



# CIBC RetireeNews

Online Edition 2019





## Making our clients' ambitions a reality

Dear CIBC retirees,

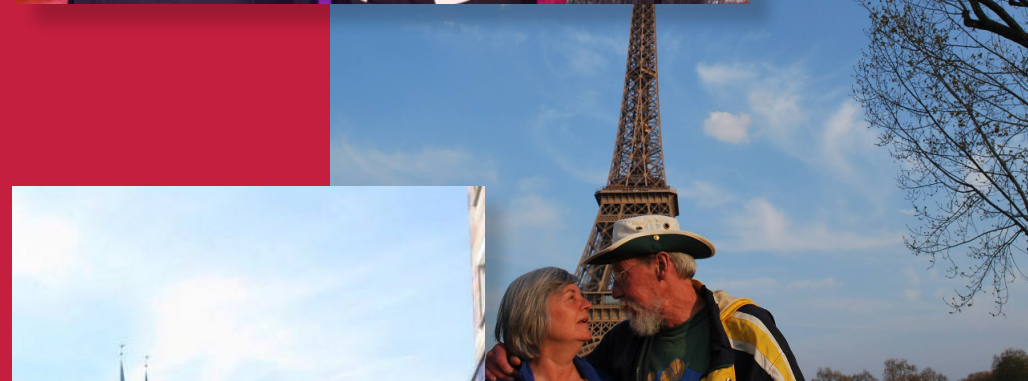
As we transition into a new season, I welcome the change it brings along with it. In life, as in business, we are defined by how we adapt to change. Here at CIBC, we've been undergoing a transformation. We're focusing on our clients and evolving our culture, while adapting to a rapidly-changing industry.

To help us further evolve, we have reclaimed our purpose and are rallying team CIBC around making our clients' ambitions a reality. Declaring our purpose is about getting back to who we really are. For our team, it gives meaning to our work and is our 'north star'. For our clients, it will set us apart in their hearts and minds and help us build more enduring relationships. And for our communities, our purpose reinforces that we are genuinely caring and committed to making the places where we live and work thrive.

I know many of you find purpose in giving back to your communities, and I want to thank you for giving your time and dollars so generously over the years. Last year, the retiree community contributed more than \$175,000 and CIBC team members collectively raised and contributed \$20 million in support of charities around the world. We hope that you'll continue to give back through the Benevity platform where you can support any registered Canadian charity of your choice

On behalf of our leadership team, thank you for your continued support, and for helping to build a strong foundation for OUR bank during your time here. Wherever your ambition takes you in your retirement, remember that you'll always remain a part of the CIBC family.

Victor





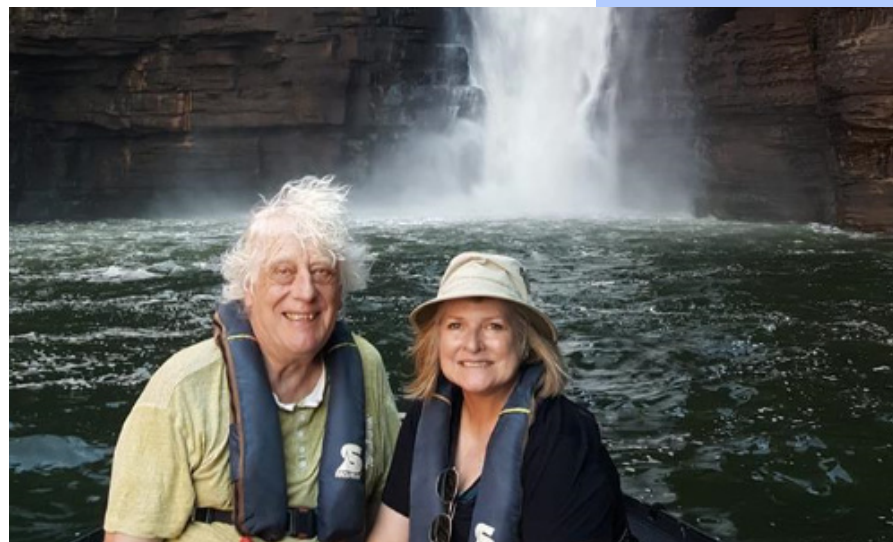
## Building a purpose-driven bank

CIBC's purpose isn't just about *what* we do, but rather *why* we do it – it's why we come to work every day and why we strive to deliver the best to our clients. In the spring, we reclaimed the purpose that's been at the heart of who we are as a bank for more than 152 years.

*At CIBC, we are here for our clients: to help make your ambition a reality.*

As CIBC retirees you know that at defining moments throughout history, our bank has done the extraordinary for our clients because of a clear sense of purpose. Beginning May 15, 1867, the Canadian Bank of Commerce opened for business, and from day one, we were focused on building relationships with clients by understanding their needs to help them achieve their goals. As we write this next chapter in our story, we reflect proudly on our past and want to thank you for helping lay the foundation for who we are today.

We invite you - our clients and past colleagues - to think about how you're bringing purpose to life in your retirement, and how CIBC can help turn your ambitions into a reality. We're committed to making your goals our own, to delivering excellence every day, and to showing appreciation for your continued business and your past contributions.





## Explore your resources online

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 resources 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

Join thousands of CIBC retirees on Facebook to reconnect with friends and former colleagues. Through this group, you will also find information on:



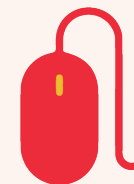
- Social groups and events
- Employee banking offers
- Retirements and in memoriams
- Health and wellness articles
- CIBC's retiree volunteer program

You can join the group even if you don't want to complete a full profile on Facebook. All requests to join the CIBC Facebook group are reviewed so that membership is granted only to current and future CIBC retirees including alumni. You can access the group by going to [www.cibcretirees.com](http://www.cibcretirees.com) and clicking the link under the Facebook icon.

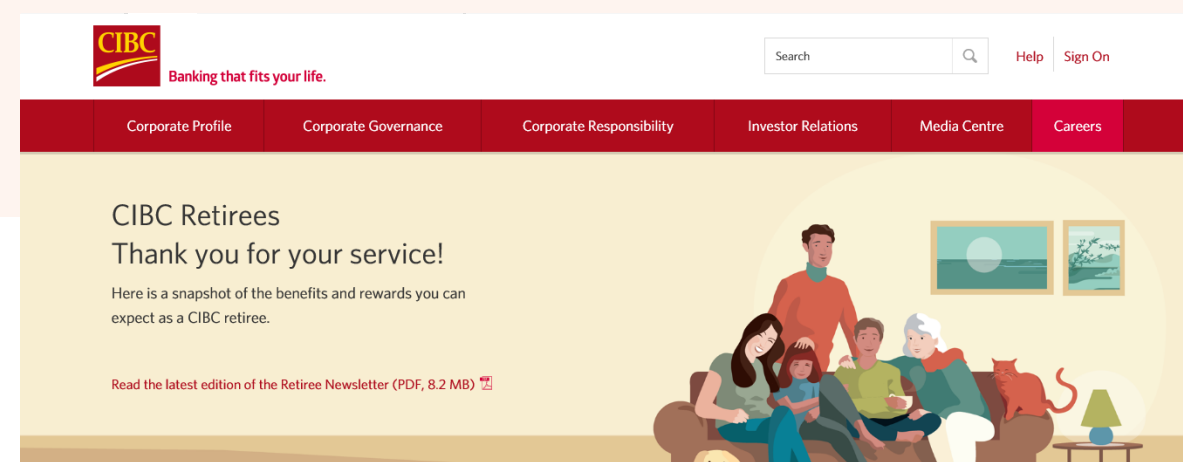


### CIBC Retiree webpage

No sign-on required! Visit [www.cibcretirees.com](http://www.cibcretirees.com) to:



- Search [CIBC.com](http://CIBC.com) or sign-on to do your online banking
- View CIBC news releases
- Read the latest edition of RetireeNews
- Sign-on to Benevity to make or track your donations/volunteer time
- Access useful links and important contact information for: myBenefits, Employee Banking Offers, Facebook, Sun Life, WorkPerks, the Employee & Family Assistance Program, Wellness Checkpoint, Travel Medical Insurance and The Personal



## 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, click Your Profile
3. Click Personal Information from the drop down menu
4. Look for Email Addresses and click Change
5. Add or update your email address and mark it as Preferred
6. Click Save

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



## myBenefits Site Has a New Look!

### Enhancements make it easier to get the information you need, when you need it

On July 2, CIBC launched an enhanced myBenefits site making it easier for you to access your benefits and pension information! The information on the home page is persona-based, meaning everything you see is relevant to you. You can now access important links to your benefits booklet, price list, Employee Banking Offer, travel card, group insurance, the volunteer program, and other forms from the home page under Other Resources. For US retirees, this updated page will also give you easy access to important information and forms, so we encourage you to check out the site!

Although the site address remains the same ([www.cibchr.com](http://www.cibchr.com)), we recommend that you refresh your bookmark if you have this site saved as a favourite. Also, the first time you log-in to the enhanced myBenefits site, you will be prompted to change your password and phone PIN. You'll also need to answer a series of security questions.

For questions about myBenefits, please call our HR Contact Centre at 1-800-668-0918.

## 2019 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 \$940 million at October 31, 2018. We can attribute this healthy funded status to the solid investment performance of the Plan fund along with our continued investment into the fund. Over the past five years, CIBC has made significant contributions to the Plan, totaling \$757 million – including the 2018 contribution of \$194 million.

### Moving pension payments payroll to CIBC Mellon

Effective July 1, 2019, we have changed our pension payroll services from our Aight Solutions, to CIBC Mellon. This means your pension payments, and any other payments that were previously issued by Aight Solutions, will be issued by CIBC Mellon. Your pension payments should not have been impacted, however, for the 2019 tax year you will receive tax slips from both payroll providers, distributed in the same manner as they were previously. Effective the 2020 tax year, your tax slip(s) will be produced by CIBC Mellon only.

Period between:	January 1 to June 30	July 1 to December 31
2019 Tax slip(s)	Prepared by Aight Solutions	Prepared by CIBC Mellon
2020 Tax slip(s)	Prepared by CIBC Mellon	

There is no action required on your part. If you have any questions about this information, please call our Human Resources Contact Centre at 1-800-668-0918.

## Pensioner's Audit

In August every year, we begin our annual audit 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. If you have any question, you may also reach out to the Human Resources Contact Centre at 1-800-668-0918.

### 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 consecutive years of credited pension service immediately prior to your Retirement from 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.





## Sun Life tools & resources Sun Life

### NEW! Single Sign-on: You can now access Sun Life from myBenefits

With just one click, you'll be able to view your medical and dental information. To access the Sun Life website from myBenefits, go to [www.cibchr.com](http://www.cibchr.com) and choose **Go to my Sun Life** from the home page. The first time you access Sun Life from myBenefits, you will need to enter your HR ID and date of birth. Once there, you'll have access to these great tools:

- **Provider search tool** allows you to find a dental, paramedical, vision care, pharmacy and medical equipment and supplies providers in your area and see how other Sun Life plan members rate them. You may filter search results by cost and/or quality, empowering you to make an informed decision when you select a provider.
- **Marketplace** leverages Sun Life's scale and vast network to find healthcare solutions available to you at a discount. Take advantage of discounts on vision care, hearing aids, or compression stockings. There are many other discounts available through the Marketplace, so check it out today!
- **Sun Life's delisted provider** tool identifies medical and dental providers, clinics, facilities or medical suppliers and pharmacies that Sun Life will no longer process or pay claims for services or supplies for. The list is updated regularly and you are encouraged to check that list periodically so that you don't unknowingly use a delisted provider, resulting in a declined claim. You can access the tool online at [www.mysunlife.ca](http://www.mysunlife.ca) and select **Delisted Providers** under **Coverage Information**.



#### TIP! Medical Lifetime Maximums:

You can check how close you are to the medical lifetime maximum online at [www.mysunlife.ca](http://www.mysunlife.ca) or by calling 1-877-790-0294.

### Don't forget about the My Sun Life Mobile app!

A free app available on Google Play or the Apple App Store and allows you to do all the things mentioned above plus check coverage and submit claims on your smartphone.



With you, whenever you need us.  
Insurance that works for you.

Online Services  
Manage your policy or file a claim

Alert!™  
Instant water or freeze detection

Radar!™  
Get localized weather alerts

Get a quote today.  
1-888-476-8737  
[thepersonal.com/cibc](http://thepersonal.com/cibc)

thePersonal  
Home and Auto Group Insurance  
Group rates. Preferred service.

Certain conditions, limitations and exclusions may apply. The Personal refers to The Personal General Insurance Inc. in Quebec and The Personal Insurance Company in all other provinces and territories. Auto insurance is not available in MB, SK and BC due to government-run plans. Alert and Radar are trademarks of Desjardins General Insurance Group Inc., used under licence.

CIBC home, auto and pet group insurance is an optional group insurance program offering a broad range of home, auto and pet insurance products at competitive rates to eligible CIBC retirees.

### Access your information via myBenefits

Through the myBenefits website, you can get information on your benefits and pension, 24 hours a day, seven days a week. To register, go to [www.cibchr.com](http://www.cibchr.com) and follow these steps:

1. Select **Register as a New User**
2. Enter your HR ID and your date of birth - Click **Continue**
3. Enter your postal/zip code - Click **Continue**
4. Follow the instructions to create a user ID, password and PIN - Click **Continue**
5. Select your five security questions and answers - Click **Continue**
6. Select whether you would like to be remembered on this device - Click **Continue**
7. Once you see the message Completed Successfully, click **Continue** to go to the home page
8. Remember to update your profile, including your personal email address – to do this, click the **Your Profile** link at the top of your screen

You also have access to benefits assistance through live web chat during regular 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.



**TIP!** 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 or by calling the Human Resources Contact Centre at 1-800-668-0918.

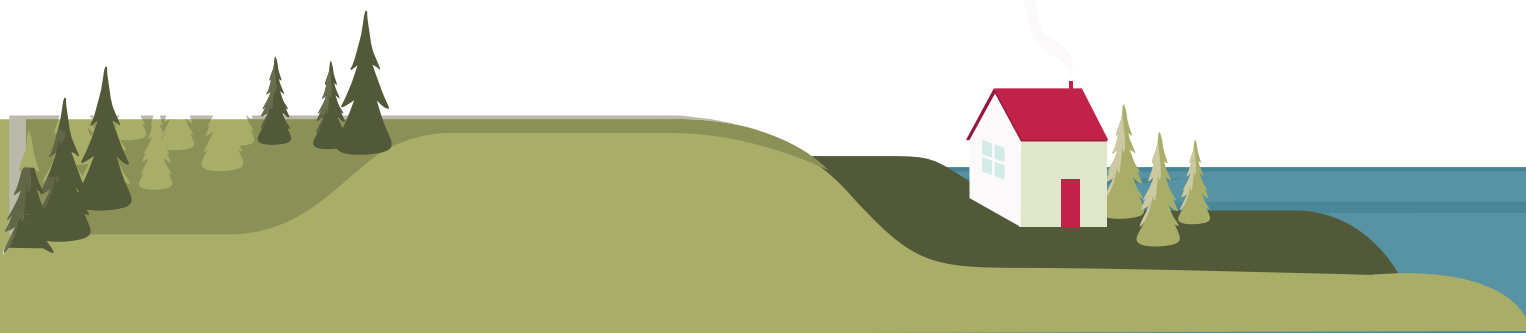


## Dr. Brown: Mental health is health

While society is becoming more aware of how multi-faceted mental health is and attitudes are changing, it can still be a sensitive topic. Conversations about health are important and mental health is no different. We need to continue to build greater understanding, compassion and support.

Here are a few important things to keep in mind as we help ourselves and others through tough times:

- **You are not alone, you are human.** No one's life follows a straight line in perfect balance at all times. Mental health affects almost 7 million Canadians. Research also shows one in two Canadians have — or have had — a mental illness by the time they reach 40 years of age, with depression and anxiety being the most common.
- **You have a voice, and we hear you loud and clear.** There are many reasons why people struggle with mental health. Some are genetic or biological. Some are a result of trauma or overwhelming stress. Sometimes, we simply don't know the reason why. Regardless of the reason, if you're battling issues, it's important to reach out, there are resources that can - and will - help.
- **While there is no single solution, treatment can make a difference.** No one has to suffer endlessly, and there are many different supports available across our communities to address mental health issues and help to improve quality of life.
- **CIBC is committed to helping our retirees.** We have programs to support your well-being, including the Employee and Family Assistance Program (EFAP) and Wellness Checkpoint to help you take an active role in learning about your health.
- **Community resources are available across Canada.** For more information and help with mental health issues, talk to your physician, or contact the Canadian Mental Health Association or Centre for Addiction and Mental Health for more information on support within your community.
- **Be empathetic and support each other.** Treat others as you want to be treated. If you see someone struggling, be a good listener. Remember, if they open up it's because they trust you. Show compassion, offer moral support, and encourage them to seek professional help.
- **Speak up and help stop the stigma.** If you hear others label someone or gossip about mental health, explain why their comments may be hurtful.



## Wellness Checkpoint

Wellness Checkpoint is a part of CIBC's focus on health and wellbeing. It is a confidential health risk assessment (see page 8 to get started) that helps you identify any risks you may have and provides a list of resources and information to help you manage them.

Here's what you can expect to find when you access the site.

- questions about your lifestyle, biometrics (such as blood pressure, cholesterol, weight, etc.) and health status
- optional questions that can further enhance your understanding of any risks and customize your experience
- a personalized health profile to help you make informed decisions to help protect and improve your health and wellbeing
- the option to print your assessment to discuss with your physician



### Additional CIBC Resource

Coverage for services from a psychologist are available through our Canadian Retiree Benefit programs. To determine what coverage is available to you, refer to the medical section of your benefit booklet or contact Sun Life for details.



## Wellness Checkpoint continued: Get started on your health risk assessment today!

Wellness Checkpoint is available on your mobile device and desktop



### Mobile device - Get the app!

Wellness Checkpoint is now a mobile app available on Google Play or on the Apple App Store by searching for Wellness Checkpoint:

- Download and install app
- Activate app - After the app has installed, open the application. When you get to the Launch Code screen, enter "Q4YBK7T6"
- Begin your Journey - First time visitors, click **Create one** from the Login Page to create an account; returning visitors use your credentials from previous visits



### Desktop

Go to <https://your.wellnesscheckpoint.com>

- Begin your Journey - First time visitors, click **Create one** from the Login Page to create an account
- Returning visitors use your credentials from first visit



## Employee and Family Assistance Program (EFAP)

When you want to find solutions to your life challenges

workhealthlife

EFAP is a confidential, free service for you and your immediate family that provides support for a broad range of personal concerns such as relationship issues, health coaching, nutrition consulting, legal advice and elder care information. This network includes psychologists, social workers, nutritionists, addiction and career counsellors, child and elder care specialists, as well as legal experts. Services are provided by Morneau Shepell through a network of more than 1,000 professional counsellors across Canada. If longer-term support or specialized care is required, Morneau Shepell can refer you to an affordable community resource and you will be responsible for any fees your benefits or provincial health plans do not cover.

### EFAP Services are available 24 hours a day, seven days a week

- English: 1-800-387-4765 | French: 1-800-361-5676 | TDD (hearing impaired only): 1-877-338-0275
- You can also go online at <http://www.workhealthlife.com/cibc>.
- To access the 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 by a nurse. Coaching begins with an assessment by phone and a review of your health history, followed by goal planning and an action plan.
- You can also 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.
- You can access insightful articles and videos on Morneau Shepell's website or through their app on your mobile device. Download the myEAP app from your app store and get started.



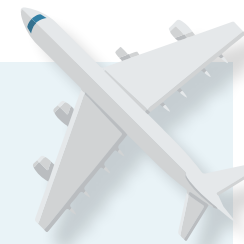
## Travel Medical Insurance

Vacations are something we all look forward to, but planning is key to a stress-free and enjoyable trip. It's essential to have the right amount of travel medical insurance before you start your next adventure. Make sure you understand what you are covered for, in advance of packing your suitcase!

### Basic coverage

Eligible\* CIBC retirees and their eligible dependents have basic emergency travel medical insurance for travel emergencies (i.e., unexpected/unforeseeable illness 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 paid for by CIBC, includes pre-existing conditions (see page 10), 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.



### Did you know?

- You should print a copy of the CIBC Retiree Basic Plan Card for travel medical insurance which you can access through the **Plan Information & Forms** link found under the **Other Resources** menu on the home page, and then click **Benefit Plan Information for Retirees**. This card contains emergency contact numbers that should be carried while travelling.
- To submit an emergency travel medical claim to AllianzGlobal Assistance, you will need to provide your HR ID which can be found on your Sun Life drug card. If you cannot locate your drug card, you can print a temporary card by going to the myBenefits site, click **Go to my Sun Life** on the home page and select **Print drug card** under **Coverage Information**.
- Contact Allianz Global Assistance before any treatment. The sooner they hear from you in an emergency, the sooner they can help find a quality local medical facility to take care of you, make billing arrangements and much more.

\* 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 under the Other Resources menu on the home page.



### Travelling often?

Purchasing an annual top up policy could be more cost-effective than a 'per trip' policy. Contact Allianz for details.



## Travel Medical Insurance continued

### Pre-Existing Conditions Exclusions

Optional top up plans contain clauses regarding pre-existing medical conditions and stability periods. This means that coverage may not be valid for a medical condition that you were experiencing symptoms of, or received tests for, prior to your trip even if no diagnosis was given. Your confirmation of coverage will show the pre-existing conditions exclusion(s) that are applicable to you. Exclusions are determined based on your age, trip duration and answers to the medical questionnaire (if you were asked to complete one).

There are three categories of pre-existing condition exclusions. Those that:

1. Have not been stable for the specified number days. Your claim for this or any related condition while travelling would not be covered.
2. Have received any type of treatment in the 365 days prior to leaving Canada. Your claim for this or any related condition would not be covered, even if there was no change in your treatment.
3. Are not covered at all.

#### Questions?

Please call Allianz Global Assistance  
at 1-800-513-5934

- Remember the pre-existing conditions exclusion does not apply to a new condition that you have never had before.
- Key words are shown in ***bold italics*** in your policy and have a specific meaning as described in the Definitions section of your policy.
- You should read your policy before you travel. Coverage is subject to all the terms, conditions, limitation and exclusions written in your policy.





## Employee Banking Offer

Our employees and retirees are some of 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.

Here's a reminder of what banking offers are available to you!

### Every-Day Banking

- Chequing Account – Unlimited transaction and no monthly fee (including CIBC Smart™ Plus)
- Savings Account – Bonus interest rates regardless of balance
- Free banking services including cheques, money orders and drafts
- Discount annual interest rate and annual fee credit cards
- Preferred rates on foreign currency

### Borrowing

- Mortgage - Preferred rates and annual 20% pre-payment option
- Secured line of credit at CIBC Prime, Unsecured lines and loans at CIBC Prime +1%
- New - CIBC Purpose loan: Up to \$5,000 Interest free loan to help you achieve your goals. To learn more, call 1-877-610-2422 or make an appointment with an advisor at your local banking centre.
- Better than posted fixed rate auto loan
- Low interest CIBC share purchase loan
- Preferred rates on foreign currency

### Investing & Protection

- PPS (Personal Portfolio Services) reduced min. investment of \$10,000 (vs.\$100K) and discount fees
- Investor's Edge flat-fee price of \$4.95 per online equity trade and discount annual fees
- Mutual Funds – waived RRSP administration fees
- Bonus rate on select Non-registered GICs
- Special pricing on collector coins, gold and silver
- Estate Planning – 15% discount on CIBC Trust Services

## New this year... CIBC Smart™ Plus Account

Part of being a purpose-led bank means making banking radically simple for you, our retirees. This is why we're excited to launch the CIBC Smart Plus Account.

Smart Plus provides you with all-in-one everyday banking that includes all of the features you'd expect from a full-service bank account, such as:

- 100% automatic monthly fee rebate on one Smart Plus Account
- Free unlimited transactions and Interac e-Transfer service (send or request)
- No CIBC fee on ATM withdrawals worldwide
- Monthly fee waived on COPS (CIBC Overdraft Protection Services)



### Questions

- 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](mailto:Mailbox.EmployeeBankingOffer@cibc.com)

## WorkPerks, your online discount program

From computers and clothing to sports events and travel, WorkPerks at CIBC has something for everyone. WorkPerks provides you and your immediate family members with access to more than 2,300 discounted offers for products and services from well-known brand name companies and local businesses across Canada.

You can access WorkPerks 24 hours a day, seven days a week, from wherever you are and each perk includes instructions on how to use it. For some perks, proof of CIBC affiliation is required and for these, you can show your Sun Life benefits drug card with your name and CIBC logo or a copy of your most recent T4 statement from your CIBC pension.

Enrolling is easy and all you need is your HR ID and a personal email address to start saving. To join the program, visit <https://cibc.venngo.com> and follow the instructions under **create an account**. If you already have an account click sign in and enter your account name and password. Download the Venngo app from Google Play or the Apple App Store so you can check for deals on the go wherever you are.

If you have difficulty registering, accessing, redeeming a perk or need a password reset, please contact Venngo at 1-866-383-6646 or send an email to [membersupport@venngo.com](mailto:membersupport@venngo.com).

**workperks**



## CIBC Square: Building a workplace designed with purpose

Next year, our new global headquarters – CIBC Square – will open its doors to our clients, our community and our team members. We're building a modern, connected and inclusive workplace that brings together nearly 14,000 team members to unlock the power of relationships with each other and with our clients. Providing our team with the technology, flexibility and physical workspace they need to perform at their best as ONE team will enable us to deliver on our shared purpose for our clients: to help make your ambition a reality.

In last year's edition of RetireeNews, we shared quick facts about our future workplace. This year, we're excited to give you a behind-the-scenes look at CIBC Square's design and construction.

CIBC Square South Tower construction is well underway!



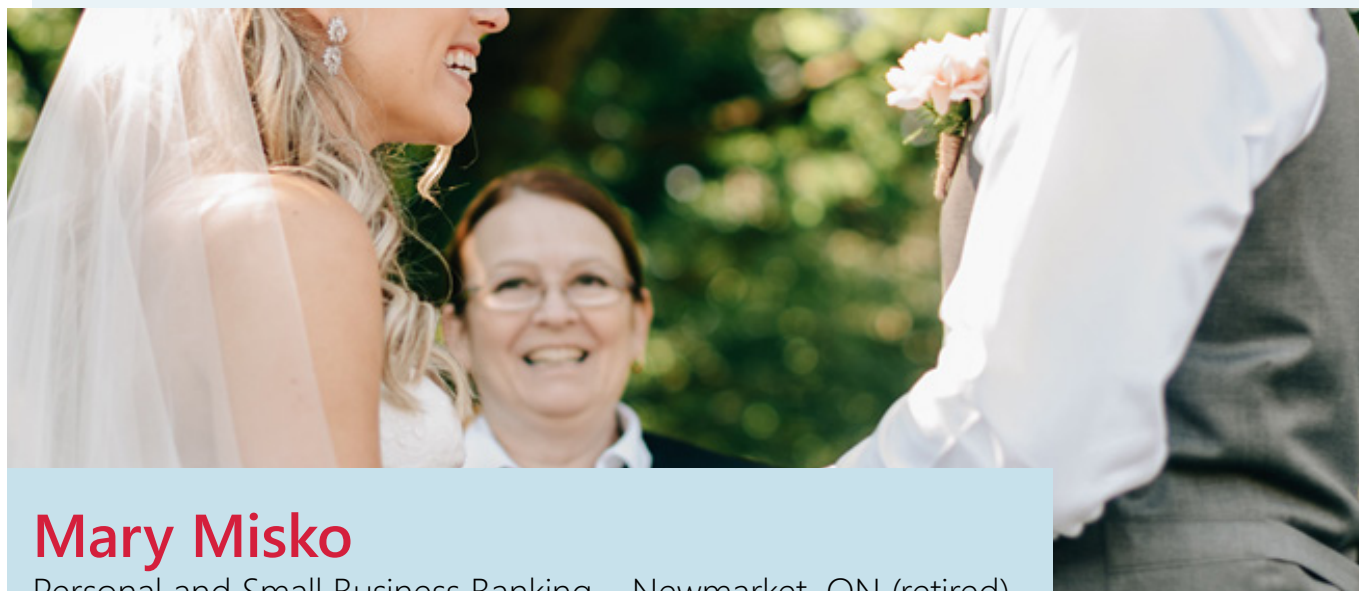
Employee workplace community: Our three-floor ecosystem design encourages movement, connection and wellbeing



Client Community design: We're creating a hospitality-inspired welcoming experience for clients



## Retiree Profile



### Mary Misko

Personal and Small Business Banking – Newmarket, ON (retired)

"I started officiating at weddings three years before I retired. During my 39 years at our bank, I played an important part in the lives of lots of families. Some of my clients were the third generation of their families that I'd worked with!

So it's fitting that the first wedding I officiated at was a bank client's. After all, officiating a wedding is very similar to working as a financial service advisor. You have a meeting with the couple to get to know them and understand their vision for their special day, so you can personalize the service. After the wedding, I always check in with the couple, just to see how things are and maybe grab a photo for my collection. It's about building trust, like I did with my clients at the bank!

My favorite part of working at the bank was meeting and talking to people. When I retired, I missed those relationships, so I started officiating more weddings. I've now officiated close to 280 weddings. Every job I've gotten was through word of mouth recommendations, and most from former clients.

I took the time to really know them and I think that's the secret to my success. When we launched Imperial Service at the beginning of my career, it was all about going the extra mile. That's what I try to do now with my weddings.

I joke with my husband, my clients are like my little birds, and I'm like the mama who looks after them. After I marry them, they fly the nest!"

## 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 [MakeItRight@cibc.com](mailto:MakeItRight@cibc.com). If clients prefer to raise concerns directly, encourage them to email [MakeItRight@cibc.com](mailto: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.

Send any questions or concerns about the program to [MakeItRight@cibc.com](mailto:MakeItRight@cibc.com). Check out some [Frequently Asked Questions](#) and [Tips](#).

**Make It Right**



## CIBC Retiree Volunteer Program

CIBC retirees have a long history of volunteering.

The Retiree Volunteer Program celebrates you, CIBC's retirees, who share your time and talent in communities across Canada. Funds will be added to your My Giving Account (in Benevity) and can be donated towards a CRA registered charity or not-for-profit of your choice.

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 [cibcretirees.com](https://cibcretirees.com)

### Logging in to track your volunteer hours

To access your volunteer hours, log in to <https://cibc.benevity.org> and enter your ID and password. Your login ID is always your HR ID. When logging in for the first time, you will need to send an email to the CIBC Community Relationships team at [mailbox.communityinvestment@cibc.com](mailto:mailbox.communityinvestment@cibc.com) requesting your one-time initial password.

### Why can't I log in?

If you have forgotten your password or if it has been 90 days since you last logged in, you will have to reach out to [support@benevity.com](mailto:support@benevity.com) for a password reset.

### Earning your "CIBC Reward Dollars" to donate to your preferred charity

You will earn \$12.50 for each hour you volunteer up to a maximum of \$500 per calendar year to donate back to the charity of your choice. Earn your CIBC Rewards Dollars by tracking your volunteer hours through the online platform (Benevity). Once approved, you can see your reward dollars on your personal page in 'My Giving Account'.

### How to track your volunteer hours:

1. Login to <https://cibc.benevity.org>
2. Hover your cursor over the Volunteer Tab
3. Select **Track Volunteer Time**
4. Fill in the information, being sure to select the cause or organization associated with the volunteer hours
5. Complete and submit the form

### Ensuring your preferred charity receives the donation

Once your volunteer hours have been approved, you are required to donate the dollars back to the charity of your choice using the online platform. Dollars may be given to one charity or a combination of multiple charities, but you must designate the funds using the online platform to ensure the charity receives payment.

\*Extra- You may choose to add your own funds to your Donation Rewards Account to use at the same time for a larger contribution or to save for donation later. To do so, select the drop down arrow next to the rewards box and choose **Add to My Funds** and follow the steps.

*If you have questions about either program, email [Mailbox.Community.Investment@CIBC.com](mailto:Mailbox.Community.Investment@CIBC.com).*

### How to make a donation/designation

1. Log in to <https://cibc.benevity.org>
2. Select the **Search tab** and search for your organization by name or charity number
3. In the search results, locate and select your charity
4. Click + **Donate Now** and complete the form
5. Select **Donation Rewards** as your method of payment to use your CIBC retiree volunteer reward dollars
6. Leave a comment for the charity specifying your intent for your donation (chapter, event, date, etc.) so the charity will know exactly how to allocate your donation
7. Confirm and submit the donation through the payment processor
8. Once your donation has been submitted, you'll be brought to a success page and receive a confirmation email with your tax receipt



## 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:

### 1. 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 your 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

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 visit their website at [antifraudcentre-centreantifraude.ca](http://antifraudcentre-centreantifraude.ca)

You may also contact your local police, your bank or credit card company.



## The CIBC Retiree Advisory Committee (RAC)

The CIBC Retiree Advisory Committee (RAC) is in its 21st 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 2019, Larry Billings, Chair (AB), and Cheryl Zankl, Vice-Chair, (SK). 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.

## 2019/2020 RAC MEMBERS

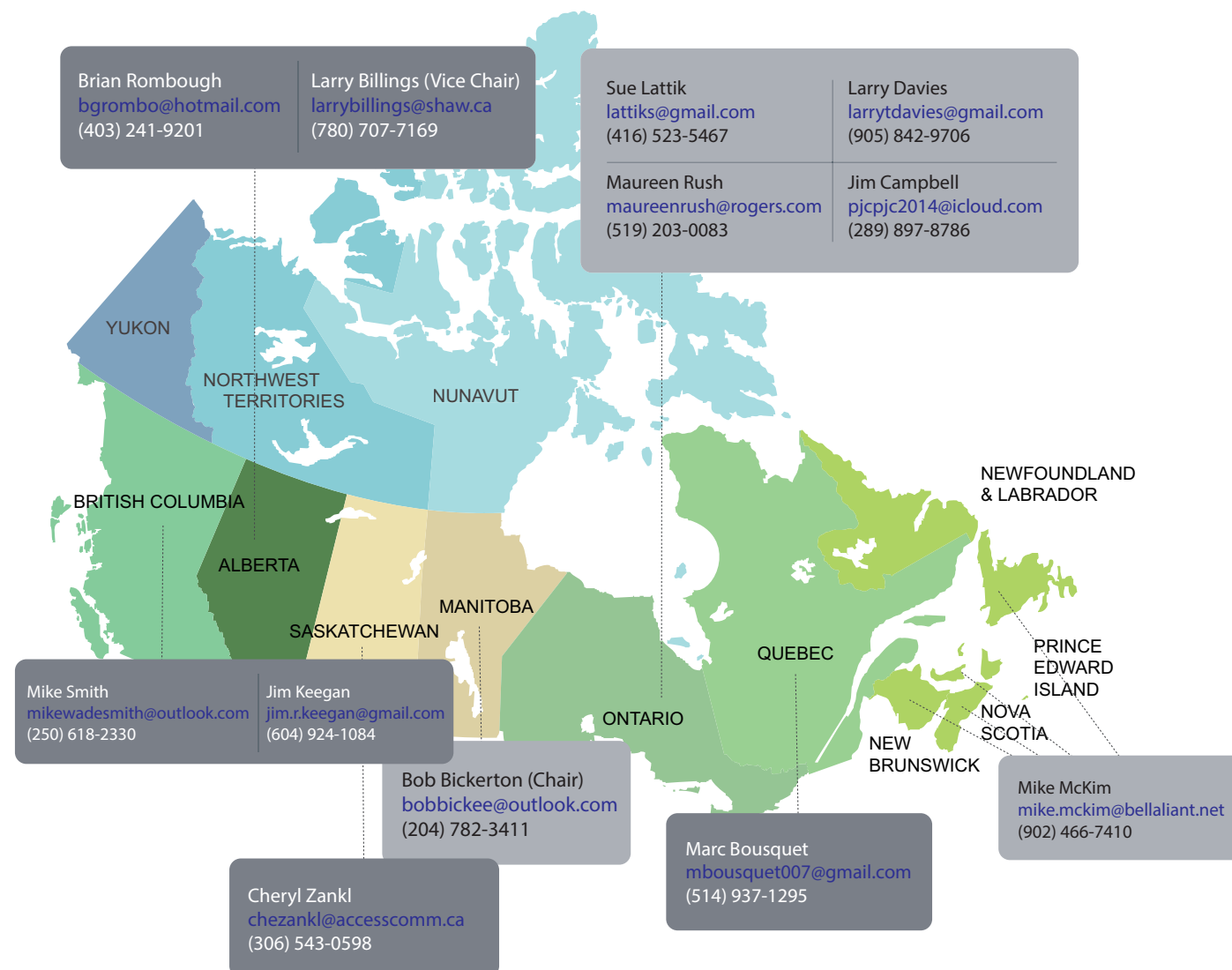
Welcome to Larry Davies (ON), Maureen Rush (ON), and Mike Smith (BC), who joined the RAC in 2019.



**Top row** (left to right): Marc Bousquet, Bob Bickerton, Larry Davies, Jim Keegan, Mike Smith, Jim Campbell, Mike McKim, Larry Billings.

**Bottom row** (left to right): Brian Rombough, Maureen Rush, Sue Lattik, Cheryl Zankl

## Contacting RAC members



## 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. To find a listing of social committees in your area, visit:

- Facebook: In the **files section** of the CIBC Retirees Group
- myBenefits: Accessed through the **Plan Information & Forms** link under the **Other Resources** menu and then Benefit Plan Information for Retirees.



## Important Contact Information

Here's important information to keep handy:

### CIBC Human Resources Contact Centre

1-800-668-0918 [www.cibchr.com](http://www.cibchr.com)

For all pension/benefit related matters

### CIBC Employee Banking Offer

1-877-610-2422

Take advantage of competitive rates and reduced fees

### CIBC Telephone and Online Banking

1-800-465-2422 [www.cibc.com](http://www.cibc.com)

Access banking services over the phone or Internet

### Employee & Family Assistance Program

1-800-387-4765 [www.workhealthlife.com/cibc](http://www.workhealthlife.com/cibc)

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

Receive advice and counselling for a broad range of personal concerns

### WorkPerks at CIBC

<https://cibc.venngo.com>

Access valuable discounts on local and national products and services

### 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](http://www.mysunlife.ca)

For group medical/dental claims and life insurance coverage

### Allianz Global Assistance CIBC Retiree Travel

Medical Insurance

1-800-513-5934

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

### Allianz Global Assistance 24-hour Helpline

1-800-995-1662 (North America),

416-340-0049 for all other locations

(collect calls accepted)

To report a travel medical emergency or report a claim

### The Personal Home & Auto

1-888-476-8737 [www.thepersonal.com/cibc](http://www.thepersonal.com/cibc)

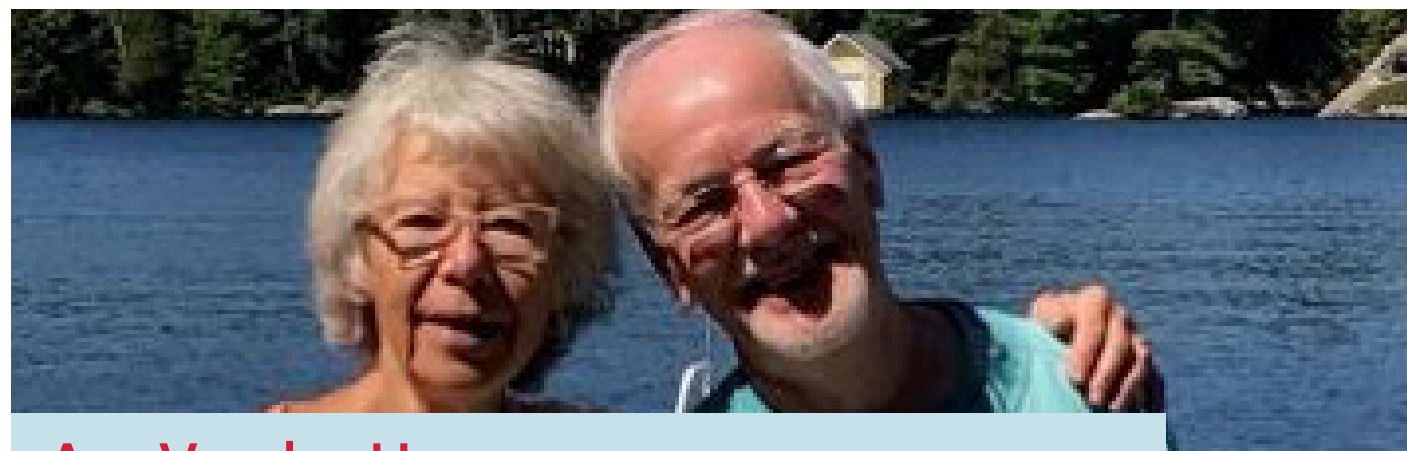
For information on group insurance for your home or auto

### The Personal Pet

1-855-343-9385 [www.thepersonal.com/pet](http://www.thepersonal.com/pet)

For information on group insurance for your pet

## Retiree Profile



### Ary Vander Hoeven

Commercial banking – Toronto (retired)

"I came to Canada from Holland 60 years ago. I didn't have a job lined up, but I was excited to look for work. After a couple days of unsuccessful attempts at getting a job, I was waiting at a bus stop in Oakville and happened to notice a CIBC branch on the corner. It was closing, but I went inside and asked if I could speak to the manager. After a really good conversation, he decided I was a great fit for a job. He asked if I could start the next day!

The manager recognized my Dutch accent – he had served in the Canadian army overseas during the Second World War and was part of the liberating forces in Holland in 1945. He just loved Dutch people and often travelled to Holland. It was really nice to feel a connection to home so instantly at my new place of work.

I ended up meeting my wife at the bank a few years later. It was through her that I was introduced to the idea of cottaging. Her family had a place up near Minden, and I would go up with them on weekends during the summers. The cottage was an eye opener for me to a different way of living in Canada and I loved it!

We now have our own cottage where we've raised our kids and grandchildren. I think the amazing part is I now feel so connected to this place. I feel more Canadian than Dutch now!"

### 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 benefits and pension plans
- Record information changes (e.g., home address, bank account, email address)
- Process allowable changes to your benefits
- Arrange to pay out pension and benefit entitlements when a retiree or spouse passes away

Have this information on hand:

- Retiree HR ID (listed on your 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 7 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

# FORRESTER®

Highest overall score in the 2019 Banking Wave Mobile App Report



Highest in Customer Satisfaction among Mobile Credit Card Apps in Canada

MEMBER OF  
**Dow Jones Sustainability Indices**  
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An Imagine Canada Caring Company



Respondent to CDP

Surviv<sup>scor</sup>

Best Mobile Banking Experience for Canadians



Bloomberg Gender-Equality Index



One of the 50 Most Engaged Workplaces



Among the Best 50 Corporate Citizens



CIBC Executives Among Canada's Most Powerful Women



One of Canada's Top 100 Employers



One of Canada's Top Employers for Young People



A Best Diversity Employer







All photos provided by  
CIBC Retirees on the  
Retiree Facebook page.

Join the Facebook group  
today, to stay up-to-date  
on all retiree news.