



Summary of Global Benefits and Wellbeing Programs

Certain offerings are not available in some regions as they are either not regionally customary / consistent with market, or not available in the region, or alternative comparable offerings are provided.

Employee Benefits

Traditional Health Benefits

Specific to region ¹	Canada	US	UK
Comprehensive medical and prescription drug coverage with flexible options to enable employees and dependents to suit their needs as applicable.	Yes	Yes	Yes
Dental coverage for employees and eligible dependents.	Yes	Yes	Yes
Vision coverage for employees and eligible dependents.	Yes	Yes	Yes
Short-term and long-term disability income protection benefits.	Yes	Yes	Yes
CIBC provided life insurance and accidental injury insurance.	Yes	Yes	Yes
Opportunity to purchase optional life, accident and critical illness insurance for employees and their eligible dependents at competitive rates.	Yes	Yes	No
Reimbursements for gender transition and related procedures.	Yes	Yes	No
Family building benefits including reimbursement for fertility drugs/treatments, medical costs for surrogacy, and adoption related expenses.	Yes	Yes	No
Coverage and/or discounts for dietitians, fitness instruction, and gym memberships. ²	Yes	Yes	No
Shared-cost retiree health, medical and insurance benefits.	Yes	Yes	No
Health / Flexible Spending Accounts.	Yes	Yes	No

Assistance Programs

Specific to region ¹	Canada	US	UK
Virtual or tele-health care services with a physician or nurse practitioner.	Yes	Yes	Yes
Employee Assistance Program (EAP) for employees and their family members that includes professional support on a broad range of behavioral, emotional, mental health and lifestyle topics.	Yes	Yes	Yes
Coverage for Cognitive Behavioral Therapy through choice of an internet-based Therapist-guided program or Live Therapy sessions.	Yes	Yes	No
Mental health coverage for services from accredited professionals. ¹	Yes	Yes	Yes

Financial Wellbeing

Excusive Employee Offers

Specific to region ¹	Canada	US	UK
Interest-free "Purpose Loan" to enable employees to invest in themselves.	Yes	Yes	No
Travel season tickets, computer and study loans.	No	No	Yes

Specific to region¹	Canada	US	UK
Employee discounts on everyday banking, lending, investments, wealth accumulation, insurance, and estate planning solutions.	Yes	Yes	No
Access to free legal wills for all employees.	Yes	No	No
Professional advice with access to certified advisors and financial experts.	Yes	Yes	No
Preferred pricing for home, auto and pet insurance.	Yes	Yes	No
Discounts on thousands of products and services from large national brands and local merchants.	Yes	Yes	Yes
Tax-advantaged schemes for employees' personal use (Car Salary Sacrifice Scheme, Cycle to work Scheme, etc.).	No	No	Yes

Retirement and Savings Programs

Specific to region¹	Canada	US	UK
Non-contributory Defined Benefit (DB) pension plan for both new hires and existing employees.	Yes	No	No
401(k) / Defined Contribution (DC) pension plan for both new hires and existing employees with a matching CIBC contribution.	No	Yes	Yes
Employee Share Purchase Plan (ESPP), where CIBC matches employee's contributions towards company shares.	Yes	No	Yes
Group Registered Retirement Savings Plan (RRSP) or other group savings plans that gives employees the opportunity for additional tax-advantaged savings.	Yes	No	Yes

Wellbeing

Time off and leaves

Specific to region¹	Canada	US	UK
Competitive vacation, including an option for up to 10 additional days of elected unpaid vacation each year and long-service milestone vacation grants. ¹	Yes	Yes	Yes
One paid "Purpose Day" each year to help employees achieve their ambitions. ¹	Yes	Yes	Yes
Paid and unpaid childcare leaves, including up to 17 weeks paid leave for maternity, parental, and adoption leaves in Canada and the US. ¹	Yes	Yes	Yes
Bereavement leave providing paid and unpaid time off to employees following the loss of a family member, or where an employee or their partner experiences a pregnancy loss.	Yes	Yes	No
Additional time-off options, including paid personal days, paid sick time, paid and unpaid days for other matters, and paid time off for traditional Indigenous people's practices, as applicable by Region.	Yes	Yes	Yes

Other Offerings and Supports

Specific to region¹	Canada	US	UK
YourPulse@CIBC, an enterprise-wide digital platform to help employees make small, daily changes to enhance their overall wellbeing.	Yes	Yes	Yes
Incentives for completing wellbeing activities throughout the year.	Yes	Yes	Yes
Annual sponsored wellbeing challenge.	Yes	Yes	Yes

Specific to region¹	Canada	US	UK
Mindfulness curriculum and resources.	Yes	Yes	Yes
Expert led webinars, Ask Me Anything live webcasts and blogs focusing on financial education, stress management, sleep, nutrition, women's health, resilience and many other topics.	Yes	Yes	Yes
Mental health training for people leaders.	Yes	Yes	Yes
Menopause focused resources including webinars, benefits, employee guide and leader guide.	Yes	Yes	Yes
Mobile and web-based video library with experts speaking on a range of topics including mental health, finances, physical health, and personal development.	Yes	Yes	Yes
Flexible work arrangements; hybrid and remote work models.	Yes	Yes	Yes
Workplace accommodation and ergonomics support, including for persons with disabilities.	Yes	Yes	Yes
Guidance on ways of working that provides the opportunity to balance life and work, protect time, and allow employees to disconnect.	Yes	Yes	Yes
Voluntary employee wellbeing champion network to raise awareness of initiatives and inspire local participation.	Yes	Yes	Yes
Emergency back-up care to assist employees with caregiving arrangements in exceptional circumstances so they can attend work.	Yes	Yes	No

Recognition

Specific to region¹	Canada	US	UK
Annual Achievers Recognition program that celebrates employees' outstanding performance during the year resulting in an all-expenses-paid, inclusive resort trip.	Yes	Yes	Yes
Global Employee Recognition points program that celebrates accomplishments and actions aligned with our purpose <ul style="list-style-type: none"> Individual and team awards, Employee career milestones, and Real-time recognition in the moment. 	Yes	Yes	Yes
Points redemption program for merchandise, gift cards and more.	Yes	Yes	Yes
Recognition employee champion network that promotes recognition activities.	Yes	Yes	Yes

¹ CIBC has operations in other regions outside of Canada, US and the UK which represent a very small portion of the total employee population. CIBC provides competitive benefits and wellbeing offerings in those regions.

² Regular employees, including those who work more than a specified number of hours per week as per requirements set out in the jurisdiction, as well as employees on unpaid leave, are eligible for benefits.