance framework.
2. Identify and harness available data to develop a future early alert framework.
3. Conduct an in-depth environmental scan to benchmark current practices against sector best practices.
4. Formulate a precise institutional definition of "at-risk" individuals.
5. Initiate a pilot program for CRI's HeadStart Proactive Retention System, a Readiness Assessment tool.
6. Implement a pilot model for an Early Alert referral system, capitalizing on existing data and adopting a holistic professional advisor model.
7. Explore potential technological solutions for Early Alert systems to be considered in Strategic Enrolment Management Plan 3.0 (2028 – onwards).
8. Develop a strategy to bolster enrolment by pinpointing and addressing courses with high rates of under-performance and withdrawals, often referred to as challenging or 'gatekeeper' courses.



# Performance Management

Performance management focuses on establishing a systematic, organized, and data-driven framework to achieve enrolment targets, emphasizing constant institutional adaptability and strategy refinement. This approach encompasses heightened accountability, effective execution, ongoing monitoring and evaluation, adaptability to change, and a commitment to perpetual improvement.

## Enrolment Management Committees

The University's 2024-29 SEM Plan will see the Strategic Enrolment Executive (SEMX) re-branded as the Enrolment Management Committee. This change retains the committee's existing membership, including all Decanal leaders. This committee will continue enhancing student recruitment, retention, and support, aligning these efforts with the university's broader strategic and academic goals.

A new SEM Executive Committee, chaired by the Provost and Vice-President, Academic, will be formed to steer the implementation of the SEM Plan. This committee will be drawn from the Enrolment Management, Recruitment & Retention, and Student Success Committees, ensuring coordinated efforts across the university that align with its overarching strategic direction.

Further, the SEM Plan introduces a new Recruitment and Retention Committee, replacing the Undergraduate and Graduate Committees. This new committee has a revised membership, including the chairs for the Transfer and Educators Working Groups. A sub-committee will focus on enhancing strategies for student retention and success.

This restructuring aims to unify and foster collaboration across essential university functions such as academic affairs, marketing, student communications, admissions, orientation, and enrolment services for undergraduate and graduate students.

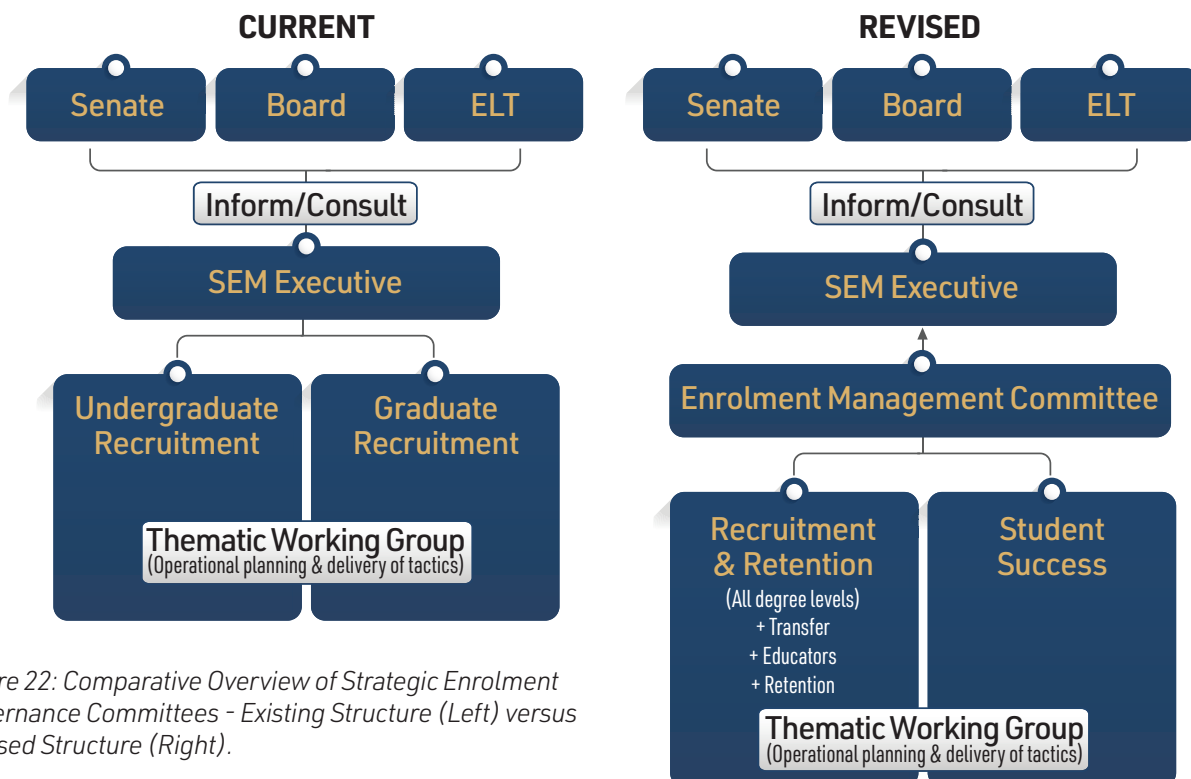


Figure 22: Comparative Overview of Strategic Enrolment Governance Committees - Existing Structure (Left) versus Revised Structure (Right).



## Action Plans

To ensure the successful execution of the SEM Plan, a distinct working group will be established for each of the five strategic opportunities outlined in the plan. These groups, co-led by a faculty member and an administrative leader, will be tasked with developing a critical path for realizing their respective strategic opportunities. The composition of these working groups will include members from the strategy teams that contributed to the SEM Plan's development, additional members from the campus community, and support from the Associate Vice-President of Enrolment.

The primary responsibilities of these working groups are multifaceted. Building off earlier work of strategy teams, they will finalize and assign specific tasks and clear leadership roles to ensure accountability and seamless execution. Each group will also develop a detailed timeline for their functions, outlining the start and end dates to provide a structured and trackable progression. Moreover, they will establish Key Performance Indicators (KPIs) for each task and the overarching dashboard, which are essential in evaluating the effectiveness of the initiatives and facilitating data-driven decision-making. Additionally, these groups will identify and address the crucial factors necessary for successfully implementing each strategic opportunity and the dashboard itself. This may include resource allocation, staff training, technology infrastructure development, and stakeholder engagement.

Once these action plans are crafted, the working groups will present their proposed implementation strategies to the SEM Executive Committee for approval, ensuring that the process remains aligned with the overarching goals of the SEM Plan and is executed efficiently.

## SEM Plan Dashboard

A dashboard will be developed to monitor critical metrics identified in the SEM Plan. This includes essential data points like student enrolment numbers, retention rates, and demographic statistics. The design of this dashboard will be closely aligned with the objectives and strategies detailed in the SEM Plan, fostering a unified approach to managing enrolment. Furthermore, a comprehensive system will be established to track the progress of implementing the related strategic opportunities. This system will encompass the identification and delegation of tasks, the creation of detailed timelines, the setting of effectiveness measures, and the identification of essential factors for successful implementation.

## Faculty Coordinating Council Presentations

The success of the SEM Plan is intrinsically linked to the involvement and collaboration of faculty across the institution. Recognizing that SEM permeates every facet of institutional functioning, it becomes clear that authentic faculty engagement is not just beneficial but essential. Faculty members play pivotal roles at various junctures of enrolment management, making their contribution indispensable for any SEM initiative's success. This interdependence is rooted in enrolment management being an institution-wide, long-term strategy built upon a foundation of shared responsibilities.

To reinforce this partnership and foster a culture of collaboration and institutional buy-in, annual presentations on the performance of the SEM Plan will be delivered to faculty coordinating councils. These presentations aim to inform and actively involve faculty in the ongoing process and achievements of the SEM Plan. This approach ensures the faculty remains integrally involved and invested in the plan, bolstering the institution's overall enrolment management strategy.



## Annual Faculty Review

Recognizing lessons from the past and ensuring that the SEM Plan is not merely created, approved, and then relegated to obscurity, either on a shelf or in digital archives, is vital. Instead, it should be actively used as a dynamic, guiding document. Its ongoing refinement is crucial to keep it relevant and effective, aligning it with the evolving goals of the institution. This approach is critical in the ever-changing realm of higher education, where factors like demographic shifts, technological advancements, resource allocation, and government policies continuously reshape the landscape.

To this end, deans and their leadership teams will play a proactive role each year. They will be engaged to gather insights and feedback, share experiences, and provide diverse perspectives to assess and fine-tune the SEM plan, if necessary. This iterative process is crucial in enhancing strategies related to student recruitment, retention, and the overall quality of educational offerings, ensuring the SEM Plan remains a living, evolving road map for enrolment management and, ultimately, student success.

## Annual APC Submission

It is proposed that an annual report on the Plan be submitted to the Academic Policy Committee of the Senate as a critical step in ensuring transparency and collaboration within the institution. This report will encapsulate the plan's progress, challenges, and future goals, emphasizing its impact on every aspect of the institution and the essential role of faculty engagement in enrolment management. This initiative is intended to solidify a culture of partnership and collaboration, engaging the Senate as a critical stakeholder in the ongoing refinement and success of the SEM Plan.

## Conclusion

Ultimately, the Aspire for Student Success: Strategic Enrolment Management Plan 2024-29 embodies a forward-thinking blueprint to enhance student success through targeted recruitment, retention, and academic attainment. This plan, meticulously developed with extensive stakeholder input, leverages data-driven strategies and embraces the evolving educational landscape. It commits to nurturing a diverse, vibrant student body while aligning with institutional goals and responding dynamically to global challenges. As we embark on this strategic journey, our collective efforts will ensure the University of Windsor remains a beacon of excellence, accessibility, and innovation in the higher education sector.



# Appendices

## SEM Plan Advisory Committee

Meetings: February 3, 2023, April 14, 2023, May 3, 2023, June 6, 2023, August 11, 2023, December 4, 2023

### Membership

Robert Aguirre, Provost and Vice-President Academic, Office of the Provost (July – December)

Christopher Busch, Associate Vice-President of Enrolment Management, Office of Enrolment Management

Cheryl Collier, Dean, Faculty of Arts, Humanities and Social Science

Gillian Heisz, Vice-President, Finance and Operations, Office of the Vice-President Finance and Operations

Shetina Jones, Associate Vice-President, Student Experience, Office of Student Experience (August – December)

Debbie Kane, Dean, Faculty of Graduate Studies

Phebe Lam, Acting Associate Vice-President, Student Experience, Office of Student Experience (February – June)

Patti Weir, Interim Provost and Vice-President Academic, Office of the Provost (February – June)

Rosemary Zanutto, Executive Director, Institutional Analysis

## Strategic Enrolment Management Executive Committee

Meetings: January 18, 2023; February 15, 2023; April 19, 2023, May 17, 2023; June 15, 2023; July 19, 2023; September 14, 2023; October 16, 2023; November 23, 2023; December 14, 2023

### Membership

Robert Aguirre, Provost and Vice-President Academic, Office of the Provost (July – December)

Reem Bahdi, Dean, Faculty of Law

Chris Busch, Associate Vice-President, Enrolment Management, Office of Enrolment Management

Dora Cavallo-Medved, Dean, Faculty of Science

Lorraine Chandler, Acting Registrar, Registrar Office (January – May)

Cheryl Collier, Dean, Faculty of Arts, Humanities, and Social Sciences

Ray Darling, Registrar, Registrar Office (June – December)

Mitch Fields, Dean, Faculty of Business (January – June)

Chris Houser, Dean, Faculty of Science (January – June)

Gillian Heisz, Vice-President, Finance and Operations, Office of the Vice-President Finance and Operations

Shetina Jones, Associate Vice-President, Student Experience, Office of Student Experience (July – December)

Debbie Kane, Acting Dean, Faculty of Graduate Studies

Phebe Lam, Acting Associate Vice-President, Student Experience, Office of Student Experience (January – June)

Ashish Mahjan, Dean, Faculty of Business (July – December)

Ken Montgomery, Dean, Faculty of Education

Linda Rohr, Dean, Faculty of Human Kinetics

Debbie Sheppard-LeMoine, Dean, Faculty of Nursing

Bill Van Heyst, Dean, Faculty of Engineering

Patti Weir, Interim Provost and Vice-President Academic, Office of the Provost (January – June)

Rosemary Zanutto, Executive Director, Institutional Analysis

## Stakeholder and Faculty Leader Interviews

Meetings: February 28, March 1 – 3rd, 2023

Attendees: 152

Giselle Aiabens, Indigenous Enrolment Advisor, Office of Enrolment Management

Shahpour Alirezaee, Learning Specialist, Mechanical, Automotive & Materials Engineering

Imran Ahmad, Acting Director, Computer Science, Faculty of Science

Maryan Amalow, Executive Director, Organization of Part-Time University Students

Marcelo Arbex, Faculty, Economics, Faculty of Science

Kyle Asquith, Head, Communication, Media and Film, Faculty of Arts, Humanities and Social Science

Jo Asuncion, Manager, Finance and Administration, Office of the Dean of Engineering, Faculty of Engineering

Natalie Atkin, Coordinator of 1st Year Access Programs, Faculty of Arts, Humanities and Social Science

Jennie Atkins, Executive Director, Continuing Education

Fazle Baki, Associate Dean, Programs, Odette School of Business

Christopher Baillargeon, President, Organization of Part-Time University Students

Phil Baluyot, Manager-Student Experience, Odette School of Business

Isabelle Barrette-Ng, Head, Integrative Biology, Faculty of Science

Tanya Basok, Associate Dean Research, Faculty of Arts, Humanities and Social Science

Tracy Beemer, International Enrolment Advisor, Office of Enrolment Management – Recruitment

Katia Benoit, Assistant Dean (Admissions, Recruitment & External Relations), Faculty of Law

Brandon Besant, Data Analyst Specialist, Institutional Analysis

Anita Bondy, Team Leader – Advanced Academic Programs, Office of the Registrar

Michelle Bondy, Learning Specialist, Faculty of Science

Tj Bradd, Faculty, Aeronautics Leadership, Faculty of Arts, Humanities and Social Science

Jacqueline Brathwaite, Manager, Student Awards and Financial Aid

Christopher Busch, Associate Vice-President, Enrolment Management, Office of Enrolment Management

Dave Bussiere, Faculty, Odette School of Business

Tricia Carmichael, Associate Dean, Research and Graduate Studies, Faculty of Science

Dora Cavallo-Medved, Dean, Faculty of Science

Lorraine Chandler, Acting Registrar, Registrar Office

Cheryl Collier, Dean, Faculty of Arts, Humanities, and Social Sciences

Maria Cioppa, Faculty, School of Environment, Faculty of Science

Tanja Collet-Najem, Head, Languages, Literatures and Cultures, Faculty of Arts, Humanities and Social Science

Cindy Crump, Director, Student Success and Leadership Centre

Darryl Danelon, Learning Specialist, Mechanical, Automotive & Materials Engineering

Jeffrey Dason, Faculty, Biomedical Science, Faculty of Science

Mario Della Nina, Team Leader – Student Marketing and Communications, Office of Enrolment Management

John Deukmedjian, Head, Sociology and Criminology, Faculty of Arts, Humanities and Social Science

Mia Diciocco, Undergrad Student, School of Dramatic Art

Jess Dixon, Head, Kinesiology, Faculty of Human Kinetics

Marian Doll, Director, Student Awards and Financial Aid

John Dube, Manager, Data and Analysis, Institutional Analysis

Simon Du Toit, Student Recruitment Officer, Office of Enrolment Management

Afsaneh Edrisy, Associate Dean, Academic, Faculty of Engineering

Holger Eichhorn, Faculty, Chemistry and Biochemistry, Faculty of Science

Helen Ellis-Govette, Business and Finance Operations Coordinator, Athletics and Recreation

Kaitlyn Ellsworth, Black Student Support Coordinator, Office of Vice-President, People, Equity and Inclusion

Sara Elliott, Communication Coordinator, Faculty of Science

Liz Fallaise, Transfer Credit Coordinator, Office of the Registrar

Catherine Febria, Faculty, GLIER, Faculty of Science

Mitch Fields, Dean, Faculty of Business

Katharine Fisher, Director, Canadian & American Dual JD Program

Mike Fisher, Manager – Web Services and System Support, IT Services

Amy Fitzgerald, Faculty, Sociology and Criminology, Faculty of Arts, Humanities and Social Science

Susan Fox, Associate Dean, Faculty of Nursing

Peter Frise, Associate Dean, Professional Programs, Faculty of Engineering

Patti Fritz, Head, Psychology, Faculty of Arts, Humanities and Social Science

Joel Gagnon, Graduate Advisor, School of Environment, Faculty of Science

James Gauld, Faculty, Chemistry and Biochemistry, Faculty of Science

Alice Grgicak-Mannion, Director, School of Environment, Faculty of Science

Robert Gordon, President

Jason Grossi, Faculty, School of Creative Arts, Faculty of Arts, Humanities and Social Science

Adrian Guta, Acting Associate Dean, Student Experience and Interdisciplinary Studies

Nadia Hachem, Student Success Coordinator, Faculty of Education

Beverley Hamilton, Chief of Staff, Office of the President

Jessica Hartwick, Enrolment Advisor GTA/Transfer, Office of Enrolment Management

Marie Hawkins, Director of Graduate Academic Services, Faculty of Graduate Studies

Catherine Heard, Faculty, School of Creative Arts, Faculty of Arts, Humanities and Social Science

James Hebblethwaite, Academic Advisor, Psychology, Faculty of Arts, Humanities and Social Science

Sarah Hebert, Office of the Associate Vice-President, Student Experience

Nick Hector, Faculty, School of Creative Arts, Faculty of Arts, Humanities and Social Science

Gillian Heisz, Vice-President, Finance and Operations, Office of the Vice-President Finance and Operations

Chris Houser, Dean, Faculty of Science

Mike Houston, Director, International Student Centre, International Students Centre

Andrew Hubberstey, Head, Biomedical Science, Faculty of Science



Abdulkadir Hussein, Faculty, Math and Statistics, Faculty of Science  
 Elayne Isaacs, Indigenous Relations Coordinator, Office of the President  
 Arunita Jaekel, Associate Dean, Computer Science, Faculty of Science  
 Steve Jancev, Benefits Administrator, Organization of Part-Time University Students  
 Ofelia Jianu, Faculty, Mechanical Automotive and Materials Engineering, Faculty of Engineering  
 Kevin Johnson, Web Communication Team Leader, PAC  
 Jennifer Johrendt, Associate Dean of Student Affairs, WINONE, Engineering  
 Penny Kollar, Institutional Quality Assurance Process Administrator, Office of the Provost  
 Bruce Kotowich, Director, School of Dramatic Art Centre, Faculty of Arts, Humanities and Social Science  
 Dylan Kristy, Team Leader - Marketing Publications and Web, Public Affairs and Communications  
 Jane Ku, Faculty, Sociology and Criminology, Faculty of Arts, Humanities and Social Science  
 Marnie Kuhn, Financial Coordinator, Faculty of Arts, Humanities and Social Science  
 Erika Kustra, Acting Associate Vice-President Academic, Office of the Provost  
 Lisa Learn, Admissions and Records Officer, Office of the Registrar - Admissions  
 Jade Li, Institutional Analyst - Modeling, Institutional Analysis  
 Toni Ligor, Academic Advisor, Sociology and Criminology, Faculty of Arts, Humanities and Social Science  
 Joyceln Lorito, Bounce Back Coordinator, Student Success and Leadership Centre  
 Sheri Lowrie, Recruitment & Outreach Coordinator, Faculty of Arts, Humanities and Social Science

Brandi Lucier, Faculty, Interdisciplinary and Critical Studies, Faculty of Arts, Humanities and Social Science  
 Joanna Luft, Head, English and Creative Writing, Faculty of Arts, Humanities and Social Science  
 Michael Macdonald, Associate Dean, Faculty of Education  
 Tracy MacLeod, Manager, Administration, Office of the Dean, Faculty of Arts, Humanities and Social Science  
 Elena Maltseva, Faculty, Political Science, Faculty of Arts, Humanities and Social Science  
 Drew Marquardt, Head, Chemistry and Biochemistry, Faculty of Science  
 Danielle Matias, Student Success Coordinator, Faculty of Human Kinetics  
 Susan Mckee, Communication Coordinator, Faculty of Arts, Humanities and Social Science  
 Fran Meloche, Student Success Coordinator, Faculty of Nursing  
 Dan Mennill, Associate Dean, Research and Graduate Studies, Faculty of Science  
 John Mihalo, Manager - Finance & Administration, Odette School of Business  
 Bruce Minaker, Head, Mechanical, Automotive & Materials Engineering  
 Noeman Mirza, Faculty, Faculty of Nursing  
 Sherry Morrell, Faculty, Faculty of Nursing  
 Ken Montgomery, Dean, Faculty of Education  
 Asish Mukhopadhyay, Faculty, Computer Science, Faculty of Science  
 Abby Nakhaie, Manager, Finance and Administration, Office of the Dean of Education, Faculty of Education  
 Beth Natale, Director, Student Recruitment, Office of Enrolment Management

Robert Nelson, Head, History, Faculty of Arts, Humanities and Social Science  
 Kristina Nikolova, Faculty, School of Social Work, Faculty of Arts, Humanities and Social Science  
 Tanya Noel, Learning Specialist, Integrative Biology, Faculty of Science  
 Amber Norman, Student Development Specialist - Volunteer Leadership, Student Success and Leadership Centre  
 Jeff Noonan, Faculty, Philosophy, Faculty of Arts, Humanities and Social Science  
 Kenneth Ng, Faculty, Chemistry and Biochemistry, Faculty of Science  
 Ashlyne O'Neil, Learning Specialist, Open Learning  
 Mack Park, Grad Student, School of Social Work  
 Kat Pasquach, Outreach and Retention Coordinator, Turtle Island Centre  
 Donna Patterson, Director at Large, Organization of Part-Time University Students  
 Tina Pavicic, Manager - Student Accounts and Receivables, Budgets And Financial Services - Cashiers  
 Alex Pershai, Equity, Diversity and Inclusion Advisor, Faculty of Engineering  
 Tina Pugliese, Faculty, Jackman Dramatic Art Centre, Faculty of Arts, Humanities and Social Science  
 Meaghen Quinn, Faculty, Dramatic Art, Faculty of Arts, Humanities and Social Science  
 Jessica Raffoul, Director of the Centre for Teaching and Learning (CTL), Centre for Teaching & Learning  
 Jody Ralph, Acting Associate Dean, Graduate Programs, Faculty of Nursing  
 Chitra Rangan, Associate Dean, Faculty of Graduate Studies  
 Diane Rawlings, Department Head, Residence Services

Hyuk-Jae Rhee, Faculty, Economics,  
Faculty of Science

Sandra Riccio-Muglia, Coordinator  
Student Experience Special  
Projects, UWSA

Zoe Rivera Gutierrez, Student  
Recruitment Officer, Office of  
Enrolment Management

Linda Rohr, Dean, Faculty of Human  
Kinetics

Philip Rose, Head, Philosophy,  
Faculty of Arts, Humanities and  
Social Science

Simon Rondeau-Gagne, Faculty,  
Chemistry and Biochemistry,  
Faculty of Science

Anne Rudzinski, Manager, Education  
and Survivor Support, Office of the  
Provost

Romi Saraswat, International  
Student Advisor, International  
Students Centre

Victor Sevillano Canicio, Faculty,  
Literature, Languages and Cultures,  
Faculty of Arts, Humanities and  
Social Science

Behnam Shahrrava, Head, Electrical  
and Computer Engineering

Debbie Sheppard-LeMoine, Dean,  
Faculty of Nursing

Allyson Skene, Chair: Learning  
Specialist, Centre for Teaching and  
Learning

Mona Sleiman, Events and  
Community Relations Manager,  
Office of the President

Julie Smit, Science Teaching and  
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Sang-Chul Suh, Faculty, Economics,  
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Danielle Soulliere, Associate Dean,  
Academic and Student Success,  
Faculty of Arts, Humanities and  
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John Sutcliffe, Faculty, Political  
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Marium Tolson-Murtty, Director,  
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Diversity and Inclusion

Renee Trombley, Executive Director,  
PAC

Otis Vacratsis, Faculty, Chemistry  
and Biochemistry, Faculty of  
Science

Eric Vandenbroucke, Associate  
Athletic Director- Athletics,  
Athletics and Recreation

Bill Van Heyst, Dean, Faculty of  
Engineering

Deena Wang, Acting Director,  
International Recruitment

Renee Wintermute, University  
Secretary, University Secretariat

Jeremy Worth, Faculty, Language,  
Literatures and Cultures, Faculty of  
Arts, Humanities and Social Science

Rosemary Zanutto, Executive  
Director, Institutional Analysis

George Zhou, Acting Associate  
Dean, Teacher Education, Faculty of  
Education

*\* - Based on meeting invitation data  
(physical attendance was not taken)*

### **Enrolment Visioning Workshop**

Opening remarks provided by  
President Gordon

Meeting: May 18, 2023

Majid Ahmadi, Associate Dean,  
Research and Graduate Studies,  
Faculty of Engineering

Maryan Amalow, Executive  
Director, Organization of Part-Time  
University Students

Jennie Atkins, Delegate, Centre for  
English Language Development

Reem Bahdi, Dean, Faculty of Law  
Christopher Baillargeon, President,  
Organization of Part-Time  
University Students

Fazle Baki, Associate Dean,  
Programs, Odette School of  
Business

Jhoan Baluyot, Executive Director,  
Public Affairs and Communications

Phil Baluyot, Acting Manager –  
Student Success & Career Services

Isabelle Barrette-Ng, Head,  
Integrative Biology, Faculty of  
Science

Katia Benoit, Assistant Dean  
(Admissions, Recruitment &  
External Relations), Faculty of Law

Chris Busch, Associate Vice-  
President Enrolment Management,  
Office of Enrolment Management

Dora Cavallo-Medved, Acting Dean,  
Faculty of Science

Lorraine Chandler, Acting Registrar,  
Registrar Office

Tanja Collet-Najem, Head,  
Languages, Literatures and  
Cultures, Faculty of Arts,  
Humanities and Social Science

Cheryl Collier, Dean, Faculty of Arts,  
Humanities and Social Science

Kathryn Corby, Faculty  
Representative, Faculty of Nursing

Joel Cort, Associate Dean, Research  
and Graduate Studies, Kinesiology,  
Faculty of Human Kinetics

Cindy Crump, Director, Student  
Success and Leadership Centre

Ray Darling, Registrar, Registrar  
Office

Mia Diciocco, Vice-President,  
Student Life, UWSA

Marian Doll, Director, Student  
Awards and Financial Aid

John Dube, Manager, Data and  
Analysis, Institutional Analysis

Afsaneh Edrisy, Associate Dean,  
Academic, Faculty of Engineering

Susan Fox, Associate Dean, Faculty  
of Nursing

Patti Fritz, Head, Psychology,  
Faculty of Arts, Humanities and  
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Alice Grgicak-Mannion, Director,  
School of The Environment, Faculty  
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Adrian Guta, Acting Associate  
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Interdisciplinary Studies

Nick Hector, Faculty, School of Creative Arts, Faculty of Arts, Humanities and Social Science

Mike Houston, Director, International Student Centre

Arunita Jaekel, Associate Dean, School of Computer Science, Faculty of Science

Steve Jancev, Benefits Administrator, Organization of Part-Time University Students

Jennifer Johrendt, Associate Dean of Student Affairs, WINONE, Engineering

Debbie Kane, Dean, Faculty of Graduate Studies

Lynette Kivisto, Grad Student, Psychology, Faculty of Arts, Humanities and Social Science

Dylan Kristy, Team Leader - Marketing Publications and Web, Public Affairs and Communications

Phebe Lam, Acting Associate Vice-President, Student Experience

Chris Lanoue, Assistant Registrar - Graduate Studies

Sheri Lowrie, Recruitment & Outreach Coordinator, Faculty of Arts, Humanities and Social Science

Zhenzhong Ma, Director, Associate Dean, Odette School of Business

Diana Marion, Vice-President, Organization of Part-Time University Students & Undergraduate Students, School of the Environment, Faculty of Science

Drew Marquardt, Faculty, Chemistry and Biochemistry, Faculty of Science

Dan Mennill, Associate Dean, Research and Graduate Studies, Faculty of Science

Patti Millar, Faculty, Kinesiology, Faculty of Human Kinetics

Ken Montgomery, Dean, Faculty of Education

Abby Nakhaie, Manager, Finance and Administration, Office of the Dean of Education, Faculty of Education

Beth Natale, Director, Student Recruitment, Office of Enrolment Management

Paul Ocheje, Associate Dean, Research and Graduate Studies, Faculty of Law

Helene Pargov, Undergraduate Student, Faculty of Education

Donna Patterson, Director at Large, Organization of Part-Time University Students

Tina Pugliese, Director, School of Dramatic Art, Faculty of Arts, Humanities and Social Science

Linda Rohr, Dean, Faculty of Human Kinetics

Sarah Sacheli, Communications Coordinator, Faculty of Human Kinetics

Debbie Sheppard-LeMoine, Dean, Faculty of Nursing

Danielle Soulliere, Associate Dean, Academic and Student Success, Faculty of Arts, Humanities and Social Science

Edwin Tam, Associate Vice-President Academic

Guillaume Teasdale, Faculty, History, Faculty of Arts, Humanities and Social Science

Bill Van Heyst, Dean, Faculty of Engineering

Deena Wang, Acting Director, International Recruitment

Andrew Ward, Grad Student, Faculty of Nursing

Patti Weir, Interim Provost and Vice-President Academic

Amy Wilkinson, Assistant Registrar - Undergraduate Admissions

Benjamin Wright, Business Development Coordinator, Continuing Education

Rosemary Zanutto, Executive Director, Institutional Analysis

George Zhou, Acting Associate Dean, Teacher Education, Faculty of Education

*\* - Based on meeting invitation data (physical attendance was not taken)*

## SEM Plan Strategy Workshop

Meetings: September 20 - 21, 2023

Oluwatosin Adepegba, Graduate Student, Odette School of Business

Natalie Atkin, Coordinator of 1st Year Access Programs, Faculty of Arts, Humanities and Social Science

Jennie Atkins, Executive Director, Continuing Education

Maria Badalova, Student, Faculty of Science

Christopher Baillargeon President, Organization of Part-Time University Students

Nick Baker, Director, Open Learning

Phil Baluyot, Manager-Student Experience, Odette School of Business

Isabelle Barrette-Ng, Professor and Department Head, Integrative Biology

Veronica Beia, Vice President of Student Life, UWSA

Judy Bornais, Executive Director - Experiential Learning

Tim Brunet, Coordinator, Outstanding Scholars and Student Leadership

Christopher Busch Associate Vice-President Enrolment Management, Office of Enrolment Management

Juliet Bushi, Faculty, Faculty of Education

Dora Cavallo-Medved, Dean, Faculty of Science

Lorraine Chandler, Manager, Student Success and Academics, Faculty of Engineering

Cindy Crump, Director, Student Success and Leadership Centre

Darryl Danelon, Learning Specialist, Mechanical, Automotive & Materials Engineering

Ray Darling, Registrar, Registrar Office

Jess Dixon, Head of Kinesiology, Faculty of Human Kinetics

John Dube, Manager, Data and Analysis, Institutional Analysis

Patti Fritz, Head, Psychology  
Kate Hadwin, Vice President  
Student Advocacy, UWSA

Ronnie Haidar, Graduate Student,  
Faculty of Arts, Humanities and  
Social Sciences

Jessica Hartwick, Enrolment  
Advisor GTA/Transfer, Office of  
Enrolment Management

Mike Houston, Director,  
International Student Centre

Shetina Jones, AVP-Student  
Experience, Office of Student  
Experience

Nivethan Karalasingam, Business  
Representative, UWSA

Kobra Khazaepoul, Student,  
International Student Centre

Dylan Kristy, Acting Manager, Public  
Affairs and Communication

Andrew Kuntz, Manager, University  
Budgets, Budgets and Financial  
Services

Chris Lanoue, Assistant Registrar,  
Registrar Office

Lisa Learn, Admissions Officer,  
Registrar Office

Joyceln Lorito, Bounce Back  
Coordinator, Student Success and  
Leadership Centre

Sheri Lowrie, Recruitment &  
Outreach Coordinator, Faculty of  
Arts, Humanities and Social Science

Michael Macdonald, Associate  
Dean, Faculty of Education

Julia Mackenzie, Student, Faculty  
of Arts, Humanities and Social  
Sciences

Alleson Mason, Faculty, Faculty of  
Education

Danielle Matias, Student Success  
Coordinator, Faculty of Human  
Kinetics

Cheri McGowan, Associate Dean  
Research and Graduate Studies,  
Human Kinetics

John Mihalo, Manager – Finance &  
Administration, Odette School of  
Business

Beth Natale, Director, Student  
Recruitment, Office of Enrolment  
Management

Hoang Cam Nhung Nguyen,  
Graduate Student, International  
Student Centre

Melinda Novelletto, Student,  
Faculty of Arts, Humanities and  
Social Science

Chris O'Gorman, Advising  
Coordinator, Academic Advising  
Centre

Kat Pasquach, Outreach and  
Retention Coordinator, Turtle Island  
Centre

Anouchka Plumb, Director, Centre  
for Student Learning Excellence

Marcin Pulcer, Acting Executive  
Director, ITS

Suki Randhawa, Senator, UWSA

Diane Rawlings, Department Head,  
Residence Services

Karen Robson, Acting Associate  
Dean, Odette School of Business

Linda Rohr, Dean, Faculty of Human  
Kinetics

Allyson Skene, Chair: Learning  
Specialist, Centre for Teaching and  
Learning

Sam Surtees, Student, Faculty of  
Arts, Humanities and Social Science

Marium Tolson-Murty, Director,  
Anti-Racism Organizational Change,  
Office of the Vice-President, Equity,  
Diversity and Inclusion

Jocelyn Winter, MBA Program  
Administrator, Odette School of  
Business

Sarah Woodruff Atkinson, Associate  
Dean Academic Programs, Faculty  
of Human Kinetics

### **SEM Plan Strategy Teams**

#### **Reimagining the Student Experience Team**

Veronica Beia, Vice President of  
Student Life, UWSA

Cindy Crimp, Director, Student  
Success and Leadership Centre

Ronnie Haidar, Graduate Student,  
Faculty of Arts, Humanities and  
Social Sciences

Mike Houston, Director,  
International Student Centre

Shetina Jones, AVP-Student  
Experience, Office of Student  
Experience

Kobra Khazaepoul, Student,  
International Student Centre

Dylan Kristy, Acting Manager, Public  
Affairs and Communication

Cheri McGowan, Associate Dean  
Research and Graduate Studies,  
Human Kinetics

Chris Lanoue, Assistant Registrar,  
Registrar Office

Diane Rawlings, Department Head,  
Residence Services

Karen Robson, Acting Associate  
Dean, Odette School of Business

### **Expansion of Domestic Undergraduate Enrolment Team**

Isabelle Barrette-Ng, Professor  
and Department Head, Integrative  
Biology

Juliet Bushi, Faculty, Faculty of  
Education

Patti Fritz, Head, Psychology

Nivethan Karalasingam, Business  
Representative, UWSA

Sheri Lowrie, Recruitment &  
Outreach Coordinator, Faculty of  
Arts, Humanities and Social

Julia MacKenzie, Student, Faculty  
of Arts, Humanities and Social  
Sciences

John Mihalo, Manager – Finance &  
Administration, Odette School of  
Business

Beth Natale, Director, Student  
Recruitment, Office of Enrolment  
Management

Suki Randhawa, Senator, UWSA

Sarah Woodruff Atkinson, Associate  
Dean Academic Programs, Faculty  
of Human Kinetics



### **Strategic Enrolment Intelligence Team**

Nick Baker, Director, Open Learning

Ray Darling, Registrar,  
Registrar Office

John Dube, Manager, Data and  
Analysis, Institutional Analysis

Andrew Kuntz, Manager, University  
Budgets, Budgets and Financial  
Services

Musaib Nagani, Computer Science  
Representative, UWSA

Naomi Nguyen, Graduate Student,  
International Student Centre

Marcin Pulcer, Acting Executive  
Director, ITS

Jocelyn Winter, MBA Program  
Administrator, Odette School of  
Business

### **College Transfer Engagement Team**

Jennie Atkins, Executive Director,  
Continuing Education

Jessica Hartwick, Enrolment  
Advisor GTA/Transfer, Office of  
Enrolment Management

Lisa Learn, Admissions Officer,  
Registrar Office

Sheri Lowrie, Recruitment &  
Outreach Coordinator, Faculty of  
Arts, Humanities and Social Science

Danielle Matias, Student Success  
Coordinator, Faculty of Human  
Kinetics

Beth Natale, Director, Student  
Recruitment, Office of Enrolment  
Management

### **College Transfer Engagement Team**

Jennie Atkins, Executive Director,  
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Enrolment Management

Lisa Learn, Admissions Officer,  
Registrar Office

Sheri Lowrie, Recruitment &  
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Danielle Matias, Student Success  
Coordinator, Faculty of Human  
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Beth Natale, Director, Student  
Recruitment, Office of Enrolment  
Management

### **Establishment of an Early Alert System**

Oluwatosin Adepegba, Graduate  
Student, Odette School of Business

Lorraine Chandler, Manager,  
Student Success and Academics,  
Faculty of Engineering

Jess Dixon, Head of Kinesiology,  
Faculty of Human Kinetics

Kate Hadwin, Vice President  
Student Advocacy, UWSA

Joyceln Lorito, Bounce Back  
Coordinator, Student Success and  
Leadership Centre

Mike MacDonald, Associate Dean,  
Faculty of Education

Chris O'Gorman, Advising  
Coordinator, Academic Advising  
Centre

Allyson Skene, Chair: Learning  
Specialist, Centre for Teaching and  
Learning

### **Enhancing K-12 Outreach & Rethinking Advising Team**

Natalie Atkin, Coordinator of 1st  
Year Access Programs, Faculty of  
Arts, Humanities and Social Science

Maria Badalova, Student, Faculty of  
Science

Phil Baluyot, Manager-Student  
Experience, Odette School of  
Business

Tim Brunet, Coordinator,  
Outstanding Scholars and Student  
Leadership

Mike Houston, Director,  
International Student Centre

Alleson Mason, Faculty, Faculty of  
Education

Melinda Novelletto, Student,  
Faculty of Arts, Humanities and  
Social Science

Chris O'Gorman, Advising  
Coordinator, Academic Advising  
Centre

Kat Pasquach, Outreach and  
Retention Coordinator,  
Turtle Island Centre

Anouchka Plumb, Director, Centre  
for Student Learning Excellence

Linda Rohr, Dean, Faculty of  
Human Kinetics

Sam Surtees, Student, Faculty of  
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Marium Tolson-Murty, Director,  
Anti-Racism Organizational Change,  
Office of the Vice-President, Equity,  
Diversity and Inclusion

### **SEMP Aspire for Student Success – Reviewers**

Ray Darling, Registrar,  
Registrar Office

Rose Zanutto, Executive Director,  
Institutional Analysis

Shetina Jones, Associate Vice-  
President, Student Experience,  
Office of Student Experience

Anne Mullen, Academic Initiatives  
Officer, Office of the Provost and  
Vice-President, Academic

Erika Kustra, Acting Associate Vice-  
President, Academic Affairs

Robert Aguirre, Provost and Vice-  
President Academic, Office of the  
Provost (July – December)

Reem Bahdi, Dean, Faculty of Law

Dora Cavallo-Medved, Dean,  
Faculty of Science

Cheryl Collier, Dean, Faculty of Arts,  
Humanities, and Social Sciences

Ashish Mahjan, Dean, Faculty of  
Business (January – June)

Gillian Heisz, Vice-President,  
Finance and Operations, Office of  
the Vice-President Finance and  
Operations

Patti Weir, Dean, Faculty of  
Graduate Studies

Ken Montgomery, Dean, Faculty of  
Education

Linda Rohr, Dean, Faculty of Human  
Kinetics

Debbie Sheppard-LeMoine, Dean,  
Faculty of Nursing

Bill Van Heyst, Dean, Faculty of  
Engineering



## **Parking Lot Strategies**

The respective strategy teams brainstormed several innovative strategies, yet not all made it into the final implementation plan. These items have been placed in a parking lot for future consideration when and if resources become available.

## **Citations**

Dolence, M. G. (1993). Strategic enrollment management: A primer for campus administrators. Washington, D.C.: American Association of Collegiate Registrars and Admissions Officers (AACRAO).

Dolence, M. G. (1997). Strategic enrollment management case studies in achieving quality enhancement goals. Washington, D.C.: American Association of Collegiate Registrars and Admissions Officers (AACRAO).

Government of Ontario. (2024). Ontario population projections. Retrieved May 24, 2024, from [www.ontario.ca/page/ontario-population-projections](http://www.ontario.ca/page/ontario-population-projections)

## Action Plan Template (Example)

Transfer Opportunities	Strategies	Action Items	Lead	Support	Timeline	Effective Measures	Antecedents
Establishing Productive Relationships with Colleges	Formalize and promote transfer agreements	1) Promote agreements on university and college websites. 2) Collaboratively organize information sessions. 3) Educate program staff about agreement details. 4) Launch a marketing campaign for UW as a preferred transfer institution. 5) Engage in joint marketing to highlight the partnership with feeder colleges.	Transfer Working Group	Student Recruitment, Student MarComs	Year 1	A marketing plan exists and is being implemented—student insights around needs, enrolment decision factors, etc.	Marketing funds, Transfer team in place, positive relationship with St. Clair, Provost, Deans, and faculty buy-in.
	Increase presence on College Campuses (online and in-person) - St. Clair College as priority	1) Define roles/responsibilities, identify and transfer advisor to fill the position. 2) Build mutually beneficial relationships with feeder colleges (e.g., reverse transfers, post-grad diplomas, required to withdraw students, degree completion for international students and joint marketing).	Provost's Office	AVP Academic, AVP Enrolment, AVP Student Experience, Registrar	Year 2	# of contacts/inquiries, apps, and enrolled students.	Staff to build relationships with colleges (a transfer enrolment advisor).
	Initiate purposeful engagement at the Senior Level with key college partners	1) Organize UWindsor/St. Clair summit to discuss mutual needs within a partnership. 2) Discuss timelines. 3) Conceptual prioritization of future agreements.	President (initial contact) and Provost	AVP Academic, AVP Enrolment, AVP Student Experience, Registrar	Year 1	Establishment of a relationship with concrete steps and deliverables.	The openness of college partners and university. President & Provost priority.
	Establish NEW and Dedicated Transfer Lead	1) Scan of comparable institutional models and staffing. 2) Develop a business case for units and positions (job descriptions, roles, responsibilities, costs). 3) Determine where the unit will live and report. 4) Staff learning/training, PD. 5) Develop strategies, plans, and accountabilities. 6) Identify measurements.	Provost's Office	AVP Academic, AVP Enrolment, AVP Student Experience, Registrar	Year 1	Have the team/positions been developed and completed?	Funding for position, space renovations, technology, and training.
	Enhance Communications	1) Clear messaging from presidents of UW and the partner institutions (mutually beneficial). 2) Establish an internal communications plan and coordination (e.g., a portal with regular updates and e-newsletters). 3) Cross-campus communications group to coordinate inter-school messaging, info sharing, etc. 4) Communicate a 5-year plan to internal and partner institutions.	Transfer Team	PAC	Year 2, when the team and framework are established	Pre- and post-implementation survey, frequency of activities, student focus groups, number of student inquiries, website visits, etc.	Comms plan and related expertise. Commitment to continuous improvement.







University  
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[engageuwindsor.ca](https://engageuwindsor.ca)

# Capital Projects Fundraising Update

Board of Governors  
Tuesday, November 26, 2024

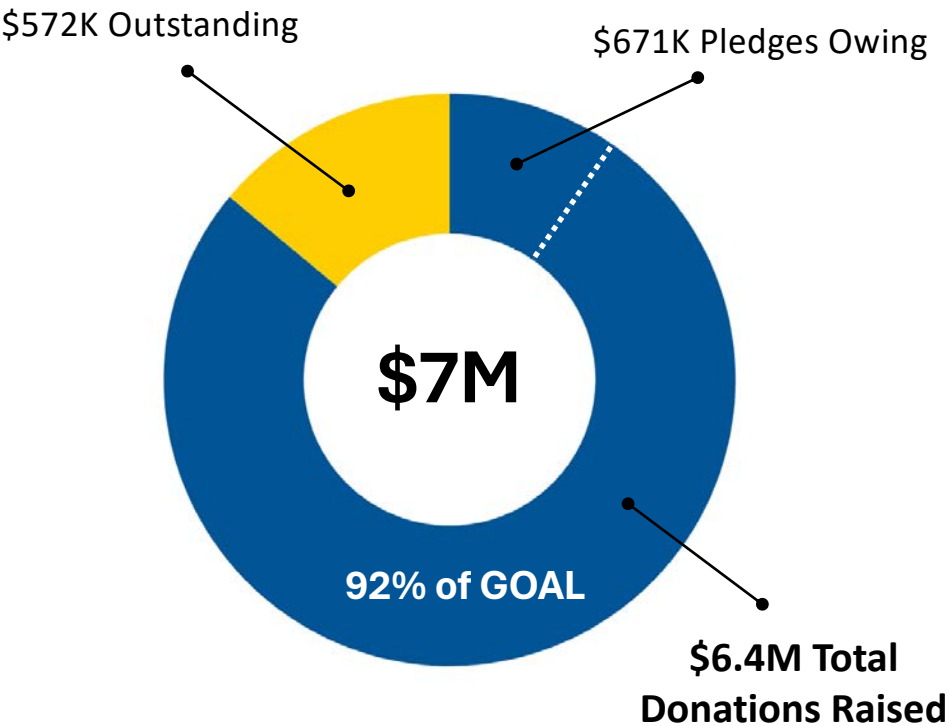


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# Transforming Windsor Law

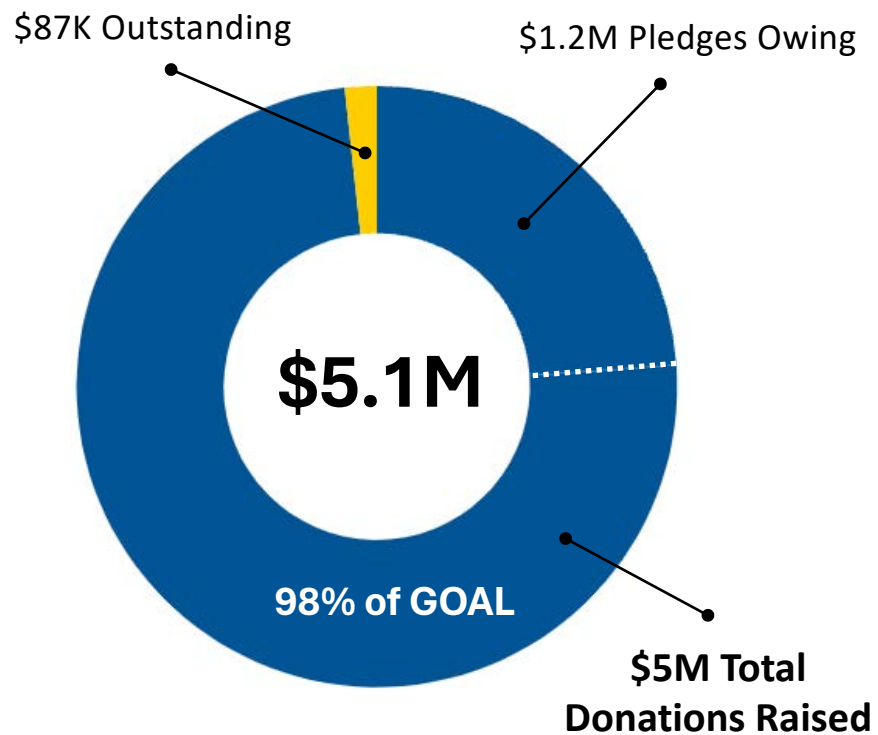


*\*Data from Raiser's Edge*



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## Toldo Lancer Centre



*\*Data from Raiser's Edge*



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