

keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



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Highlights from the Quarter

Here are some highlights from RBC's first quarter results of 2016.

- Personal & Commercial Banking launched an updated version of the iPhone RBC Mobile app. The new app has been designed to provide the seamless experience our iPhone clients want and expect, allowing them to bank securely with us anywhere, anytime. The upgraded app has been extremely well received with 1.9 million clients downloading the most recent version from the App store. The Android version will be coming shortly.
- RBC won 17 first-place awards in the Euromoney Private Banking and Wealth Management Survey 2016, taking home "Best Private Banking Services Overall" in Canada for the ninth consecutive year.
- We signed a long-term strategic agreement with Aviva Canada allowing us to offer a broader suite of property and casualty products to clients. We also became the first insurance company in Canada to offer Long Term Disability over age 65 as a standard offering.
- We recently joined forces with Canada's largest startup supporters to create Canada House, which provides Canadian entrepreneurs with a home-away-from-home while they visit Silicon Valley.

In January we announced that our 2015 For the Love of Community national employee giving campaign was our most successful ever, raising a record \$17.3 million for Canadian charities. Thank you to everyone who took part in this year's campaign.

A Message from the KIT Team

Dear RBC Pensioner,

Did you know that you are among more than 20,000 Canadian-based RBC retirees who read Keeping in Touch, either on line at www.rbc.com/pensioner or when it lands in your home mail box? We hear from so many of you after each published issue that it takes a while to read all of the correspondence and then redirect what is intended for other teams. If you are looking for a quicker response, consider sending an email to one of the direct contacts in the box below, rather than to keepingintoucheditor@rbc.com.

If you want to	Send your email to	
Change your mailing address	penpay@rbc.com	
Ask a question about your pension or benefits	hrscpensions@rbc.com	
Ask a general question unrelated to Keeping in Touch	hrscpensions@rbc.com	

If you want to "go green" and access this publication on line or if you have other KIT questions or comments, we'd be happy to hear from you at keepingintoucheditor@rbc.com. We're always on the look out for pensioners to profile, volunteers to spotlight and guest columnists to feature. If you have an article idea to share, briefly describe it and we'll respond to you. That's how Graham Cantwell, Rosemarie Carriere, Maryanne Joseph and Annie Pastor came to be featured in this edition.

You don't need to be a writer. We'll take care of that. But we are counting on you, our readers, for some fresh ideas to feature in upcoming editions. So if you've been thinking of contacting us, don't be shy!

Till next time, happy reading.

Rosemarie Carriere

- First joined RBC in 1965
- Retired in 2003
- Role prior to retirement:
 Mortgage Specialist

Career Volunteer Helps Make Life a Little Better



Rosemarie and Bud Carriere, named Portage la Prairie Citizens of the Year in 2010, and recipients of the Queen's Diamond Jubilee Award in 2012.

"Volunteering helps keep you sharp mentally and socially."

It's hard to keep track of Rosemarie Carriere. On any given day, she could be working alongside a concert promoter, crime buster or chef. Linking these eclectic activities is her volunteer spirit, nurtured at the RBC branch in Langruth, Manitoba.

"It was such a small town," remembers Rosemarie, "that everyone was expected to volunteer. So that's when it all began – 50 years ago."

Like hundreds of Keeping in Touch readers, Rosemarie is now a "career" volunteer. And while her main reason for volunteering is to help others, it greatly enriches her own life.

Now a resident of Portage la Prairie, Rosemarie is proud of the William Glesby Centre. The local concert theatre has recently benefitted from a \$500 RBC Employee Volunteer Grant in recognition of the many hours Rosemarie volunteered last year alone. "I do anything they ask me," she admits.

That "do anything" attitude extends to the *Manitoba Citizens on Patrol* program in Portage la Prairie. For 18 years, Rosemarie and her husband Bud, have volunteered with the province's RCMP-affiliated community organization. In recent years, the couple has been training other volunteers to look out for, record, and where appropriate, report suspicious or criminal activity to the police. "We are additional eyes and ears for the RCMP when we're on patrol," explains Rosemarie." The group is credited with helping to reduce crime.

As satisfying as she finds her theatre, patrol and training activities, Rosemarie's favourite time is Friday mornings, when she serves breakfast to between 30 and 74 pre-kindergarten and elementary school-aged children. From September to March, Rosemarie and Bud served more than 500 breakfasts at a local school, feeding children who might have otherwise started their day with hunger pangs. "The kids tell Bud that he makes the best toast in Canada!"

Rosemarie cannot begin to calculate the many hours she spends volunteering. Beyond knowing that she is helping her community, the benefits will sound familiar to RBC retirees who extend themselves similarly: "Volunteering helps keep you sharp mentally and socially. It also keeps the isolation away," says Rosemarie. "We are like most volunteers. We don't do it for the recognition. We do it because we want to make someone's life a little better."



Attention Volunteers!

To find out how you can apply for a grant to a registered charity or publicly funded school, watch for RBC's annual Employee Volunteer Grants Program form in the next edition of Keeping in Touch (end of July).



Guest Columnist: Graham Cantwell

Anxious about Public Speaking? These tips may help.

Graham Cantwell retired in 2004 from Network Implementation and Support in Toronto. For 25 years, he has been a volunteer trainer with the Christopher Leadership Course in Effective Speaking & Self Confidence, which operates across Canada*. Here he offers tips to readers who, thanks to a second career or volunteer position, may be addressing groups or making presentations.

About 20 years into my RBC career, a profound work experience led me on a path that I wasn't expecting. It was 1990 and I was attending a company-sponsored workshop. On the final day, work group representatives were to answer questions from an HR executive. I was asked to represent my group and when my turn came, my anxiety was so elevated that my voice cracked, my heart pounded and it was clear to everyone that I was having trouble. It was embarrassing but afterwards, a colleague kindly suggested I join a course to help me overcome my fear. I took that course and was later asked to become a volunteer instructor. Over the years, my 500plus students have proved to me that no matter our age or background, we can all increase our public speaking effectiveness. Here are some tips that can help.

Be prepared. If you anticipate a public speaking opportunity, know your audience and think about what you want to say. If you try to wing it, you may have a crash landing.

Breathe! Nerves can be helpful by boosting your adrenalin and energy. But too much energy will be noticed by your audience so breathe deeply before you begin speaking.

Don't memorize everything. Inevitably, you'll forget a word and then your focus will be on trying to remember it. Instead, know your material well and keep specific points in mind, rather than memorized text.

Look at the audience. Make eye contact with those who seem welcoming. This will boost your confidence and help you relax with the larger audience.

Listening is as important as speaking. If you want others to listen to you, practice listening to others in different situations.

Visualize. See yourself being successful and not failing, focus on acing your talk or presentation and your confidence will soar.

Many other established techniques and approaches help build confidence and skills when speaking publicly. Practice as often as you can with family and friends, in front of a mirror or on video. Most important, forget about attaining perfection. Leo Tolstoy said, "If you look for perfection you'll never be content." So don't be too hard on yourself and enjoy the experience.

* Visit www.clcnational.com for more information.

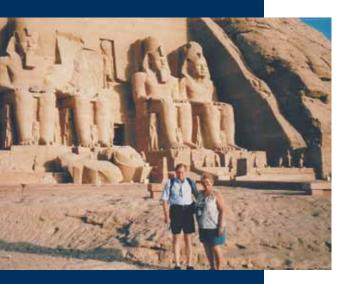


Maryanne Joseph learned about the RBC Employee Volunteer Grants program through Keeping in Touch. As a result, she has twice handed over a \$500 cheque to the **Etobicoke General Hospital** where she has volunteered in the gift shop for five years. "Volunteering is my passion," says Maryanne, who adds that she derives satisfaction and happiness from giving time to her community. Maryanne is pictured presenting a grant cheque to gift shop manager, Ruth Bickerstaffe.

Annie Pastor

- First joined RBC in 1964
- Retired in 1992
- Role prior to retirement: Corporate Business Accounts

Clients Never Miss the Boat with Annie



Annie and Georges are dwarfed by the pyramids during a memorable cruise of the Nile river.

"I'll pull out my photo albums from every place I've been, and live with my memories."

It's a nightmare imagined by every cruiser: missing the departing boat at a port of call then panicking onboard a speeding tugboat, desperate to rendezvous with the enormous ship. Red-faced, you climb the swinging rope ladder and wonder whether plunging into the sea below could be any colder than the stares of your fellow passengers watching your not-so-grand entrance.

That nightmare was a reality for Annie Pastor and her husband, Georges Brisson, RBC retirees who ensure that others will never have the same fate.

"It was a very long time ago," recalls Annie. "We forgot to change to local time before disembarking and so our ship sailed away without us." While such an misadventure might deter some from

ever leaving home again, Annie and Georges view it as a learning experience that can benefit fellow travellers. As a tour operator based in Drummondville, Quebec, Annie arranges tours with small groups who are attracted to a specialized theme or speaker, and Georges assists with the details that make for a successful trip.

Annie's upcoming itinerary, "Tour of 1,000 Islands and Rideau Canal Garden Trail," is an example of the specialization she offers. A gardening journalist will join Annie, Georges and their group in June, helping them appreciate the springtime flowers and plants, while enjoying first class accommodation, food and transportation*.

The couple's insatiable love for travel predated their time at RBC. "I wanted security working at the bank but when it came time to leave, I wanted to be in the travel business," admits Annie. That passion turned into her second career and as a result, they've circled the globe a few times. As time passes, Annie is happy with her annual group trip, which is always much anticipated by her clients. "I've been there, done that," says Annie. "So while we continue being involved in selling our agency's groups, I leave it to the younger generation to create other tours."

Based on her own client-centred approach, Annie has advice for Keeping in Touch readers who may be hesitant about travel these days. "All inclusive trips are the best. From the moment you step on the bus to the airport until you return, everything is looked after for you. It cuts the stress of travelling way down." And because of the personalized service, travellers never have to worry about missing a boat or a flight.

Annie is still happy to live out of a suitcase whenever she can. But she has a plan for when it's time to stop: "I'll pull out my photo albums from every place I've been, and live with my memories."

*Contact Annie at oce.annie@hotmail.com to re-connect or obtain more information.

Information about your RBC retiree benefits program

For more information about your retiree benefits program, you can:

- Go to the website for retirees at www.rbc.com/ pensioners. The website includes a wide range of information and resources specifically for RBC retirees.
- Go to the Sun Life website at www.mysunlife.ca. The
 website includes a wide range of information and
 resources about your healthcare plans. Alternatively,
 you can call Sun Life at 1-800-305-5905 for any specific
 questions about your coverage or a claim.
- Contact the Human Resources Service Centre (HRSC) at hrscpensions@rbc.com or 1-800-545-2555. The HRSC has representatives available to answer questions on a wide range of issues.
 - Hearing impaired retirees using TTY may utilize a Message Relay Service, provided by your local telecom by dialling 711.
 - Service in English and French is available 8 a.m. to 8 p.m. (ET).

Please note the various carriers and the benefits they cover. Be sure to provide the applicable policy number, as well as the first eight digits of your retiree (employee) number.

Retiree FlexBenefits Program - For Canadian employees who retired after January 1, 2010 Retiree Benefits
Program - For
Canadian employees of
Royal Bank of Canada
and Royal Trust who
retired after March
1, 1994 and prior to
January 1, 2010, and
RBC Insurance who
retired after January
1, 1999 and prior to
January 1, 2010

Retiree Benefits
Program - For Canadian
employees of Royal
Bank of Canada who
retired prior to
March 1, 1994

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to drug, health and
dental coverage
claims at your
fingertips.
Easy, convenient
and free at
sunlife.ca/mobile!

					V Comments
Benefit Plan	Carriers	Policy Number	Policy Number	Policy Number	Contact
Supplementary Medical	Sun Life Financial	14178	25134	25027	1-800-305-5905 www.mysunlife.ca
Prescription Drug	Sun Life Financial	14178	25108	25027	1-800-305-5905 www.mysunlife.ca
Dental	Sun Life Financial	14178	25134	25027	1-800-305-5905 www.mysunlife.ca
Emergency Out-of-Province/ Country Medical	RBC Insurance Co./Assured Assistance Inc.	N/A	N/A	N/A	See wallet card next page
Retiree Basic Life	RBC Insurance Co.	800080	800080	800080	HRSC 1-800-545-2555
Retiree Optional Life Insurance	RBC Insurance Co.	800082	800082	800082	HRSC 1-800-545-2555
Optional AD&D	Manulife Financial	39150	39150	39150	HRSC 1-800-545-2555
Travel Medical(beyond first 31 days)	RBC Insurance Co.	N/A	N/A	N/A	1-800-565-3129

Travel Assistance card

It is recommended that you keep the information card below with you at all times while travelling.

RBC RETIREE BENEFITS PROGRAM

Emergency Out-of-Province/Country Medical and Travel Assistance

PPOINAP ‡ Registered trademark with the U.S. Patent and Trademark Office owned by Aetna, Inc.

Assured Assistance Inc.:

Canada and the U.S.: 1-866-496-5254 (toll-free) Worldwide: 1-905-816-1202 (collect) Fax: 1-905-813-4719 (outside North America) Fax: 1-888-298-6340 (toll-free in North America) Member/Employee No.:

Did You Know?

Keeping in Touch is published four times yearly. Watch for delivery in your regular mail or if you've opted to "go green" read it online at www.rbc.com/pensioners at the end of each of the following months:

April, July October, January.

RBC Archives

35 Years of Can do! Spirit

In 1981, RBCers across Canada were singing "Can do!" in a national songwriter's contest for lyrics to an advertising jingle. It was the first time RBC involved employees so closely in its advertising campaign and 1,800 jingles describing RBC services were submitted. The ad agency produced a variety of jingles about banking services sung to a tune from the Broadway musical, Guys and Dolls. The jingles aired on TV and radio stations across Canada during the spring and fall. More than 60 per cent of branch staff took part in the contests. If you were among them, let us know what you remember about your involvement. Send an email to keepingintoucheditor@rbc.com



(L. to r.) Delia Kolomic, Liz Czarnecki, Bevy Nurse and Bev Farion, of the Winnipeg branch in 1980, are pictured taking up the Songwriters' Challenge.



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Via internal mail at any RBC branch: transit 7201 e-mail: keepingintoucheditor@rbc.com

Keeping in Touch is published for all Canadian pensioners of RBC. It is also available online at www.rbc.com/pensioners

If you have questions about your pension contact RBC Human Resources Services Centre at 1-800-545-2555 or hrscpensions@rbc.com

If you have questions about your healthcare benefits contact Sun Life at 1-800-305-5905

If you have questions about the sale of RBC Shares or RESSOP contact Sun Life at 1-866-733-8612



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CONTACT:



1-800-667-3400 (toll-free 24/7) TTY: 1-877-616-4422



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Keeping in Touch Retirements

DECEMBER 2015

Abrams, Chris

Client Advisor Belleville, ON Joined October 3, 1977

Abhayaratna, Carol

Administrative Assistant Toronto, ON Joined November 8, 1993

Agocs, Judy

Client Advisor Exeter, ON Joined March 27, 1978

Albay, Claro

Account Services Agent Toronto, ON Joined December 17, 1990

Antoniuk, Larry

Regional Sales Coach Commercial Winnipeg, MB Joined May 2, 1977

Anyan, Jessie

Financial Planner Kitchener, ON Joined September 17, 1990

Axen, Rosemarie

Financial Advisor Vernon, BC Joined May 20, 1998

Bailey, Marina

Cards Advisor Vancouver, BC Joined September 3, 1996

Balasubramaniam, Shirley

Investigations Officer Toronto, ON Joined March 19, 1990

Ball, Xiaoli

Investment Advisor London, ON Joined February 10, 2003 Bastarache, Rosa

Client Advisor Moncton, NB Joined March 9, 1987

Batson, Wendy

Collections Officer Mississauga, ON Joined August 19, 1981

Beauchamp, France

Technical Service Analyst Montreal, QC Joined July 15, 1974

Bellefeuille, Sue

Client Advisor Ottawa, ON Joined July 25, 1983

Bezanson, Cathy

Client Advisor Qualicum Beach, BC Joined May 8, 2006

Biggar, Susan

Customer Service Officer Vancouver, BC Joined November 2, 1983

Boucher, Sylvie

Account Services Agent Westmount, QC Joined June 2, 1986

Bougie, Linda

Market Operations Support Officer Montreal, QC Joined May 5, 1986

Boustead, Margaret

Project Manager Toronto, ON Joined August 18, 1975

Brady, Glen

Mortgage Specialist Vancouver, BC Joined April 28, 1980

Bremner, Jan

Senior Manager Toronto, ON Joined September 13, 1971 **Burk, Renee**

Client Advisor Belle River, ON Joined September 24, 1990

Busque, Sylvie

Market Operations Support Officer Montreal, QC Joined November 17, 1986

Butler, Marlene

Investigation Agent Halifax, NS Joined September 25, 1978

Butt, Lynn

Client Advisor Paradise, NL Joined August 11, 2003

Cann, Pat

Client Advisor Owen Sound, ON Joined July 14, 1978

Carreras-Irving, Kika

Banking Advisor Vancouver, BC Joined February 27, 1991

Carroll, Cynthia

Financial Planning Agent Bedford, NS Joined September 4, 2001

Charlebois, Johanne

Adjudication Associate Montreal, QC Joined October 18, 1976

Cheung, Joseph

Banking Advisor Toronto, ON Joined May 22, 1990

Cheung, Leslie

Associate Account Manager Toronto, ON Joined September 12, 1988 Chisholm, Mavis

Head Performance & Process Optimization, Operations & Transformation Toronto, ON Joined October 29, 1979

Coates, Janet

Banking Advisor Winnipeg, MB Joined November 19, 1991

Corp, Christine

Manager Client Care Victoria, BC Joined January 16, 1992

Côte, Jean-Francois

Customer Service Officer Montreal, QC Joined October 18, 1983

Coutlée, Danielle

Manager, Sales Support Montreal, QC Joined August 1, 1988

Cowin, Debbie

Manager, Process Optimization Toronto, ON Joined July 22, 1980

Crandell, Debbie

Financial Planner Exeter, ON Joined September 10, 1979

Cyr, Diane

Branch Manager Rosemere, QC Joined April 5, 1976

Darisse, Mario

Commercial Account Manager Levis, QC Joined September 12, 1983

Del Bello, Joanne

Fraud Agent Westmount, QC Joined August 26, 1975

Dela-Cruz, Gloria

Operations Associate Toronto, ON Joined April 9, 1990

Deni, Lucy

Account Services Agent Toronto, ON Joined October 19, 1998

Deniz, Desiree

Financial Advisor Burlington, ON Joined October 2, 1989

Desjardins, Johanne

Banking Advisor Saint-Jerome, QC Joined January 19, 1999

DeVuono, Cheryl

Client Advisor North Bay, ON Joined December 9, 2002

Di Giglio, Antonietta

Account Services Agent Montreal, QC Joined July 7, 1975

Donald, Adriane Jane

Investment Advisor Red Deer, AB Joined June 12, 1995

Dufour, Danielle

Account Services Representative Montreal, QC Joined September 2, 1996

Duke, Laurie

Client Care Advisor Calgary, AB Joined September 3, 1991

Edwards, Urlene

Online Banking Advisor Winnipeg, MB Joined July 4, 2005

Elkerton, Sharon

Market Operations Support Officer Burlington, ON Joined August 1, 2000

Embrack-Cadien, Rosalind

Administrative Assistant Mississauga, ON Joined May 30, 1988

Evans, Ginette

Administrative Assistant Ottawa, ON Joined October 23, 2000

Ferron, Monique

Investigation Agent Westmount, QC Joined November 17, 1975

Finelli, Linda

Customer Support Representative Mississauga, ON Joined August 10, 1987

Fleury, Elaine

Commercial Account Manager Vancouver, BC Joined April 29, 1986

Follett, Harry

Investment & Retirement Planner Fredericton, NB Joined August 9, 2004

Gale, Cindy

Specialized Service New Westminster, BC Joined June 6, 1989

Gallop, Rhonda

Client Advisor Business Services Plaster Rock, NB Joined April 20, 1992

Garris, James

Cards Advisor Vancouver, BC Joined October 21, 2002

Giguere, Jean

Senior Business Systems Specialist Montreal, QC Joined May 8, 1978

Goertzen, Donna

Financial Advisor Fort Saskatchewan, AB Joined September 15, 1986

Gow, Ann

Sales Manager Investment & Retirement Planners Kingston, ON Joined September 27, 1976

Green, Debbie

Client Advisor Langley, BC Joined November 24, 1975

Hansen-White, Elaine

Financial Planner Kamloops, BC Joined July 30, 1979

Harrison, June

Client Advisor Ottawa, ON Joined December 19, 1988

Henry, Valerie

Financial Planning Advisor Vancouver, BC Joined July 21, 1986

Hill, Ann

Financial Specialist Toronto, ON Joined January 12, 1998

Hooper, Lynne

Market Operations Support Officer Winnipeg, MB Joined August 9, 1984

Hughes, Sheryl

Branch Manager Cheticamp, NS Joined July 30, 2007

Huot, Sylvie

Relationship Manager Montreal, QC Joined December 4, 1978

Hurd, Glen

Senior Manager, Global Tech Info Structure Oakville, ON Joined April 13, 1981

Jagnanan, Syrmatee

Financial Advisor Edmonton, AB Joined December 2, 1991

Jedemann, Judi

Client Care Advisor Uxbridge, ON Joined July 6, 1978

Kanath, Juditha

Executive Assistant Toronto, ON Joined June 17, 1969

Kassim, Winston

VP, Strategy & Strategic Performance Management Toronto, ON Joined April 19, 1976

Khan, Joyce

Verification Officer Toronto, ON Joined December 4, 1989

Khan, Shaheen

Customer Service Officer Vancouver, BC Joined September 2, 1975

Klausmann, Irene

Director Toronto, ON Joined October 15, 1991

Ko, James

Senior Manager, Credit Servicing Systems Toronto, ON Joined May 29, 1989

Lane, Corston

Investment Advisor Halifax, NS Joined October 6, 1986

DECEMBER 2015

(CONTINUED)

Lao, Virgina

Technical Systems Analyst Toronto, ON Joined February 16, 1998

Lapointe, Estelle

Coordinator, Communications Montreal, QC Joined October 19, 1998

Larrett, Linda

Client Advisor Hamilton, ON Joined April 27, 1992

Lawton, Lucy

Benefits Administrator Mississauga, ON Joined July 7, 1975

Le Bel-Noel, Ginette

Client Advisor Saint-Félicien, QC Joined April 26, 1988

LeBlanc, Rene

Client Advisor Cheticamp, NS Joined February 11, 2002

Lee, Maurice

Technical Service Agent Toronto, ON Joined February 11, 1991

Lee, Suzanne

Adjudication Associate Mississauga, ON Joined November 12, 1973

Lee-Kim, Trevor

Associate Account Manager Toronto, ON Joined July 31, 1975

Lesperance, Maria

Investigations Agent Toronto, ON Joined November 21, 1988 Levionnois, David

Senior Functional Manager Mississauga, ON Joined September 3, 1985

Liu, Juliet

Administrative Assistant Mississauga, ON Joined December 19, 1988

Lo, Matthew

Senior System Analyst Toronto, ON Joined August 2, 2000

MacLachlan, Cameron

Technical Systems Analyst Calgary, AB Joined November 26, 1990

Maclellan, Karen

Financial Planner Sarnia, ON Joined December 1, 1980

MacNeil, Judith

Manager, Finance Charlottetown, PE Joined September 2, 1997

Maiatico, Lou

Commercial Account Manager Guelph, ON Joined July 13, 1987

Makepeace, Mary

Client Advisor Medicine Hat, AB Joined March 17, 2003

Marti, Rita

Quality & Internal Officer Toronto, ON Joined December 20, 1976

Martin, Doris

Administrative Assistant Vancouver, BC Joined September 8, 1993

Massicotte, Jo-Anne

Client Advisor Prince George, BC Joined May 12, 1986 Mayo, Connie

Fraud Officer Toronto, ON Joined August 6, 1987

McAllister, Helen

Associate Account Manager Kingston, ON Joined August 27, 1973

McCambridge, Suzanne

Bilingual Financial Underwriter Mississauga, ON Joined August 28, 1995

McMullin, Jean

Investigation Agent Halifax, NS Joined September 2, 1975

McNair, Crystal

Client Care Advisor New Liskeard, ON Joined September 9, 1987

Milligan, Jinny

Financial Advisor North Vancouver, BC Joined September 27, 1971

Milward, Deborah

Regional Initiatives Manager Toronto, ON Joined October 29, 1973

Minchella, Jayne

Client Advisor Aurora, ON Joined August 14, 2007

Mistica, Juanita

Account Services Agent Toronto, ON Joined September 1, 1988

Mitrovic, Dragana

Fraud Officer Toronto, ON Joined October 4, 1976

Mitton, Inge

Financial Advisor Edmonton, AB Joined April 6, 1987 Mondou, Claire

Financing Specialist Montreal, QC Joined June 3, 1980

Moran, Bonnie

Manager Client Care Halifax, NS Joined August 22, 1994

Moreault, Solange

Client Advisor Montmagny, QC Joined October 15, 1984

Mullin, Deborah

Associate Account Manager Saint John, NB Joined October 19, 1989

Murray, Iselyn

Mortgage Closing Officer Toronto, ON Joined February 1, 1999

Murray, Silvan

Audit Manager Toronto, ON Joined July 23, 2001

Mutch, Shelagh

Manager, ATM Processing Calgary, AB Joined October 14, 1986

Myers, Diane

Client Advisor Chateauguay, QC Joined March 14, 2005

Nadeau, Carole

Specialized Service Montreal, QC Joined June 27, 1975

Nelson, Barb

Project Manager Toronto, ON Joined August 30, 1976

Ng, Clara

Compliance & Trade Reconciliation Officer Mississauga, ON Joined August 3, 1999

Norlock, Jo-Ann

Client Care Advisor Kitchener, ON Joined April 3, 1989

Oakes, Cathy

Client Advisor Carman, MB Joined June 1, 1987

O'Connor, Mike

Financial Planner Kitchener, ON Joined August 13, 1979

Ousman, Lilly

Senior Compliance Officer Toronto, ON Joined August 22, 1988

Pantou, Georgia

Client Advisor Montreal, QC Joined April 5, 1976

Partridge, Deborah

Associate Account Manager Mississauga, ON Joined January 2, 1980

Perron, Suzanne

Associate Account Manager Sherbrooke, QC Joined August 25, 1986

Piggott, Brenda

Associate Account Manager Calgary, AB Joined July 19, 1976

Pilon, Claudette

Account Services Agent Montreal, QC Joined June 27, 1977

Piwin, Elaine

Branch Manager Drumheller, AB Joined May 13, 1996

Pohl, David

VP Commercial Market Vancouver, BC Joined June 24, 1968

Prithipaul, Vena

Account Services Agent Toronto, ON Joined September 11, 2006

Pryde, Deborah

Investment Advisor Associate Halifax, NS Joined May 16, 1994

Quon, Ann

Branch Manager Burnaby, BC Joined January 7, 1980

Remarais, Lucette

Enrolment Officer Toronto, ON Joined December 5, 1988

Remedios, Valerian

AC Business Advisor Mississauga, ON Joined September 5, 1990

Reynolds, Virginia

Financial Planner Nepean, ON Joined June 30, 1980

Rushlow, Mary

Mortgage Specialist Mississauga, ON Joined June 10, 1975

Scattolon, Karen

Client Advisor Stoney Creek, ON Joined March 15, 1996

Scerri, Arlene

Manager, Project IT Toronto, ON Joined June 11, 1992

Simard, Jacynthe

Financial Planner Quebec, QC Joined July 29, 1985

Skogstad, Shelley

Investment & Retirement Planner Winnipeg, MB Joined August 20, 1987

Slykhuis, Mary Ellen

Financial Planner Waterloo, ON Joined October 24, 1988

Speziali, Paul

Financial Planner Burlington, ON Joined January 5, 1981

Stewart, Cecile

Specialized Service Westmount, QC Joined November 12, 1996

Surprenant, Francine

Client Advisor Rosemere, QC Joined January 18, 2010

Svkes, Rebecca

Process Support Officer Toronto, ON Joined June 1, 1988

Tezuka, Ruby

Administrative Assistant Toronto, ON Joined April 21, 2003

Tinney, Lisa

Senior Account Manager Victoria, BC Joined June 15, 1984

Tourout, Leonard

Mortgage Specialist Vancouver, BC Joined September 30, 2002

Towler, Louise

Commercial Mortgages New Westminster, BC Joined April 3, 1974

Valli-Hasham, Parin

Account Services Agent Vancouver, BC Joined September 8, 1988

Vanderhorst, Wyn

Client Advisor Abbotsford, BC Joined November 23, 1992

Violo, Maria

Administrative Assistant Concord, ON Joined June 9, 1986

Wall, Norm

Commercial Account Manager Iqaluit, NU Joined September 6, 1972

Wallace, Shirley

Branch Manager Abbotsford, BC Joined June 27, 1977

Warrick, Donna

Deskside Support Services Toronto, ON Joined May 29, 1975

Weaver, Tracy

Associate Account Manager London, ON Joined April 21, 1980

Webster, Martha

Market Operations Support Officer Calgary, AB Joined May 16, 1994

White, Brian

Financial Advisor Hamilton, ON Joined June 23, 1980

Wight, Doug

Enterprise Business Continuity Management Adviser Toronto, ON Joined September 28, 1970

Wight, Sandi

Documentation Specialist Toronto, ON Joined July 10, 1974

DECEMBER 2015

(CONTINUED)

Witterick, Alexandra

Client Advisor Fonthill, ON Joined April 5, 1999

Wong, Kitty

Mortgage Specialist Mississauga, ON Joined March 14, 1988

Wong, Patricia

Senior Technical System Analyst Toronto, ON Joined December 19, 1994

Yang, Betty

Financial Advisor Mississauga, ON Joined May 17, 1982

Yu, Dorothy

Risk Manager Toronto, ON Joined May 1, 1978

Yuen, Bonnie

Account Services Agent Toronto, ON Joined August 25, 1975

Yuen, Selina

Account Services Representative Calgary, AB Joined August 19, 1985

Zarglis, Anne

Senior Manager Staff Payment Solutions Toronto, ON Joined August 18, 1975

Zelmer, Susanne

Client Advisor Summerland, BC Joined May 31, 1976

JANUARY 2016

Alexander, Pat

Application Portfolio Manager Montreal, QC Joined February 15, 1982

Atherfold, Connie

Client Advisor Stittsville, ON Joined April 10, 1989

Auld, Rosemary

Vice President Commercial Financial Services St. Catharines, ON Joined June 3, 1974

Baker, Pat

Client Advisor Ottawa, ON Joined January 13, 1997

Bartleman, Bruce

Estate & Trust Advisor Toronto, ON Joined July 7, 1997

Bennett, Sharon

Client Care Advisor Tilbury, ON Joined May 13, 1983

Bortkiewicz, Thaddeus

Licensed Insurance Advisor Mississauga, ON Joined March 24, 2008

Bourgeois, Huguette

Analyst, Policy & Procedure Writing Montreal, QC Joined August 30, 1976

Brand, Cindy

Senior Commercial Account Manager Victoria, BC Joined April 7, 1980

Brown, Judy

Client Care Advisor Calgary, AB Joined August 9, 1989

Butler, Michael

Investment Advisor Oakville, ON Joined October 11, 1994

Buxton, Greg

Customer Service Officer Vancouver, BC Joined September 18, 2000

Cameron, James

Vice President Toronto, ON Joined January 18, 1977

Canagasaby, Ranjini

Investigations Officer Toronto, ON Joined July 11, 1988

Chan, Irene

Project Manager Toronto, ON Joined December 8, 2003

Cheng, Chor Lung

Senior Manager, Portfolio Toronto, ON Joined April 2, 2007

Cheung, Vivian

Senior Account Manager, Commercial Financial Services New Westminster, BC Joined December 7, 1988

Chevis, Carol

Client Advisor Sault Ste Marie, ON Joined July 7, 1975

Chuy, Val

Financial Planner Vancouver, BC Joined September 24, 1979

Clarke, Linda

Client Care Advisor Victoria, BC Joined January 28, 1976

Clemens, Cornelia

Associate Account Manager Barrie, ON Joined September 3, 1986

Cochrane, Colin

Manager, Special Loans & Advisory Services Toronto, ON Joined May 30, 1977

Coleman, Paul

Private Banker Vancouver, BC Joined October 14, 1975

Cooper, Glenna

Manager Client Care Kamloops, BC Joined August 28, 1984

Cottrelle, Janet

Investment Advisor Toronto, ON Joined October 10, 1995

Cowan, John

Financial Planner Kelowna, BC Joined July 13, 1983

Donovan, Mary

Quality Review Consultant Mississauga, ON Joined September 1, 1999

Dorion, Lynda

Client Advisor Midland, ON Joined September 10, 2001

Duggan, Pat

Administrative Assistant Toronto, ON Joined May 15, 1989

England, Marian

Client Advisor Barrie, ON Joined January 26, 2004

Fairhurst, Nancy

Manager Client Care Quesnel, BC Joined June 4, 1996

Fiorenza, Anna Maria

Banking Advisor Ottawa, ON Joined January 5, 2009

Gant, Rick

Regional Director Atlantic Halifax, NS Joined April 30, 1993

Genzel, John

Commercial Account Manager Vancouver, BC Joined May 6, 1974

Gerard, Ginette

Client Advisor Trois-Rivieres, QC Joined June 27, 1983

Gismondi, Cathy

Estate Specialist Mississauga, ON Joined October 24, 1983

Hardwick, Linda

Service Representative Riverview, NB Joined January 8, 1996

Harper, Charles

Associate Advisor Peterborough, ON Joined July 18, 1988

Hovey, Margie

Client Advisor Plaster Rock, NB Joined August 10, 1987

Hudon, Jacques

Commercial Account Manager Anjou, QC Joined June 16, 1975 Johnson, Amanda

Client Advisor Kenora, ON Joined September 22, 2008

Joyce, Noella

Client Advisor Elmsdale, NS Joined February 11, 2002

Kais, Kadi

Senior Manager Communications Toronto, ON Joined September 1, 2005

Lafleur, Manon

Commercial Account Manager Montreal, QC Joined December 8, 2003

Lam, Victor

Credit Analyst Toronto, ON Joined July 14, 1997

Lau, Elizabeth

Adjudication Agent Vancouver, BC Joined March 6, 2006

Lo, Marion

Banking Advisor Ottawa, ON Joined August 18, 1986

MacKinnon, Dianne

Assistant Manager Operations Toronto, ON Joined March 4, 1971

Mak, Mable

Senior Functional Manager Toronto, ON Joined August 31, 1992

Maraj, Sham

Investment Advisor Toronto, ON Joined October 26, 2009 Martens, Monika

Financial Planner Kelowna, BC Joined July 7, 1986

Martins, Lucio

Customer Service Officer Vancouver, BC Joined March 12, 1990

Milowski, Joyce

Client Service Representative Winnipeg, MB Joined September 4, 2001

Moran, Tilda

Client Advisor Witless Bay, NL Joined September 14, 1981

Munro, Nicolette

Market Operation Support Toronto, ON Joined November 13, 1984

Murdoch, Lynn

Client Advisor St-Laurent, QC Joined September 12, 1988

Murphy, Maureen

Program Director T&O, GTI Toronto, ON Joined September 9, 1980

Musgrove, Jack

Financial Planner Winnipeg, MB Joined September 29, 1980

Myles, Debbie

Account Services Agent Montreal, QC Joined January 19, 1976

Oliveros, Veronica

Manager, Internal Audit Services Toronto, ON Joined December 9, 1974 Ollivier, Julie

Administrative Assistant Toronto, ON Joined December 10, 1990

Pace, Vickee

Client Advisor Business Etobicoke, ON Joined November 30, 1987

Pagano, Ada

Managing Director RBC Capital Markets Toronto, ON Joined July 13, 1987

Pemberton, Heather

Client Advisor Woodstock, NB Joined June 1, 1981

Plamondon, Carole

Client Advisor Beauharnois, QC Joined July 20, 1978

Rajaratnam, Renuka

Customer Service Officer Toronto, ON Joined May 8, 1989

Rawleigh, Leah Ann

Senior Account Manager Lethbridge, AB Joined February 3, 1998

Rivet, Marlene

Client Advisor Massey, ON Joined April 27, 2009

Roach, Jean

Specialized Services Toronto, ON Joined February 15, 1995

Santini, Anna Maria

Assistant Manager, Secretariat Toronto, ON Joined October 9, 1984

Schroedl, Debby

Client Advisor Business Wetaskiwin, AB Joined April 9, 1990

JANUARY 2016

(CONTINUED)

Sturge, Constance

Director, Quality Performance Services Mississauga, ON Joined July 18, 2005

Trudel, Aline

Administrative Assistant Trois-Rivieres, QC Joined June 7, 1999

Walker, Bibi

Investment & Retirement Mississauga, ON Joined January 3, 1984

Warner, Orelene

Manager, Market Operations Burlington, ON Joined December 3, 1985

Weaver, Lois

Client Advisor Mission, BC Joined November 30, 1987

Weston, Susanne

Client Advisor Windsor, ON Joined August 23, 1984

Yan, Isabel

Audit Manager Toronto, ON Joined June 11, 1990

FEBRUARY 2016

Adams, Luisa

Executive Assistant Ottawa, ON Joined September 10, 1984

Anderson, Laurie

Client Care Advisor Oromocto, NB Joined December 1, 1975

Anthony, Sharon

Home Equity Closing Officer Toronto, ON Joined February 12, 2001

Barcelo, Celine

Cards Advisor Montreal, QC Joined November 4, 1991

Bouchard, Lyne

Commercial Account Manager Anjou, QC Joined June 6, 1979

Bradley, Debbie

Specialized Services Officer Halifax, NS Joined November 19, 1984

Brushett, Randy

Account Services Representative Dartmouth, NS Joined August 13, 1981

Calder, Kathleen

Client Advisor Peterborough, ON Joined March 1, 1976

Cassalman, Sandra

Business Systems Analyst East York, ON Joined March 1, 1982

Chan, Ivan

Investment & Retirement Mississauga, ON Joined November 22, 2010

Copeland, Pam

Director Employee Relations Policy Governance Toronto, ON Joined November 8, 1976

Cyril-Pilon, Luann

Team Leader Toronto, ON Joined July 31, 1972

Drake, Cheryl

Financial Planner Kingston, ON Joined August 7, 2001

Duquette, Helen

Branch Manager Leamington, ON Joined October 12, 1982

Garcia-Robinson, Sheila

Customer Account Representative Mississauga, ON Joined February 2, 2004

Grimaldi, Lynne

Senior Account Manager Toronto, ON Joined March 30, 1998

Grittner, Helen

Collections Officer Westmount, QC Joined May 13, 1974

Handziuk, Nancy

Proactive Team Leader Grimsby, ON Joined December 12, 1988

Harman, Lynn

Manager, Client Care Calgary, AB Joined August 26, 1988

Higginbotham, Deb

Client Advisor Virden, MB Joined March 23, 1981

Kampers, Stephen

Vice President, Group Risk Management-Special Loans Toronto, ON Joined July 13, 1981

Kennedy, Lorna

Associate Director Toronto, ON Joined December 8, 1975

Kraversky, Len

Technical Systems Analyst Toronto, ON Joined July 24, 2000

Krukewich, Alvin

Commercial Account Manager Winnipeg, MB Joined November 6, 1978

Kumar, Rosanna

Account Services Agent Toronto, ON Joined November 21, 1994

Kuryllo, Chris

Technical Specialist Toronto, ON Joined May 17, 1993

Laurin, Sylvie

Sales Manager Montreal, QC Joined March 7, 1977

Lavigne, Sylvie

Financial Planning Agent Anjou, QC Joined September 12, 1988

Leclaire, Michele

Manager Client Care Montreal, QC Joined June 10, 1974

Legault, Sylvie

Leasing Manager Montreal, QC Joined June 4, 1980

Levy, Victor

VP Investment Advisor Montreal, QC Joined March 14, 1978

Logan, Cindy

Financial Planner Kamloops, BC Joined February 23, 1976

Longo, Rosa

Support Officer Sales & Operations Montreal-Nord, QC Joined February 1, 1982

McFarland, Karen

Banking Advisor Nanaimo, BC Joined June 13, 1988

Morgan, Kelly

Client Advisor Oakville, ON Joined April 21, 1986

Pasacreta, Lenora

Subject Matter Expert Vancouver, BC Joined January 29, 2001

Pepin, Maryse

Adjudication Associate Montreal, QC Joined October 15, 1985

Pirie, Sandy

Client Advisor Ottawa, ON Joined July 7, 1980

Pollard, Kenneth

Financial Planner Exeter, ON Joined August 1, 2007

Quigley, Kathleen

Investment & Retirement Mississauga, ON Joined November 11, 1991

Raven, Joanne

Client Advisor Fonthill, ON Joined February 13, 2006

Reda, Josie

Client Advisor Bolton, ON Joined October 11, 1983

Rivero, Silvia

Client Advisor Mississauga, ON Joined July 2, 1990

Roll, Clarence

Financing Specialist Calgary, AB Joined May 9, 1983

Rumsby, Susan

Client Advisor Sooke, BC Joined November 29, 1989

Schwarz, Carolyn

Senior Manager Quality Assurance Belle River, ON Joined February 4, 1985

Shenouda, Andree

Manager, Transaction Administration Team Toronto, ON Joined November 28, 2005

Sherwood, Julie

Associate Burlington, ON Joined July 12, 1999

Spears, David

Financial Advisor Hamilton, ON Joined June 29, 1987

Steenbergen, David

Manager Client Care North Vancouver, BC Joined April 15, 1981

Stone, Susan

Client Advisor Guelph, ON Joined February 1, 2001

Tanatmis, Susan

Administrative Assistant Vancouver, BC Joined August 22, 1991

Tayebjee, Adnan

Technical Specialist Toronto, ON Joined September 4, 1979

Thomlinson, Donna

Banking Advisor Smith Falls, ON Joined June 24, 1975

Tien, Nam

Senior Technical System Analyst Toronto, ON Joined November 14, 1988

Tilelis, Adele

Underwriting Analyst Mississauga, ON Joined April 6, 1998

Walsh, Brian

Chief Administration Officer, RBC Global Asset Management West Vancouver, BC Joined May 28, 2001

Weagant, Paul

Senior Manager Lease Underwriting and Portfolio Management Burlington, ON Joined October 7, 2002

Wenzoski, Wanda

Client Advisor Winnipeg, MB Joined June 16, 1981

Westhoven, Celina

Senior Account Manager Business & Personal Brandon, MB Joined September 5, 1978

Wilkins, Barb

Manager Client Care Woodstock, ON Joined December 2, 1974

PREVIOUS RETIREMENTS

Pirosko, Margaret

Senior Account Manager Niagara Falls, ON Joined November 12, 1992 Retired November 30, 2015

Seaforth, Shirley

Resolution Officer Toronto, ON Joined May 9, 1988 Retired November 30, 2015

Sankar, Camille

Business Analyst Toronto, ON Joined October 31, 1977 Retired August 31, 2015

Talbot, Anne Marie

Manager Banking Services Quebec, QC Joined January 5, 1970 Retired August 31, 2015 **ISSUE 1 • 2016**

Keeping In Touch In Memoriam

In Memoriam

We extend our condolences to the families and friends of:

Alfonso, Isabella

Brossard, QC September 6, 2015 Retired August 1, 2007

Alford, Darlene

Windsor, ON November 14, 2015 Retired January 1, 2012

Armstrong, Kathryn

Cardinal, ON January 8, 2016 Retired August 31, 2011

Arnoldus, Jack

Lower Cloverdale, NB December 23, 2015 Retired July 31, 2012

Bardes, Todd

Toronto, ON January 1, 2016 Retired January 31, 2009

Beaulieu, Denis

Westmount, QC July 12, 2015 Retired December 31, 1999

Berube, Rosemary

Verdun, QC December 4, 2015 Retired May 1, 2005

Blais, Pierre

Berthierville, QC February 13, 2016 Retired January 31, 2001

Boisvert, Norman

Beaconsfield, QC January 1, 2016 Retired February 27, 2000

Boucher, Lise

Cowansville, QC November 13, 2015 Retired January 1, 1992

Brown, Mary

Calgary, AB November 16, 2015 Retired December 1, 1994 **Brown, Clarence**

Toronto, ON December 21, 2015 Retired February 28, 1973

Bujold, Isabel

Cascapedia St. Jules, QC February 13, 2016 Retired August 31, 2003

Caracciolo, Gerry

Toronto, ON December 2, 2015 Retired April 1, 1995

Cator, Dorothy

Swift Current, SK January 14, 2016 Retired November 30, 1983

Chang, Marie

Scarborough, ON September 22, 2015 Retired September 1, 1999

Christianson, Blanche

Regina, SK November 20, 2015 Retired July 1, 1978

Collinson, Elizabeth

Parrsboro, NS February 4, 2016 Retired March 31, 1989

Corlett, Murray

Toronto, ON February 14, 2016 Retired June 30, 1999

Della Santina, Edouard

Brossard, QC December 30, 2015 Retired January 31, 2005

Direnzo, Bruna

Georgetown, ON December 5, 2015 Retired April 1, 2001

Dreimuller, Barbara

Mississauga, ON January 30, 2016 Retired October 31, 1995 **Duguay, Richard**

Ancaster, ON January 14, 2016 Retired December 31, 2006

Dussault, Jean

Blainville, QC December 18, 2015 Retired April 1, 1993

Fisher, Jean

Hammonds Plains, NS November 6, 2015 Retired January 1, 1987

Fournier, Gerry

Saint-Lazare, QC December 22, 2015 Retired September 1, 1993

Frasch, Barbara

Toronto, ON February 11, 2016 Retired September 30, 1985

Goodwin, Garry

Fall River, NS November 13, 2015 Retired October 1, 1989

Horncastle, Allan

Hamilton, ON November 19, 2015 Retired April 1, 2007

Howard, Georgia

Vancouver, BC December 23, 2015 Retired September 30, 2008

Huebsch, Judith

Vancouver, BC November 23, 2015 Retired February 28, 1986

Kugadass, Subramanya

Maple, ON January 4, 2016 Retired March 31, 2012

Kuhn, Ruth

Vulcan, AB December 7, 2015 Retired October 1, 1993 Labelle, Sue

East Hawkesbury, ON December 22, 2015 Retired December 31, 2009

Landry, Diane

Quebec, QC January 9, 2016 Retired June 30, 2009

Leblanc, Helen

Moncton, NB December 24, 2015 Retired December 31, 2006

Leroux, Carmen

Lasalle, QC January 31, 2016 Retired March 31, 1991

Lovett, Mildred

Calgary, AB February 7, 2016 Retired March 31, 1997

MacDonald, Marie

Charlottetown, PE November 29, 2015 Retired November 1, 1994

Mader, Gladys

Penticton, BC November 11, 2015 Retired June 1, 1991

Mak, Virginia

Vancouver, BC January 20, 2016 Retired August 31, 2003

Mannerow, Jean

Chesley, ON November 7, 2015 Retired June 1, 1999

McGinnis, George

Kingston, ON December 26, 2015 Retired June 1, 1992

McLeod, Iain

Calgary, AB February 2, 2016 Retired April 30, 1983

In Memoriam

We extend our condolences to the families and friends of:

Mongeon, Margaret

Ayer's Cliff, QC December 29, 2015 Retired August 31, 1992

Myers, Elsie

Wolfville, NS January 18, 2016 Retired September 30, 1982

Naga, Millie

Burnaby, BC November 2, 2015 Retired May 1, 2000

Olsen, Maurice

Moose Jaw, SK December 12, 2015 Retired January 1, 2000

Parsons, Marylou

Thamesford, ON November 19, 2015 Retired May 1, 1995

Perry, Margaret

Warkworth, ON January 24, 2016 Retired June 30, 1999

Pestka, John

Nepean, ON November 5, 2015 Retired May 1, 1986 Regan, Michael

Port Hope, ON January 1, 2016 Retired December 31, 1990

Rivest, Irene

Montreal, QC January 9, 2016 Retired June 30, 2008

Rodgers, Roy

Dartmouth, NS January 20, 2016 Retired April 30, 1993

Rushton, George

North Vancouver, BC November 21, 2015 Retired June 1, 1995

Scott, Ursula

Richmond, BC October 27, 2015 Retired November 1, 1990

Sekely, Veronique

Toronto, ON February 3, 2016 Retired February 29, 1992

Serr, Violet

Calgary, AB January 12, 2016 Retired March 31, 1983 **Shipley, Douglas**

Mississauga, ON January 21, 2016

Retired September 30, 1984

Siteman, Loretta

Port Coquitlam, BC December 27, 2015 Retired July 31, 2004

Smith, June

London, ON February 13, 2016 Retired September 30, 2001

St. Pierre, Adrienne

Saint Pascal, QC November 30, 2015 Retired January 31, 1994

Stripnieks, Irene

Burlington, ON November 21, 2015 Retired April 30, 1982

Tario, Marian

Salmon Arm, BC January 1, 2016 Retired February 29, 1996

Tetreault, Nicole

Varennes, QC October 31, 2015 Retired July 1, 2004 **Udvardy**, Eva

Mississauga, ON January 5, 2016 Retired April 30, 1998

Valotaire, JM

Meteghan Centre, NS January 25, 2016 Retired February 28, 1981

Vathilakis, Julia

Laval, QC December 25, 2015 Retired October 31, 1996

Vincent, John

Dollard-des-Ormeaux, QC February 6, 2016 Retired June 30, 1993

Walker, Paulette

Leamington, ON January 1, 2016 Retired April 30, 2001