



## CIBC Trust Corporation

81 Bay Street, 10<sup>th</sup> Floor  
CIBC Square  
Toronto, ON M5J 0E7

### Contact Information

CIBC manages all We Wai Kai Nation Eligible Minors Per Capita Distributions. For all questions related to a Minor's Per Capita Distribution please contact:

### CIBC Indigenous Trust

Email: [Mailbox.CIBCTrustIndigenousTrust@cibc.com](mailto:Mailbox.CIBCTrustIndigenousTrust@cibc.com)

This is an Indigenous Trust Team monitored email. Which means there are a number of people who monitor this email inbox on a daily basis for information requests.

### Meghan Shannon

Director, Indigenous Trust, CIBC Indigenous Markets

Phone: (604) 679-7939

Email: [meghan.shannon@cibc.com](mailto:meghan.shannon@cibc.com)

### Per Capita Distribution Eligibility (Minor)

To be eligible for the Minor Per Capita Distribution, a Minor:

1. Must be Citizen of We Wai Kai Nation and whose name appears on the We Wai Kai Citizenship Roll;
2. Must be under the age of 18 on November 15, 2024; and
3. Must complete the Financial Literacy Course.

### Per Capita Distribution Amount

1. Initial Minor's Deposited Amount, PLUS
2. Annual Citizen Distributions owed to the Minor up to their 18th birthday; PLUS
3. Minors Payment is adjusted by the Minors Growth Rate (i.e., the funds held in Trust for Minors will be adjusted annually by the Consumer Price Index or CPI for short which is an inflation adjustment).

The amount due to each Minor is tracked and adjusted on an annual basis by CIBC, the Trustee. You may ask for a **current** total of what is owing to you. However, every year to the year of your 18<sup>th</sup> birthday the amount will grow based on the amount of the Annual Citizen Distribution and CPI which will make it difficult to estimate what the amount will be when you turn 18 as CPI numbers are released on an annual basis.

### Per Capita Distribution Process at 18

Prior to your payment you will need to complete the We Wai Kai Nation Heritage Trust Beneficiary Form. You can request an electronic or hard copy version of this form from the Indigenous Trust Mailbox at

[Mailbox.CIBCTrustIndigenousTrust@cibc.com](mailto:Mailbox.CIBCTrustIndigenousTrust@cibc.com). In addition to the form, you will also need to complete the Financial Literacy Course.

### Financial Literacy Course

CIBC will schedule Financial Literacy Course training sessions either in-person or virtually. When the dates are available, notice will be posted. However, if you are unable to attend one of those sessions or there is no Financial Literacy Course being offered prior to your 18th birthday, please contact Meghan (CIBC) and she will set up a one on one training session. Once completed, Meghan will add the confirmation of your completion of the course to the CIBC tracking sheet.

### Requesting Payment

Once you have completed the Beneficiary Form and Financial Literacy Course, please submit your completed Beneficiary Form to Meghan (CIBC) or to the CIBC Indigenous Trust Payments Team Mailbox:

[Mailbox.CIBCTrustIndigenousTrust@cibc.com](mailto:Mailbox.CIBCTrustIndigenousTrust@cibc.com). **Note: we recommend submitting your completed form before your 18<sup>th</sup> birthday.**

### Steps:

- Confirm eligibility – are you a Citizen and were you under the age of 18 on November 15, 2024?
- Complete Beneficiary Form – you can request a copy from [Mailbox.CIBCTrustIndigenousTrust@cibc.com](mailto:Mailbox.CIBCTrustIndigenousTrust@cibc.com)
- Complete Financial Literacy Course – please reach out to Meghan Shannon for upcoming training dates or to schedule one on one training.