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RetireeNews

Edition 2017

RetireeNews Goes Online in 2018

It's becoming a digital world and almost all communications are now online. Starting in 2018, RetireeNews will become an online-only publication available via the CIBC Retirees Group on Facebook and the CIBC retiree webpage.

This change supports CIBC's strategy to minimize our carbon footprint by encouraging our employees, retirees and clients to 'go green'. Shifting to online communications makes information access faster and more convenient, while saving paper and reducing costs.

Four easy ways to stay connected:

CIBC Retiree webpage (www.cibcretirees.com) – for CIBC news, important contact information and links to helpful websites



CIBC Retirees Group on Facebook (www.facebook.com/groups/cibcretirees) – for current and future retiree information, updates and to connect with CIBC friends, including past alumni and employees that are soon to be retirees



CIBC myBenefits (www.cibchr.com) – for access to personal information on your benefits and pension. Through your secure mailbox on the site you can:

- Update your mailing address and personal contact information (including email address)
- View, download, email, print or save your tax statements including your taxable benefit T4A Supplementary and pension benefit T4A
- View/update your beneficiary information



CIBC online and mobile banking (www.cibc.com) – to learn more, contact your local banking centre to get information and help to bank online. Benefits include:

- Deposit a cheque using your phone
- Check your account balance, pay bills or transfer money whenever you want, even when travelling
- Sign-up for eStatements and alerts to remind you when your eStatement is ready to view or your credit card payment needs to be made



Retiree Profile



Eleanor Robertson, Human Resource Consultant, New Glasgow, N.S.

"I arrived in Halifax in April of 1994, and the only people I knew when I moved there were the two CIBC leaders who interviewed me for my position. I was excited, but to be honest, I was nervous. Moving from downtown Toronto to Halifax as the first Human Resources Consultant in the Atlantic Region was a big step for me. I had never worked in such a spread-out region. Luckily, I worked well with the Retail & Commercial teams, and I'm still impressed by the talent, work ethic and community involvement of my colleagues.

I love the East Coast, and after a 23 year career with the bank, I'm still here, retired, and living in the small town of New Glasgow. When I look back on the steps that brought me here, I like to think that my colleagues and I were some of the building blocks that helped CIBC celebrate a successful

150 years. It's important to mention that CIBC has also been instrumental to my life. If it hadn't been for my move to Halifax, I would not have met my husband, Don. And had I not transferred to Barbados to work on the integration team for the CIBC/BARCLAYS merger into the FirstCaribbean International Bank, I wouldn't have married Don under a tree in Barbados. I felt so much support from CIBC with each of my moves, and my hope is that new talent has the same support that I received from my mentors. With the right leadership, you never know what you can do or where you may end up."

2017 CIBC employee and retiree giving campaign

Your contributions make a significant impact

As we kick off another season of giving, we have a great opportunity to demonstrate CIBC's culture of care that is the hallmark of our bank. Our CIBC employee and retiree giving campaign continues to be a vital drive towards helping those in need, and the results are apparent through the significant impact your contributions make year after year.

This year's 2017 giving campaign will be CIBC's first year using our new online giving website called "Spark". You can continue to support your local United Way or any other registered Canadian charity of your choice as you have in the past, but with some great new features. This includes giving you the ability to consolidate all of your donations onto one personalized page, offering you a summary of your continued generosity and tax receipts at the end of the year.

We invite you to support the United Way and this year's campaign once again through one-time or ongoing deductions from your pension payment, a credit card donation, or PayPal.

We are proud of how generously our CIBC retirees give, last year contributing an impressive \$734,000 to another record-setting total of \$15.4 million by Team CIBC. We hope you will join us again in giving back to our communities.



Victor G. Dodig
President and CEO, CIBC



Richard Venn
Alumnus and Retiree, CIBC

New Online Tool

Enter your volunteer hours & make donations

CIBC retirees have a long history of giving back to their communities. Our retirees are active participants in the CIBC **Retiree Volunteer Program** reflecting their kind spirit and the value they place on supporting others, while also giving generously through charitable donations.

We are introducing Spark, the new secure online tool that offers a simple, single-location for recording your volunteer time and making donations. Here is what you need to know:

- You will be able to access Spark at <https://cibc.benevity.org>. This new website replaces our previous paper-based Donation Request Form and online tool.
- **Enter your volunteer time in Spark**, and for every hour of time you track, you'll receive \$12.50 from CIBC (to a maximum of \$500) that you can donate to your volunteer cause, or cause of your choice. You no longer need to wait until you have volunteered 40 hours before applying!
- You will no longer receive a cheque in the mail to give to the organization. Once you choose your cause online, the funds will be transferred to them electronically!

Eligible for Canadian retired employees only



Retiree Giving Campaign

Starting mid-November, you will be able to use **Spark** to make **personal donations** to your local **United Way** or any other **registered Canadian charity** that is meaningful for you.

This means you no longer need to worry about filling out paper pledge forms or finding a stamp to mail a cheque, because everything is handled through this easy and secure online tool. You can donate by credit card, PayPal, or regular deductions from your pension payment.

How to Log Into Spark

If you wish to participate in Spark, you will need to set up a profile on the Spark site:

- Your username is your HR ID (your CIBC employee number). You can find this on your Sun Life card, or you can call the HR Contact Centre at 1-800-668-0918.
- To get your unique password, please contact us at Mailbox.CommunityInvestment@CIBC.com or call us at 416-304-2486.

When you log in to the site, you will be prompted to provide information about yourself to complete your profile. For more information about the collection, use and disclosure of your personal information in connection with Spark, please review the CIBC Retiree Privacy Statement on myHR (click on myBenefits – Knowledge Center – Plan Information & Forms) and the Spark privacy policy, available on the Spark site.

For More Information

- Keep an eye on the CIBC Retiree Facebook group or the Retiree webpage for more detailed instructions on how to participate.
- If you need technical assistance with the Spark tool, email support@benevity.com.

Charities and not-for-profits must meet CIBC's funding guidelines



Explore your online resources

Current and future CIBC retirees have access to two bilingual online resources, available 24/7 from anywhere in the world. Each site provides you with easy access to a wide variety of retiree information and services to help you stay connected with CIBC.

- **CIBC Retirees Group on Facebook** provides information on:
 - Social groups and events
 - Retirements and in memoriams
 - Health and wellness articles from Dr. Brown
 - Employee banking offers
 - Retiree volunteer program
 - Areas to search for friends/colleagues, write a comment/question, share a story or photo

You can sign up for Facebook to just join the group. There's no need to complete a full profile. The CIBC intranet team reviews all requests to join the group, so membership is granted to current and future CIBC retirees including past alumni. Facebook can be accessed by going to www.cibcretirees.com and clicking the link to the tip sheet under the FB icon.

- **CIBC Retiree Webpage (www.cibcretirees.com)**
No sign-on required! Visit the site to:
 - Search CIBC.com or sign-on to do your online banking
 - Obtain CIBC contact information
 - Link to myHR for pension and benefits information
 - View CIBC News Releases
 - Go to WorkPerks at CIBC for valuable discounts
 - Link to Sun Life Financial for medical/dental claims and life insurance
 - Access the Retiree Volunteer Program donation request form
 - Get contact information for: The Personal Insurance Company, Allianz Global Assistance Travel Medical Insurance, CIBC Employee & Family Assistance Program, Wellness Checkpoint and more!

2017 Pension Updates

CIBC is committed to keeping the CIBC Pension Plan ("Plan") healthy and keeping you informed. Despite 2017 market volatility, the Plan's funded health is estimated to have improved significantly over the October 31, 2016 valuation. CIBC is currently contributing to the Plan at a rate of \$170.9 million per year. Stay tuned for more updates in the 2017 CIBC Pension Plan Annual Report which will be delivered to all Plan beneficiaries in April 2018.

Distribution of Annual Pension Statements and Annual Pension Report - In April 2017, all members including retirees, beneficiaries and former members who left their pension benefit in the Plan received a personalized Annual Pension Statement along with the CIBC Pension Plan Annual Report mailed to their home address. We will continue to provide these documents annually with the next ones to be distributed in April 2018.

Pensioner's Audit - Each year, an audit is conducted of pension records on file to ensure the information is current and accurate. A random group of retirees and surviving spouses are mailed a Pensioner Information Review Form to complete and return. If you received the Form, please complete and return it promptly to avoid any disruption to your pension payments.

CIBC Hardship Pension Program - CIBC retirees may be eligible for financial aid through the CIBC Hardship Pension Program. The program is designed for long-service retirees who are in dire circumstances and unable to meet subsistence levels for food, shelter and medical expenses. The program ensures basic needs of these retirees are met, while ensuring existing government assistance programs are being fully and/or appropriately utilized. If you completed at least 25 years of continuous pensionable service with CIBC and your total CIBC pension at the time of retirement is less than \$17,000 per year, you may qualify for this program. For more information call the Human Resources Contact Centre at 1-800-668-0918.

Employee & Family Assistance Program (EFAP)

Take advantage of a wide variety of confidential services

When you want to find better solutions to your life challenges, the Employee & Family Assistance Program (EFAP) can help. EFAP is a confidential, free service for you and your immediate family that provides support for personal, relationship and family issues, health coaching and nutrition support, legal support, and elder care information. Services are provided by Morneau Shepell, an independent provider with more than 1,000 professional counsellors across Canada. All direct services are paid for by CIBC. If long-term or specialized care is required, Morneau Shepell will refer you to an affordable community resource, and you will then be responsible for any fees your benefits plan or provincial health plan do not cover.

EFAP is available 24 hours a day, seven days a week:

- Service in English: 1-800-387-4765
 - Service in French: 1-800-361-5676
 - TDD (hearing impaired only): 1-877-338-0275
- You can also go online at www.WorkHealthLife.com. You need to create a login ID and password to access the site:
 - Click 'Register' at the top of the screen, enter 'CIBC' as your organization, and click 'Search'
 - Click 'Canadian Imperial Bank of Commerce (CIBC)'
 - Enter your name and email address, create a password for the site, and click 'Submit'



CIBC Financial Planning Services

CIBC can provide retirees with a wide range of personalized financial planning services including:

- Personalized advice on budgeting, accounts, loans, investments and more; book a meeting with an expert by visiting www.cibc.com or call 1-800-465-2422.
- Helping you to reach a specific goal or need a comprehensive financial plan, your professional financial advisor can help you manage your money today, build a solid financial plan for the future, and readjust when your priorities change. To find more information, go to www.cibc.com, click on 'Experts', click the 'Ways to Bank' tab, then click 'More about Imperial Service' at the bottom of the page. Call us at 1-888-839-7298 to get started or find a banking centre online at <https://locations.cibc.com>.

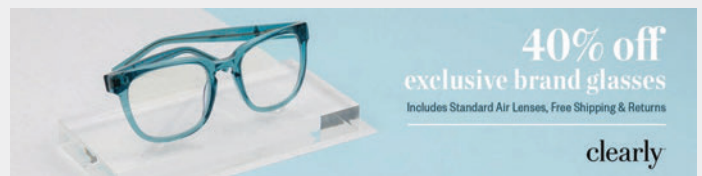
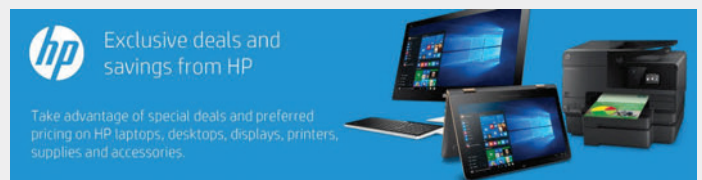
WorkPerks at CIBC for Retirees

WorkPerks at CIBC is a free online discount program for retirees and their immediate family members. It provides savings from well-known companies and local businesses in many categories such as computers, shoes, apparel, restaurants, health and wellness, sports events, travel, and much more.

Located at <https://cibc.venngo.com>, it includes over 1,100 national and local discount offers at 6,000+ locations across Canada. Perks include instructions on how to use them, and are redeemable online, over the phone or in-store.

NOTE: For some perks, CIBC proof of past employment is required. Show your CIBC Sun Life Card, or Retiree ID Card received at retirement. If you have difficulty registering, accessing or redeeming a perk, contact Venngo at 1-866-383-6646 or membersupport@venngo.com

For information on how to access the program and to start saving, visit www.cibcretirees.com, click on the Workperks icon and follow the instructions provided.



Travel Medical Insurance

Vacations are something we all look forward to! They don't have to be fancy; it's simply the time away from our everyday routine that rejuvenates us. Whether you're visiting another country, travelling south or jetting off to explore the world, it's essential to have the right amount of travel medical insurance to make sure you have the best trip possible. Before you start your next adventure, ensure you understand your insurance coverage:

Basic coverage

Eligible* CIBC retirees and their eligible dependents have basic emergency travel medical insurance for travel emergencies (i.e., unexpected/unforeseeable sickness or injury requiring immediate medical attention, treatment or care), subject to a lifetime maximum of \$1 million for each covered person in emergency and hospital services. This insurance is paid for by CIBC, includes pre-existing conditions, and provides coverage for:

- An unlimited trip length or number of trips within Canada. This is especially important when you travel to another province, as provincial health plans have reimbursement limits on expenses incurred in other provinces, such as ambulance or emergency dental.
- The first 8 days (192 hours) of any trip outside Canada starting from your time and date of departure. For trips outside Canada exceeding basic coverage, additional top-up coverage is available.

Custom top-up coverage

Eligible* CIBC retirees may purchase top-up coverage, starting from the 9th day of their trip through the CIBC Retiree Travel Medical Insurance Plan, administered by Allianz Global Assistance. As negotiated by CIBC, a 40% discount off the regular premium rates will apply to optional out-of-Canada travel medical coverage. Medical questions are answered over the phone, so you get a decision quickly. You can contact Allianz Global Assistance to request a copy of the questionnaire prior to consulting with your physician. The written policy is presented to help you understand when each type of coverage applies. Information on policy documents is itemized so you see an exact breakdown of coverage and benefits.

* Eligibility for travel medical insurance includes: CIBC Retiree Benefits Program (employees retired before 2009) – Eligible for basic coverage and preferred premium rates for top-up coverage. CIBC Flexible Benefits Program for Retirees (employees retired in 2009 or later) – Individuals with more than 10 years of service who elected a medical/dental option are eligible for basic coverage and preferred premium rates for top-up coverage. Individuals with between 2 and 10 years of service who elected a medical/dental option are eligible for basic coverage, and may purchase top-up coverage but are not eligible for preferred premium rates on top-up coverage.

For more information or a quote, call Allianz Global Assistance at 1-800-513-5934. Travel insurance is underwritten by Co-operators Life Insurance Company and administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc.

Before you start your trip, read your CIBC benefits booklet for basic coverage, and any additional purchased top-up policies, to ensure you fully understand:

- What you are covered for and what is excluded
- How to contact Allianz Global Assistance in an emergency

For full terms and conditions, including limitations and exclusions, refer to your CIBC benefits booklet located at myBenefits at www.cibchr.com. After you log in, select the Knowledge Centre tab and click on Plan Information and Forms. See page 11 for instructions on how to register for myBenefits, and information on other e-tools located on the site.

**AS A CIBC RETIREE,
YOU COULD WIN A GETAWAY!**

2017 Plan. Travel. Repeat.
CONTEST
ONE CONTEST, SIX PRIZES.

Certain conditions apply. No purchase necessary.
Contest ends on December 31, 2017.
Full contest rules and details available at thepersonal.com/contest-cibc

Get a home or auto insurance
quote and you could win

the
\$25,000
Grand Prize
one \$5,000 travel voucher
a year for the next 5 years!

1-888-476-8737
thepersonal.com/contest-cibc

 **thePersonal**
Home and Auto Group Insurer



Sun protection: it's important all year long!

Dr. David Brown, CIBC Corporate Medical Director

In northern climates, we tend to think of summer as the only time we need to follow safe sun practices. However, UV rays can also be strong in the fall, winter and spring, especially in peak hours. Overexposure increases your risk for skin cancer and cataracts, so sun protection is important all year long.

Here are 'all-season' safety tips:

Wear sunscreen and sunglasses. Sunscreen should block both UVA and UVB rays, with an SPF of 30 or higher. Apply generously 20 minutes before going out, and reapply every 2-3 hours or after swimming or perspiring. Sunglasses should wrap around your eyes and offer 100% protection (UV400 rating).

Reduce/avoid sun exposure during peak hours. Try to stay out of the sun between 11 a.m. and 4 p.m. or any time the UV Index is 3 or higher. If you must be out, wear sunscreen and sunglasses, or cover up with loose clothing and wear a wide-brim hat.

Know the signs of skin cancer. Most skin cancers can be cured if they're caught early. Check your skin regularly and have someone else check hard-to-get-at places such as your back.

Watch for:

- Any birthmark or mole that changes shape, colour, size or surface texture
- New growth on your skin – pale, pearly nodules that may grow larger and crust
- Rough scaly patches
- A sore that doesn't heal
- Patches of skin that bleed, ooze, swell, itch or become red and bumpy

Have any changes evaluated by a doctor or dermatologist.

Get enough vitamin D. Vitamin D is linked to reducing cancer risks. Look for vitamin D fortified foods and dietary supplements to ensure you get enough.

Additional information on a wide variety of health and wellness topics can be found on CIBC's Wellness Checkpoint (at www.cibcretirees.com).



Employee Banking Offer

CIBC is committed to building a strong, innovative, relationship-oriented bank, putting our clients at the centre of everything we do. Our retirees are important clients and key advocates for our bank. Through our Employee Banking Offer (EBO) we continue to provide you with competitive pricing. Retirees enrolled in CIBC's Canadian retiree benefits program are eligible for the EBO.

In addition to savings on borrowing and investing, retirees can also save on foreign exchange and travel:

- Order **foreign cash online** and receive preferred exchange rates and free home delivery
- Get a **CIBC Prepaid Travel Visa Card** in a banking centre and have fees waived. Load this card through any channel with a preferred rate for U.S. dollars, Euros, British pounds or Mexican pesos
- Get **U.S. dollars at a CIBC ATM** and receive a preferred exchange rate
- Avoid foreign exchange surprises with **CIBC U.S. Dollar Visa** with no annual fees and reduced interest
- Protect valuables with a ½ price **Safety Deposit Box**
- Send money to loved ones worldwide, with no fees and at a preferred exchange rate using **CIBC Global Money Transfer**

For more information on EBO:

- Check the 'EBO at a Glance' located on the CIBC Retirees Group on Facebook (Files section) or the **Knowledge Centre on myBenefits** (www.cibchr.com)
- Visit a CIBC Banking Centre and speak to an advisor
- Contact the Employee Financial Services Centre at 1-877-610-2422
- Send an email to Mailbox.EmployeeBankingOffer@cibc.com

Retiree Profile



David White

Global Operational Risk Management – Toronto, ON

“At my retirement reception, Laura (Dottori-Attanasio) jokingly said to my two kids, ‘Your dad is going to have a lot of free time on his hands now. If he gets in your hair, call me.’ I am looking forward to retirement, but I’ll miss the people. As for my Blackberry, I’m sure I’ll go through withdrawal, but I don’t think I’ll miss it in the long run!

My journey at the bank started as a summer job, which turned into roles in Corporate Banking and then Risk. It’s been 41 years and quite the ride. I’ve observed how taking risks and moving around the bank can pay off. And as a leader, I’ve learned that it’s important to foster an environment where everyone feels respected and empowered. That means giving people transparent feedback and the opportunity to present their own work – regardless of level. I also believe it’s never wise for a manager to keep somebody in a role when they’re ready for the next step. It’s more rewarding to sponsor and mentor people and watch them grow.

The one lesson that really stuck with me came from the Wood Gundy merger in the early 90s. Not everyone was happy and there was a lot of resistance. But I realized that resistance wasn’t productive and it wouldn’t change the outcome. So in times of change, my advice is to embrace it. Look for the opportunities created by change and try to influence it in a positive way.

Even though I’ve retired, I want my colleagues to know that I’m not far away. CIBC is a deep part of me, and frankly, it always will be. My hope is that we always stay connected.”

Celebrating 150 years!

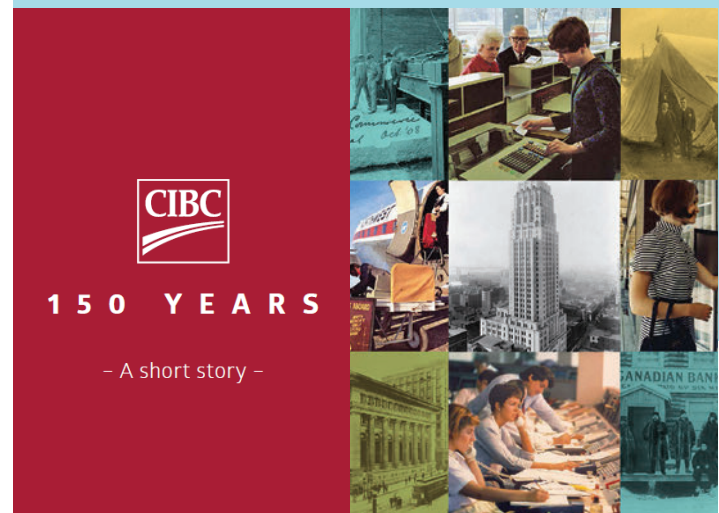
This year marks CIBC’s 150th birthday and the anniversary of Canada’s Confederation. It’s an incredible milestone where we fondly remember our bank’s accomplishments and the many generations of CIBC employees who have worked alongside our clients. We could not have reached this point without the contributions of each and every member of our team both past and present, so thank you!

To celebrate, we have created a 150th birthday e-book for you to read and reminisce as you learn about CIBC’s last 150 years. The e-book highlights some of the most pivotal moments in our history – from our first female teller, to Canada’s only floating bank, to Canada’s first 24-hour cash dispenser – and is another way that we are saying thank you for laying such a sturdy foundation which has allowed our bank to continue to grow.

We have come a long way since 1867 where our bank expanded throughout Canada, the United States, the Caribbean, South America, Asia, England and Australia. One thing that has stayed the same throughout this time is our commitment to helping families prosper and businesses grow. We are extraordinarily proud to mark this major milestone as we build the bank of the future, and this e-book recognizes all of our achievements and encapsulates them for years to come.

View our commemorative e-book online:

- Go to www.cibc.com
- Click ‘About CIBC’ in the top menu bar
- Click ‘Corporate Profile’
- Scroll down to ‘History’ and click ‘Learn more’
- Click ‘Read a short history of CIBC’



Retiree Advisory Committee

The CIBC Retiree Advisory Committee (RAC) was established in 1998, and is now in its 19th year of operation! The RAC meets regularly to review and discuss matters of interest to CIBC retirees. RAC members represent your views on important issues, and act as your local ambassadors. Over the years, the RAC's collective dedication to representing retirees' issues and concerns has led to many positive changes for CIBC retirees.

Beginning November 2017, RAC's leadership team will be Sue Lattik (ON), Chair, Jim Keegan (B.C.), Vice-Chair, and Marcia Ball (ON), Past Chair. RAC tenure is currently capped at four years. As members leave, selection of new members is based on input from RAC and CIBC executives, focusing on individuals with a strong ability to represent the broader retiree population.

Contact your local RAC member if you have any questions, concerns, suggestions, or if you are interested in becoming a RAC member.

2017/2018 RAC Members

Welcome to Marc Bousquet (QC), Jim Campbell (ON), and Bob Bickerton (MB), who joined the RAC in 2017.

Farewell and best wishes to Bob Audet (QC) and Mario Biscardi (ON), who will be leaving the RAC in 2017. On behalf of CIBC retirees, we thank Bob and Mario for their great work as RAC members. They will be missed, and we wish them all the best in their future endeavours!



Top row (left to right): Bob Audet, Jim Campbell, Jim Keegan, Bob Bickerton, Brian Rombough / Bottom row (left to right): Ross Cunningham, Marcia Ball, Sue Lattik, Larry Billings / Missing: Al Bergen, Jo Trefltin

Contacting RAC Members

Province	Representative(s)	Email	Phone Number
Atlantic Provinces	Mike McKim	mike.mckim@bellaliant.net	(902) 466-7410
Quebec	Marc Bousquet	mbousquet007@gmail.com	(514) 937-1295
Ontario	Sue Lattik (Chair)	lattiks@gmail.com	(416) 523-5467
	Marcia Ball (Past Chair)	mball@corpfinance.ca	(416) 233-1840
	Ross Cunningham	rosscunningham@hotmail.ca	(905) 892-3567
	Jim Campbell	pjcpjc2014@icloud.com	(289) 897-8786
Manitoba	Bob Bickerton	bobbickee@outlook.com	(204) 782-3411
Saskatchewan	Al Bergen	Retiredbergen@hotmail.com	(306) 380-3142
Alberta	Brian Rombough	bgrombo@hotmail.com	(403) 241-9201
	Larry Billings	larrybillings@shaw.ca	(780) 707-7169
British Columbia	Jo Trefltin	Jo@trefltin.ca	(604) 943-6049
	Jim Keegan (Vice Chair)	jim.r.keegan@gmail.com	(604) 924-1084

CIBC Retiree Social Committees

CIBC retirees have formed groups across Canada to stay in touch and get together for social occasions such as luncheons, golf outings, and other gatherings. Anyone can create a committee as long as they are a CIBC retiree or surviving spouse of a retiree. There is a minimum of 5 members per group and no maximum. CIBC sponsors committee activities by providing annual funding of \$25 per member in April each year, and each committee determines how the funds are spent. You can find a listing of social committees in your area, as well as instructions on how to establish a group, on the CIBC Retirees Group on Facebook under the Files section. www.facebook.com/groups/cibcretirees.

Beware of Scam Artists

In 2016 Canadians were scammed for over \$91 million. Surprisingly, this amount is suspected to be less than 5% of what was actually lost, as much goes unreported! Scams get more sophisticated every day. Here are the most common ones to be aware of:

- **Identity Theft:** Someone uses your identity to get a loan or mortgage on your house, credit cards or bank accounts. Never carry your SIN, do not give out personal information unless you initiate the contact; select a strong password with letters, numbers and symbols and change it often; invest in anti-virus and anti-spyware software; and for online transactions look for https://, a closed lock or unbroken key icon.
- **Romance Scams:** A fraudster fakes an identity on an online dating site to establish a romantic relationship and tries to get money. Do not wire money to someone you have never met, and if they are out of the country end your contact.
- **Canada Revenue Agency (CRA):** Threatening phone calls say you owe taxes and have to pay immediately by wiring money or buying prepaid gift cards. CRA does not make such phone calls or requests.
- **Fake Inheritance or Lottery Winnings:** Calls or emails that say you have won a lottery or received an inheritance, usually foreign, but you have to send money first to pay taxes or legal fees.
- **Bank Verification:** An email asks you to 'verify' your security information and the bank logo looks real.
- **Grandparent Scam:** A phone call from a supposed grandchild who needs you to wire money because they have had a car accident or something serious.

The bottom line: do not respond! To get help or report a fraud contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or www.antifraudcentre-centreantifraude.ca/index-eng.htm, or contact your local police, bank, or credit card company.

Communicating in Social Media

Social media allows the wide sharing of information and anything that is shared via social media could be made public. To understand if you're using social media appropriately, ask yourself if others might find your post offensive or objectionable. In digital communications, it is important to carefully review information and look for any unusual patterns.

Attention B.C. Residents

In B.C., enrollment with the Medical Services Plan (MSP) is mandatory for all eligible residents and their dependents. Premiums are payable for MSP coverage based on family size and income. Effective January 2018, MSP premium rates and the Regular Premium Assistance program are changing. For more information contact the Medical Services Plan of B.C. by calling your local government office or by going online at: www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp. CIBC will continue to reimburse you 50% of your premiums, and the portion of premiums paid by CIBC will continue to constitute a taxable benefit to be reported on your taxable benefit T4A Supplementary Statement.

Reminders

Medical Lifetime Maximums: All retirees can check to see how close they are to the medical lifetime maximum online at www.mysunlife.ca or by calling 1-877-790-0294.

Direct Payments (Assignment of Benefits): Any dental or paramedical claims sent by your provider electronically to Sun Life can be paid directly to them for any eligible portion of your claim. Ask your provider if they are set up for direct submission. Once they are set up, you will only be required to pay the difference in your coinsurance or maximums under the plan. Ask your provider to contact Sun Life online at www.mysunlife.ca or 1-877-790-0294 if they have any questions. If your provider doesn't have electronic claims submission or accept assignment of benefits, you can still submit your claim online at www.mysunlife.ca for fast reimbursement.

Review your beneficiaries for your life insurance and pension benefits to ensure information is accurate and make changes if required. In addition, if your home address changes, you must inform the CIBC Pension Department (not just your local banking centre). You can report changes online at myBenefits at www.cibchr.com or by calling the Human Resources Contact Centre at 1-800-668-0918.



Become a CIBC Ambassador

Make It Right is a program that gives CIBC employees and retirees an opportunity to be 'brand ambassadors' and help resolve client issues or concerns that you may hear about from friends, family or acquaintances. Just follow 4 easy steps:

Make It Right



- 1 **Thank and apologize** – Thank the client for bringing the issue to your attention, and on behalf of CIBC make a sincere apology.
- 2 **Listen and understand** – Make sure you understand the problem – listen actively, ask questions, and summarize. The more information you get, the better we will understand the issue.
- 3 **Take immediate action** – Ask if they are comfortable if you raise the issue on their behalf. Explain you won't have access to their banking information, and they will be contacted by a Client Care representative who will review the issue. If the client agrees, email the client's name, contact information and a summary of the concern to MakeItRight@cibc.com. If clients prefer to raise concerns directly, encourage them to email MakeItRight@cibc.com or contact their banking centre or relationship manager/advisor.
- 4 **Follow up (important!)** – Follow up with the client to ensure they have been contacted and their issue is being addressed.

myBenefits at www.cibchr.com

Through the myBenefits website, all retirees can get information on their benefits and pension, 24/7. To register, go to www.cibchr.com and follow these steps:

1. Select 'Register' as a 'New User'
2. Enter your employee number and date of birth, then click 'Continue'
3. Follow the instructions to create a user ID and password, then click 'Continue'
4. Select your five security questions and answers, then click 'Save Questions' and 'Continue'
5. Once you see the message 'Log On Completed Successfully', click 'Continue' to go to the home page
6. Be sure to update your profile, including your personal email address - click the 'Your Profile' link at the top of your screen



You also have access to benefits assistance through live web chat during Human Resources Contact Centre (HRCC) hours, and a 24-hour online request management tool called eService. Both tools are available via the Contact Us link at the top of the myBenefits screen.

Important Contact Information

Toll-free numbers & websites

Here's important information to keep handy:

CIBC Human Resources Contact Centre 1-800-668-0918

www.cibchr.com

Ask about pension/benefit plans, report address changes, request tax changes, or report a death

CIBC Employee Banking Offer 1-877-610-2422

Take advantage of competitive rates and reduced fees for CIBC employees and retirees

CIBC Telephone and Online Banking 1-800-465-2422

www.cibc.com

Access banking services over the phone or Internet

CIBC Employee & Family Assistance Program

1-800-387-4765 www.workhealthlife.com/cibc

[TDD hearing impaired only at 1-877-338-0275]

Receive confidential, professional advice and counselling service for a broad range of personal concerns

WorkPerks at CIBC <https://cibc.venngo.com>

Access valuable discounts from well-known companies and local businesses

CIBC Wellness Checkpoint

<https://your.wellnesscheckpoint.com>

Receive a personalized health assessment and information on your health and well-being

Sun Life Financial 1-877-790-0294 www.mysunlife.ca

Call for group medical/dental claims, and life insurance coverage

Allianz Global Assistance CIBC Retiree Travel Medical Insurance 1-800-513-5934

Call for information or to purchase travel medical insurance for trips outside Canada

Allianz Global Assistance 24-hour Helpline

1-800-995-1662 (North America), or all other locations call collect at 416-340-0049

Call to report travel medical emergencies

The Personal 1-888-476-8737

www.thepersonal.com/cibc

Call for information on group insurance for your home or auto

The Personal 1-855-343-9385

www.thepersonal.com/pet

Call for information on group insurance for your pet

Human Resources Contact Centre

1-800-668-0918

Representatives can:

- Assist you with the myBenefits site, including registration and how to use the 'Your Profile' link
- Answer questions about your CIBC benefit and pension plans
- Record information changes (e.g., home address, bank account)
- Process allowable changes to your benefits
- Receive your feedback about CIBC RetireeNews
- Arrange to pay out pension and benefit entitlements when a retiree or spouse passes away

Callers should have this information on hand, as applicable:

- Retiree employee number (on Sun Life drug card)
- Retiree bank account information, if applicable (required when next of kin calls regarding the death of a CIBC retiree)

Hours of operation – Service is available in English and French, Monday to Friday, 8 a.m. to 9 p.m. ET.

Last print edition of RetireeNews!



RetireeNews is going online! You will be able to find all future RetireeNews content on the CIBC Retiree Webpage and the CIBC Retiree Facebook Group. Please refer to page 1 for details.