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**1** CIBC MELLON GLOBAL SECURITIES SERVICES COMPANY  
P.O. BOX 5858, STATION B, LONDON, ON N6A 6H2  
IN NORTH AMERICA 1-800-565-0479  
INTERNATIONAL COLLECT 1-519-873-2218  
WWW.CIBCMELLON.COM

MEMBER ID			PLAN NAME			PAYMENT DATE		
XXXXXXX			EMPLOYER NAME			DECEMBER 15, 2021		
INCOME			DEDUCTIONS			TAXABLE BENEFITS		
TYPE	AMOUNT	YEAR-TO-DATE	TYPE	AMOUNT	YEAR-TO-DATE	TYPE	AMOUNT	YEAR-TO-DATE
BASE-IND	679.88	679.88	FEDL TAX	46.22	46.22			
BASENOIN	36.03	36.03	GNL MED	45.55	45.55			
			GNL DENT	48.87	48.87			
			GNL LIFE	46.36	46.36			
			GNL VOL	25.50	25.50			
			GNL ADD	15.67	15.67			
TOTAL	\$715.91	\$715.91	TOTAL	\$228.17	\$228.17	YEAR TO DATE NET		\$487.74
						CURRENT NET		\$487.74

**12** Visit [www.provident10.com/my-pension-payment](http://www.provident10.com/my-pension-payment) for detailed information about CIBC Mellon, your new payment service provider. Have a question? You can always contact the Provident<sup>10</sup> team by phone at 1-844-247-1237.

PAYMENT CONFIRMATION NON NEGOTIABLE

## HOW TO READ YOUR PAY STUB

Your pay stub is sent to you quarterly, or when there is a change in your pension payment, as a confirmation of your payment. There is no need to take any action, unless you notice an error.

- Contact information for CIBC Mellon. Please reach out to them if you have any questions about the information on your pay stub.
- Your member ID is used to identify you in CIBC Mellon's system and acts as a security measure to safeguard your privacy.
- Your plan name will be the name of your last employer in the Public Service Pension Plan.
- The date your pension payment was processed.
- In the income section, you will see the amount of your pension, before deductions. This includes:
  - The amount of your indexed pension
  - The amount of your non-indexed pension
  - The total pension payments you have received so far this year
- The deductions section outlines the various types and amounts of deductions taken from your pension payment. These can include:
  - Federal and provincial taxes
  - Group medical benefits
  - Group dental insurance
  - Basic Life, Basic Accidental Death & Dismemberment, and Dependant Life
  - Voluntary Life Insurance Member and Voluntary Life Insurance Spouse
  - Voluntary Accidental Death & Dismemberment

Any other deductions you may have taken out of your cheque, such as charities, union, or association, will also appear here.
- Total deductions for the pay period.
- Total deductions for the year-to-date.
- Any applicable taxable benefits will not appear on your pay stub. Instead, you will see taxable benefits reported on your annual T4A.
- Year-To-Date Net is how much you have received in pension payments so far this year.
- Current Net is how much you are receiving in pension payments for this pay period.
- A message from Provident<sup>10</sup> will appear here.