

CIBC RetireeNews

Online Edition 2018







Your contributions add up to make a significant difference! 2018 retiree giving campaign

CIBC has introduced a new global community investment brand, One for Change. The new brand was inspired by the tremendous passion Team CIBC has for giving back to our communities through volunteering and fundraising.



Giving is in our DNA, and your continued commitment and contribution to our retiree giving campaign is a big part of what makes our culture of caring so special. As a retiree, you have played an important role in building our bank and strengthening our communities. Whether donating your time or money, you also play a vital role, as CIBC ambassadors, in helping our communities thrive.

We're so proud of how generously our CIBC retirees give – last year contributing an impressive \$810,000! Collectively, Team CIBC had another record setting year with \$15 million raised to support charities in our communities.

And we hope you'll continue to join us in giving back by participating in our charitable campaigns and programs, through our online giving website <u>Spark</u> (<u>https://cibc.benevity.org</u>) where you can support the United Way or any other registered Canadian charity of your choice through one-time or ongoing deductions from your pension payment, credit card or PayPal.

Together, let's create a lasting impact in our communities!

Victor G. Dodig President and CEO, CIBC

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Richard Venn Alumnus and CIBC One for Change Retiree Campaign Chair, CIBC

Explore your resources online

Current and future CIBC retirees have access to two online resources that are available 24 hours a day, seven days a week from anywhere in the world. These sites provide you with easy access to a wide variety of retiree information and services to help you stay connected and informed.

CIBC Retiree group on Facebook

The CIBC Retiree group on Facebook provides information on:



- Social groups and eventsEmployee banking offers
- Retirements and in memoriams
- Health and wellness articles
- Retiree volunteer and donation programs
- Friends/colleagues, write a comment/question, share a story/photo

You can join the group even if you don't want to complete a full profile on Facebook. All requests to join are reviewed so that membership is granted to current and future CIBC retirees including alumni. You can access the CIBC Facebook group by going to <u>www.cibcretirees.com</u> and clicking the link to the tip sheet under the Facebook icon for more information.



No sign-on required! Visit www.cibcretirees.com 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
- Link to Sun Life Financial for medical/dental claims and life insurance
- Contact information for travel medical insurance, the CIBC Employee & Family Assistance Program and Wellness Checkpoint
- Access to valuable discounts through The Personal Insurance
 Company and WorkPerks
- Sign-on to Benevity to make or track your donations/ volunteer time





Share your e-mail with us!

Want to stay up-to-date on the latest retiree news? Update your current email address on myBenefits.

Here's how

- 1. Go to myBenefits
- 2. On the top menu, select 'Your Profile'
- 3. Select 'Personal Information' from the drop down menu
- 4. Find where it says 'Email Addresses' and click 'Change'
- 5. Add or update your email address and mark it as 'Preferred'
- 6. Click 'Save and Return'

You can also call the Human Resources Contact Centre at 1-800-668-0918.



2018 Pension updates

Our bank is committed to keeping the CIBC Pension Plan (Plan) healthy while also keeping you informed of any changes or updates. Once again, the Plan is fully funded on a long-term basis with an estimated surplus of \$1.2 billion at October 31, 2017. We can attribute this healthy funded status to the solid investment performance of the Plan fund. Additionally, over the past five years, CIBC has made significant contributions to the Plan totaling \$986 million – including the 2017 contribution of \$184 million.

Distribution of Annual Pension Statements and Annual Pension Report

Similar to last year, all Plan members which includes 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. These documents were mailed to their home addresses at the end of April 2018. We always appreciate your feedback and, as a result of your helpful input, have redesigned the statements to display the information in a format that is straightforward, clear and easily to understand. We will continue to provide you with these documents every year with the next scheduled distribution in April 2019.

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 have 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 used. If you have 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 and Family Assistance Program (EFAP)

Take advantage of a wide variety of confidential services to support you and your family.

Although retirement is something we look forward to and is generally a very positive time in our lives some may find these changes stressful. EFAP is here to help with a number of resources that are easily accessible online or by phone.

When you want to find better solutions to your life challenges, EFAP can help. EFAP is a confidential, free service for you and your immediate family that provides support for personal and relationship issues, health coaching and nutrition consulting, legal advice and elder care information. Services are provided by Morneau Shepell, an independent company with more than 1000 professional counsellors across Canada, and all direct services are paid for by CIBC. If long-term support 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 <u>http://www.</u> workhealthlife.com/cibc.
- To access online service you will need to create an account.: Click 'Register' at the top of the screen and complete the required fields.
- If you already have an account click 'Login' and enter your email and password

Did you know?

You have access to Health Coaching that is personalized to you and your specific health issue. Coaching begins with a telephonic assessment and review of your health history, followed by objective planning and creating an action plan. Support is provided over the telephone by registered nurses and occupational health nurses who will help you reach your objectives.

You can request a list of community resources to support you or a loved one dealing with Alzheimer's or other age related health issues. All information provided will be vetted by Morneau's experts that is specific to your needs.

Reminders

Medical Lifetime Maximums: All retirees can check to see how close they are to the medical lifetime maximum online at <u>www.mysunlife.ca</u> 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.

Beneficiaries: Review your beneficiaries for your life insurance and pension benefits to ensure information is accurate and to 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 <u>www.cibchr.com</u> or by calling the Human Resources Contact Centre at 1-800-668-0918.

Estate Planning with Jamie Golombek

While the term "estate planning" may conjure up an image of a wealthy philanthropist, ensconced on a tropical island, living out their retirement years while managing family trusts and perhaps, a private foundation, the truth is that estate planning is important for everyone, regardless of your level of wealth.

You need an estate plan so that your assets may be transferred efficiently to the people and causes you care about, both in your retirement years and via your legacy.

Here's ten simple steps to an effective estate plan:

1. Designate a team of professionals

You don't have to do it alone! Speak to your CIBC financial advisor, lawyer and/or tax accountant to come up with a plan that is both legally- and tax-effective.

2. Draw up a household balance sheet

This is a snapshot of your financial position where you list your assets and liabilities. It's a great starting point to help make sure you've properly dealt with everything.

3. Understand your life insurance needs

Life insurance can play a critical role in any estate plan, providing extra funds to take care of loved ones, to pay any taxes or probate fees owing upon death or simply to leave a (larger) inheritance.

4. Draw up your will

Note that preparing a will is only one step in the estate planning process, but it's an important one. If you die without a will, provincial law dictates who gets your assets upon death, which may not coincide with what you intended.

5. Consider a power of attorney for property

A power of attorney for property gives someone else the legal ability to deal with your financial affairs based on its terms and may continue to be valid in the event of your incapacity. In Quebec, a Power of Attorney is also called a Mandate and the attorney is called the "mandatary."

6. Consider a power of attorney for personal care

This power of attorney authorizes someone to make personal, health and medical decisions on your behalf in case of your incapacity. A power of attorney for personal care may also be known as a living will, healthcare directive or representation agreement depending on the province. In Quebec, a Mandate in Case of Incapacity can cover personal care as well as property.



7. Minimize taxes and other fees

A tax specialist can advise you on the tax benefits of leaving certain assets to certain people. For example, appreciated securities can be left to a charity without paying capital gains tax, while other appreciated property, as well as your RRSP and RRIF, may be left to a spouse or partner on a tax-deferred rollover basis.

8. Keep track of accounts and important information

Make a list of your key personal information, advisors, important documents (and their locations!), accounts, other financial assets and computer passwords, and put this list in a safe place so it can be easily referenced by your estate executor.

9. Review and update your plan regularly Major life events provide a good time to update your plan. For example, the birth of a child or grandchild, retirement, separation or divorce could all impact your original plan.

10. Let someone know

This is often the hardest step. But it's generally a good idea to let your family know what you're planning to do with your estate, especially if you're planning to do something that may appear "unfair" to some of your beneficiaries. That way, family disputes may be minimized if your heirs understand the reasons behind your wishes.

- Jamie Golombek, CPA, CA, CFP, CLU, TEP is the Managing Director, Tax & Estate Planning with CIBC Financial Planning & Advice Group in Toronto

CIBC Financial Planning Services

CIBC provides 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 by calling 1-800-465-2422.
- Creating a comprehensive financial plan. Your professional advisor can help you manage your money today, build a solid financial plan for the future, and re-adjust when your priorities change.

To find more information, go to www.cibc.com, click on 'Ways to Bank', then 'Get to know our advisors" under 'Personal experts' at the bottom of the page.



Travel Medical Insurance

Vacations are something we all look forward to! Whether you're visiting another country or going on a cruise, 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 eight 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 ninth day of their trip through the CIBC Retiree Travel Medical Insurance Plan, which is administered by Allianz Global Assistance. As negotiated by CIBC, a preferred premium rate of 40% less than 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 two 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're covered for and what's 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.

Aventura fee now waived for CIBC retirees

Our employees and retirees are our most important clients and advocates for our bank and we're always looking at ways that we can improve our Employee Banking Offer (EBO) to ensure you're getting the best our bank has to offer.

We are pleased to share that as of September 1, 2018, we have removed annual fees on our premium Aventura credit cards for eligible CIBC employees and retirees. As we shift our focus to promoting Aventura as one of our leading products, we want to make it even easier for you to be able to experience all the great benefits Aventura has to offer. What's more, the fee waiver extends to authorized user cards for your family members, to help you earn more points and get traveling faster. Waiver applies to new and existing CIBC Aventura Gold Visa and Aventura Visa Infinite cards, as well as existing CIBC Aventura World MasterCard and World Elite MasterCard (no longer open for new applications). This is in addition to the already removed annual fee on the CIBC U.S. Dollar Aventura Gold Visa Card.



CIBC Aventura travel rewards cards offer flexibility to redeem your points on any airline, every seat – with points

that don't expire. You also get exclusive access to the Aventura Travel Assistant to help plan your perfect trip, with no booking fees. Visit the <u>Aventura page</u> on cibc.com for more information.

For more information on Employee Banking Offer:

- Check the EBO at a Glance in the Knowledge Centre on myBenefits
 (www.cibchr.com)
- Visit one of our CIBC banking centres to speak to a CIBC advisor
- Call the Employee Banking Contact Centre at 1-877-610-2422
- Send email to Mailbox.EmployeeBankingOffer@cibc.com

How to have a great trip: Plan ahead and plan well

Whether your idea of a great travel experience is kicking back and relaxing on the beach or seeking out your next thrilling adventure, a little bit of preparation can go a long way towards having the trip of your dreams. The next time you're looking to get away, try the following useful pre-departure tips to help elevate your trip from great to awesome.

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Review your Allianz Global Assistance administered travel insurance coverage

Travel insurance is designed to help you plan for the unexpected. Reading through your policy – and in particular the benefits, exclusions and limitations – will help you better understand what you're covered for and what help is available if you need it in an emergency. It's also an opportunity to ask questions about your coverage before you go. Here are a few items to keep in mind:

Research your destination •

 $(\mathbf{0})$ Online travel sites are some great places to start when planning a trip. Be sure to also check in with the Government of Canada's Travel and Tourism site at, https://travel.gc.ca/ for valuable information on how to have a safe and enjoyable trip.

- Visit your doctor, pharmacist and dentist See your health professionals at least six to eight weeks before you leave to discuss your plans and check that you're in great health to fully enjoy your trip. It's also an opportunity to discuss any vaccinations you might need, which could require multiple doses administered over several weeks. Obtain refills for any prescriptions and ensure you have enough of a supply for the duration of your trip.
- Share your itinerary

Provide your family (those travelling with you and ••• others who aren't) with the details of your trip so they know exactly where you'll be and how to reach you during your travels. Consider providing them with a photocopy of your passport as well (take a photo and email yourself a copy too, just in case), and register with the Canadians Abroad service online at https://travel.gc.ca/travelling/registration or in person at your destination so they can get in touch with you in an emergency.

٠ Pack early

There always seems to be so much to do before you leave. Pack clothing and other items you plan to take with you well in advance, including power adaptors for foreign countries, a foreign currency wallet and a comfortable travel outfit.

Make a purchase

If you are driving out of your home province, make a small purchase on your credit card the day before leaving and keep the receipt. This can serve as proof of departure, which might be required if you need to make a claim.

Call a sitter

Arranging with your neighbour, a family member or friend to check in on your home, pick up the mail or look after your pet while you're away, can make it easier to stay in the moment and have a good time. As a thank-you, offer return the favour the next time they go away.

Download the TripWise travel assistance app

Available at www.allianz-assistance.ca, the app can be personalized with the 24/7 Emergency Assistance phone numbers located in your travel insurance documents. Plus, if you need help in an emergency during your trip, you can use it to quickly find local hospitals, prescription and more.



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

ounts are subject to change without notice. n MB, SK and BC due to sovernment-run pla



You should print a copy of the CIBC Retiree Basic Plan Card for travel medical insurance found under the 'Plan Information and Forms' section on the myBenefits site, found under the 'Knowledge Centre' tab. This card contains emergency contact numbers that should be carried when travelling.



Contact Allianz Global Assistance before any treatment. The sooner we hear from you in an emergency, the sooner we can help find a quality local medical facility to take care of you, make billing arrangements and more.





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Did you know our home base is moving?

Introducing CIBC Square

Our bank's new global headquarters will open its doors in 2020. Located in downtown Toronto, CIBC Square is more than a building – it's part of a global transformation that puts our clients at the centre of how we work. We're designing a modern, flexible workplace that encourages community and helps our team stay connected through a collaborative layout and modern technology.

Here's a sneak peek at some of the features of our future workplace:



employees to collaborate on client solutions

> floor workplace ecosystem design to connect us & get us moving





Dr. Brown: Stay sharp, stay active and enjoy your retirement years

Retirement always seemed so far away and off in the distance – and then, seemingly out of nowhere, it's magically upon you. Now what? Amidst the planning, the celebrations and the newly found time, this is a great opportunity to assess your health.

When you first retire, there is a re-orientation period that can last anywhere from a few months to a few years. I recommend using this period to take stock of where you are today health-wise, and then consider where you would like to be in the future. If you are like me, there are probably a few gaps, so it's important to create a plan that will help you meet your health goals. Even if you are well established in your retirement, it's never too late to create new goals and make lifestyle changes today. Take a moment and list out the things you like to do, and be honest about the things you don't like to do. Review them objectively and then create a plan that will allow you to reach your goals.

Consider the following as you take stock and set your health goals:

1. Stay connected with your community:

Being part of a larger community, preferably in person but also online or phone, is critical to our well-being as we age. It helps us stay mentally and emotionally sharp, engaged and happier than we would be in isolation. We actively share in the joy and challenges of our friends, whether it's the bowling club, lunch club, dance class, yoga group, church group or whatever your interest happens to be.

2. Get exercise:

We may not be twenty years old, but that being said, we do need to be active every day in some way that best suits our abilities and lifestyles. If you can do it, walking can be very beneficial. Try 30 minutes a day outside in the fresh air. Volunteer to walk a dog if you don't have one and go with a friend if you can.

3. Give back:

Sharing of ourselves provides its own reward and is good for our hearts. You have more time than you had before and giving back will help your community and family. It can be small – a couple of hours at your community centre or hospital, and helplines are always looking for people with life experience. The pay back to our health and well-being can be huge.

4. Learn new skills:

Whoever said that you can't teach an old dog new tricks was simply wrong. I suggest taking an art or photography course at your community college or a free course online. New skills allow the mind to expand and will keep you feeling young.

5. And the usual advice...

Eat well, drink lots of water and get your sleep. And remember to see your physician.

- Dr. Brown

Wellness Checkpoint

Wellness Checkpoint is a key part of CIBC's focus on our retirees' health and well-being. It is a confidential website that helps you identify and manage any health risks you may have.

On the website, you will find:

- a wellness assessment a confidential survey of your health and wellness, which results in your personalized health profile
- your personalized health profile

 a realistic assessment of your potential risk factors such as stress, environment, blood pressure, diet, exercise and cholesterol levels. You can also print a copy to discuss with your physician

In addition, the site offers links to many health-related websites and other support resources. You can find it at <u>your.wellnesscheckpoint.com</u>. To get the most from your wellness assessment, have your blood pressure, height, weight and cholesterol levels available.



Retiree Profile



Gordon Paulley Personal and Small Business Banking (Retired) – Carlyle, SK

"I'm known as 'Mr. CIBC,' in my community - probably because I've been with our bank for 43 years. In the last couple years, whenever I attend bank functions that's what people call me! I have no doubt there are other Mr. and Ms. CIBCs in small communities across the country.

I've spent 32 years at this banking centre in Carlyle. It's a good town. Whenever I went to retirement parties, I've always been told, 'You'll just know when it's time to retire; it'll hit you.' When I turned 60, that's when it hit me, and this July I'm retiring. I'm going to miss my clients and my colleagues, but I know it's my time.

There are about 1800 people who live here, and I know so many of them – many are my clients, too – and because I've been working here so long, I wanted to let my community know I was retiring. Having clients as long as I've had, has meant that I've had multiple generations of families putting their trust in me. So when my retirement announcement was published in a local paper, the Carlyle Observer, you wouldn't believe the number of emails, letters and phone calls I got.

I always knew I wanted to have a career in banking because I was good at math and I love working with people. When I got my first paycheck I was ecstatic. But I must say, one of the greatest highlights of my career was definitely when I received a hand written retirement card from Christina Kramer, SEVP & Group Head, Personal & Small Business Banking, saying, 'I read your story in the paper' and thanking me for my 43 years of service!"

Do you like a deal? Try WorkPerks

WorkPerks at CIBC is an online discount program providing our Canadian retirees and their immediate family with access to hundreds of discounts on products and services ranging from computers and clothing to sports events and travel. The program is operated by Venngo, a third-party supplier and Canada's leading provider of outsourced discount programs for over 10 years. Located at https://cibc.venngo.com it provides you with access to more than 2000 national and local discount offers to help you save money.

Each perk includes instructions on how to use it, whether online, over the phone or in-store. For some perks, proof of CIBC affiliation is required. You can show your Sun Life Financial Benefits Card with your name and CIBC logo or a copy of the T4 statement from your CIBC pension.

Enrolling is now easier – all you need is your HR ID and a personal email address to start saving. For information on how to join the program, visit <u>www.cibcretirees.com</u>, click on the 'WorkPerks' icon and follow the instructions.

If you have difficulty registering, accessing or redeeming a perk or need a password reset, please contact Venngo at 1-866-383-6646 or <u>membersupport@venngo.com</u>.

Become a CIBC ambassador by using the Make It Right program!

Have you ever overheard a friend or family member talk about a banking issue they're having with CIBC? Maybe someone has shared their concern with you at a party, or event – maybe you've encountered a problem with CIBC yourself and aren't sure how to solve it. Through the Make It Right program, you have an opportunity to help resolve client issues or concerns by following four easy steps:

- 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 MakeltRight@cibc.com. If clients prefer to raise concerns directly, encourage them to email MakeltRight@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.

Remember, you are not only a CIBC retiree, but a valued client and bank ambassador!

Send any questions or concerns about the program to MakeltRight@cibc.com. Check out some Frequently Asked Questions and Tips.



The CIBC Retiree Advisory Committee (RAC)

The CIBC Retiree Advisory Committee (RAC) was established in 1998, and is now in its 20th year of operation! The RAC meets regularly to review and discuss matters of interest to CIBC retirees. RAC members represent retiree perspectives 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 June 2018, RAC's leadership team will be: Bob Bickerton, Chair (MB), and Larry Billings, Vice-Chair, (AB). RAC tenure is currently capped at four years. As members leave the committee, new members are selected based on their 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.

2018/2019 RAC members

Welcome to Marc Bousquet (QC), Mike McKim (NS), and Cheryl Zankl (SK), who joined the RAC in 2018.



Top row (left to right): Larry Billings, Bob Bickerton, Cheryl Zankl, Jim Keegan, Ross Cunningham, Brian Rombough, Marc Bousquet Bottom row (left to right): Jo Treftlin, Mike McKim, Sue Lattik, Jim Campbell, Marcia Ball

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 five 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.

Contacting RAC members



CIBC Retiree Volunteering Program

Thank you CIBC retirees!

Your dedication and generous spirit has not gone unnoticed! CIBC retirees give selflessly of their time to our volunteer campaign, and we truly can't thank you enough! We are excited to share that retirees have tracked over 80,000 volunteer hours in the last three years! In 2017 alone, over 160 retirees logged 35,000 hours! 2018 is off to a great start, and as of October, you had tracked over 10,073 hours.

Here is a breakdown of where you are spending your volunteer hours:



How the Retiree Volunteer Program works

You are eligible to earn \$12.50 in CIBC reward dollars for each of your volunteer hours up to a maximum of \$500 per calendar year. You will no longer receive a cheque in the mail to give to the organization, rather you will track your hours online and the funds will be transferred to your 'My Giving Account' within Spark by Benevity. You can then donate these funds to the charity of your choice!

As a reminder, your volunteer hours are tracked by calendar year, which means you must track your hours in real time. For example, you cannot track hours from 2018 in 2019.

Who is eligible?

Eligibility for The Retiree Volunteer Program is open to former CIBC employees who started to receive retirement income benefits from the CIBC Pension Plan immediately upon retirement, on a non-deferred basis. For more information on the program, visit <u>cibcretirees.com</u>



Have you tried Spark by Benevity?

Enter your volunteer hours & make donations online

In November 2017, CIBC introduced Spark by Benevity, a new secure online tool that offers a simple, single-location for recording your volunteer time and making donations*. This tool is available year-round so you can track your volunteer time and make personal donations whenever it is most convenient for you.

*Eligible for Canadian retired employees only.

How to Log In:

You can access Spark by Benevity at <u>https://cibc.benevity.org</u>. This website replaces our previous paper-based Donation Request Form and online tool.

How to create a profile:

- Your username is your HR ID which can be found on your Sun Life Financial drug card. If you need assistance locating your HR ID or if you do not have a Sun Life Financial drug card, you can also call the Human Resources Contact Centre at 1-800-668-0918.
- To get your password, or if you need help signing on, please contact us at Mailbox.CommunityInvestment@CIBC.com or call us at 416-304-2486.

For more information:

- Find step-by-step instructions on how to use this new tool below. These instructions can also be found by visiting the CIBC Retiree Facebook group or www.cibcretirees.com.
- If you have questions about either program, email Mailbox.Community Investment@CIBC.com.
- If you need technical assistance with the tool after you have been given your unique password, email support@benevity.com.



Internet Safety

It comes as no surprise that just about everyone is spending a lot of time online – but did you know that people aged 65 and older are one of the fastest growing tech-savvy groups out there? While this is great news as it lets you stay in touch with family and friends, it's important that you stay informed and up-to-date on internet safety/security.

Here are some of the most common scams to be aware of:

- Identity theft: Someone uses your identity to get a loan, a mortgage, a credit card, or secure a loan or a mortgage on your home. Never carry your Social Insurance Number (SIN), and do not give out personal information unless you initiate contact. Remember to select strong passwords or pass-phrases that contain letters, numbers and symbols. Be sure to change your password often.
- 2. Canada Revenue Agency (CRA): A threatening phone call saying you owe taxes and have to pay immediately by wiring money or buying a prepaid gift card is a scam. The CRA does not make such phone calls or requests.
- 3. Romance scams: A fraudster fakes an identity on an online dating site to spark a romantic relationship and then tries to get money from you. Do not wire money to someone you have never met.
- 4. Bank verification: An email asks you to 'verify' your security information and the bank logo looks real. Do not input any of you bank information and do not open any attachments.

- 5. Fake inheritance or lottery winnings: Calls or emails that state you have won a lottery or received an inheritance (usually from a foreign location) but you have to send money first to pay taxes or a legal fee.
- 6. Grandparent scam: A phone call or email from a supposed grandchild who needs you to wire money to them because they have been involved in an accident. Do not wire money.
- 7. Facebook data: Be aware of who you are sharing your Facebook data with by reviewing your app settings. Open Facebook in your computer's browser and click the question mark icon in the upper-right corner. Choose 'Privacy Shortcuts' from the menu that appears. You can easily manage your settings from this page.

*Note that if you're using a phone or iPad to access Facebook, you may need to click a different icon to access Settings.

The Bottom Line

The bottom line is: Do not respond! Be vigilant, and if something seems 'off', it likely is. To report a fraud, contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or www.antifraudcentre-centreantifraude.ca/index-end.htm. You may also contact your local police, your bank or credit card company.



Access your information via myBenefits

myBenefits at www.cibchr.com

Through the myBenefits website, all retirees can get information on their benefits and pension, 24 hours a day, seven days a week. To register, go to <u>www.cibchr.com</u> and follow these steps:

- 1. Select 'Register' as a 'New User'
- 2. Enter your HR ID 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 '
- 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 - dick 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 24hour 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 a travel medical emergency or report a claim

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

Retiree Profile



Maureen Phelan Personal and Small Business Banking (Retired) – Toronto, ON "People keep telling me how lucky I am to retire, and the truth is I am! Usually the next thing they say is, 'What advice can you give me?' or, 'I'll never be able to afford to retire'. I always answer the same way – and this advice applies to whatever your goal is, whether it be retirement, buying a home, or traveling the world – it doesn't have to be complicated but you do need a plan.

And your plan doesn't need to be a 47page document, it just needs to be a written commitment you make to yourself to prioritize saving for your goal and help you see the benefits of saving today.

In my case, saving early started pretty innocently. In my first year as a CSR in Montreal, my supervisor strongly suggested I make an RRSP contribution. I didn't really understand RRSPs, but funny enough, I found her a little intimidating, so I did. When I got married, my husband and I became pretty disciplined in our savings: we took advantage of stock purchase plans through our employers, maximized opportunities to tax shelter our investments and focused on getting rid of our mortgage. By sticking to my plan, I realized that I could afford to retire and enjoy the life we'd spent years saving for.

My advice to you? It starts with enjoying your work. I stuck around for 38 years because I loved working in different roles in different cities and learning from so many incredible people. And have a plan – one that includes all the incredible benefits we have at CIBC - preferred rates, low or no service fees, employee share purchase plans and, probably most importantly, great advice from financial professionals. If you're not already working with someone to build your plan, get on it!"

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, email address)
- 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

Proud to be CIBC

CIBC continues to be recognized as a client-focused bank, an employer of choice and for being a leading corporate citizen

