



CIBC Retiree News

2026



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CEO letter

August 2026

Dear CIBC retirees,

I want to open by thanking the many retirees who have remained engaged with our bank through client referrals and through your advocacy for CIBC in the marketplace. We greatly value your continued engagement with our team, and we are appreciative of your efforts to support our continued growth.

Our bank is delivering for our stakeholders, thanks to the collaborative efforts of our team right across CIBC. We've delivered strong financial results thus far in 2026 through the disciplined execution of our client-focused strategy, including double-digit growth in net income and a higher return on equity compared to a year ago. Our credit quality remains strong, and we have a robust balance sheet. We remain committed to creating value for our stakeholders by helping our clients achieve their ambitions, enabling growth for key sectors across the economy.

Across our bank, we are focused on accelerating the execution of our strategy through a sharp focus on clients and connectivity, modernizing our bank to drive efficiencies, and elevating our human capital by investing in our team.

In recent months, I've spoken publicly about Canada's vast potential and the role our bank will play in creating a more prosperous economic future. We believe in the future of Canada and our team is actively involved in helping to build our nation just as we did when we were founded in 1867. Nuclear energy and defence are just two examples of significant emerging opportunities in addition to our strong foundation in energy, agriculture, and natural resources – all areas where Canada can be a world leader if we take action and make the right investments.

In my conversations with leaders from the private sector and public sector, it's clear that we've never been more aligned on the need for Canada to seize this moment and deliver on the opportunities ahead. We will honour our history by enabling commerce across our country to help enable a more prosperous economic future for all.

In closing, I want to thank you all for helping to build CIBC into the strong institution we are today through your many contributions to our bank. I also want to recognize your collective efforts in support of our communities. With key events like the CIBC Run for the Cure coming up this fall, I know we'll see many of you out there supporting the cause and representing our bank with pride. Thank you, and all the best to you and your families in the coming year.

Sincerely,



Harry Culham
President & CEO, CIBC



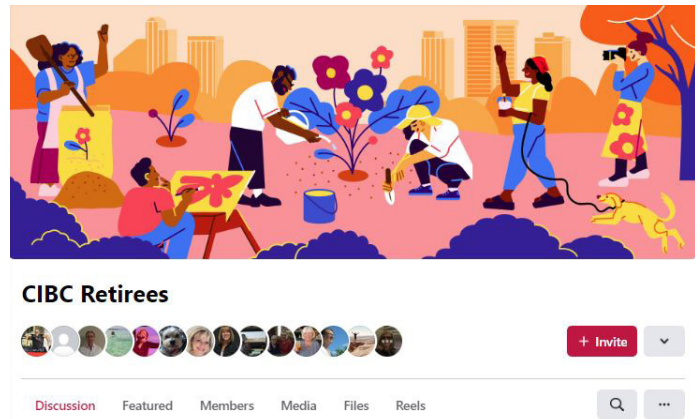
Online resources

Current and future CIBC retirees have access to online resources from anywhere in the world, providing easy access to a wide variety of retiree information and services to help you stay connected and informed.

CIBC Retirees Facebook group

Join 5,800+ CIBC retirees on Facebook to reconnect with friends and former colleagues, share stories and photos. Through this group, you'll also find information on:

- Social group contact information and events
- Pension annual reports
- Employee banking offers
- CIBC's Benevity program (giving and volunteering)
- CIBC and retiree news
- CIBC Retiree Advisory Committee information

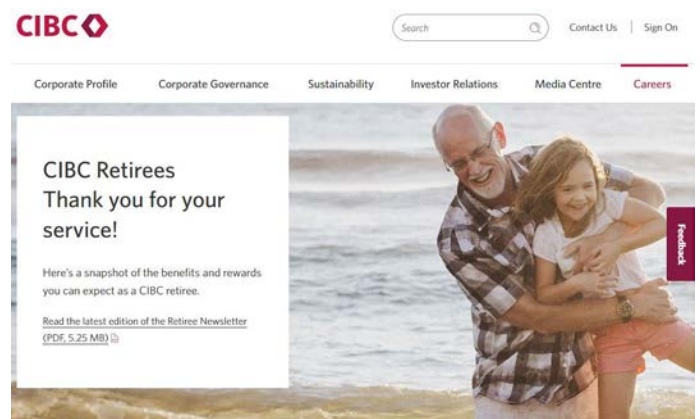


All requests to join the [CIBC Retirees Facebook group](#) are reviewed so that membership is granted only to current and near-future CIBC retirees. Access the group via [cibcretirees.com](https://www.cibcretirees.com) and clicking the link under the Facebook icon.

CIBC Retirees webpage

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

- Search [CIBC.com](https://www.cibc.com) or sign on to online banking
- View CIBC news releases
- Read the latest edition of the CIBC Retiree Newsletter
- Sign on to Benevity to make or track your donations and volunteer time
- Access useful links and important contact information about myBenefits, employee banking offers, Ambassador program, CIBC Retirees Facebook group, Sun Life, WorkPerks, the Employee & Family Assistance Program, travel medical insurance, The Personal, and much more.



myBenefits

Through the [myBenefits](#) website, get information on your benefits and pension. You also have access to benefits assistance through live web chat during Human Resources Contact Centre (HRCC) business hours, and a 24-hour online Your Help Request service management tool. Both tools are available via the Contact Us link at the bottom of the homepage.

To register, go to [cibchr.com](#) and follow these steps:

1. Select New User
2. Enter your HR ID and your date of birth, then click Continue
3. Enter your postal/zip code, then click Continue
4. Follow the instructions to create a user ID, password and PIN, then click Continue
5. Select your five security questions and answers, then click Continue
6. Select whether you would like to be remembered on this device, then click Continue
7. Once you see the message Completed Successfully, click Continue to go to the homepage

Be sure to keep your profile up to date, including your home and email addresses by clicking the Your Profile link and following these steps:

1. From the [myBenefits](#) homepage, select My Profile icon on the top menu
2. Select Personal Information from the drop-down menu
3. Click Change beside the information you want to update
4. Add or update your information and mark it as Preferred
5. Click Save

For home address changes, you must also inform your local banking centre.

Important reminder!

Review your beneficiaries for your life insurance and pension benefits to ensure information is accurate and make changes if required. For pension benefits, beneficiary changes are only allowed if you elected a pension option with a guaranteed period. Please note that if you elected a Joint and Survivor form of pension where the pension continues to your spouse after your death, you cannot change the spouse after commencing your pension. Only the spouse at your date of retirement is entitled to the survivor pension after your death.

Retirements and in memoriam report

The retirements and in memoriam report is available under Quick Links from the [myBenefits](#) homepage. The following information is shared upon a retirement and the passing of a retiree, and may be appended from time to time:

- **Retirements:** name, province, year of hire, business unit and work location.
- **In memoriam:** name, province, city of residence, retirement date, date of passing, business unit, and work location.

It's optional to have your information included in these notices. **You can opt-out by sending a request in writing** to CIBC Human Resource Contact Centre, PO Box 2601, Don Mills ON M3C 0K7. Please note that if you opt-out, you will no longer receive CIBC retiree newsletters, or social invitations relating to the CIBC retiree community.



EN

Welcome to myBenefits

Enter your User ID.

* Fields marked with an asterisk (*) are required.

User ID*

[Don't have User ID](#)

Next



Wellbeing

CIBC has made it easy for you and your family to access a wealth of great wellbeing resources from the comfort of your home. Sign on to [myBenefits](#) and explore the resources available to you by selecting the Other Benefits tab from the homepage.

Employee Assistance Program (EAP)



When you want to find information, solutions and professional support for your wellbeing, the Employee Assistance Program can help.

CIBC retirees have access to the new and improved Employee Assistance Program (EAP) website and mobile app through TELUS Health One. The high-quality support for you and your family remains the same, as does the phone number (1 800 387-4765), just the access to the online resources has changed.

With TELUS Health One you can browse fresh wellbeing content any time, and only need to create a TELUS Health One personal account to access professional supports like the new CareNow programs, to schedule an appointment with a counsellor, or to request other self-care programs.

You and your eligible dependents can download the TELUS Health One app on your smartphone or access the new EAP website at cibcretirees.one.telushealth.com with the following credentials:

Username: CIBCRET
Password (lower case): eap

CIBC's EAP through TELUS Health One can support your wellbeing in many ways, including:

- counselling for mental health concerns, stress, grief and loss, crisis situations
- managing personal and family relationship issues
- help with healthy eating, weight management, exercise and fitness
- tackling addictions including alcohol, drugs, smoking cessation, gambling
- finding caregiving resources including day programs, nursing or retirement homes
- legal advice and referral on family law, separation/divorce, and power of attorney



The previous [workhealthlife](#) site is still accessible but content is outdated so we encourage you to update your bookmarks to cibcretirees.one.telushealth.com. If you have an existing account with workhealthlife you will need to create a new one with TELUS Health One to access online services.

MindBeacon Therapy



You have access to preferred pricing for online and virtual mental health therapy that can help with a wide variety of issues including depression, anxiety, insomnia or post-traumatic stress disorder.

The MindBeacon Therapist-Guided iCBT Program helps you develop the resiliency and coping skills you need to better manage your mental health. Through readings, exercises and activities that help you learn and practice those new skills, and with guidance of a dedicated therapist the entire way, you'll have the tools to make improvements to your mental health.

With MindBeacon Live (virtual) Therapy Sessions, you can talk one-on-one with a therapist of your choice. Simply pick the therapist who's right for you, book a time that works and get started using your personal device.

Learn more about how it works and pricing by visiting mindbeacon.com/cibc. Expenses are eligible for reimbursement under the retiree medical plan subject to plan maximums.

Additional CIBC resources

Services from a psychologist, social worker (Master of Social Work), psychotherapist, marriage and family therapist and clinical counsellor can be submitted for reimbursement to your Canadian retiree benefits programs. To determine what coverage is available to you, refer to the medical section of your benefit booklet, visit mysunlife.ca or contact Sun Life at 1 877 790-0294 for details.



Ask Dr. Levine – Strengthening cognition as you age

Strengthening cognition as you age

As we age, it's normal for our brains to change along with our bodies. Some people notice differences in memory, attention, or mental speed. For most individuals, age-related cognitive changes are mild and do not interfere with daily life. While conditions such as Alzheimer's disease or dementia can occur, there are steps you can take to help protect your brain health and lower your risk as you age.

How does cognition change with age?

Cognitive abilities include memory, attention, language, problem-solving, and mental flexibility. With advancing age, it may take longer to learn new information, multitask, or adapt to change. These changes are a normal part of aging and vary from person to person.

Lifestyle habits that support brain health

Research shows that healthy daily habits can play a powerful role in maintaining cognitive function and reducing the risk of cognitive decline as we age. The good news is that even small, consistent changes can make a meaningful difference.

- **Stay physically active:** Regular physical activity improves blood flow to the brain and supports memory and thinking skills. Activities such as walking, swimming, cycling, or strength training can help reduce the risk of dementia and slow cognitive decline. Aim to build up to about 30 minutes of moderate movement most days, and include exercises that improve strength, balance, and flexibility.
- **Prioritize sleep:** Quality sleep supports memory, concentration, and overall brain health. Establishing a regular sleep schedule, creating a calming bedtime routine, and aiming for adequate sleep each night can improve both cognitive and physical wellbeing.
- **Eat for brain health:** Nutrition plays an important role in brain function. Diets rich in vegetables (especially leafy greens), whole grains, fish, nuts, and healthy fats support cognitive health. Limiting processed foods, added sugars, and excessive alcohol can also help protect the brain over time.
- **Stay socially connected:** Meaningful social interactions help keep the brain engaged and reduce stress, loneliness, and depression, all of which can affect cognitive health. Staying connected with friends, family, or community groups, volunteering, or participating in clubs and group activities can support both mental and emotional wellbeing.

- **Keep your mind engaged:** Challenging your brain helps maintain mental sharpness. Activities such as reading, learning new skills, playing games or puzzles, or taking up a new hobby can strengthen memory and cognitive flexibility.
- **Manage stress:** Long-term stress can negatively affect memory and thinking. Finding ways to manage stress, such as mindfulness, breathing exercises, gentle movement, time in nature, or relaxing hobbies, can help protect brain health and improve quality of life.

When should you talk to your doctor?

Occasional forgetfulness, like misplacing items or needing more time to complete tasks, is usually part of normal aging. However, if memory problems begin to interfere with daily activities, decision-making, or communication, it's important to speak with a healthcare provider.

Adopting healthy lifestyle habits can help protect your cognition for years to come. It's never too late to start making positive changes, and if you have concerns about your memory or thinking, don't hesitate to reach out to your healthcare provider for guidance.

Dr. Noah Levine is CIBC's Corporate Medical Director



Pension

Pension update

At CIBC, we're committed to helping our retirees with their financial wellbeing by ensuring that the CIBC Defined Benefits Pension Plan (the Plan) remains healthy and sustainable and continues to payout the promised pension throughout your retirement years. The Plan provides you with a secure monthly pension that you can count on—an important piece of your total financial retirement puzzle.

Our DB Plan's investment goal and strategy is to support sustainability and stability. It does this with a prudent, customized and well-diversified investment portfolio to achieve optimal results in all market conditions. The Plan continues to be in a surplus position on a long-term basis as measured at October 31, 2025. This means that our Plan can continue paying full pensions to you and all of its other beneficiaries.

To read more about the Plan's financial health, investment performance and CIBC's commitment to achieving your financial ambitions, please refer to our Pension Plan Annual Report mailed to you in April 2026 and also available on [myBenefits](#).

Pensioner's audit

Every July, we conduct a review of a selected group of pensioners to ensure our information is current and accurate. These audits play an important role in verifying the accuracy of payments out of our Plan. There were 6,108 pensioners who were audited in our 2024 pensioner audit cycle. By the close of the 2024 pensioner audit, 5,676 pensioners had passed the audit, 84 deaths were reported and the remaining pensioners were either converted to cheque payments or suspended pending further investigation. Since the beginning of regular pensioner audits in 2013, ensuring payments go to the right people and in the correct amounts has saved our Plan \$630,000 in pension payments.

If you receive the form this year, please complete and return it promptly to avoid any disruption to your pension payments. As a reminder you can now visit [myBenefits](#) and complete the online version of the form via the Pensioner Information Review page accessible under Quick Links on the home page. This is the fastest, most secure method to complete it.

If you have any questions, reach out to the Human Resources Contact Centre at [1 800 668-0918](#).

CIBC Pension Hardship Program – Program changes

CIBC retirees may be eligible for financial aid through our CIBC Hardship Pension Program. The Program is designed to help long-service retirees who are unable to pay for basic levels of food, shelter and medical expenses. It ensures the essential needs of these retirees are met, while confirming existing government assistance programs are being fully and appropriately used.

We are pleased to announce that, effective immediately, the retirement income ceiling for program eligibility has increased from \$18,000 to \$25,000 per year. If you are 65 or older, have at least 25 years of credited pension service, you retired from active employment, and your total annual CIBC pension is less than \$25,000 before adjustment for optional forms of payment, you may qualify for this program. For more information call the Human Resources Contact Centre at [1 800 668-0918](#).



Benefits

Sun Life tools and resources



With just one click, view your medical and dental information on mysunlife.ca or the my Sun Life mobile app. To access the Sun Life website from myBenefits, go to cibchr.com and choose “Go to my mysunlife.ca” under Quick Links on the homepage. The first time you access Sun Life from myBenefits, enter your HR ID and date of birth. Once there, you’ll have access to these great tools:

- The Coverage Search function is designed to make accessing your benefit coverage details easy. With just a few clicks, you can quickly see and understand what you’re covered for.
- A drug look-up tool, that provides you with a trusted resource to look up medications, their side effects, usage and contraindications, and potentially, lower-cost alternatives. With this information at your fingertips, you can better manage your health and have richer conversations with your healthcare providers.
- Access to your coverage and prescription drug card from your smart phone. If you have an iPhone, you can save your drug card to your Apple Wallet for quick and easy access, even when you’re offline.
- Your explanation of benefits (EOB) provides you with expense level details. This means when you submit multiple claims you can see the breakdown of each claim and what was paid.
- If you’re covered under more than one plan, you can submit a Coordination of Benefits claim (COB). COB allows you to submit remaining amounts to another plan (spouse or partner) to get the maximum payment possible.
- The ‘Click to call’ functionality enables you to sign in to the my Sun Life mobile app, click Contact Us and connect with the Sun Life Client Care Centre (CCC) without the need to re-enter your Sun Life ID and password.
- Sun Life Provider Search makes it easy to find health care providers across the country. These include paramedical providers such as chiropractors, massage therapists, physiotherapists, as well as dental and vision care professionals. It can even help you find family doctors, pharmacists, medical equipment and supplies, walk-in clinics and emergency care. You can also compare costs of several types of providers, as each provider is assigned a relative cost indicator (\$ / \$\$ / \$\$\$) empowering you to make informed decisions.
- Resources and Offers provides you with access to health-care solutions and resources, many at a discounted rate. Current categories include, but are not limited to, vision, fitness and wellness, food and nutrition and medical equipment. There are many free or discounted products and solutions available, so check it out today!
- Lumino Health Centre is a free, bilingual platform that allows you to find health and wellness information to support you and your family’s health journey. Easily navigate and access useful, reliable content and resources that focus on wellbeing and mental health.

Check the delisted provider list

Sun Life’s delisted provider list 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. 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.



Update: Enhancing the plan member benefits experience on mysunlife.ca

The mysunlife.ca landing page is being redesigned to deliver you a more intuitive experience. The “**Benefits**” navigation page is being redesigned and renamed “**Health**,” and other essential features will be reorganized for easier access. This updated layout will help simplify your navigation and permit you to access your coverage information more quickly.

From the “Health” page, you will be able to:

- **Access coverage information.** You’ll be able to easily find their coverage information in the “Coverage Search” section. You’ll be able to choose who the coverage is for, search for the coverage type, or use the “View all coverage” link if needed.
- **Submit a claim.** To start a new claim, you’ll be able to access the “New claim” section. There, you’ll see a list of claim types available in their plan.
- **Find claim statements.** You’ll be able to find claim statements using the “Claims activity” section at the bottom of the mysunlife.ca landing page. This section will allow you to refine claim results using the “filter” button, sort by date, claimant, or claim type.

Protecting your personal data – online and off

Sun Life takes the security and confidentiality of your information very seriously. We use a combination of technical solutions, security best practices and processes to keep your information confidential. Our webpage, [How to protect yourself](#), has many tips.

Here are some things you can do to reduce your risks.

Your identity information

1. Don’t respond to unsolicited requests for personal or account information.
2. Watch your online financial accounts for any suspicious transactions.
3. If you receive any communication from Sun Life that you find suspicious, you can always call us to confirm if we sent it.

Your passwords

1. Change your passwords regularly. Don’t use the same password twice.
2. Use strong passwords that have at least 8 characters and can’t be guessed by others. Don’t make them easy or identifiable (e.g. 12345678).
3. Don’t write down your passwords or store them on a computer unless the file is encrypted.

Your computer

1. Install anti-virus software, and schedule periodic system scans to run automatically. Keep your operating system and browser software up to date as well. These can have security updates against current threats.
2. Use a spam filter, such as the filter offered by your email provider. Don’t respond to spam emails, as this only confirms that your email address is valid.
3. Don’t click on links in emails from unknown or unverified sources, as you could download malware. Copy and paste the link web address into your browser instead.

Sun Life’s role in fighting fraud

Sun Life has a comprehensive fraud prevention, detection and investigation program and a zero tolerance policy for fraud. We continue to invest in anti-fraud technologies and resources to help protect you, your employer and your benefits plan.

Questions?

If you have any questions or need assistance, please don't hesitate to contact the Sun Life customer support team at [1 877 790-0294](tel:18777900294).

Medical lifetime maximums

The Medical Lifetime Maximum applicable to you and your eligible dependents is determined by your medical option (for policy 25674) or your age (for policy 25673). Refer to your applicable retiree information booklet to verify the medical lifetime maximum applicable to your specific situation.

This medical lifetime maximum represents the maximum reimbursement amount applicable for all eligible medical expenses payable by the retiree plan for your lifetime and that of your dependents.

Once you reach your medical lifetime maximum, you can remain in the CIBC group benefits plan with the same level of coverage but will not receive any reimbursement for medical costs. To maintain coverage for your spouse or eligible dependent children you must have coverage for yourself. You can also choose to opt out of the medical plan, but by doing so you will also be opting out of the dental plan.

If your spouse or eligible dependent reaches their lifetime maximum, you can remain in the CIBC group benefit plan with the same level of coverage but your spouse will not receive any reimbursement for medical costs. You may also lower your medical option and/or drop the covered spouse or eligible dependents who reached their medical lifetime maximum from coverage.

Please note, in the event your medical option changes or when you reach age 65, the medical lifetime maximum amount that you have accumulated is not reset.

Sun Life will advise you, in writing, when you or your eligible dependents are close to having reached the lifetime maximum. Alternatively, you can check how close you are to the medical lifetime maximum by calling Sun Life at 1 877 790-0294.

Coordination of Benefits (COB)

If your spouse also has coverage under a benefit plan, reimbursement of your expenses may be coordinated between CIBC's plan and your spouse's plan. By using a process called Coordination of Benefits (COB), you may be able to cover up to 100% of your eligible expenses, depending on the coverage available under the two plans.

The program covering you or your spouse as a retiree must pay before the plan covering you or your spouse as a dependent. For example, a claim for your spouse must be filed under your spouse's program first. You may then submit any outstanding cost to the CIBC flexible benefits program. Expenses for dependent children must first be submitted to the plan of the parent whose birthday occurs first in the calendar year, as long as you both have family coverage. Any amount not reimbursed under the first claim may then be submitted to the other parent's plan. The total reimbursement cannot be more than 100% of the reasonable and customary limitations for the expense as determined by Sun Life. For more information on how COB works, contact Sun Life at 1 877 790-0294.



Benefit changes at 65

Medical

At retirement, you can elect coverage that suits you and your family's needs regardless of your age. Your premium is determined by the coverage you choose for yourself and your eligible dependent(s), your age and by your province or territory of residence. Your age and province of residence are relevant because different provincial health plans provide different levels of coverage at age 65—primarily for prescription drugs.

CIBC's flexible benefits program for retirees is designed to work with your provincial or territorial health plan. When you turn 65, your provincial health plan becomes first payer for prescription drugs and the CIBC program becomes second payer. Most provinces offer a minimum level of drug coverage or special drug programs and other medical coverage programs to seniors 65 and over (e.g. the Ontario Drug Benefit program). In most cases the claim submission process to these programs is seamless for the retiree. For example, if you live in Ontario and your pharmacist has your drug card information on file, they will submit your drug claims to the Ontario Drug Benefit (ODB) program first and the remainder to the CIBC benefit program. If you have special drug needs that are not covered under the CIBC retiree plan, you can contact your provincial health plan to determine if coverage is available for you.

If you are a retiree living in Quebec, you are automatically enrolled in the Régie de l'assurance maladie du Québec (RAMQ) drug plan at age 65. CIBC's drug plan will only provide coverage for prescription drugs costs not covered by the RAMQ, subject to CIBC's plan provisions. This change will also impact your spouse, regardless of age, and your eligible dependents covered by CIBC's drug plan. You may choose to

opt out of the RAMQ drug plan and ask CIBC to arrange with Sun Life to provide a RAMQ-equivalent plan, however, you will be responsible for the entire cost of the plan.

You will receive notification of your eligibility to make benefit changes prior to reaching age 65 and you must notify the HRCC within 60 days if you elect to purchase the RAMQ equivalent drug plan. Note that if you decide to change your medical option your medical lifetime maximum will not be reset.

For information about your provincial or territorial health plan, contact your provincial or territorial health plan representatives.

Life Insurance

If your life insurance benefit is terminated or reduced between the ages of 65 and 70 for any reason, other than at your request, you may purchase an individual insurance policy to replace all or part of the amount of coverage that has ended. You will receive notification when you are eligible to convert your life insurance to an individual policy. If you wish to pursue the conversion process, you must contact Sun Life at [1 877 893-9893](tel:18778939893) within 31 days of your life insurance termination or reduction.

Reminder

Claims expenses are reviewed annually and premiums adjusted based on the experience of the plan and also considering medical and dental inflation trends. CIBC's group benefits plan is market competitive and premiums are more cost effective than individual insurance.





A great year to explore

The latest Vacation Confidence Index¹ from Allianz Global Assistance Canada shows that Canadians are feeling optimistic about their travel plans for 2026. Confidence is rising, and many are eager to visit new destinations, reconnect with loved ones, or simply take a well-deserved break.

Seven in ten Canadians feel confident they'll take a vacation this year, and 70% believe annual travel is important to their overall wellbeing. These insights align perfectly with the retiree lifestyle—staying active, curious, and connected.

The study also highlights appealing destination trends for mature travellers. Domestic travel remains the top choice at 38%, making 2026 a great year to rediscover Canada's coastlines, lakes, and unique cities. Mexico, the Caribbean (24%), and Europe (15%) also continue to be favourite long-haul destinations—ideal for warm-weather escapes and cultural exploration.

With such inspiring options to consider, now is a perfect time to think about your own travel plans for the year ahead. And your Allianz Global Assistance travel insurance benefits are designed to make preparing for those trips easier.²

Your built-in travel medical benefits

As a CIBC retiree, you already have access to complimentary travel medical protection and assistance through the Basic Travel Medical Plan. Here's what's included³:

- Unlimited days of coverage within Canada
- Coverage for the first 8 days of any trip outside Canada

This built-in coverage means you can step into your travels knowing you have benefits if the unexpected arises—whether that's a sudden illness, an injury, or a medical emergency requiring support.

If your trip will be longer than 8 days, or if you'd like additional protection such as trip cancellation or interruption coverage, purchasing optional Emergency Medical Plan Top-Up coverage is simple:

- Buy online anytime: <https://sales.allianz-assistance.ca/cibcretiree>
- Or call a licensed insurance advisor: [1 800 513-5934](tel:18005135934)

Understanding pre-existing medical condition coverage

Many retirees wonder how pre-existing medical conditions affect travel insurance. Both available plans are designed to cover emergencies that are sudden and unforeseen, with differences in how each treats existing conditions.

8-Day Multi-Trip Emergency Medical Basic Plan

- Provides up to \$1 million in emergency medical coverage
- Covers trips of up to 8 days
- No stability period required for pre-existing medical conditions

This plan may cover an unforeseen emergency even if a condition has recently changed, as long as there was no medical reason to expect treatment would be needed during your trip.

Emergency Medical Plan Top-Up

This plan provides up to \$10 million in emergency medical protection and includes stability requirements:

- 90-day stability period for travellers 64 and under
- 150-day stability period for travellers 65 and older

A condition is considered stable when—during the applicable timeframe—there have been no new medications or dosage changes, new diagnoses, worsening symptoms, hospitalizations, or tests or specialist referrals ordered. Routine insulin adjustments or switching from brand-name to generic medications typically do not affect stability. As a simple guideline:

- A condition that has been steady for several months may meet the stability requirements.
- A new prescription, recent diagnosis, or pending test usually means the condition is not yet considered stable.

If your health changes before your trip or you are unsure whether a condition meets stability requirements, Allianz Global Assistance advisors can help—just call [1 800 513-5934](tel:18005135934).

Learn more or top up your coverage at: <https://sales.allianz-assistance.ca/cibcretiree>

Make 2026 your year to explore

With confidence rising across Canada, positive travel trends, and built-in benefits that make preparation simpler, 2026 is shaping up to be an excellent year for retirees to explore.

Whether you're planning a Canadian road trip, a warm beach escape, or an extended overseas adventure, Allianz Global Assistance can help you travel confidently.

Financial

Employee Banking Offer

CIBC retirees and team members are our most important clients and advocates for our bank. You have access to our best banking offers, so you can continue to benefit from great advice and a wide selection of competitive banking and investment solutions to help you reach your goals.

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

Personal banking

- CIBC Smart Account Tier 3—A premium all-in-one chequing account with 100% automatic monthly fee rebate including 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)
- Annual fee rebate on one of the following credit cards for the primary user and up to three authorized users:
 - Aeroplan Visa Infinite
 - Dividend Visa Infinite
 - Dividend Platinum Visa
- Reduced annual fee and interest rate on the Aventura Visa Infinite Privilege card
- Bonus interest rates regardless of balance on CIBC Savings Accounts (regular transactions fees may still apply)
- Free banking services including cheques, money orders and drafts
- Reduced annual fees and interest rates on select CIBC credit cards

- 100% Annual Fee Waiver on CIBC Aventura Card
- Preferred exchange rates only when purchasing foreign currency through mobile/online banking and in-person at CIBC Banking Centres or ATMs in Canada

Borrowing

- Mortgage: Preferred rates and annual 20% mortgage pre-payment option
- Secured line of credit at CIBC Prime, unsecured lines and loans at CIBC Prime +1%
- CIBC purpose loan: An interest-free loan to help you achieve your goals. Great news! The CIBC Purpose Loan has been increased to a maximum of \$10,000 with a 5-year repayment timeline. Reach out to your financial advisor or visit a banking centre to apply (refer to page 15).
- Low interest CIBC share purchase loan

Investing & protection

- Personal Portfolio Service (PPS) and reduced minimum investment of \$10,000 (vs. \$100,000) and discounted fees
- Investor's Edge flat-fee price of \$4.95 per online equity trade and all annual fees waived (up to \$200 in savings)
- 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
- 30% discount on the Willful service—a digital estate planning platform.



Questions?

- Contact your advisor or reach out to a CIBC banking centre to set up an appointment
- Call the Employee Banking Contact Centre at [1 877 610-2422](tel:18776102422)
- Send email to Mailbox.EmployeeBankingOffer@cibc.com

Eligibility – Employee Banking Offer is available to:

- Retirees if they start to receive their retirement income benefits from the CIBC Pension Plan (or other retirement income program of CIBC or a subsidiary) immediately upon retirement, on a non-deferred basis.
- Surviving spouses if their deceased spouse was a CIBC retiree enrolled in the retiree benefits plan in Canada and the spouse was covered as a dependent at retirement and/or if their deceased spouse was in receipt of a retirement income benefit from the CIBC Pension Plan (or other retirement income program of CIBC or a subsidiary).
- Surviving spouse of an employee who was eligible will continue to receive Employee Banking Offer for a period of one year.

CIBC reserves the right to amend or terminate any or all of the products, services or associated offers, including pricing or interest rates at any time and without advance notice, unless otherwise required by law, regulation or agreement.

Employee Purpose Loan enhancements

A part of our Employee Banking Offer (EBO), the Employee Purpose Loan is an interest-free loan to support your financial ambitions. As one of the few financial institutions in Canada to offer this program, we're excited to announce that the EPL limit has been increased to a maximum of \$10,000—providing you with even greater support to achieve your ambitions.

About the Employee Purpose Loan:

The Employee Purpose Loan is an interest-free loan, now repayable over up to five years. You can use it for anything that helps you achieve your goals—whether it's taking a course, starting a new hobby, renovating your home, or taking your next big step. You decide what you need to make your goals a reality, and we're here to support you.

How to apply:

Apply by contacting your financial advisor or scheduling an appointment with a financial service representative.

Important details:

- Interest-free loans are considered a taxable benefit.
- You must pay off the balance of an existing EPL before applying for a new EPL and may not refinance it during the term of the loan.

At CIBC, our purpose is to make our clients' ambitions a reality. As valued retirees, you are also valued clients, and you deserve our best advice, products, and services. Our Employee Banking Offer is just one way we invest in you—supporting your financial wellbeing with access to discounted products, personalized banking solutions, and expert financial advice.

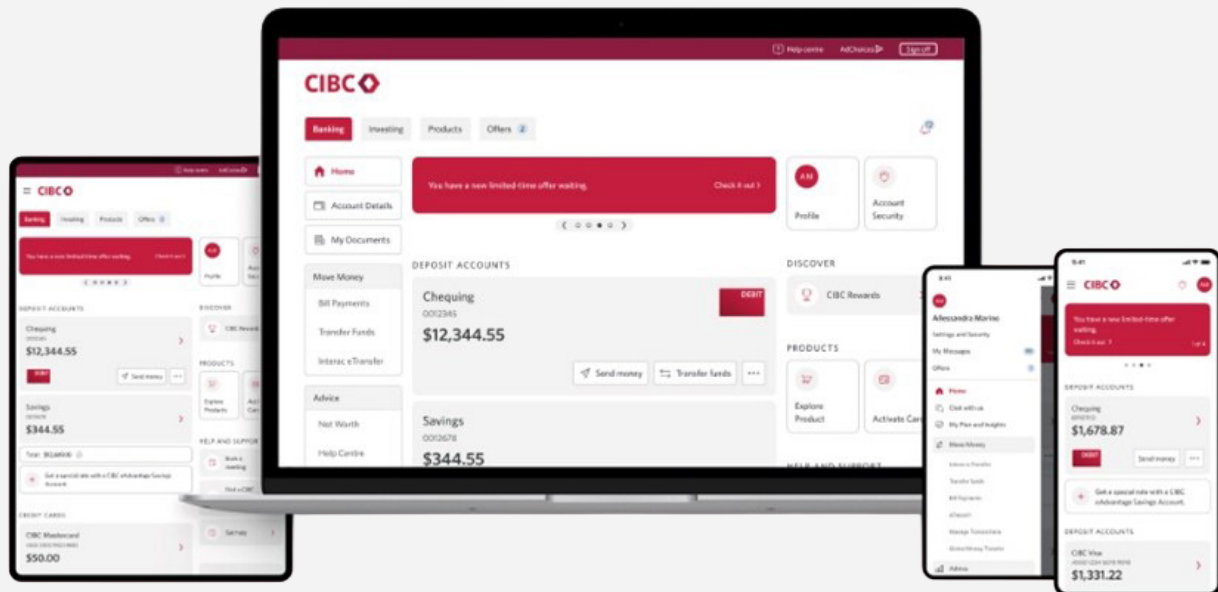


Financial planning services

CIBC provides retirees with a wide range of personalized planning services including tailored advice on budgeting, credit, investments, and more. Here are some important resources that are available to you:

- Retirement budget calculator: Keep track of your cash flow to help live the retirement life you want.
- CIBC Smart Advice: Support your financial wellbeing with timely articles, videos and online calculators.
- CIBC Advice Tools: Leverage CIBC advice tools to help make your dreams a reality.
- CIBC SmartPlanner: An intuitive tool that gives you timely insights into your spending habits to help you track and understand your finances better and stay on top of your goals.
- CIBC GoalPlanner™: Stay on track towards your goals with the help of a digital tool that creates a personalized plan that adjusts to your evolving needs (for Imperial Service clients).

We've made it easier for you to meet with a CIBC representative—simply book a virtual meeting with an advisor, or call us at 1 800 465-2422.



Retirement tax tips



Jamie Golombek, FCPA, FCA, CFP, CLU, TEP is the Managing Director, Tax & Estate Planning with CIBC Private Wealth in Toronto.



Debbie Pearl-Weinberg, LLB is the Executive Director, Tax & Estate Planning with CIBC Private Wealth in Toronto

Retirement brings with it many opportunities, among which include opportunities for tax savings! Let's review two tax strategies we discussed in last year's newsletter, and also some tips for estate planning.

Pension income splitting

What is pension splitting?

Canadian residents can split up to half of their pension income by allocating an amount to a spouse or partner. The amount allocated is then deducted by the spouse or partner who received the pension and is added to income of the other spouse or partner who will pay tax on this amount. To reap the benefits of pension splitting, both you and your spouse or partner must complete Canada Revenue Agency ("CRA") Form T1032, Joint Election to Split Pension Income, and file the forms with your respective tax returns.

Any pension income that qualifies for the \$2,000 federal pension income credit also qualifies to be split. Specifically, this would include annuity-type payments from a pension plan (regardless of age) and can also include RRIF or Life Income Fund (LIF) withdrawals once the income recipient reaches age 65⁴. Old Age Security (OAS) payments and Canada or Quebec Pension Plan payments do not qualify. (CPP/QPP can be split under separate legislation.)

Who should do it?

Pension splitting is a smart way to notionally transfer income from one spouse or partner to a spouse or partner who pays tax at lower rates. Other potential benefits include accessing benefits that might otherwise be reduced or eliminated based on income, such as preserving some (or all) of the age credit and avoiding or even entirely eliminating the OAS recovery tax.⁵ Pension splitting may also allow the receiving spouse or partner to access or increase the pension income tax credit.

Do I have to contact my pension provider to ask them to split the income?

No. The choice to split pension income with a spouse or partner has no effect whatsoever on the actual payment of the pension income to the recipient. As a result, the recipient spouse or partner will continue to receive an information slip reporting the pension received, and the pension income would then be subsequently split on the tax return using the election forms discussed above.

What about the tax withheld—who claims this?

The CRA has stated that any tax withheld at source from the pension income must be allocated (claimed on your tax return) in exactly the same proportion as the pension income is allocated, as per the election above.

Who claims the \$2,000 pension income amount?

Both the recipient and transferor each may potentially claim the \$2,000 pension income credit. While the transferor spouse or partner will certainly qualify for the credit (as it's a prerequisite for splitting pension income in the first place), the recipient spouse or partner may not qualify because eligibility for the credit may depend on the age of the recipient and the character of the pension income.

For example, say Jack, age 65, decides to split his pension income, which consists of RRIF withdrawals, with his wife, Jill, who is only 62. While the RRIF income certainly qualifies in Jack's hands for the pension income credit (and thus permits him to split up to 50% of it with Jill), the allocated amount won't qualify for an additional \$2,000 pension income credit in Jill's hands since she is not yet 65 years of age. On the other hand, if Jack were to decide to split his CIBC pension plan income, the income would qualify for the pension credit in both Jack's and Jill's hands no matter how old either of them is!⁶



Medical expense tax credit

Another potential source of tax relief for retirees is the Medical Expense Tax Credit (METC). Valid medical expenses qualify provided they exceed a minimum threshold equal to the lesser of 3% of your net income or \$2,890 (for 2026). In most cases, a 15% non-refundable federal tax credit is available, plus generally a provincial or territorial tax credit. Because it is non-refundable, the credit can reduce your taxes payable but cannot create a refund. For example, suppose you have qualified expenses that totaled \$2,500. If you had net income of \$50,000, you could claim a tax credit for your expenses that exceed \$1,500 (which is 3% of \$50,000), so you could claim \$1,000 of medical expenses. You could, therefore, claim a federal tax credit worth \$150 at a rate of 15% plus the corresponding provincial or territorial tax credit.

Total eligible expenses for the METC include expenses for you and your spouse or partner and certain other individuals who depend on you for support. You can claim amounts paid within any 12-month period that ends in the tax year, provided they have not been claimed in a previous tax year. Common eligible medical expenses include unreimbursed fees for doctors, dentists, qualified therapists or other medical practitioners, prescription medication or eyewear, and hospital or medical laboratory services. Let's review some of the lesser-known qualified medical expenses.

Premiums paid for medical and dental coverage through CIBC

One commonly-overlooked expense is out-of-pocket costs for medical and dental insurance plans. Premiums you pay for medical and dental coverage in the plan for CIBC retirees qualify for the METC.

Premiums paid for out of country health coverage

Premiums paid for out of country health coverage may be eligible for the METC, but only if the premiums paid only cover expenses that would otherwise be eligible for the METC. If the premiums paid covers other items, such as lost luggage, or trip cancellation insurance, then the premium will not be eligible.

Dental treatment

The cost of dental care that is not covered by an insurance plan qualifies for the METC. Certain purely cosmetic procedures, such as teeth whitening, are not generally eligible.

Cost of services at private medical facility

Some provinces permit some medical tests such as ultrasounds, magnetic resonance imaging (MRIs) and computer tomography (CT scans) to be paid for and performed at a private medical facility. A prescription from a medical practitioner for the test is required in order for the cost to be eligible for the METC.

Adjustment to previous year's tax return

Should you discover that you could have claimed the METC in a previous year, there are a number of ways that you can easily amend an earlier income tax return.⁷ This can be done either online or by mail and is outlined by the Canada Revenue Agency on its [website](#).



Top tips for estate planning

Estate planning is important for you to consider in your retirement. You need an estate plan so your assets go to the people you care about.

1. Designate a team of professionals

You don't have to go it alone. Get your financial advisor, lawyer and accountant involved to make a plan that works legally and is tax-effective as well.

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 everything is properly dealt with.

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 owing upon death or simply to leave a greater inheritance.

4. Draw up your will

Having a will is an important step. If you die without one, provincial law dictates who gets your assets upon death, which may not coincide with what you intended.

5. Consider a power of attorney for property⁸

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.⁹

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.

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 listed securities might be able to be left to a charity tax-free, while other appreciated property, as well as your RRSP and RRIF, can 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 later on.

9. Review and update your plan regularly

Major life events, such as separation, divorce or death of a family member, could impact your original plan and be a good time for an update.

10. Let someone know

While it's often the hardest step, it's a good idea to let your family know what you're planning to do with your estate, at least in general terms. That way, family disputes may be minimized if they understand the reasons behind your wishes. You should also make sure that your estate executor knows exactly where to find the information that will be needed to administer your estate.



The Personal



How to save on your insurance premiums

While shopping around for home or auto insurance, you may have noticed that premiums have gone up.

Why? Accidents are on the rise, particularly accidents caused by distracted driving. Today's technologically-advanced vehicles are more expensive to repair. And more extreme and frequent weather events are resulting in more claims. So, how can you reduce your premium?

Opt for group insurance

As a CIBC Retiree you have access to discounts on group home and auto through The Personal.

To find out more, call [1 888 476-8737](tel:18884768737), or visit thepersonal.com/cibc

Bundle your insurance with the same company

If you own multiple cars or recreational vehicles, some insurers may offer additional discounts when you bundle them under a single policy. This could help save you money and allow you to manage your insurance more efficiently. You'll also save if you insure your vehicle and home with us, thanks to the Multi-Line Discount.

Get rewarded for your good driving

Are you a driver who follows speed limits, keeps a safe following distance and never texts behind the wheel? The Personal gives you a discount if you've had no traffic violations in the last few years.

You could also get a more personalized premium based on your driving by signing up for [Ajusto®](#), our telematics program. Your good driving habits could help you save! Download [The Personal app](#) for free on your smartphone.

It's no secret that safe driving will result in lower auto insurance premiums.

Take measures to protect your home

When you take preventive measures, you could save on your insurance premiums through the various discounts we offer. You could also minimize repair costs and avoid the inconvenience that comes with a home insurance claim.

Protect your home alarm system

The Personal offers a prevention discount if you have a centrally monitored burglar and/or monitored fire alarm system installed in your home.

Get a water damage prevention system

The Personal offers discounts when you have one of the following water damage prevention systems installed in your home: an automatic valve shut-off system, leak detectors connected to a central monitoring system or a pneumatic backflow system.

Get Radar™ to receive alerts when severe weather may damage your property

Radar is free for everyone – you don't need to be insured with The Personal to use it. It gives you advance warning about weather risks within 500 metres of your home. Just enter your address in Radar and get safety tips for hailstorms, heavy rainfalls, high winds, tornadoes and hurricanes.

Radar is available through The Personal app. [Download it for free!](#)

Save thanks to your good record

Fewer home insurance claims means lower premiums. And you'll get a great discount if you haven't made any claims in the past few years.

Increase your deductible

The deductible is the amount you pay when you make a claim.

You could be eligible for a premium discount in several situations if you increase your deductible.

To find out more, call [1 888 476-8737](tel:18884768737)
Or visit thepersonal.com/cibc

These tips are provided for information and prevention purposes only. They are general in nature, and The Personal cannot be held liable for them. We recommend using caution and consulting a damage insurance agent for comprehensive, tailored advice.

The Personal refers to The Personal General Insurance Inc. in Quebec and The Personal Insurance Company in all other provinces and territories of Canada.



Take advantage of exclusive group home and auto insurance savings

With **The Personal**, you'll enjoy:

- Special rates not available to the general public
- Exceptional customer service from advisors who go the extra mile

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

Home and Auto Group Insurer
Group rates. Preferred service.

The Personal refers to The Personal Insurance Company. Certain conditions, limitations and exclusions may apply. Auto insurance is not available in Manitoba, Saskatchewan and British Columbia due to government-run plans. "The Personal" and related trademarks are trademarks of The Personal Insurance Company, used under license.

WorkPerks – Welcome to your updated WorkPerks experience



You've built a career grounded in smart decisions and long-term thinking. WorkPerks continues that approach into retirement: supporting financial wellness for you and your family.

This is your dedicated CIBC Retiree perks platform, redesigned to be your go-to shopping and savings partner.

Perks with purpose

Retirement comes with new rhythms: travel plans, time with family, personal projects, and prioritizing wellbeing. WorkPerks complements your retirement income with meaningful savings across the things you already spend on.

Planning a trip? You'll find preferred rates on hotels and car rentals.

Upgrading your tech? Electronics offers are ready when you are.

Exploring new hobbies or focusing on health? There are perks that support that too.

Every offer is selected to help you make your retirement income go further, without changing how you live.

What's new on the platform

Over the past few years, Venngo has evolved WorkPerks into a more intuitive, secure, and feature-rich experience built around how you shop today.

Here's what you now have access to:

- A refined, easy-to-navigate user experience
- Discounted eGift cards for additional everyday value
- An interactive map and GPS integration to locate nearby offers
- The ability to invite up to five immediate family members
- Occasional contests and special promotions
- Enhanced privacy, data protection, and accessibility standards
- A browser extension that alerts you when a perk is available while you shop

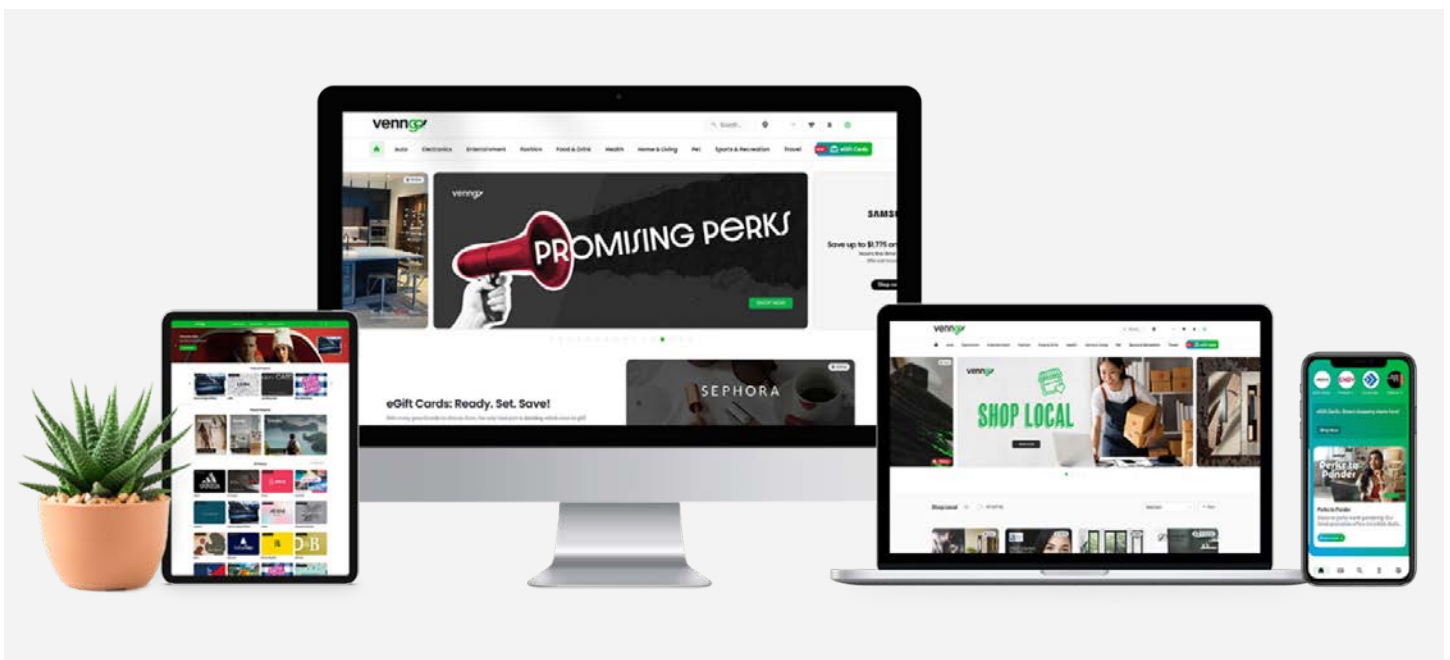
Never miss a perk while you shop

The Venngo browser extension makes saving automatic.

Once installed, it alerts you when a WorkPerks offer is available while you browse participating retailers online. No need to search the platform first—if there's a perk, you'll see a reminder right on your screen.

How to install it:

1. Log in to your WorkPerks account
2. Visit: [Venngo Help Centre](#)
3. Follow the steps to add the extension to your browser
4. Pin it to your browser so it's always visible



Add a family member to your WorkPerks account

WorkPerks extends beyond you. As a CIBC retiree, you can invite up to **five immediate family members** to create their own accounts and access the same valuable perks.

Here's how to send an invite:

1. Log in to your WorkPerks account at cibcretirees.venngo.com
2. Click your name in the top right corner
3. Select **Settings**
4. Choose **Invites**
5. Enter your family member's email address
6. Click **Send Invite**

They'll receive an email with instructions to create their own login. Once registered, they can explore and redeem perks independently.

See your perks live and in real time

With our augmented reality (AR) feature on our mobile app, you can explore perks around you in real time. Instead of scrolling through the app, simply open the AR tool, scan your surroundings, and see nearby offers appear live on screen.

It's an easy, interactive way to discover perks while you're out and about, with the option to open directions in Apple Maps or Google Maps when you're ready to head there.

Categories that cover all aspects

With savings across ten categories—including Auto, Electronics, Entertainment, Fashion, Food & Drink, Health, Home & Living, Pet, Sports & Recreation, and Travel—you have broad access to brands and local businesses alike.

Whether it's a family outing, home project, seasonal wardrobe update, or travel booking, WorkPerks helps you approach spending strategically.

Getting started is easy!

All you need is your HR ID and a personal email address to start saving.

- **New to WorkPerks?** Visit cibcretirees.venngo.com, click **Sign Up**, and follow the steps—or download the Venngo app from **Google Play** or the **Apple App Store**.
 - You can find your HR ID on your Sun Life drug card. Access your Sun Life drug card through the my Sun Life app, or online from mysunlife.ca. From the Welcome page, click **Health** at the bottom of the page, select **Health Actions** and choose **Coverage cards**
 - If you need assistance locating your HR ID or if you don't have a Sun Life drug card, call the Human Resources Contact Center at [1 800 668-0918](tel:18006680918).
- **Already have an account?** Click **Sign In** and enter your existing credentials. If you've bookmarked the WorkPerks link, update it to cibcretirees.venngo.com. If using the app, log out and sign back in through cibcretirees.venngo.com from the "Let's Get Started" menu. Your credentials stay the same—no need to re-register.

Verification for certain perks

Some perks may require proof of your CIBC affiliation. You can request a verification letter online via **myBenefits**:

1. Go to the **Benefits menu** and select **Request Materials** under the **Take Action** submenu.
2. Click **Retiree Verification Letter** or call **HRCC at 1 800 668-0918** to request one.
3. Your letter will be sent via **email or postal mail**, depending on your preferences in **myBenefits**.

WorkPerks continues to grow, with new perks added regularly across travel, health, home, entertainment, and more.

To stay informed about the latest additions, seasonal promotions, and timely offers, be sure to **sign up for the WorkPerks email newsletter** once you're logged in. It's the simplest way to make sure you never miss an opportunity to support your financial wellness.

Log in today, explore what's new, and subscribe to stay connected.

Supporting our retirees

Our commitment to meeting your needs



Jennifer Davidson
VP, Client Experience & CIBC Seniors
Champion

As CIBC's Seniors Champion, I want to reaffirm our ongoing commitment to supporting senior clients and retirees with banking that is simple, secure and respectful of our clients' evolving needs.

At CIBC, our employees continue to advocate for senior clients, bringing seniors' perspectives forward to help ensure new initiatives are designed and launched considering their needs.

In 2026, we will continue to strengthen the experience for clients aged 60+, in alignment with the **Code of Conduct for the Delivery of Banking Services to Seniors**.

We remain focused on making it easier for senior clients to find the right information, navigate a changing digital landscape with confidence, and access help when they need it—whether our clients prefer to bank in person, by phone or online.

Accessibility at CIBC

We offer inclusive banking products and services, focusing on meeting accessibility needs. We are proud to have strong processes and activities underway to find, remove and prevent barriers for people with disabilities and will continue to advance this important work. To learn more about our commitments for persons with disabilities, you may review our [accessibility plan](#).

Key achievements this year



Seniors 60+ >

Refreshed Resource Centre for Seniors 60+ (easier to find and use)

This year, we refreshed our Resource Centre for Seniors 60+ to make it easier for clients to find important information. These updates were informed by research with senior clients, helping us better understand what content is most useful and where we can improve the overall experience.

Working with our Digital User Experience team, we also enhanced the design and navigation of our mobile app and online banking sites. We added a direct link from the CIBC.com homepage, making it faster for clients to access key information and tools—when they need them most.

Whether clients are looking for guidance on everyday banking, accessibility support, or future-planning topics, the updated Seniors [Resource Centre](#) is designed to help them find answers with fewer clicks.

Expanded fraud resources and awareness

Fraud continues to be one of the biggest risks facing older adults, and we know awareness, knowledge, and prevention matter. That's why we updated our fraud resources to reflect today's scam environment and made them easier to find. Clients will see clear, practical steps they can take to protect themselves.

Our goal is to help clients recognize warning signs, feel confident asking questions, and know what to do if something doesn't seem right. We also encourage family members and caregivers to talk with loved ones about scams and to stay vigilant.

We appreciate the trust our clients place in CIBC. We're committed to meeting the needs of senior clients and supporting their wellbeing—today and in the years ahead.

Looking ahead, we will continue to strengthen how we support senior clients across CIBC. This includes refreshing frontline training to ensure our teams have the skills, tools, and confidence to serve seniors with care and respect, and continuing to invest in fraud education and prevention to help clients stay informed and better protected.

Exclusive friends and family Ambassador Program

Help your friends and family achieve their ambitions by referring them to CIBC.

Visit cibc.com/ambassador to learn more!

As a CIBC retiree, you know better than anyone the positive impact we make by helping clients achieve their ambitions through our client-centric, unified approach. That makes all of us—past and present employees—the best ambassadors for our bank.

The CIBC Ambassador Program is a one-stop portal to advice and solutions, career opportunities, and a way to help resolve banking issues through Make it Right in Canada.

For advice and solution referrals, this program even features a concierge that will ensure that anyone you refer will experience the best of our bank, as well as new, exclusive friends and family offers in Canada.

New for 2026! Great savings for your friends & family. Here's a few of our exclusive offers:¹⁰

Product	Special offers	Potential value
CIBC Smart ¹¹	1-year monthly fee rebate, and - The current CIBC Smart Account Offer	- Up to \$200/yr - Value of our CIBC Smart Account Offer
- CIBC Aventura® Visa Infinite* Card - CIBC Aventura® Gold Visa* Card	2-year annual fee rebate, and 35,000 Aventura points	Up to \$1,500 ¹²
- CIBC Dividend® Visa Infinite* Card - CIBC Dividend® Platinum Visa* Card	1-year annual fee rebate, and - Up to \$300 cash back	Up to \$400 ¹²
CIBC Aeroplan® Visa Infinite* Card	1-year annual fee rebate, and - Up to 50,000 Aeroplan points	Up to \$1,300 ¹²
Home Power Plan Line of Credit	CIBC prime rate + 0.50%	\$500/yr in interest (based on a balance of \$100k)
Unsecured Loans and PLC	0.50% off CIBC's approved rate	\$250 in interest (based on a \$20k loan with a 5-year term)
Estates	Estates Corporate/Agent Executor, Trustee and Power of Attorney (Age 60+ with \$1MM+ of assets)	15% discount on any assets held within CIBC ¹³

Visit the FAQs on cibc.com/ambassador to learn more.

^{10, 11, 12, 13} Conditions apply.



Why refer? Referred clients are eligible for exclusive banking offers such as welcome bonus, waived fees and lower lending rates. When you make a referral, you are eligible for rewards through our custom reward program. Each time you refer, you are eligible for Aventura points (\$25 equivalent) or a \$25 gift card from our rewards website featuring many top retailers.¹⁴



How to refer friends and family?

Referring your friends and family to our bank is easy, and it's a great way to show your pride as a CIBC Ambassador. Just follow these simple steps:

1. Visit the CIBC Ambassador website.
2. Answer a few quick questions about your referral.
3. Our team will then contact the person you referred.

CIBC Ambassador testimonial: "What a fantastic initiative! The Ambassador referral program is a great way to help friends and family access valuable banking solutions while also earning rewards. I appreciate how easy it is to participate and that there's no pressure for a sale—just genuine support for those who could benefit. Looking forward to spreading the word and helping others achieve their financial goals this season!"

Make It Right

Concerns with CIBC? Help us resolve their complaint.

Have you heard a friend or family member talk about a banking issue they're having with CIBC? Maybe someone shared their concern with you or maybe you've encountered a problem with CIBC yourself and aren't sure how to solve it. Through the Ambassador Program, as a CIBC retiree, you can help our bank identify and resolve client issues or concerns

Ask if they are comfortable if you raise the issue on their behalf. Explain that they will be contacted by a Client Care representative within 1-2 business days who will review their issue. If the client agrees, include the client's information and concern in the Make it Right tab on the Ambassador website. To raise concerns directly, you or the client can directly email MakeItRight@cibc.com. Or encourage the client to contact their banking centre or relationship manager/advisor to help them address their issue.



Community

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. When you track your volunteer time in [Benevity](#), funds will be added to your My Giving Account and can be donated towards a CRA-registered charity or not-for-profit of your choice on the Benevity platform. Eligibility for the Retiree Volunteer Program is open to former CIBC employees in Canada who began receiving retirement income benefits from the CIBC Pension Plan immediately upon retirement, on a non-deferred basis. For more information about the program, visit cibcretirees.com.

Log in to track your volunteer hours

To access your volunteer hours, log in to [Benevity](#) and enter your full nine-digit ID and password. Your login ID is always your HR ID. When logging in for the first time, you'll need to send an email to the Benevity team at support@benevity.com requesting your one-time initial password.

Why can't I log in?

If you've forgotten your password or it's been 90 days since you last logged in, you'll have to reach out to support@benevity.com for a password reset.

Update your personal email address every time

As your email gets dropped each time for your privacy, update your email address each time you log into [Benevity](#). Go to your Profile, Settings and add your email address. This will allow for automated emails for your volunteer hour submissions.

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

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 these CIBC Rewards Dollars by tracking volunteer hours through [Benevity](#). Once approved, you'll see your reward dollars on your main dashboard page in 'My Giving Account'.

How to track your volunteer hours

1. Login to [Benevity](#)
2. Hover your cursor over the Volunteer Tab 3
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.

Hours for the calendar year must be logged by December 31 at 6:00 pm, EST, to be approved



Ensuring your preferred charity receives the donation

Once your volunteer hours have been approved, donate the dollars back to the charity of your choice using the online platform. Funds 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. 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.

How to make a donation/designation

1. Log in to [Benevity](#)
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. If applicable, 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 see a success page and receive a confirmation email.

If you have questions about either program, email Mailbox.CommunityInvestment@CIBC.com



Community relationships

Strategy

We recognize that thriving communities are vital to our clients, our employees, and the prosperity of our business and society as a whole. We have a responsibility to give back to the communities in which we operate.

We believe that investing in the prosperity of the communities we serve can enhance our employee engagement, strengthen client loyalty, and help us attract a broader client base and new strategic partnerships, which elevates our bank's reputation, drives long-term growth, and positively impacts our financial performance.

To achieve this, we have committed to contributing \$800 million to community investment between 2023 and 2032, including support for our three focus areas:

- Economic inclusion: Removing barriers to ambition by investing in solutions that support members of the Black community, persons with disabilities, and Indigenous people, with a particular focus on employment outcomes;
- Financial inclusion: Empowering financial health through financial literacy and education; and
- Cancer research and support: Removing barriers to a person's life ambitions by improving cancer outcomes by investing in organizations that deliver research, treatment, screening, and diagnosis, as well as cancer initiatives that prioritize prevention and early detection.

To further support our communities, we are committed to achieving one million volunteer hours over a decade (2023-2032).

Mobilizing our efforts through CIBC Foundation, Team CIBC, and CIBC corporate contributions

We are mobilizing action and investing in our communities through CIBC Foundation, Team CIBC volunteerism, giving, and fundraising, as well as through our corporate contributions.

CIBC Foundation

CIBC Foundation serves as our commitment to creating a world without limits to ambition. Established in 2021 as a registered charity and separate legal entity, CIBC Foundation provides donations and supports partnerships and initiatives that promote economic opportunities for all. CIBC set out a goal of growing CIBC Foundation to \$155 million over time, while ensuring a minimum annual disbursement of 5%. This year, CIBC Foundation reached its targeted milestone of \$155 million through a combination of donations and investment growth, with further development expected to continue in the years ahead.

In 2025, CIBC Foundation committed \$5.0 million¹⁵ to more than 80 charitable organizations in Canada and the US, including Actua, Good Foot Delivery, and the TELUS Friendly Future Foundation. CIBC Foundation's annual flagship fundraiser, CIBC Miracle Day, raised \$6 million in 2025, from the December 2024 event and other activities during the year.¹⁶

Team CIBC volunteerism, giving, and fundraising

Team CIBC is made up of regular employees and retirees who volunteer, donate, or fundraise in support of charities, community causes, and non-profit organizations, including CIBC Run for the Cure fundraising.

To enable Team CIBC to give back to meaningful causes, we provide in-person, virtual, individual, and group volunteer opportunities. We also provide regular employees with one paid Purpose Day annually, which they can use to learn something new or volunteer at a local charity.

CIBC's year-round One for Change Program encourages Team CIBC to give back through donating, fundraising, and volunteering to causes that are important to them. The program also provides employees in Canada with rewards dollars for volunteering that they can donate to their charity or non-profit organization of choice.



CIBC corporate contributions

Our corporate contributions support communities in Canada and provide relief for communities abroad impacted by humanitarian crises and natural disasters. In 2025, we donated to CIBC Foundation's provincial emergency relief impact funds and signature community events such as the Canadian Cancer Society CIBC Run for the Cure. Our contributions also support our employees' causes through our employee volunteer programs.

Expanding our philanthropic strategy to align across our regions

In 2025, CIBC strengthened the alignment of its approach to amplifying our social impact across North America by introducing a charitable giving framework to support US granting under the CIBC Foundation, aligning governance and impact objectives across regions. In the Caribbean, CIBC supports Walk for the Cure, a flagship cancer fundraising and education initiative held annually in partnership with cancer care organizations across all markets where CIBC Caribbean operates, aligning with CIBC Run for the Cure.

Social committees

CIBC retirees have formed various groups across Canada to stay connected and offer opportunities for in-person gatherings through organized social events. To find a list of social committees in your area, go to the Files section of the CIBC Retirees Facebook group or the Quick Links section of the myBenefits homepage.

Anyone can start a committee, as long as they are a CIBC retiree or surviving spouse. CIBC supports these groups by providing annual funding of \$35 per member with each committee deciding how to use the funds. Previous events have included luncheons, golf outings, volunteer initiatives, and other fun social activities.

To create a new social committee:

1. Review the social committee contact list to confirm whether a committee already exists in your area
2. Submit a request to your local RAC representative
3. Form a group with at least five CIBC retirees and/or surviving spouses
4. Choose a name for your committee
5. Appoint a group representative to handle communications and signing authority
6. Email CIBC with your group's details and request an Authorization Letter
7. Bring the Authorization Letter to your local branch to open a bank account in the committee's name
8. Set up a Gmail account for the committee and begin building a member distribution list
9. Start planning your activities!

For more details, reach out to your local Retiree Advisory Committee (RAC) representative. Contact details for RAC members are available in the Files section of the [CIBC Retirees Facebook Group](#).



Retiree Advisory Committee (RAC)

The CIBC Retiree Advisory Committee (RAC) is a self-managed group made up of 12 members across Canada whose primary goal is to represent retiree perspectives and act as your local ambassadors.

The group operates on a structured basis, with a revolving chairperson and a dedicated liaison from CIBC. Members commit to a four-year term, while the Chair and Vice-Chair commit to a five-year term.

Their responsibilities include:

- Representing the views of CIBC's retirees on issues impacting them
- Providing input on general retiree communications as requested
- Provide input on policy reviews and developments, when requested
- Acting as ambassadors and local champions for any changes to retiree programs
- Helping direct retirees to the right resources should they have questions on CIBC-related matters
- Acting as a liaison with local retiree social committees

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

RAC members

Newfoundland and Labrador, Prince Edward Island, Nova Scotia and New Brunswick



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Quebec



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Lisa Anne Buskermolen

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CIBC merchandise

Retirees can order CIBC merchandise through Genumark.

Orders can be placed by phone at [1 800 661-4567](tel:18006614567) Monday to Friday, 9 a.m. to 5 p.m. ET or by email at customerservice@genumark.com. For product details and pricing, refer to the online [catalogue](#).



Retirees catalogue



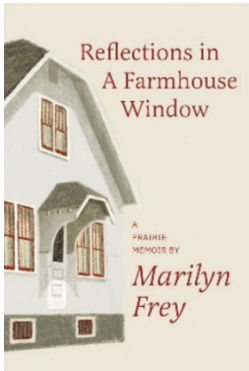
For the exclusive use of CIBC retirees. Do not share.

CIBC news

Retiree Feature: In her own words – From banking to writing



Marilyn Frey
District Branch Manager,
Northern Saskatchewan
Years of service: 40



Thirty-three CIBC branches spanned across northern Saskatchewan, covering roughly 200,000 square kilometers—that was my territory as District Branch Manager. The highways knew me well: sliding on ice, ploughing through snow, getting lost in fog, and enduring heavy downpours that had me parked on the side of the road, waiting for the rain to lessen enough so that my windshield wipers could keep up.

I don't travel that extensively anymore. Now I sit in what was once my CIBC home office and write. I have taken dozens of writing courses, attended so many workshops I've lost count, read countless books on writing, networked with a large writing community in Saskatchewan, and, when I felt ready, I began to write. The pandemic actually helped me; the isolation we all experienced supported me in the solitary process of writing.

Publishing my book, *Reflections in a Farmhouse Window: A Prairie Memoir*, was the realization of a lifelong dream. I had always wanted to be a writer. What I didn't expect were all the spinoffs from publishing my memoir. To date, I have given over 20 book readings across Saskatchewan and have had wonderful articles published in three Saskatchewan newspapers. At these readings, I was always amazed by the impact my stories had on people.

Additionally, I have created and led eight writing workshops and have been asked to run four more this autumn. I served on a three-person jury for a regional library writing contest, and one of my stories was read on the radio, while another was featured on the Sask History website. I've had stories published in *Our Canada*, a Canadian subsidiary of Reader's Digest, and in two *Chicken Soup for the Soul* books, with a third to come out in the next few months.

While I always enjoyed working for CIBC, writing is my true passion. I sit in front of my laptop with the open screen yawning before me, and my fingers begin to dance over the keyboard. A new story unfolds, one that must be told and one that won't let me rest until it's captured. Writing didn't simply happen; it's always been something that I yearned to do, something that lay just beneath the surface, simmering, until the moment was right. That moment arrived when I retired, and I seized it.

I discovered that it's never too late to follow your dream.

If you have a story you'd like to share about how you found your purpose in retirement, please contact Jennifer Oxley (Jennifer.Oxley@cibc.com). We might feature you in future editions of Retiree News!



Earn \$50 when you refer a friend to open a CIBC Smart Account

We recently expanded the [CIBC Refer-a-Friend](#) to welcome referrals from CIBC clients (including retirees!) who refer any friend or family member to open a new [Smart Account](#). Now you can refer anyone to sign up for a CIBC Smart Account and earn \$50 each for yourself and your friend(s) for up to 50 referrals each year.

Here's how it works:

In your online or mobile banking app, select *Refer and earn* to get your unique referral link and follow the prompts.

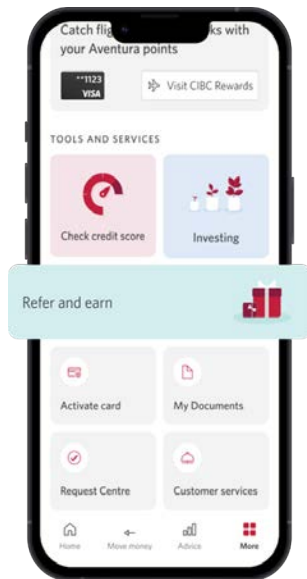
Make sure you have an eligible account. An active CIBC Canadian dollar chequing or savings account and access to mobile or online banking are all you need to start making referrals and earning cash rewards.

Generate a link and share with your friends and family.

This can be anyone new to Canada, a student, a senior, a skilled trades apprentice or professional, or anyone else who hasn't held or jointly held a CIBC Smart Account and is eligible

Enjoy the extra cash!

Both you and your friend get \$50 once your friend opens one of the eligible Smart Accounts and completes the qualifying actions listed in the [Refer-a-Friend Program Terms](#). See and [these FAQs](#) for more details!



Expanding CIBC by Expedia to support travel ambitions

Late last year, we launched the expansion of our online travel booking platform, **CIBC by Expedia**, to include additional CIBC credit cards.

Since our launch in October 2024, CIBC Aventura® credit card clients have turned to our booking platform as their 'first stop' and 'go-to' for a best-in-class experience for their travel needs.

Now, we are delighted to enable more clients with CIBC Dividend, Adapta, Select, Classic, Business, as well as other CIBC credit cards, to enjoy a seamless travel booking experience and access to Expedia's global travel network. As well, CIBC Adapta and CIBC Dividend cardholders will be eligible to earn additional Adapta points and Dividend cash back when booking through CIBC by Expedia.

By empowering our clients with CIBC by Expedia, you will receive the following benefits:

1. **Access to Expedia Group's market-leading inventory:** including 900,000+ hotels and vacation rentals, 500+ airlines, 100+ car rentals, and 200,000+ activities.
2. **Digital, self-service experience:** clients can book (using your CIBC credit card) and make changes 24/7 through CIBC by Expedia using a Virtual Assistant and the CIBC by Expedia contact centre, and view/print itineraries and receipts online.
3. **Easy-to-use features:** you can find exactly what you're looking for with search filters like ocean-front and pet-friendly stays, access detailed customer reviews, and reserve tickets for tours, attractions and experiences.
4. **Earn additional points and cash back:** for CIBC Dividend and Adapta cardholders when they book through CIBC by Expedia.

Now, more CIBC card holders can explore, plan and book your next adventure through a seamless and expanded online experience with CIBC by Expedia.

Remember to tell your family and friends about the great benefits of being a CIBC client and submit your referral through our [CIBC Ambassador Program](#). Let's continue to stay focused on delivering outstanding client service and be strong ambassadors of our bank.

“Grandparent scams” are becoming more sophisticated with deepfakes

In the worlds of cybersecurity and fraud, “emergency scams” are also called “grandparent scams” because these attackers often target seniors who want to help out grandchildren who claim to be in trouble and urgently need money or sensitive information. When in fact, that frantic voice on the line is actually a criminal impersonating their loved ones – or even an Artificial Intelligence (AI) deepfake clone, making the scam even more convincing.

Whatever your age, you can fall victim to a scam like this, but seniors can face greater cybersecurity, and fraud risks due to a combination of less familiarity with digital threats, increased online activity, perceived financial resources, and potential use of outdated technology.

Avoid falling victim to grandparent scams:

- Inform yourself and your loved ones about the tell-tale signs, such as urgency to send money, out-of-character behaviour, and threats.
- Create a secret family code word to authenticate anyone trying to retrieve sensitive information from you. If the person making the request can’t provide the code word, you’ll know the request is a trick. Do not proceed.
- Always follow your intuition. If you think a suspicious caller is pretending to be someone else, you can simply hang up and call/email them using known contact information and ask them to confirm that they were trying to reach you.
- Know that police officers will never come to a person’s residence in full or partial uniform to collect money, send someone else, or contact family members to request bail money.

If a suspicious caller seems to be an emergency scam attempt:

- Ask yourself these questions: Why am I the only one that can help? Why are they asking me to keep the situation a secret? Is this the usual phone number this person uses to contact me? Is an authority figure involved in the situation? Are they asking me to send money through wire transfer, gift cards, or cryptocurrency?
- Never offer information to the caller. If they prompt you with a question like, “Do you know who this is?” simply say no and have them tell you. Ask the caller a few personal questions that a real grandchild or family member could answer, but an imposter could not.
- Do not go to your bank to withdraw money to give to an unknown person following a frantic telephone call. Instead, call them or another family member for clarification.
- Never wire money to someone under uncertain conditions. It is nearly impossible to recover or trace money that has been wired.
- Contact your bank right away. Be forthright about the transaction request so that the agent can best provide support to navigation the situation.
- Report the scam to your police services and to the [Canadian Anti-Fraud Center](#), or call the CAFC at [1 888 495-8501](#).
- Check your financial records, continue to monitor them for suspicious activity, and change your banking account password—better to be safe than sorry!

Read more about how to protect yourself and your loved ones from emergency/grandparent scams [here](#).



CIBC's commitment to transparency, accountability and trust



Bindu Dhaliwal
SVP, Corporate Governance and ESG

CIBC has released our [2026 Management Proxy Circular](#) as well as our [2025 Sustainability Report](#), which includes our [Report on Climate](#). These essential public disclosures reinforce our commitment to transparency with our stakeholders, and shape and inform our approach to the issues that matter to them. Our long-standing dedication to strong governance, accountability and risk management is central to our bank's ability to execute our client-focused strategy and create enduring value for clients, team members, communities and shareholders. Read our latest disclosures and you'll see we've made meaningful progress in several key areas. Here are a few highlights:

- With a focus on ethics and integrity, we continue implementing advanced technologies—like CIBC Artificial Intelligence (CAI), our Generative AI platform. In 2025, CIBC was the first Canadian bank to sign the Code of Conduct on Responsible Development and Management of Advanced Generative AI Systems.

- We offer innovative, market-based solutions to help clients transition to a sustainable, low-carbon future. Our 2025 sustainable finance contribution was \$45.0 billion, achieving cumulative progress of \$244.7 billion (or 81.6%) toward our \$300 billion sustainable finance goal (2018–2030).
- CIBC is committed to maintaining a 30% reduction in greenhouse gas emissions across Canadian and US operations by 2028. In 2025, we reached a 34.3% reduction in location-based emissions, exceeding our target for the second year.
- CIBC has a proud history of helping businesses grow and prosper, and in 2025, we provided \$5.7 billion in new or increased credit authorizations to small and medium-sized businesses as part of a three-year commitment of \$12 billion (2025–2027) and achieved 21% growth in our Indigenous Commercial Banking business.
- We're making our communities stronger. Through CIBC and CIBC Foundation, we contributed \$144 million to community investment last year, achieving \$304 million toward our 10-year (2023–2032) goal of \$800 million.



Important contact information

Important information to keep handy:

CIBC Human Resources Contact Centre (HRCC)

For all pension and benefit related matters contact the HRCC:

- Chat live by clicking on the Chat with an Agent now link in myBenefits
- Call toll free at [1 800 668-0918](tel:18006680918) Monday to Friday, 8 a.m. to 7 p.m. ET
- Access the 24-hour online Your Help Request service management tool available via the Contact Us link at the top of the [myBenefits](#) page

CIBC Employee Banking Offer

Inquire about competitive rates and reduced fees by calling [1 877 610-2422](tel:18776102422) or send an email to Mailbox.EmployeeBankingOffer@cibc.com

CIBC Telephone and Online Banking

Access banking services over the phone at [1 800 465-2422](tel:18004652422) or online at cibc.com

Sun Life

For group medical and dental claims and life insurance coverage inquiries, call [1 877 790-0294](tel:18777900294) or visit the website at mysunlife.ca

Retiree Travel Medical Insurance

For information or to purchase travel medical insurance for trips outside Canada, call Allianz Global Assistance at [1 800 513-5934](tel:18005135934) or visit <https://www.allianz-assistance.ca/cibc/cibc-retirees-en.html>

To report a travel medical emergency or report a claim, call Allianz Global Assistance's 24-hour Helpline at [1 800 513-5934](tel:18005135934) in North America or for all other locations, call collect at [1 416 340-0405](tel:14163400405)

Employee & Family Assistance Program

Receive advice and counselling for a broad range of personal concerns by calling [1 800 387-4765](tel:18003874765) or online at cibcretirees.one.telushealth.com

Username: CIBCRET
Password (lower case): eap

[TDD hearing impaired only at [1 877 338-0275](tel:18773380275)]

MindBeacon Therapy

Access online mental health therapy at mindbeacon.com/cibc

The Personal Home & Auto

For information on group insurance for your home or auto call [1 888 476-8737](tel:18884768737) or visit thepersonal.com/cibc

For information on group insurance for your pet, call [1 855 343-9385](tel:18553439385) or visit thepersonal.com/pet

WorkPerks

Access valuable discounts on local and national products and services at cibcretirees.venngo.com

Retiree Volunteer Program (Benevity)

For general inquiries or to log in for the first time to Benevity send an email to mailbox.communityinvestment@cibc.com

To access your volunteer hours, log into cibc.benevity.com and enter your ID and password

For technical support or password resets, reach out to support@Benevity.com

Ambassador Program

Submit a referral and help your family and friends achieve their personal, business or career ambitions through the [Ambassador Program](#)

Make It Right

If you or someone you know has a concern with CIBC, help resolve it by emailing MakeltRight@cibc.com

¹ About Allianz's Vacation Confidence Index: The Vacation Confidence Index is based on an Ipsos survey conducted from Oct. 20 to 22, 2025, among a representative sample of 2,001 Canadian adults. The study examines year-over-year trends in vacation intentions, barriers and the evolving role of travel insurance in Canadians' travel plans.

² Travel insurance does not cover everything. Please refer to the policy certificate for full terms and conditions, including limitations and exclusions. Travel insurance is underwritten by CUMIS General Insurance Company, a member of the Co-Operators Group of Companies and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. The CIBC logo is a registered trade-mark of CIBC. AZGA Service Canada Inc. o/a Allianz Global Assistance is authorized to use this registered trademark.

³ Members who retired prior to 2009 or who retired in 2009 or later with more than 10 years of service and are enrolled in a medical/dental option are eligible for the Basic plan and may purchase Optional coverage at the preferred premium rates. Members who retired in 2009 or later with between 2 and 10 years of service and are enrolled in a medical/dental option are eligible for the Basic plan and may purchase Optional coverage but are not eligible for the preferred premium rates.

⁴ In Quebec, the ability to split pension income provincially only begins at age 65 regardless of the type of pension income.

⁵ OAS is reduced by 15% once income was over \$95,323 for 2026 and is eliminated once income hits \$154,708 (\$160,647 if you are age 75 or over). The stated income level affects the recovery tax for the next year's June -July period. For example, this 2026 income level impacts the recovery tax for the period of July 2027 through June 2028.

⁶ Other than for Quebec income tax purposes.

⁷ Generally, you may only request a change to an income tax return for a tax year that ended within the 10 previous years.

⁸ In Quebec, a Power of Attorney is also called a Mandate and the attorney is called the "mandatary".

⁹ In Quebec, a protection mandate is a mandate given by a person of full age in anticipation of his incapacity to take care of himself or to administer his property. The performance of the protection mandate is conditional upon the occurrence of the incapacity and homologation by the court.

¹⁰ A sale is not required, but our Ambassador agent must be able to contact your referral.

¹¹ Refer to the [CIBC Smart Account Offer terms and conditions \(PDF, 170 KB\)](#).

¹² Refer to the [Exclusive Friends and Family Credit Cards Offer terms and conditions \(PDF, 145 KB\)](#).

¹³ Refer full [terms and conditions](#) when selecting "Estate and trust" under "Private Wealth" category.

¹⁴ A sale is not required, but our Ambassador agent must be able to contact your referral.

¹⁵ Only donations made by CIBC Foundation that are funded from investment growth are included toward the goal to contribute \$800 million in community investment. Other donations made by CIBC Foundation are not included as these are funded from CIBC's contributions to CIBC Foundation and are therefore already captured.

¹⁶ The figure represents the total received by CIBC Foundation in 2025 and is comprised of donations made during the Miracle Day event in December 2024 and donations outside of the event day during that fiscal year.

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