



Your 2016 Total Rewards Statement

PREPARED FOR: **John Doe**

This statement contains confidential information. Please keep it in a secure place.

Dear John,

At CIBC Mellon, we recognize that the achievements of you and your colleagues are what set our company apart, which is why we continue to invest in areas that matter most to you.

Our Total Rewards program is comprehensive and market-competitive, recognizing and supporting our employees through both monetary and non-monetary rewards. It offers flexibility and choice in work, life and rewards through five categories: Community and Environment, Learning and Achievement, Life, Wealth and Wellbeing.

This personalized statement aims to enhance your knowledge and understanding of all the components that comprise your total rewards, reflecting the overall value of your employment at CIBC Mellon in 2016.

Once again, thank you for making CIBC Mellon a place where great people want to be.

Sincerely,

Maple Tam
Vice President,
Chief Human Resources Officer

About You: John Doe

Employee ID number:	10101
Service date:	July 30, 2012
Annual base salary January 2016:	\$43,215
Annual base salary January 2017:	\$44,315
Date of birth:	June 15, 1976
Home address:	88 Something Crescent Toronto, Ontario M4E0Z9
Home phone number:	416-456-7890

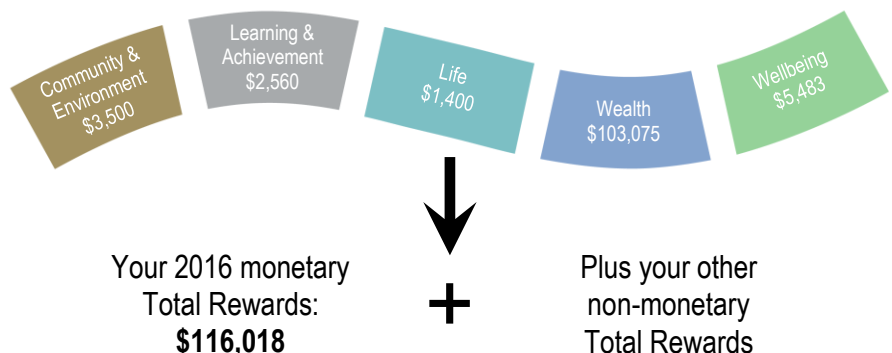
About Your Total Rewards Statement

Your Total Rewards statement reflects all the components of the compensation and benefits you received in 2016, as well as information about other programs and initiatives that make up your CIBC Mellon Total Rewards package.

The Total Rewards program is an investment we make in you. It is a comprehensive and flexible package of monetary and non-monetary incentives designed to suit your needs. As a reward for your efforts and contributions to the company's success, we offer programs and services to help you and your family succeed.

Your statement was prepared using the data on file as of December 31, 2016 unless otherwise indicated.

Below is a summary of your key monetary rewards, based on the five categories within our Total Rewards model. In addition to the monetary value of this package, CIBC Mellon devotes time, resources and spending each year on more intangible programs and services to ensure that our employees have a positive work experience – all of which contribute to your overall package.



CIBC MELLON



CIBC Mellon's internal Career Opportunities site provides you with the ability to view available jobs that may not be posted on our external site. Access the Career Opportunities site by visiting **Connected**.

RETIREMENT RESOURCES

ONLINE TOOLS ARE AVAILABLE ON THE **SUN LIFE PLAN MEMBER SITE** THAT CAN HELP YOU ACHIEVE YOUR RETIREMENT GOALS.

WEALTH

Connect with information on your pay and incentive, the talent finder reward, and your savings and retirement options.

Your Total Compensation

Here is a summary of your actual cash compensation for 2016.

Actual base pay earnings in 2016	\$38,387
Overtime	\$2,924
Maternity/Paternity leave top up	\$2,244
On-call pay	\$500
Short-term incentive award	\$4,392
Other bonus	\$2,500
Commissions	\$1,000
Upsells/cross-sells	\$1,800
Talent finder reward	\$750
LTIP payout (2013 Grant)	\$40,000
Executive Perquisite Account	\$1,250
Total	\$95,746

LTIP Summary	
2016 LTIP Grant (in units)	30,000
Total outstanding LTIP units	10,000

*Actual unit values are calculated at time of vest.

Talent Finder Program

We are always looking for great people who share our values and would excel in our collaborative and client-focused culture at CIBC Mellon. When you refer a candidate who is hired, you can receive a financial reward of up to \$750.

Thank you for referring a successful candidate to CIBC Mellon in 2016.

Your Savings & Retirement

CIBC Mellon supports your retirement planning by offering programs and resources that supplement your savings through our plan administrator Sun Life.

Defined Contribution (DC) Pension Plan

The defined contribution (DC) pension plan assists CIBC Mellon employees with accumulating retirement savings with a company contribution equal to 4.5% of your base pay.

In 2016, CIBC Mellon contributed \$1,944 to your DC pension plan.

Group RRSP, Spousal RRSP and Non-Registered Savings Plan

Choosing to contribute to any of these optional plans is an easy way to increase your retirement savings. CIBC Mellon matches 50% of your combined contributions, through payroll deduction or FlexChoice credits, up to a maximum of 3% of your base pay.

In 2016, you received \$1,169 in matching contributions from CIBC Mellon.



WELLBEING

Connect with your health and dental benefits, disability coverage, insurances and wellness.

Your Health and Dental Benefits

Your overall wellbeing is important to CIBC Mellon and we recognize that our employees have diverse needs. In partnership with Manulife Financial, CIBC Mellon offers a choice of three flexible health and dental packages to meet your needs: Basic, Core and Premium. For more information on each option, please refer to the resources on **Connected** under Wellbeing.

CURRENT COVERAGE

You are currently enrolled in the Premium health and dental package for you and two or more family members. To view your claims history, please visit the Manulife Member site at **manulife.ca**. CIBC Mellon's FlexChoice plan year runs from June 1 to May 31, with an annual re-enrolment cycle.

FLEXCHOICE CREDITS

In 2016, you received \$5,280 in FlexChoice credits which you allocated as follows:

Premium Plan Coverage	\$2,844
Health Care Spending Account	\$636
Optional Life Insurance	\$100
Optional AD&D Insurance	\$100
Optional Critical Illness Insurance	\$50
Group RRSP	\$200
Wellness Account	\$200
Taxable Cash	\$50
Total	\$4,180

You also paid \$337 in additional premiums towards your plan coverage.

Wellness Account

In 2016, you allocated \$200 in credits into your Wellness Account and received a company match of \$100.

Your Disability Insurance Coverage

Short-Term Disability (STD)

If you are unable to work due to an illness or injury, you may be eligible to receive STD benefits for up to 26 weeks.

Long-Term Disability (LTD)

If you are disabled longer than 26 weeks, you may be eligible to receive LTD benefits from Manulife Financial based on the option you elected during FlexChoice enrolment - either (1) a graded schedule starting at 66.67% of monthly earnings, or (2) 50% of monthly earnings; to a maximum monthly benefit on each option. In 2016, you paid \$542 in premiums for this coverage.

Note: Long-term disability premiums are employee-paid through payroll deduction and therefore are not a taxable benefit for you.

Your Basic Insurance Coverage

Employee Life Insurance

In 2016, for your coverage of \$44,000, CIBC Mellon paid \$90 in basic life insurance premiums on your behalf.

Basic AD&D Insurance

In 2016, for your coverage of \$44,000, CIBC Mellon paid \$12 in basic AD&D premiums on your behalf.

Your Wellness

CIBC Mellon is committed to providing you with tools and resources to help you manage your personal health and wellness.

Throughout the year, there are many events and resources available to support your efforts to be well, including our annual Wellness Week, on-site yoga sessions and monthly fruit delivery.

Your Dependants

Eligible dependants include your spouse and dependent children.

Manulife Financial has the following dependants on file for you:

Jane Doe - Spouse
Justin Doe - Child
Jonathan Doe - Child
Janine Doe - Child
Josephine Doe - Child
Jeremy Doe - Child

Beneficiaries

The beneficiaries Manulife Financial has on file for you are:

Jane Doe
Justin Doe
Jonathan Doe
Janine Doe
Josephine Doe
Jeremy Doe

Your Optional Insurances

You may select optional life, accidental death and dismemberment (AD&D) and/or critical illness insurance for you, your spouse and/or your children. Premiums for additional coverage are paid by you through payroll deduction and/or FlexChoice credits.

OPTIONAL LIFE INSURANCE

In 2016, you paid \$0 in premiums for the following optional life insurance coverage:

Insured	Coverage Amount
Your Spouse	\$25,000
Your Child(ren)	\$30,000

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

In 2016, you paid \$250 in premiums for the following accidental death and dismemberment coverage:

Insured	Coverage Amount
You	\$200,000
Your Spouse	\$25,000
Your Child(ren)	\$10,000

OPTIONAL CRITICAL ILLNESS INSURANCE

In 2016, you paid \$35 in premiums for the following critical illness insurance coverage:

Insured	Coverage Amount
You	\$100
Your Spouse	\$50,000
Your Child(ren)	\$25,000



LIFE

Connect with information on your time off, work-life resources, and discounts and perks.

Your Time Off

Time away from work is an important part of your Total Rewards. In addition to statutory holidays, your paid time off includes vacation and personal days.

In 2016, you were entitled to 15 vacation days, and 3 personal days. To manage your time off requests and to view your 2017 balances, please login to **MyTime**.

Your Work-Life Resources

EMPLOYEE ASSISTANCE PROGRAM (EAP)

You and your dependants have confidential access to resources, advice and coaching on a full range of topics, including nutritional consultations, family support services, financial counselling, and more. CIBC Mellon pays for this service on your behalf. Please visit **Connected** for information on accessing EAP services, or contact **Humanacare** directly.

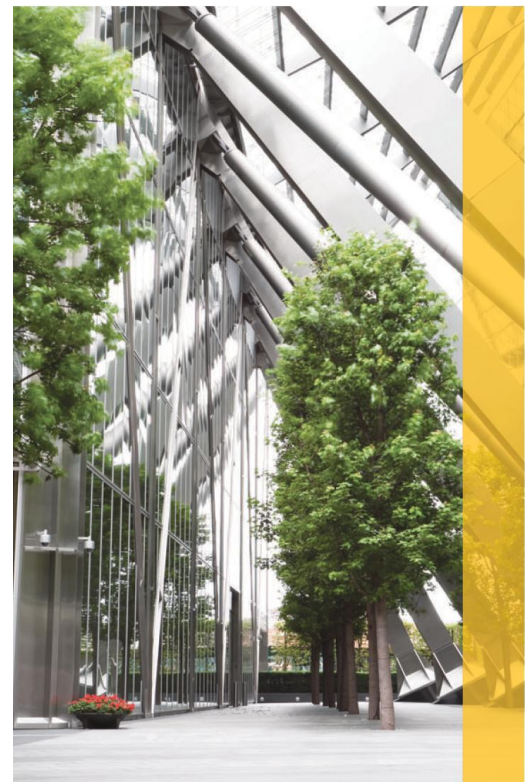
EMERGENCY BACK-UP CHILDCARE

Kids & Company offers emergency back-up childcare in several locations across Canada. CIBC Mellon covers the cost of the first five visits per calendar year. Please visit **Connected** for more information on Kids & Company services.

In 2016, CIBC Mellon paid for the cost of 4 visits on your behalf. This amounted to \$200.

LIFESPEAK

In partnership with LifeSpeak Inc., CIBC Mellon offers quarterly workshops, monthly Ask the Expert web chats and on-demand videos on various life topics to support you with managing everyday challenges in your work and personal life.



Your Discounts & Perks

WORKPERKS

CIBC Mellon's WorkPerks® discount program is available as part of your Total Rewards package and can be used to help you save on hundreds of discounts locally and internationally. Visit the Discounts page on **Connected** to sign up, and be sure to check your *perks* before you shop!

CIBC GROUP BANKING BENEFITS

As a CIBC Mellon employee, you are eligible to receive a variety of discounts and offers on CIBC products and services to help you simplify your banking, and save you time and money. Note that some conditions apply, see **Connected** for program details.

CIBC GROUP MORTGAGE INTEREST SUBSIDY

CIBC Mellon offers a mortgage interest subsidy on CIBC mortgages. In 2016, CIBC Mellon paid a \$1,200 mortgage interest subsidy on your behalf.

CORPORATE DISCOUNTS FOR THE ARTS

CIBC Mellon supports the Art Gallery of Ontario and the Royal Ontario Museum. In appreciation of our support, we are provided corporate reciprocal membership cards for you to use throughout the year.

These membership cards can be borrowed for a day/evening or a weekend and are available on a first-come, first-served basis. For a list of participating locations, please visit **Connected**.

DISCOUNTED HOME AND AUTO INSURANCE

The Personal Insurance Company of Canada offers CIBC Mellon employees discounted home and auto insurance premium rates and personalized protection not available to the general public. Please call 1-888-476-8737 for more information.



COMMUNITY & ENVIRONMENT

Connect with opportunities to make a positive difference in our communities and build an even better workplace.

Corporate Social Responsibility (CSR)

We believe in doing well by doing right, and we are committed to doing business with responsibility, care and commitment in the communities where we live and work. CSR is part of Total Rewards at CIBC Mellon, providing money or time for employees to participate in a wide range of CSR initiatives. To learn more, visit the Communities page on **Connected**.

Fundraising

2016 was an outstanding year for fundraising at CIBC Mellon, as employees came together and raised significant funds for many great causes including Movember and OneWalk to Conquer Cancer.

Ambassador Program

Our Ambassador program supports your efforts to make a difference in your community with a donation from CIBC Mellon of up to \$1,500 per year to a charitable or non-profit organization that you volunteer with.

In support of your volunteer efforts in 2016, Humane Society received a \$1,500 Ambassador grant from CIBC Mellon.

United Way

In 2016, CIBC Mellon employees raised \$420,000 in support of United Way and its agencies across Canada.

Thank you and congratulations to everyone!

Student Scholarship Program

The Student Scholarship program helps our employees support their children's post-secondary education. Each year, four one-time scholarships of \$2,000 are presented. They are awarded to two students entering their first year of study, and two students in the second, third or fourth year of study.

Congratulations on your child's \$2,000 scholarship award this year!

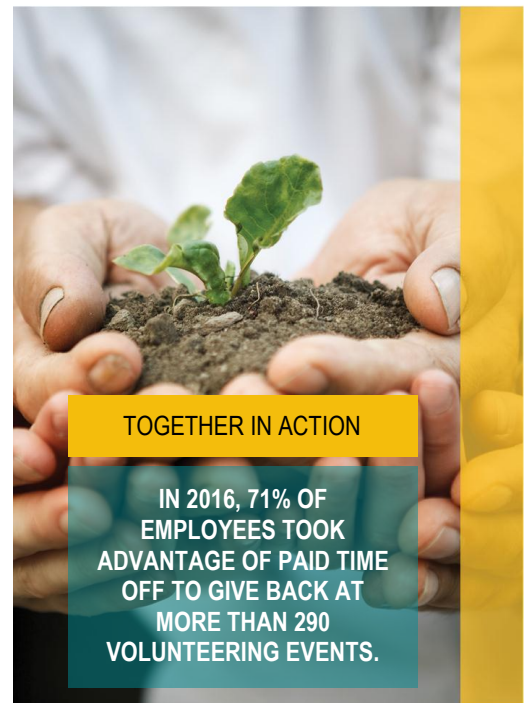


EMPLOYEE APPRECIATION EVENTS

Appreciation events are held throughout the year to thank employees for their hard work. 2016 events included a hot chocolate day, gelato day, an employee barbecue and more!

EMPLOYEE SOCIAL EVENTS

Social events help bring colleagues together to connect and enjoy themselves outside the office. 2016 employee social events included a theatre night, family picnic at Canada's Wonderland and holiday parties. Employees also organized a wide range of sports activities and teams, including Dragon Boat racing, basketball and more!



Workplace Environment

EMPLOYEE LOUNGE

The employee lounge on the 10th floor provides employees with a place to relax and enjoy a TV show, read a magazine or play a board game. Employees are also encouraged to use the space to collaborate with colleagues, network and build relationships in an informal, relaxed setting.

REFLECTION ROOM

CIBC Mellon is dedicated to supporting all of our employees and their cultural and religious values. The Reflection Room can be used for prayer, meditation and personal reflection. It is located on the mezzanine level of the Banking Hall in the south west corner.

CIBC MELLON ARCADE

Employees are encouraged to use the lunch room arcade for a quick break or a new approach to small, non-confidential meetings. Each game costs 25¢ with the proceeds going to a different charity each month.

NEW MISSISSAUGA OFFICE

In 2016, CIBC Mellon opened its newest office in Mississauga. This bright and modern workspace features floor-to-ceiling windows, collaboration areas, a reflection room, and an outdoor patio area. Steps away from transit, amenities and a thriving business community, CIBC Mellon's Mississauga office has something for everyone.



LEARNING & ACHIEVEMENT

Connect with information on your performance, learning opportunities, growth and recognition.

Your Performance

PERFORMANCE MANAGEMENT PROGRAM

Our performance management program provides you and your people manager with the opportunity to plan objectives, track performance and key achievements, discuss development and career plans, and share feedback in **MyPerformance**.

Tracking and measuring your ongoing performance provides the foundation for aligning performance and pay. With a two-way commitment between you and your people manager, effective performance management can help you be successful and achieve your full potential.

Your Learning Opportunities

TUITION ASSISTANCE PROGRAM

Each year, you may be eligible to receive up to \$2,500 for external industry-related learning that is applicable to your current job or a potential future role.

In 2016, you received \$2,500 in tuition assistance.

MENTORSHIP PROGRAM

This annual program is a great opportunity for employees to connect with senior leaders across the company who can share their knowledge and experience, as well as provide guidance on your personal and professional development at CIBC Mellon.

In 2016, you participated as a mentee in our Mentorship Program.

JOB SHADOW PROGRAM

This program provides you with the opportunity to explore and learn about other jobs within CIBC Mellon. This learning can be used for career development and/or to help you better understand other areas of the company.

Thank you for being a job shadow host in 2016, providing another employee with an opportunity to learn more about what you do!

MYLEARNING

More than 2,000 eLearning courses can be accessed from your work or home computer 24/7 through **Connected** and **MyLearning**. These courses range from business, technical and relational subjects to Asset Servicing specific courses.

To view your learning history, or register for a course, please visit **Connected** or **MyLearning**. You will be able to find easy ways to access our course and program offerings by category, and resources to help you select what's right for you!

LEADERSHIP DEVELOPMENT PROGRAM (LDP)

This three tiered program focuses on leaders at all levels by providing them with the skills and knowledge to lead change, build effective teams, employ leadership in action and develop leadership throughout the organization.

Congratulations! You successfully completed LDP Level 1 - Foundations of Management in 2016.



CIBC MELLON ACUMEN

This customized eLearning program provides a robust description of CIBC Mellon through five different modules. This program is mandatory for all CIBC Mellon employees.

The modules are: Structure and Strategy, The Business of CIBC Mellon, Focusing on Clients, The Culture of CIBC Mellon and Foundations of Risk.

ACTIVATING CHANGE

This in-class program provides a fundamental awareness and understanding of the concepts and principles of activating change, plus an opportunity to learn and practice the critical skills required to create a change-capable organization. All people managers and individual contributors are required to complete this program.

Congratulations on completing the half-day Activating Change program.



MyRecognition

A meaningful "thank you" goes a long way, but our recognition programs go a step beyond to more formally recognize outstanding behaviours and results.

SOCIAL RECOGNITION

Social recognitions provide a way of saying "thank you" as often as necessary. Employees and managers alike can recognize each other for living our company values, for creating a better place to work, and for helping the organization achieve success.

PEERS' CHOICE AWARDS

This quarterly program provides you with a meaningful way to recognize fellow employees who have made a real difference in the company's ability to meet our corporate goals.

Congratulations on receiving a Peers' Choice Award in 2016!

PRESIDENT'S LEADERSHIP AWARD

This prestigious award recognizes one CIBC Mellon employee each year who consistently demonstrates exceptional leadership qualities, is passionate about what they do and contributes in a way that inspires and motivates others. To nominate an outstanding leader for this award, please visit **Connected**.

Congratulations for winning the 2016 President's Leadership Award!

YEARS OF SERVICE AWARDS

Celebrating years of service milestones provides recognition of our employees' ongoing commitment and dedication to helping CIBC Mellon achieve continued success.

Congratulations on celebrating your 25 year anniversary with CIBC Mellon in 2016.

MYIDEAS

MyIdeas provides you with the opportunity to submit ideas that will enhance the employee experience, improve the efficiency of an existing business process, result in cost savings or generate new revenue sources for CIBC Mellon. If your suggestion is implemented, you will receive **MyRecognition** points.

IN 2016

MORE THAN
9,900
SOCIAL RECOGNITIONS
WERE SENT AND
RECEIVED THROUGH
MYRECOGNITION!

In recognition of your contributions, in 2016 you received 6,000 MyRecognition points!

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CIBC MELLON

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