

Initiate a Benefit Change

All Employees
(Canada)

Purpose: Use this guide to initiate a benefit change in Workday and update your retirement plan contributions. You can increase or decrease your weekly contributions at any time.

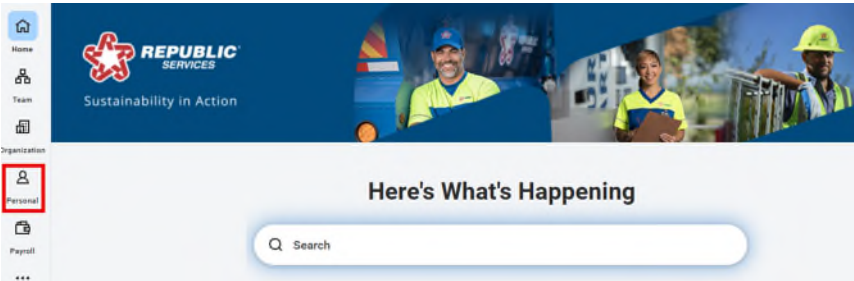
[Section One – Change your Pension or Voluntary Contributions.....](#) 1

[Section Two – Benefit Resources](#) 3

Section One – Change Your Pension or Voluntary Contributions

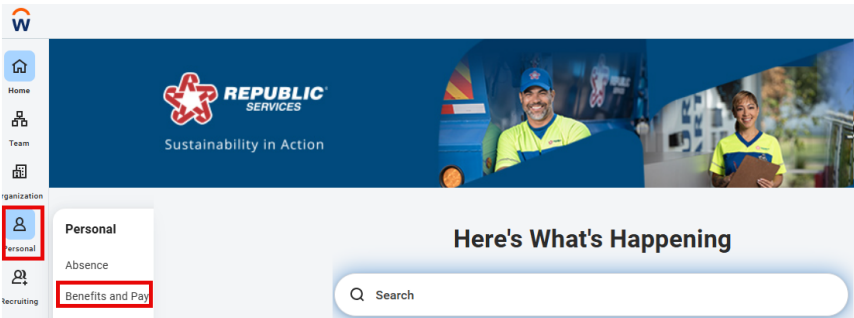
01

On the Home page, click the **Personal** icon.



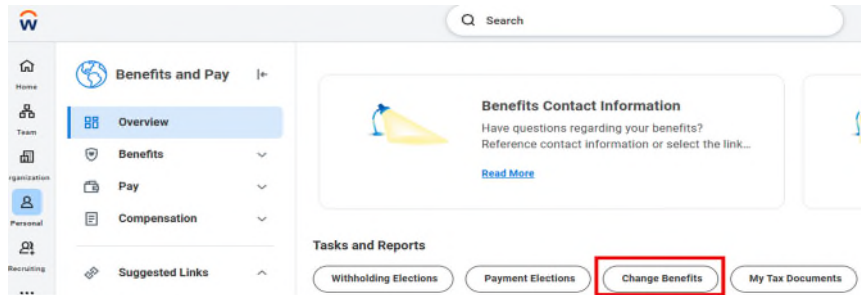
02

From the Personal drop down, select **Benefits and Pay**.



03

Click **Change Benefits**.

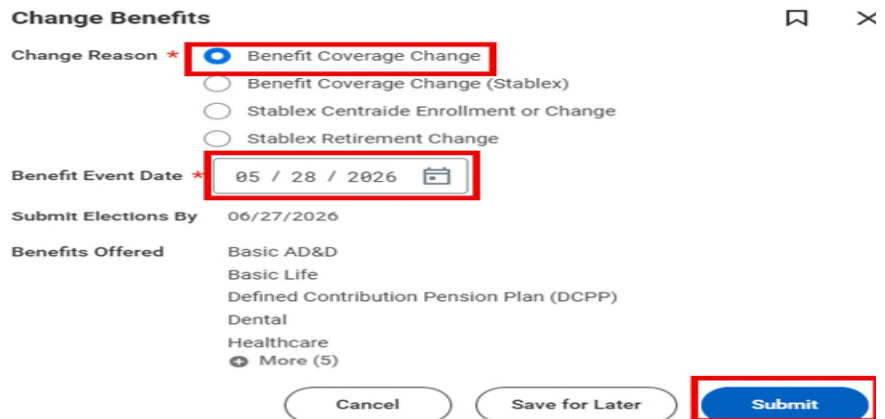


04

Select **Benefit Coverage Change**

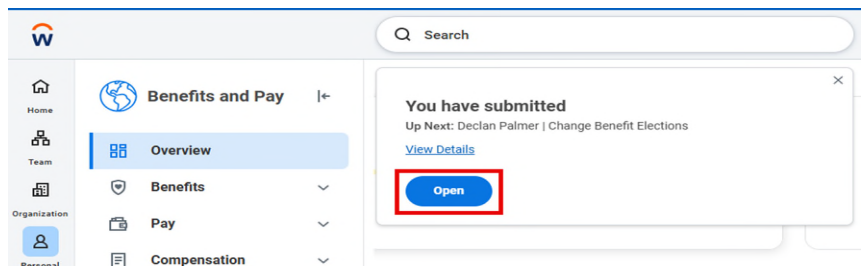
Enter the **Benefit Event Date**.

Click **Submit**.



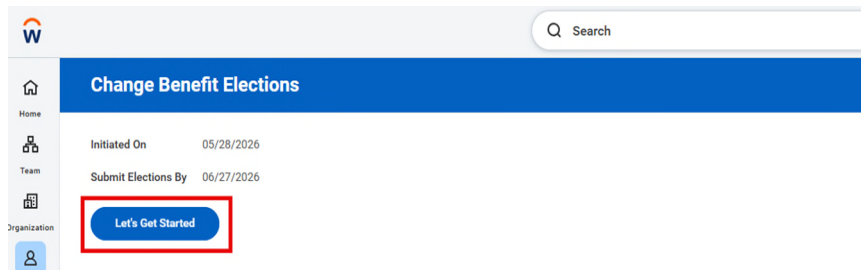
05

On the pop-up window, click **Open**.



06

Click **Let's Get Started**.



07

Click **Manage** (if you have already enrolled) or **Enrol** (if you are enrolling) on the plan that you want to update.

Pension/Retirement Plan Enrollment

Projected Total Cost Per Paycheck
\$0.00

Enrollment Instructions

Our Retirement plans are administered by Sun Life Financial.

Details related to the plans can be found by selecting the appropriate booklet:

[Sun Life Pension Booklet - Alberta](#)

[Sun Life Pension Booklet - Ontario](#)

The Sun Life Financial 5% Pension plan allows elections from 1% to 5% with a 1:1 employer matching contribution.

You may also elect to participate within the Sun Life Financial Voluntary Pension, Registered Retirement Savings Plan (RRSP), and/or TFSA (CELI) plans. Participation within these additional plans require an election within the Sun Life Financial 5% Pension plan.

You may make your elections within the plan(s) by selecting the card(s) below.

Retirement



Defined Contribution Pension Plan (DCPP)
Waived

Enroll >



RRSP
Waived

Enroll >



TFSA
Waived

Enroll >

08

If you wish to change your core pension contributions, click on **Select**.

Click, **Confirm and Continue**.

Defined Contribution Pension Plan (DCPP)

Projected Total Cost Per Paycheck
\$0.00

Plans Available

Select a plan or Waive to opt out of Defined Contribution Pension Plan (DCPP).

Benefit Plan	*Selection	You Contribute (Weekly)
Sun Life Financial Matched Contribution	☒ Select ☐ Waive	
Sun Life Financial Voluntary Contribution	☐ Select ☒ Waive	

Confirm and Continue **Cancel**

Retirement Savings Instructions

General Instructions

You may contribute up to 5% of your base pay to the TFSB DC pension plan, and the company will match your contributions 1:1, up to 5%.

If you would like to contribute more than 5%, you may make additional voluntary contributions to the DC Pension Plan; however, contributions above 5% are not matched by the company.

Once you've made your base plan elections, you will need to re-select the pension plan enrollment card to enter your voluntary contribution amount.

09

Enter your **Contribution Percentage**. Click **Save**.

Defined Contribution Pension Plan (DCPP) - Sun Life

Projected Total Cost Per Paycheck
\$0.00

Contribute

Enter how much you want to contribute as a percentage.

Contribution Type	Percentage
Contribution (%)	5

Minimum Percentage: 1
Maximum Percentage: 5

Save **Cancel**

Retirement Savings Instructions

Provider Website [Sun Life Financial](#)

General Instructions

You may contribute up to 5% of your base pay to the TFSB DC pension plan, and the company will match your contributions 1:1, up to 5%.

If you would like to contribute more than 5%, you may make additional voluntary contributions to the DC Pension Plan; however, contributions above 5% are not matched by the company.

Once you've made your base plan elections, you will need to re-select the pension plan enrollment card to enter your voluntary contribution amount.

10

To elect voluntary contributions under the DC pension plan, return to the Defined Pension Plan tile and click **Manage**. From there, you can specify the percentage of additional contributions you'd like to make above 5%.

11

You return to your previous election for Defined Pension Plan – Sun Life 5%. Click Select on the Sun Life Financial Voluntary Contributions. Then click on **Confirm and Continue**.

Review your contribution and click **Save**

Note:

This is a two-step process.

Retirement

UPDATED

Defined Contribution Pension Plan (DCPP)
Sun Life Financial Matched Contribution

Contribution 5%

Manage >

RRSP
Waived
Enroll >

TFSA
Waived
Enroll >

Defined Contribution Pension Plan (DCPP)
Projected Total Cost Per Paycheck
\$0.00

Plans Available
Select a plan or Waive to opt out of Defined Contribution Pension Plan (DCPP).

Benefit Plan	*Selection	You Contribute (Weekly)
Sun Life Financial Matched Contribution	☒ Select ☐ Waive	5%
Sun Life Financial Voluntary Contribution	☒ Select ☐ Waive	

Confirm and Continue

Cancel

Retirement Savings Instructions
General Instructions
You may contribute up to 5% of your base pay to the Tilbur
If you would like to contribute more than 5%, you may mak
above 5% are not matched by the company.
Once you've made your base plan elections, you will need t
amount.

Defined Contribution Pension Plan (DCPP) - Sun Life (Step 1 of 2)
Projected Total Cost Per Paycheck
\$0.00

Contribute
Enter how much you want to contribute as a percentage.

Contribution Type

Percentage

Contribution (%) 5

Minimum Percentage: 1
Maximum Percentage: 5

Save

Cancel

Retirement Savings Instructions
Provider Website Sun Life Financial
General Instructions
You may contribute up to 5% of your base pay to the Tilbury DC pension plan, and the co
If you would like to contribute more than 5%, you may make additional voluntary contrib
above 5% are not matched by the company.
Once you've made your base plan elections, you will need to re-select the pension plan a
amount.

12

You now have the option to add your Voluntary Contribution to the Defined Contributions Pension Plan – Sun Life Financial Voluntary Contribution. Enter your **Contribution Percentage**.

Click **Save** to continue.

Defined Contribution Pension Plan (DCPP) - Sun Life (Step 2 of 2)

Projected Total Cost Per Paycheck
\$0.00

Contribute

Enter how much you want to contribute as a percentage.

Contribution Type	Percentage
Contribution (%)	2

Minimum Percentage: 1
Maximum Percentage: 95

Save **Cancel**

Retirement Savings Instructions

Provider Website: [Sun Life Financial](#)

General Instructions

You may contribute up to 5% of your base pay to the Tilbury DC pension plan, and the company will match your contribution.

If you would like to contribute more than 5%, you may make additional voluntary contributions to the DC Pension Plan; however, above 5% are not matched by the company.

Once you've made your base plan elections, you will need to re-select the pension plan enrolment card to enter your voluntary amount.

13

To make contributions to **RRSP**, click **Enrol** on the **Registered Retirement Savings Plan (RRSP)** card.

Retirement

UPDATED

Defined Contribution Pension Plan (DCPP)
Sun Life Financial Matched Contribution

Contribution 5%

Manage >

RRSP
Waived

Enroll >

TFSA
Waived

Enroll >

14

Select the RRSP Benefit plan and click **Confirm and Continue**.

Note:

*It is recommended that you review the **General Instructions**.*

RRSP

Projected Total Cost Per Paycheck
\$0.00

Plans Available

Select a plan or Waive to opt out of RRSP.

1 item

Benefit Plan	*Selection	You Contribute (Weekly)	Company Contribution (Weekly)
Sun Life Financial	☒ Select ☐ Waive		

Confirm and Continue **Cancel**

Retirement Savings Instructions

General Instructions

Enrolment in the Tilbury DC Pension Plan is required to participate in the Tilbury RRSP.

15

You have the option to select **Amount** or **Percentage**.

RRSP - Sun Life Financial

Projected Total Cost Per Paycheck
\$0.00

Contribute

Enter how much you want to contribute as an amount or a percentage.

Contribution Type *

- select one
- Amount
- Percentage

Save

Cancel

Retirement Savings Instructions

Provider Website [Sun Life Financial](#)

General Instructions

Enrolment in the Tilbury DC Pension Plan is required to participate

16

Enter your **Contribution Percentage** or **Amount**. Click **Save**.

RRSP - Sun Life Financial

Projected Total Cost Per Paycheck
\$0.00

Contribute

Enter how much you want to contribute as an amount or a percentage.

Contribution Type *

Contribution (%)

Minimum Percentage: 1

Maximum Percentage: 95

Save

Cancel

Retirement Savings Instructions

Provider Website [Sun Life Financial](#)

General Instructions

Enrolment in the Tilbury DC Pension Plan is required to participate in the Tilbury RRSP.

17

To enrol in the **Tax-Free Savings Plan** plan, click **Enrol** on the **TFSA (CELI)** card.

Retirement

UPDATED
Defined Contribution Pension Plan (DCPP)
2 Plans

Sun Life Financial Voluntary...	2%
Sun Life Financial Matched Contribution	5%

Manage >

UPDATED
RRSP
Sun Life Financial

Contribution 3%

Manage >

TFSA
Waived

Enroll >

18

Select TFSA (Sun Life Financial) plan. Click **Confirm and Continue**.

Note:

It is recommended that you review the **General Instructions**.

TFSA

Projected Total Cost Per Paycheck
\$0.00

Plans Available
Select a plan or Waive to opt out of TFSA.

Benefit Plan	*Selection	You Contribute (Weekly)
Sun Life Financial	☒ Select ☐ Waive	

Confirm and Continue **Cancel**

Retirement Savings Instructions
General Instructions
Enrolment in the Tilbury DC Pension Plan is required to participate in the Tilbury TFSA (CEL).

19

You have the option to select **Amount** or **Percentage**. Click **Save** to continue.

TFSA - Sun Life Financial

Projected Total Cost Per Paycheck
\$0.00

Contribute
Enter how much you want to contribute as an amount or a percentage.

Contribution Type * select one

Save **Cancel**

Retirement Savings Instructions
General Instructions
Enrolment in the Tilbury DC Pension Plan is required to participate in the Tilbury TFSA (CEL).

20

Enter your **Contribution Percentage** or **Amount**. Click **Save**.

TFSA - Sun Life Financial

Projected Total Cost Per Paycheck
\$0.00

Contribute
Enter how much you want to contribute as an amount or a percentage.

Contribution Type * Percentage

Contribution (%) 1

Minimum Percentage: 1
Maximum Percentage: 95

Save **Cancel**

Retirement Savings Instructions
General Instructions
Enrolment in the Tilbury DC Pension Plan is required to participate in the Tilbury TFSA (CEL).

21

Once done, review your elections.
Click on **Review and Sign**.

Pension/Retirement Plan Enrollment

Projected Total Cost Per Paycheck
\$0.00

Enrollment Instructions

Our Retirement plans are administered by Sun Life Financial.

Details related to the plans can be found by selecting the appropriate booklet:
[Sun Life Pension Booklet - Alberta](#)
[Sun Life Pension Booklet - Ontario](#)
The Sun Life Financial 5% Pension plan allows elections from 1% to 5% with a 1:1 employer matching contribution.

You may also elect to participate within the Sun Life Financial Voluntary Pension, Registered Retirement Savings Plan (RRSP), and/or TFSA (CELI) plans.
Participation within these additional plans require an election within the Sun Life Financial 5% Pension plan.

You may make your elections within the plan(s) by selecting the card(s) below.

Retirement

UPDATED

Defined Contribution Pension Plan (DCPP)
2 Plans

Sun Life Financial Voluntary...2%

Sun Life Financial Matched Contribution5%

Manage >

UPDATED

RRSP
Sun Life Financial

Contribution3%

Manage >

UPDATED

TFSA
Sun Life Financial

Contribution1%

Manage >

Review and Sign

Save for Later

22

Review your **Summary of elections** to ensure all selections are correct. Once confirmed, scroll down to read and acknowledge the **Benefits Electronic Signature**.

View Summary

Projected Total Cost Per Paycheck
\$0.00

Selected Benefits 4 items

Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost
Defined Contribution Pension Plan (DCPP)	06/01/2026	06/08/2026	5%			Included
Sun Life Financial Matched Contribution						
Defined Contribution Pension Plan (DCPP)	06/01/2026	06/08/2026	2%			Included
Sun Life Financial Voluntary Contribution						
RRSP	06/01/2026	06/08/2026	3%			Included
Sun Life Financial						
TFSA	06/01/2026	06/08/2026	1%			Included
Sun Life Financial						

23

Don't forget to check the **"I Accept"** box – this box is required before you can **Submit**.

Electronic Signature

Payroll Deduction Authorization and Acknowledgment

I acknowledge and authorize the Company to deduct from my pay any required and/or elected employee contributions related to my participation in Group Life insurance, pension, RRSP, and TFSA contributions, in accordance with the applicable plan terms and governing legislation.

I understand that payroll deductions may vary based on my elections, contribution rates, coverage level, eligible dependents, or future plan changes.

I authorize Sun Life, its agents and service providers to collect, use and disclose my personal information for the purposes of enrollment, plan administration, personal information to develop and deliver the right products and services; enhance my experience and enhance their business operations; perform underwriting, administrations, services; and meet legal and security obligations.

Sun Life collects personal information when using their products and services and from other sources. They keep my information confidential and only I or they may be subject to local laws. I may ask for my information and to correct it if needed. In most cases, I have the right to withdraw my consent, but Sun Life may not be able to provide a copy or call Sun Life for a copy.

Pension Plan Enrollment:

- I authorize Republic Services to make the payroll deductions described in this authorization as my contribution to my Pension account. These deductions will be subject to my secure member website and I can change my investment instructions at any time if desired.
- I authorize my Social Insurance Number to be used for the purposes of tax reporting and administration of benefits.

RRSP and TFSA Enrollment:

- I authorize Republic Services to make payroll deductions described in this authorization as my contribution to my group RRSP account. These deductions will be subject to my secure member website and I can change my investment instructions at any time if desired.
- I authorize my Social Insurance Number to be used for the purposes of tax reporting and administration of benefits.
- For an RRSP, I am known as the owner and annuitant as defined in Section 146(1) of the Income Tax Act (Canada). As the annuitant, I request a lifetime annuity (Canada).
- For a TFSA, I am known as the holder as defined in Section 146.2 of the Income Tax Act (Canada). As the holder, I request and authorize Sun Life to follow provincial tax legislation.
- I apply for a RRSP account and TFSA to be established under terms of the group annuity policies issued by Sun Life in respect of the RRSP and TFSA.
- I agree with the terms of the plan text and, if applicable, any locking-in provisions.

I Accept



Submit

Cancel

24

Once you submit, you have the option to **View and Print** your **Benefits Statement**. Click **Done** to complete your changes/enrolment.

Submitted

You've submitted your elections.

Thank you for submitting your benefit elections.

Your deductions will begin as soon as administratively possible if you elected to participate within one of the Retirement plans.

If you enrolled within one of the Retirement plans, you will receive communications from Sun Life Financial with instructions for accessing your account online and entering your

View 2026 Benefits Statement

Done

Note:

Once you have submitted your enrolment, a task will be sent to the Benefits Team to review.

If everything is in order, your elections will be approved.

If any corrections are needed, the Benefits Team will return the task to you with comments. You'll find it in your **Workday inbox**.

Please be sure to check your **Workday inbox** within a few days of submitting your enrolment to confirm it has been approved or to address any required changes. This is our **primary method of communication** regarding your benefits enrolment.

Section Two – Benefit Resources

To help you better understand your benefits and retirement plans, there are **one key place** where you can access additional information:

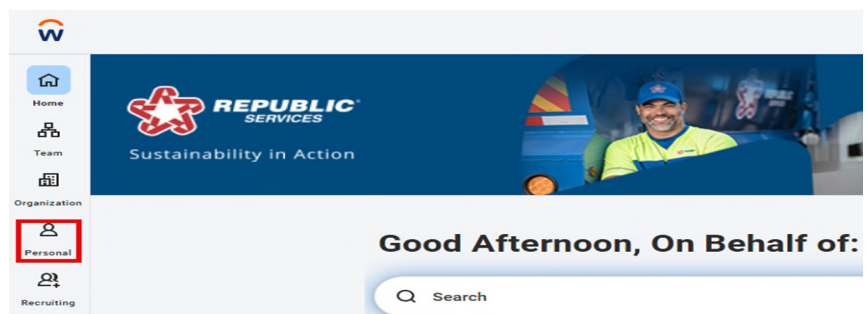
1. Workday Benefits Resources

Workday provides quick access to key documents such as benefits booklets, travel assistance information, EAP brochures etc.

To access these in Workday:

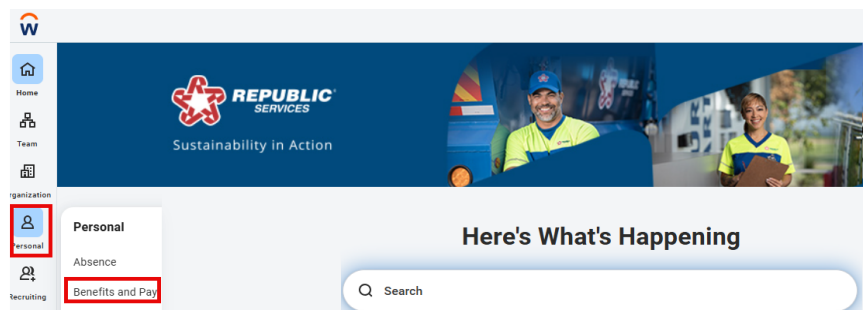
01

On the Home page, click the **Personal** icon.



02

From the drop down, select **Benefits and Pay**.



03

Select the **Suggested Links** icon to view your resources. To access the resource, click the **document title**.

