

2026 Productivity and Quality (P&Q) Bonus Payment

Unifor-Ford Savings Plan with Canada Life Assurance Company

RRSP Election Option

The Productivity and Quality (P&Q) Bonus Payment is scheduled to be paid in Pay Period 35 of this year and therefore will be on the paystubs delivered to eligible* employees on **August 27, 2026**.

For eligible employees who wish to have their Productivity and Quality (P&Q) Bonus Payment transferred directly into a RRSP:

If you already have a Unifor-Ford Personal RRSP or Spousal RSP with Canada Life

Simply complete and sign the RRSP Election form (attached to this notice) and return to the Human Resources Department (Labour Relations) no later than **August 14, 2026**, to facilitate the RRSP transfer.

If you need to open a Unifor-Ford Personal RRSP or Spousal RSP

- **Existing members with a Canada Life account** may enrol online in a personal RRSP using your logon to www.grsaccess.com. Simply click Tools & Resources > Enrolment Express and follow the prompts to join.
- **Non-Canada Life account members** may open a personal RRSP online. Visit www.grsaccess.com using Guest Access Id. **8992246** & Password **Unifor1**.
- Spousal RRSPs cannot be set up using online access. A paper application must be completed. To print an application, use your access information and click on Forms.
- You may also call Canada Life at 1-800-724-3402 to have an enrolment package mailed to you.

Once you have completed the necessary registration package, complete and sign the RRSP Election form (available in HR- Labour Relations) and return to the Human Resources Department (Labour Relations) no later than midnight **August 14, 2026**, to facilitate the RRSP transfer.

***Note**

- For those who elect to transfer the Productivity and Quality (P&Q) Bonus Payment into an RRSP with the UNIFOR-FORD Savings Plan, no tax will be taken from the payment, however all other statutory deductions (i.e. Canada Pension Plan Contributions/Employment Insurance Premiums /Family Responsible Office support payments etc.) will be taken *if applicable*. The net amount available after any of these other statutory deductions will be deposited into the employee directed account at Canada Life Assurance Company.
- Those who elect to transfer the Productivity and Quality (P&Q) Bonus Payment into an RRSP with the UNIFOR-FORD Savings Plan must transfer the entire Productivity and Quality (P&Q) Bonus Payment amount.
- Any employee who qualified for the Productivity and Quality (P&Q) Bonus Payment not submitting an RRSP election form will receive their payment by direct deposit on August 27, 2026, less withholding taxes and any other applicable deductions.

Benefits/Labour Relations

July 29, 2026