

keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



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Quarterly Comments Dave McKay

At RBC, we often say that the commitment and dedication we have for our clients is instrumental to our long-term success. That statement really came to life for me recently, when RBC was again chosen from more than 100 banks as the "Global Retail Bank of the Year" by Retail Banker International.

This is a retail-focused award, but I believe what it says about RBC applies to employees, present and past: our employees have always had an unmatched passion for the clients we serve, regardless of whether helping someone with a chequing account, structuring a business loan or providing investment banking advice.

By keeping the client at the centre of everything we do, we're able to shape the future, instead of reacting to it. Let me give you a few examples:

- Insurance is rolling out a mobile platform that allows clients to purchase travel insurance through their mobile device anytime, anywhere.
- Our Personal & Commercial Banking business in Canada teamed up with tax services provider H&R Block to launch an online tax centre and let our clients know we're there to help. More than 20,000 clients have used it, and we'll be taking what we've learned this year to develop an even better offering in 2016.
- Investor & Treasury Services deepened its collaboration with Capital Markets to work on capturing new U.S. asset manager business.

These are just some examples of what we have underway as we keep our focus on our clients, our people and our communities.



Editor's Note

Dear RBC Pensioner,

Over the years, Keeping in Touch has profiled dozens of volunteers and in this issue we meet two more: Roger Dowker and Jean Miller.

Roger's volunteerism has exposed him to a vast range of needs in the not-for-profit sector. He began early on, when his roles at RBC catapulted him into what he calls his "second career". And this is true of many of you, who lent your talents and time to your communities, while working at RBC.

Jean Miller, featured in "Spotlight on Volunteers" lends her time to rescuing cats and other animals. What I appreciate most about the articles featuring Roger and Jean is that their interests are so diverse, yet both are of great value.

Jean, Roger and so many of you, reflect a positive trend in Canada. A recent Statistics Canada study* found that more than 13.3 million people had devoted almost 2.07 billion hours to volunteering in the previous year.

This astounding volume of work is equivalent to just under 1.1 million full-time jobs.

Furthermore, this year, more than 120 retirees joined RBC teams to complete Day of Service projects across Canada. That's more than double last year. RBC is proud of the enormous contribution made by our retirees and we want to help. Please familiarize yourself with the RBC Volunteer Grant information in this issue.

Before signing off, I want to extend a sincere thank you to "Dr. Bob" Snihura, Vice-President & Chief Medical Director, who has recently retired from RBC. Dr. Bob has been contributing to this publication twice yearly since 2012. With each column, we've been treated to his vast medical knowledge and unique wit. This publication's team wishes you, Dr. Bob, a happy, healthy and long retirement. Be sure to keep in touch.

Evelyn Matthias Interim Keeping in Touch Editor

^{*} Source: Statistics Canada study titled, "Volunteering in Canada 2004 to 2013"

Roger Dowker

- First joined RBC in 1951
- Retired in 1988
- Role prior to retirement: Manager, Chatham **Agricultural Center**

Roger and Anne (seated) are pictured with an Alzheimer Society staff member. The Dowkers were awarded Ontario Volunteer Service Awards for their 13 years as Alzheimer Society volunteers. Now they make personal use of the Society's programs.

The Three Careers of Roger Dowker

Roger Dowker, a retiree of 27 years, speaks as fondly of his second career as his first. The pay wasn't great, but the benefits made up for the short fall.

> Roger credits his career as a volunteer with keeping him active and engaged in his community: "After retiring it soon became obvious that while leisure was great for a while, I'd get bored with it on a continuous basis."

The volunteer bug first hit Roger in 1956. He was the accountant at RBC's Chippawa branch when the Lions Club asked him to join. As his RBC assignments took him to different towns in Ontario, Roger accumulated a diverse range of volunteer experiences including President with the VON (Victoria Order of Nurses) in Huntsville, Santa Clause Parade Marshall with Oakville's Junior Chamber of Commerce, fundraiser with the Brampton Kiwanis Club and Chair of the commercial sub-committee for the Dufferin County Board of Education.

These volunteer activities pre-dated Roger's retirement and were associated with his RBC roles. Even then, he was more than a volunteer in name only, putting his heart and soul into every assignment. Then, as is the case today, RBC employees are encouraged to bring their talents and strengths to the volunteer sector to help the communities in which RBC operates.

With more availability post-retirement, Roger increased his volunteerism. He's organized, lobbied, raised funds, made endless phone calls and even worn a Santa Claus suit (his favourite assignment) over the years.

In 1990, Roger and his wife Anne moved to Sydenham, near Kingston, Ontario, and made themselves available to the local Alzheimer Society. Even with his governance and secretary responsibilities, Anne spotted another important role for Roger. "The wife of one of the Alzheimer patients told Anne that she missed her husband's hugs more than anything else," recalls Roger, "so Anne volunteered me to provide hugs at our monthly group dinners." It was also during this period that Roger took advantage of the RBC Volunteer Grant Program. "I received grants for 10 continuous years - that's \$5,000 -- for the Alzheimer Society of Kingston, Frontenac Lennox & Addington."

Roger is now a full time caregiver to Anne, who has dementia. More than ever, he is doing all he can: "All my volunteer service has provided knowledge and experience to help me with this, my third career."

Organizations that have benefitted from Roger's volunteer spirit:

- The Lions Club (Chippawa, Elmira, Huntsville)
- Victoria Order of Nurses
- Elmira Industrial Development Committee
- Oakville Junior Chamber of Commerce (Jaycees)
- Brampton Kiwanis Club
- Peel County Plowman's Association (Brampton, Orangeville)

- Orangeville Rotary Club and Chamber of Commerce
- Dufferin County Board of Education
- Central Frontenac Community Services Corporation
- Kingston District Health Council Senior Services
- Heart and Stroke Foundation
- Alzheimer Society

Spotlight on Volunteers



Retiree Jean Miller, is pictured holding one of her furry friends at Street Cats Rescue, a shelter for abandoned cats located in Barrie, Ontario. Jean has been volunteering with the organization for more than three years and thanks to an RBC grant, has donated \$500 to support their efforts. Before moving to Ontario, Iean lived in Nova Scotia. where she volunteered for six years with Hope for Wildlife, a not-for-profit organization that protects wildlife in the province. While volunteering with the organization, Jean supported their cause with \$2,000 in RBCsponsored grants.

RBC Volunteer Grants Program for RBC Retirees

A wise author once wrote:

"Those who can, do. Those who can do more, volunteer."

Though the author is unknown, his or her inspiration could have easily been the thousands of RBC retirees who devote countless hours yearly, giving their time and other valuable resources to not-for-profit organizations across Canada.

RBC wants to support your efforts. If you donate at least 40 hours of time yearly to a registered charity or public school, your organization could be eligible to receive a \$500 RBC grant.

Simply complete the grant application included in this issue. You may submit a grant application each year. Eligibility information and details about the program are located on the back of the grant application.

The deadline to submit your application is **October 1, 2015**. Or you may submit it as soon as you've accumulated 40 hours of volunteer time. The form is also available at: www.rbc.com/pensioners/vol_grantprog.html

RBC has donated \$13,601,559 (as of fiscal 2014) to support retiree and employee volunteerism, globally, All who qualify are encouraged to apply.



RBC Archives

The 2015 Pan Am Games, which took place in Toronto in July (followed by the Parapan Am Games in August), may have triggered fond memories for retirees who provided banking services to the 1967 Winnipeg Games. Using two trailers bolted together, Royal Bank employees provided mostly foreign exchange and spoke four major languages to athletes and officials from 22 countries. Royal Bank director W. Culver Riley, chairman of the Pan-American Games (1967) Society, officially opened the branch. Royal Bank employee Patrick Bruyere (Pine Falls, Manitoba) helped carry the torch from Minneapolis to Winnipeg.



2015 RBC VOLUNTEER GRANTS PROGRAM RETIREE GRANT REQUEST FORM

TO BE COMPLETED BY VOLUNTEER

Name:	Home Pho	ne:
Email:		
Your Home Address: (cheques made	payable to the charity will be mai	iled to your home address)
Street	City	
Province/Territory	P	Postal Code
Name of Charitable Organization Wl	nere You Volunteer:	
Length of time you have been volun	teering with this charity?	
Total # hours volunteered to date: _	(Since Nov o	1/2014 – based on RBC fiscal year)
Address of Charitable Organization	Where You Volunteer:	
Street	City	Prov/Terr
Postal Code	Org. website:	
Contact Name at Charity:	Telepho	one:
Canada Revenue Agency (CRA) Regis	stration #: BN	RR
Note: this number is required by an	organization to receive an RBC Em	ployee Volunteer Grant
The RBC Corporate Contributions de with other RBC employees, retirees		
☐ Yes	☐ No (please tick one)	
To receive a grant in support of the able attached to this form:	above charitable organization, all	of the following information MUST
 A brief description of the estimated total cost of the 	e purpose and mandate of this cha e project, how the grant funds will ne project. our volunteer time was spent.	•
INCOMPLETE OR ILLEGIBLE APPLICA	TIONS WLL BE RETURNED.	
In signing this document I certify the 1. I have been an active volunteer in 2. The grant funds will be used to su 3. I am a retiree of RBC living in Can	the charitable organization for the pport the described project.	e number of hours stated.
Signature of Volunteer:		Date:
	age no later than October 1st, 20	

RBC Employee Volunteer Grant Program Coordinator RBC Corporate Donations RBC Centre – 18th Floor, 155 Wellington Street West, Toronto, ON, M5V 3K7 Transit #16087

RBC

RBC's Employee Volunteer Grants Program

Application deadline: October 1, 2015

Do I qualify for an Employee Volunteer Grant?

All RBC employees and retirees living in Canada may apply. If you volunteer a minimum of 40 hours a year at a registered charity or publicly funded school, RBC will contribute up to \$500 per year to the charitable organization at which you volunteer.

Does my volunteer time qualify?

To qualify, your volunteer hours should include your personal time spent directly involved with the charity's programs, projects and initiatives. Volunteer hours spent with a third party to fundraise 'on behalf' of a charity do not qualify. Your volunteer time must have accumulated since November 1, 2013 to qualify for a 2014 fiscal year grant. You may apply for only one grant per fiscal year.

Does my charitable organization qualify?

A single local organization or local chapter of a charity designated as a "charitable organization" by Canada Revenue Agency (CRA) may be eligible. A 15-character registration number issued by Canada Revenue Agency (CRA) denotes this designation. The Employee Volunteer Grants Program follows the guidelines established for the RBC Donations Program. Organizations that are ineligible are listed below.

Ineligible organizations:

- Federated appeal agencies such as United Way, Centraide etc.
- Individual pursuits raising funds for a charity (i.e. pledged 10K run)
- Lobbying or advocacy groups
- Organizations for which a volunteer receives any personal compensation
- Organizations that are not registered charities
- Political organizations or parties
- Private foundations and private (i.e. fee-based) schools
- Programs that are the responsibility of the government through taxation (i.e. parks),
 with the exception of schools
- Projects taking place outside of Canada
- Religious organizations (except for secular activities such as operating a home for the elderly open to those of all faiths)
- Service clubs, fraternal organizations, or third parties raising funds for a charity
- · Youth sports teams, unless a federally registered charity

How the money may be used

Donations given under the Employee Volunteer Grants Program must be directed at specific projects, not general budgets. The project must be taking place in the present or the future. Funds will not be provided for past projects. The total project cost must equal or exceed the total grant amount requested.

What happens when a grant application is submitted?

The grants administrator will review your application to ensure proper completion and eligibility within the guidelines. A portion of all applications will be selected randomly on an on-going basis for verification with the listed charity.

Once you have submitted your application, please allow up to six weeks to receive a response. Once approved, a cheque made payable to the charity at which you volunteer will be mailed to your home address as provided in the application.

For more information on RBC's Employee Volunteer Grants Program Contact the program coordinator at (416) 974-3681 or e-mail employeevolunteer@rbc.com

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Keeping In Touch

Retirements

MARCH 2015

Adu-Gyamfi, Mary

Financial Advisor Mississauga, ON Joined December 5, 1989

Aupin, Johanne

Account Service Agent Montreal, QC Joined July 31, 1972

Baker, Dale

Director Business Optimization Toronto, ON Joined September 16, 1974

Barrett, Mike

Manager Credit Structures Hamilton, ON Joined March 4, 1985

Beaulieu, Aileen

Banking Advisor Ottawa, ON Joined July 15, 1968

Belleau, Lucie

Banking Advisor Quebec, QC Joined July 9, 1979

Brereton, Jane

Customer Assistance Officer London, ON Joined September 7, 1976

Brisebois, Anne-Marie

Client Advisor St-Sauveur, QC Joined March 10, 1986

Brown, Sarina

Client Advisor Ottawa, ON Joined November 10, 1986

Campeau, Ginette

Financial Planning Associate Montreal, QC Joined February 25, 1997 Chin-Sam, Elizabeth

Senior Business Systems Analyst Toronto, ON Joined October 10, 1995

Cormier, Debbie

Account Service Agent Mississauga, ON Joined May 11, 1988

Coutts, Elaine

Market Operations Support Officer Burlington, ON Joined October 23, 1978

Crowell, Gwen

Manager, Initiatives & Implementation Halifax, NS Joined July 16, 1973

D'Antonio, Michele

Security Specialist Toronto, ON Joined August 21, 1978

David, Trish

Manager Client Care Chase, BC Joined October 2, 1989

Dee, Donna

Account Service Agent Edmonton, AB Joined August 31, 1979

Downs, Carol

Associate Account Manager Calgary, AB Joined March 27, 1985

D'Silva, Art

Director-Enterprise Information Strategy & Architecture Toronto, ON Joined March 24, 1975

Duncan, Carol

Adjudication Associate Vancouver, BC Joined July 29, 1974 **Edwards**, Janet

Commercial Account Manager Brockville, ON Joined September 17, 1980

Favretto, Maureen

Client Advisor Timmins, ON Joined May 14, 1979

Ferdinand, Jan

Financial Advisor Guysborough, NS Joined July 6, 1987

Forsyth, Esther

Central Teller Amherst, NS Joined August 6, 1974

Fortune, Peter

Director, GRM Credit Calgary, AB Joined August 21, 2000

Gauthier, Hélène

Associate Advisor Sherbrooke, QC Joined August 6, 2001

Giroux, Ginette

Account Service Agent Calgary, AB Joined March 17, 1975

Gonzales, Rodrigo

Technical Service Agent Toronto, ON Joined August 25, 1986

Gouveia, Cecilia

Scheduling Analyst Toronto ON Joined February 6, 1974

Green, Daphene

Branch Manager Hearts Content NL Joined August 22, 1977 Hallett, Mary

Manager, Investigation Toronto ON Joined April 30, 1973

Ireland, Pat

Financial Advisor Sudbury, ON Joined July 18, 1989

Kaiser, Diane

Account Service Representative Dartmouth, NS Joined October 23, 1989

Kelly, Lucille

Client Advisor Business Richibucto, NB Joined August 19, 1991

Knowles, Angela

Operations Manager Toronto, ON Joined September 19, 2005

Kosaka, Peter

Administrator Toronto, ON Joined May 5, 2004

Landry, Carmen

Senior Account Manager Montreal, QC Joined December 12, 1977

Langley, Tina

Client Advisor Abbotsford, BC Joined October 2, 1995

Lapenna, Geraldina

Investigations Agent Westmount, QC Joined January 11, 1988

Lawlor, Jean

Administrative Assistant Moncton, NB Joined October 17, 1977

Liao, Jean

Technical Service Analyst Toronto, ON Joined September 1, 1978

Luchko, Pamela

Client Advisor Creston, BC Joined November 26, 1979

Lumsden, George

Credit Analyst Toronto, ON Joined August 5, 1975

MacIntyre, Irene Grace

Branch Administrator Hamilton, ON Joined June 16, 1997

Mahaffy, Allyson

Financial Advisor Sudbury, ON Joined August 18, 1975

Mansukhani, Shireen

Customer Service Officer Mississauga, ON Joined June 17, 1991

McGillivray, Heather

Client Care Advisor Calgary, AB Joined March 5, 1990

Meagher, Fred

Branch Manager Vancouver, BC Joined February 17, 1975

Mejia, Diane

Manager, General Accounts Toronto, ON Joined June 17, 1969

Morin, Gaetane

Client Care Advisor Pincourt, QC Joined February 4, 1985

Mosurinjohn, Donna

Market Operation
Support Officer
Burlington, ON
Joined January 11, 1977

Nicassio, Joseph

Group Manager, FMS Montreal, QC Joined May 28, 1979

Palasty, Jessie

Client Advisor 100 Mile House, BC Joined March 20, 1984

Paradis, Aline

Client Advisor Repentigny, QC Joined June 19, 1995

Patterson, Michelle

Client Advisor Smooth Rock Falls, ON Joined April 25, 1983

Pocha, Darlene

Associate Account Manager Calgary, AB Joined May 5, 1986

Pritchard, Joanne

Financial Advisor Peterborough, ON Joined April 17, 1972

Rae, Dorothy

Field Operations Specialist Vancouver, BC Joined February 10, 2004

Robison, Joyce

Market Operations Support Officer Vancouver, BC Joined October 16, 1978

Ross, Diane

Client Care Advisor Guelph, ON Joined November 15, 2010

Roy, Yuan

Senior Commercial Credit Advisor Montreal, QC Joined June 16, 1975

Sachedina, Firdoos

Payments Operator Toronto, ON Joined March 24, 1975

Sheridan, Bruce

Senior Technical Systems Analyst Toronto, ON Joined April 1, 1981

Sterling, Brad

Branch Manager Calgary, AB Joined April 3, 1978

Sumka, Valerie

Credit Advisor Winnipeg, MB Joined May 31, 1999

Tai, Daniel

Senior Account Manager Toronto, ON Joined March 1, 1999

Thomas, Darlene

Regional Sales Manager Vancouver, BC Joined August 3, 1976

Thompson, Karen

Contract Specialist Toronto, ON Joined July 11, 1973

Thurner, Heinz

Enterprise Quality Assurance Consultant Toronto, ON Joined March 10, 1975

Tombe, Deborah

Client Advisor Business Kamloops, BC Joined March 17, 2003

Turcotte, Kathleen

Nurse Mississauga, ON Joined January 4, 1993

Urbain, Celine

Banking Advisor Repentigny, QC Joined August 29, 1977

Veinot, Debbie

Banking Advisor Kirkland Lake, ON Joined June 19, 1974

Wakefield, Bob

Manager Operational Risk Vancouver, BC Joined April 14, 1975

Wong, Anna

Client Advisor Vancouver, BC Joined April 1, 1991

Yu, Doris

Client Advisor Richmond, BC Joined February 12, 2001

Zimmerman, Randy

Manager, Credit Structure Calgary, AB Joined May 24, 1977

APRIL 2015

Abbas, Rima

Banking Advisor Etobicoke, ON Joined September 24, 1990

Alhakim, Souad

Associate Director Toronto, ON Joined March 3, 1997

Allgood, David

Executive Vice President & General Counsel Toronto, ON Joined August 24, 1998

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(CONTINUED)

Arsenault, Michele

Mortgage Specialist Halifax, NS Joined November 1, 1977

Austria, Nemi

Account Services Agent Toronto, ON Joined October 2, 2000

Baird, Donna

Manager Client Care Calgary, AB Joined September 21, 1981

Bennett, Lynn (Nancy)

Client Advisor Sydenham, ON Joined August 31, 2009

Bezruchak, Judy

Financial Advisor Medicine Hat, AB Joined July 4, 1983

Blazina, Karen

Client Advisor Fonthill, ON Joined December 4, 1987

Boisvert, Sylvie

Specialized Services Officer Montreal, QC Joined May 26, 1986

Bozic, Julka

Senior Technical Systems Analyst Mississauga, ON Joined September 18, 2006

Brookes, Doug

Mortgage Specialist Vancouver, BC Joined April 30, 2001

Carbonell, Emma

Account Services Agent Mississauga, ON Joined October 16, 1989

Caven, Gail

Client Advisor Business Barrie, ON Joined October 15, 2007

Chan, Lai-Li

Client Advisor North York, ON Joined January 14, 1991

Chouinard, Raymond

Director, Media and Public Relations Montreal, QC Joined September 28, 1987

Conway, Linda

Client Advisor Penticton, BC Joined April 1, 1991

Coomber, Wendy

Account Services Agent Victoria, BC Joined March 13, 1972

Cooper, Jan

Financial Advisor Kamloops, BC Joined June 24, 1996

Corbeil, Karen

Branch Manager Calgary, AB Joined June 20, 1977

Currie, Fraser

Investment & Retirement Planning Mississauga, ON Joined March 27, 2006

Curtis, Michele

Mortgage Specialist Mississauga, ON Joined September 4, 1979

Dandoy, Martine

Manager Business Performance Support Montreal, QC Joined July 10, 1974

Danton, Linda

Client Care Advisor 100 Mile House, BC Joined November 6, 2000

Desmarais, Vicki

Financial Advisor Vancouver, BC Joined July 23, 1991

Dobbin, John

Branch Manager Medicine Hat, AB Joined September 3, 1991

Doduc, Vien

Manager IT Toronto, ON Joined November 3, 2008

Domaratzki, Karen

Credit Specialist Toronto, ON Joined January 13, 1982

Doyle, Rita

Senior Business Systems Analyst Toronto, ON Joined October 19, 1987

Earle, Glenn

Eq Trader/Sr-Pro Trader Oakville, ON Joined November 10, 1986

Fanelli, Angelo

Project Manager Mississauga, ON Joined August 14, 1978

Fok, Stephen

Senior Technical Systems Analyst Toronto, ON Joined September 14, 1987

Forrest, John

Senior Account Manager Surrey, BC Joined May 25, 1998

Fraczek, Hazel

Client Advisor Richmond, BC Joined October 21, 1991

Frazier, Rob

Director Strategic Initiatives Toronto, ON Joined November 17, 1980

Fries, Wendy

Client Adviser Brantford, ON Joined September 28, 1979

Gallinger, Karen

Banking Advisor Macklin, SK Joined October 6, 1980

Gibson, Debbie

Client Care Advisor Moose Jaw, SK Joined August 23, 1976

Gill, Susan

Client Advisor, Business Truro, NS Joined March 11, 1985

Glatley, Barry

Senior Account Manager Victoria, BC Joined July 4, 1988

Globush, Donald

Financial Planning Associate Winnipeg, MB Joined February 14, 1977

Goulet, Langis

Service Account Manager Levis, QC Joined November 6, 2002

Grimmond, Elizabeth

Senior Project Manager Toronto, ON Joined March 21, 1977

Grinvalds, John

HR Integration Manager Toronto, ON Joined October 2, 1989

Harris, Dwight

Branch Manager Kamloops, BC Joined June 4, 1974

Harrison, Denise

Client Advisor Kamloops, BC Joined September 8, 1981

Harry, Lorraine

Commercial Compliance Toronto, ON Joined April 5, 2000

Hatt, Brenda

Client Advisor Business St. Stephen, NB Joined August 13, 1979

Hickman, Karen

Associate Account Manager Winnipeg, MB Joined July 11, 1974

Hogan, Vivian

Manager Market Operations Burlington, ON Joined February 12, 1987

Hope, Kathy

Financial Planning Associate Peterborough, ON Joined January 1, 1979

Howard, Ralph

Problem Resolution Manager Toronto, ON Joined February 7, 1977

Ip, Louisa

Financial Planner Vancouver, BC Joined August 29, 1994

James, Elizabeth

Associate Account Manager Mississauga, ON Joined April 23, 1990

Jugdeo, Ann Marie

Administrative Assistant Toronto, ON Joined September 11, 1974

Kilmury, Joanne

Senior Account Manager Lethbridge, AB Joined September 30, 2003

King, Sandra

Banking Advisor Placentia, NL Joined September 11, 1978

Kiselbach, Donna

Associate Account Manager Abbotsford, BC Joined March 1, 1976

Lafond, Ghislaine

Claims Clerk Montreal, QC Joined April 21, 2003

Lammers, Martha

Client Advisor Winona, ON Joined October 17, 1983

Lavallee, Lise

Sales Associate Montreal, QC Joined August 12, 1985

Lavery, Gazala

Financial Advisor Etobicoke, ON Joined March 26, 2001

Leclair, Doris

Financial Advisor Mississauga, ON Joined December 4, 1978

Leonard, Kathleen

Senior Credit Advisor New Westminster, BC Joined October 1, 1973

Lessard, Johane

Client Advisor Jonquiere, QC Joined March 27, 1978

Letourneau, Carole

Financial Advisor Boucherville, QC Joined July 24, 1979

Linton, Christine

Financing Specialist Vancouver, BC Joined December 19, 1977

Lockhart, Sharon

Manager, Client Care Fredericton, NB Joined November 14, 1995

Lowey, Antoinette

Client Advisor Kamloops, BC Joined July 31, 1987

Marion, Lisa

Banking Advisor Wallaceburg, ON Joined December 18, 1983

Matei, Marina

Vice President Vancouver, BC Joined December 5, 1988

McGuire, Cathy

Client Advisor Thunder Bay, ON Joined February 13, 1984

Mcleod, John

Director, International Solutions Toronto, ON Joined September 19, 1988

Melnyk, Karen

Senior Account Manager Calgary, AB Joined February 24, 2003

Menard, Hélène

Client Care Advisor Granby, QC Joined March 17, 1997

Miller, Kathryn

Client Advisor New Westminster, BC Joined September 11, 1978

Moody, Linda

Written Correspondence Specialist Mississauga, ON Joined August 23, 2004

Morris, Linda

Financial Planner Kelowna, BC Joined April 12, 1982

Nadeau, Murielle

Associate Account Manager Blainville, QC Joined May 27, 1974

Naklie, Deborah

Financial Planning Associate Windsor, ON Joined April 3, 1989

Opperman, Nancy

Banking Advisor Boissevain, MB Joined July 28, 1975

Pak, Barbara

New Accounts Coordinator Toronto, ON Joined April 21, 1997

Pettey, Sharon

Manager Client Care Brighton, ON Joined March 22, 1978

Pratt, Margaret

Client Advisor Business Port Moody, BC Joined October 7, 1988

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(CONTINUED)

Price, Mary

Executive Assistant St. Catharines, ON Joined October 15, 1975

Rabjohn, Susan

Manager, Special Projects Toronto, ON Joined June 3, 1981

Reid, Alison

Financial Advisor Kamloops, BC Joined July 10, 1978

Repath, Anne

Portfolio Analysis Toronto, ON Joined November 25, 1985

Restoule, Joann

Client Care Advisor Sturgeon Falls, ON Joined July 18, 1988

Rimes, Helen

Asset Coordinator Toronto, ON Joined December 12, 1988

Robbins, Gail

Associate Account Manager Woodstock, ON Joined May 4, 1970

Semeraro, Tony

Account Manager, Commercial Markets Montreal, QC Joined November 29, 1976

Sicard, Odette

Client Advisor Gatineau, QC Joined January 13, 1992

Siu, Paul

Commercial Credit Advisor Toronto, ON Joined October 30, 1989

Smith, Kim

Client Advisor Huntsville, ON Joined February 10, 1984

Speaker, Dawn

Market Operations Support Vancouver, BC Joined November 7, 1989

Stone, Lynda

Client Care Advisor Milton, ON Joined April 14, 2003

Stroh, Penny

Adjudication Associate Vancouver, BC Joined May 2, 1977

Sun, Judie

Client Service Representative Vancouver, BC Joined May 25, 1987

Szoke, Helen

Senior Account Manager Lethbridge, AB Joined June 17, 2002

Taylor, Susan

Financial Advisor Prince George, BC Joined April 11, 1988

Tilcox, Irene

Department Manager CART Center of Expertise Toronto, ON Joined June 9, 1986

Touchette, Raymond

Operations Risk Advisor Montreal, QC Joined April 29, 1974

Tough, Michelle

Sales Associate - Cash Management Toronto, ON Joined July 26, 1976

Ventura, Mary

Client Advisor Montreal, QC Joined December 18, 1984

Yhip, Terence

Audit Manager Toronto, ON Joined November 18, 1996

Zhong, Joan

Investment & Retirement Planning Vancouver, BC Joined July 12, 1991

MAY 2015

Alam, Fakhrul

Account Service Representative Montreal, QC Joined August 6, 1999

Albert, Karen

Associate Account Manager Truro, NS Joined July 29, 1974

Angus, Grace

Financial Advisor Fort Frances, ON Joined August 16, 1978

Anoya, Asmar

Account Service Agent Toronto, ON Joined May 22, 2001

Anthony, Cathy

Senior Manager, Program Management Halifax, NS Joined October 10, 1986

Arnold, Maureen

Client Assistance Officer Burlington, ON Joined February 26, 1982

Aubrey, Catherine

Client Advisor Calgary, AB Joined June 7, 1976

Bart, Patty

Client Advisor Hamilton, ON Joined October 28, 1974

Benson, Jane

Client Advisor Quesnel, BC Joined November 22, 2002

Bichon, Darlene

Mobile Mortgage Specialist Stonewall, MB Joined May 10, 2010

Boileau, Aline

Financing Specialist Montreal, QC Joined July 4, 1977

Bourdeau, Marielle

Administrative Assistant Montreal, QC Joined June 3, 1974

Bray, Jacalyn

Mortgage Specialist Mississauga, ON Joined August 26, 1985

Brooks, Barbara

Client Advisor Toronto, ON Joined March 3, 2003

Burnham, Regina

Assistant Note Trader Toronto, ON Joined June 11, 1979

Cadieux, Marc

Customer Service Officer Montreal, QC Joined August 29, 1978

Calce, Louise

Client Advisor Montmagny, QC Joined January 12, 2009

Cameron, Sharon

Client Care Advisor Newmarket, ON Joined May 26, 1986

Carter, Lynda

Resolution Officer Montreal, QC Joined November 9, 1987

Cartier, France

Field Operations Specialist Montreal, QC Joined September 18, 1978

Cartwright, Lori

Client Advisor Spruce Grove, AB Joined July 4, 1978

Chenier, Louise

Client Advisor Beloeil, QC Joined February 11, 1980

Chester, Irene

Client Advisor Hamilton, ON Joined March 29, 1982

Chouinard, Louise

Financial Advisor Spruce Grove, AB Joined August 3, 1982

Christie, Natalie

Client Advisor Waterdown, ON Joined May 25, 2004

Collins, Brenda

Client Advisor Thamesford, ON Joined December 13, 1999

Cottam, Brian

Investment and Retirement Planning Thunder Bay, ON Joined April 23, 2007

Crook, Ian

Managing Director & Deputy, GRM Credit Toronto, ON Joined November 3, 1997

Currie, Aletha

Financial Planning Associate Vancouver, BC Joined August 29, 1972

Czech, Elizabeth

Credit Advisor Mississauga, ON Joined December 22, 1980

Dagostino, Mirella

Branch Manager North York, ON Joined November 15, 1984

D'Amelio, Tom

Regional Sales Manager Oakville, ON Joined May 21, 1974

Deane, Lorna

Banking Advisor Etobicoke, ON Joined April 14, 2003

Dee, Mildred

Collections Administration Agent Mississauga, ON Joined September 19, 1988

Eckstein, Andrew

Audit Manager Toronto, ON Joined November 18, 1974

Emami, Niloofar

Client Care Advisor Toronto, ON Joined May 13, 2003

Fallico, Olivia

Resolution Officer Toronto, ON Joined July 10, 1972

Foisy, Jane

Service Advisor Toronto, ON Joined April 20, 1987

Forget, Nathalie

Senior Department Manager Toronto, ON Joined November 30, 1987

Galay, Agnes

Client Advisor Thompson, MB Joined February 26, 2001

Gellow, Brenda

Estate Administrator Toronto, ON Joined December 2, 1974

Gouldby, Linda

Client Advisor Toronto, ON Joined January 28, 1974

Hadfield, Debbie

Senior Manager Commerce Operations Toronto, ON Joined May 26, 2003

Hillcoat, Michael

Shift Manager Toronto, ON Joined March 20, 1978

Hourd-Knight, Cindy

Director Toronto, ON Joined May 17, 1976

Howell, Jennifer

Manager, Client Care Fort St James, BC Joined June 16, 1986

Hubley, Michael

Director Corporate Investments Toronto, ON Joined September 15, 2003

Hung, Alex

Adjudication Associate Vancouver, BC Joined October 15, 1991

Hurd, Teriann

Executive Assistant Toronto, ON Joined September 6, 1983

Iacovantuono, Pauline

Client Advisor Toronto, ON Joined January 20, 1992

Jolink, Debbie

Branch Manager Port Dover, ON Joined January 4, 1977

Jopling, Donna

Client Care Advisor North Battleford, SK Joined May 1, 2000

Kaiser, Shirley

Banking Advisor Sherbrooke, NS Joined September 24, 1979

Kankanamge, Sarath

Audit & Internal Control Officer Toronto, ON Joined January 29, 2001

Kapogiannopoulou, Eleni

Client Advisor Mississauga, ON Joined January 29, 1991

Kapur, Ursula

Client Care Advisor Toronto, ON Joined October 28, 1986

Karanicolopoulos, Sophie

Operations Analyst Toronto, ON Joined January 9, 1989

Kozai, David

Technical Systems Analyst Toronto, ON Joined October 22, 1984

MAY 2015

(CONTINUED)

Krulicki, Doreen

Client Advisor Wiarton, ON Joined November 6, 2006

Lavigne, Carole

Relationship Manager Montreal, QC Joined July 5, 1978

Lenz, Deb

Branch Manager Hamilton, ON Joined September 16, 1974

Lewis, Janie

Client Advisor Dartmouth, NS Joined February 24, 2003

Loiselle, Manon

Financial Advisor Brossard, QC Joined February 13, 1989

Lotay, Surinder

Credit Advisor Winnipeg, MB Joined April 19, 1999

MacDonald, Sheila

Director, HRSC Canada Mississauga, ON Joined June 5, 1978

Mann, Peter

Senior Manager GRM Toronto, ON Joined May 30, 1977

Mannette, Sylvia

Senior Account Manager Dartmouth, NS Joined August 16, 1982

Marcoux, Charito

Client Care Advisor Orleans, ON Joined February 6, 1989

Martin, Terry

Senior Functional Manager Toronto, ON Joined May 10, 1976

McCreath, Brian

Technical Systems Analyst Toronto, ON Joined October 18, 1994

McNicoll, Kelly

Client Advisor Hanmer, ON Joined October 14, 1980

McVey, Bill

Senior Manager Compliance & Operations Toronto, ON Joined May 24, 1977

Milburn, Sharon

Telecom Billing Analyst Toronto, ON Joined August 18, 2008

Miller, Diane

Client Care Advisor Hanmer, ON Joined November 26, 1973

Moisan, Claire

Trainee Development Montreal, QC Joined May 30, 1977

Mundy, Tracy

Client Advisor Salmon Arm, BC Joined May 3, 1984

Peard, Don

Regional Vice -President Mortgage Specialists Calgary, AB Joined August 28, 1978

Peters, Linda

Assistant Branch Manager Montreal, QC Joined August 7, 1972

Powell, Karen

Banking Advisor Stoney Creek, ON Joined November 4, 2002

Pyle, Diane

Client Advisor Windsor, ON Joined September 8, 1998

Ramjohn, Sarah

Quality Verification Toronto, ON Joined October 7, 1974

Sahadeo, Annette

Manager, Operational Toronto, ON Joined March 19, 1990

Saluk, Shirleyanne

Financial Advisor Beausejour, MB Joined April 5, 1986

Schulz, Rhonda

Client Advisor Strasbourg, SK Joined January 9, 2002

Schweigert, Gwendolyn

Client Advisor Lethbridge, AB Joined August 13, 2007

Smith, Rhonda

Mortgage Specialist Calgary, AB Joined March 7, 1988

Stacey, Joanne

Financial Planner Vancouver, BC Joined June 27, 1983

Stauth, Susan

Regional Vice-President Etobicoke, ON Joined September 18, 1989

Strowbridge, Paulette

Client Advisor Business Conception Bay South, NL Joined May 20, 1986

Thompson, Jill

Senior Tech Systems Analyst Toronto, ON Joined January 5, 1998

Trepanier, Madeleine

Manager, Client Care Alma, QC Joined July 10, 1972

Triantafillos, Georgia

Client Advisor Toronto, ON Joined December 21, 1979

Uden, Anna

Customer Service Officer Vancouver, BC Joined January 26, 1981

Watson, Michael

Director, Banks, Brokers and Exchanges Toronto, ON Joined June 7, 1993

Watson, Pat

Financial Advisor Mount Pearl, NL Joined September 8, 1986

Wedlock, Susan

Client Care Advisor Middleton, NS Joined June 11, 2002

Welk, Charlotte

Financial Advisor Selkirk, MB Joined July 4, 1977

Williams, Dale

Sales Tax Special Toronto, ON Joined September 16, 1974

Willis, Margaret

Client Advisor Bruce Mines, ON Joined August 30, 2004

Windley, Virginia Banking Advisor Waterloo, ON Joined June 17, 1975

Wong, Agnes Manager, Workspace Management Support Toronto, ON Joined July 23, 1990

Wong, Albert Financial Planner Toronto, ON Joined May 1, 2000 Yantha, Karen Client Advisor Business Petawawa, ON Joined September 16, 1985

Yee, Marion Senior Analyst Toronto, ON Joined July 26, 2004

PREVIOUS RETIREMENTS

Mackenzie, Ian Director, AML Audit, Internal Audit Services Raleigh, North Carolina Joined August 3, 1970 Retired August 31, 2014 Dalgleish, Charyl Client Advisor Manotick, ON Joined May 28, 2007 Retired February 28, 2015 **ISSUE 2 • 2015**

Keeping In Touch In Memoriam

ln Memori<u>am</u>

We extend our condolences to the families and friends of:

Baetz, Linda Hanover, ON April 1, 2015

Retired January 1, 2012

Bambury, Donald

Hamilton, ON February 27, 2015 Retired November 1, 2003

Berry, Dulcie

Winnipeg, MB March 17, 2015 Retired January 1, 1988

Blackburn, Huguette

Chicoutimi, QC May 9, 2015 Retired September 1, 1996

Boskett, Donna

Toronto, ON March 26, 2015 Retired April 1, 2003

Campbell, Myrna

Kanata, ON April 19, 2015 Retired March 1, 1989

Carter, Peter

Ellerslie, PEI May 20, 2015 Retired January 1, 1989

Cheff, Gabrielle

Lasalle, QC May 4, 2015 Retired November 1, 1991

Chin-Sang, Phyllis

Markham, ON April 29, 2015 Retired January 1, 2001

Clements, John

Burlington , ON March 29, 2015 Retired December 1, 1993 **Corbett, Carole**

Omemee, ON March 17, 2015 Retired February 1, 2007

Corrigian, Dennis Robert

Port Hawkesburry, NS May 14, 2015 Retired December 1, 1997

Cossette, Aldee

Val-D'Or, QC April 23, 2015 Retired June 1, 2004

Counsell, John

Hamilton, ON March 11, 2015 Retired July 1, 1985

Currie, Verna

Surrey, BC May 8, 2015 Retired June 1, 1987

Darby, Edward

Kirkland, QC April 6, 2015 Retired July 1, 1977

De Giorgio, Franca

Toronto, ON February 26, 2015 Retired September 1, 2012

Ehret, Carl

Sherwood Park, AB March 7, 2015 Retired June 1, 1982

Glazin, Jean

Sherbrooke, QC May 8, 2015 Retired January 1, 2004

Greek, Ivan

Dartmouth, NS May 1, 2015 Retired April 1, 1987 **Green, Phyllis**

London, ON January 22, 2015 Retired January 1, 1988

Guillen, Corazon

Vancouver, BC March 31, 2015 Retired June 1, 2001

Gyarmati, Keth

Calgary, AB March 13, 2015 Retired December 1, 1999

Hogberg, George

Calgary, AB March 5, 2015 Retired July 1, 1995

Holland, James Joseph Cedric

Coldbrook , NS February 13, 2015 Retired March 1, 1977

Hudson, Sharon

Airdrie, AB April 16, 2015 Retired July 1, 2002

Hutcheon, Donna

Dundas, ON March 14, 2015 Retired August 1, 2000

Janz, Verner

Summerland, BC May 14, 2015 Retired August 1, 1998

John, Noel

Caledon, ON March 14, 2015 Retired July 1, 2006

Kelly, Phil

Montreal, QC March 30, 2015 Retired May 1, 1995 Lappin, Gena

Victoria, BC February 7, 2015 Retired September 1, 2006

Lawson, Carol

Abbotsford, BC April 18, 2015 Retired November 1, 2002

Tetiled Novelliber 1, 2002

LeBlanc, Betty

Alder Point, NS February 25, 2015 Retired October 1, 1996

Liard, Marilyn

Newmarket, ON February 20, 2015 Retired November 1, 1993

Mackenzie, Grant

Toronto, ON March 9, 2015 Retired December 1, 1983

MacLean, Jack

Bridgetown, NS March 5, 2015 Retired November 1, 1990

Maclean, Albert

Charlo, NB March 11, 2015 Retired July 1, 1983

Maguire, Ollie (Olive)

London, ON March 29, 2015 Retired January 1, 1991

Mary, Waterman

Martintown, ON April 14, 2015 Retired June 1, 1991

Matheis, Margot

Holland Landing, ON March 25, 2015 Retired February 1, 1987

In Memoriam

We extend our condolences to the families and friends of:

Mcconnachie, Norman

Swift Current, SK March 9, 2015 Retired November 1, 1980

Merrifield, Lilian

St. Lazare, QC April 26, 2015 Retired June 1, 1987

Moore, Norma

Kitchener, ON March 1, 2015 Retired June 1, 1989

Moreau, Rita

Campbell River, BC April 6, 2015 Retired May 1, 1999

Patterson, Marg

Blind Bay, BC February 11, 2015 Retired May 1, 2000

Pelletier, Leo

Ottawa, ON April 1, 2015 Retired March 1, 1979

Pelletier, Bernice

Winnipeg, MB March 14, 2015 Retired October 1, 1993 **Pichette, Denise**

Montreal, QC April 30, 2015 Retired March 1, 1996

Pirie, Peter

Simcoe, ON April 4, 2015 Retired September 1, 1989

Poss, Carol Lynn

Scotland, ON April 24, 2015 Retired December 1, 2001

Povilaitis, Monika

Toronto, ON February 14, 2015 Retired May 1, 1981

Riley, Helen

Scarborough, ON April 8, 2015 Retired September 1, 1990

Robertson, Boyd

Minnedosa, MB February 28, 2015 Retired June 1, 1989

Rossy, Helga

Laval, QC February 15, 2015 Retired June 1, 1992 Roy, Adele

Vars, ON May 7, 2015 Retired June 1, 2008

Shirley, Verna Orleans, ON April 5, 2015 Retired April 1, 2003

Sinclair, Elinor

Calgary, AB February 24, 2015 Retired December 1, 1987

Skrivianic, Miro

Oakville, ON April 29, 2015 Retired January 1, 1999

Smith, Eva

Toronto, ON April 6, 2015 Retired November 1, 1983

Starnaman, Norman

Surrey, BC March 24, 2015 Retired November 1, 1998

Thomas, Elizabeth

Vancouver, BC March 20, 2015

Retired September 1, 2001

Vennard, Carol Smithers, BC

May 21, 2015

Retired January 1, 2009

Vlach, Karl

Lively, ON March 11, 2015

Retired January 1, 1983

Waterman, Mary

Martintown, ON April 14, 2015 Retired June 1, 1991

Yuill, Dorothy

Saulte Ste Marie, ON April 30, 2015 Retired May 1, 1989

Gloria Hill

- First joined RBC in 1993
- Retired in 2012
- Role prior to retirement: Customer Assistance Office

A Celebration of Survival

Dragons, which often exist in the fertile imaginations of children or as fire-breathing giants on the silver screen are known to destroy people and property at will. But to Gloria Hill, dragons – or rather the boats they've inspired – represent survival.



The boats, of Chinese origin, impress many with their sleekness and size. They are a remarkable sight. Each boat transports more than 20 paddlers who respond to the commands and drum beats of a caller. The paddlers' mission? To slice through the water in unison.

Gloria was impressed too when she first saw the sight. She had completed cancer surgery and treatment one year earlier and was searching for a way to celebrate life. "I wanted to turn my experience into something positive," she explains.

"Waves of Hope", the team with which Gloria paddles in Brandon, Manitoba, has contributed greatly to her positive outlook. "I was hooked from the beginning," Gloria says, remembering a spring day in 2013. "It was a sisterhood." Gloria has since become close friends with her team mates who range in age from 45 to 75. "We participate to have a good time and show our stuff!"

"Every time I step in the boat I feel that I'm celebrating my survival and connecting with the ladies."

proud to "show her

stuff".

Giving women an opportunity to "show their stuff" may have occurred to Dr. Don McKenzie. In 1996, he decided to challenge a widely held belief about breast cancer. As a sports medicine specialist in Vancouver, he tested the conventional wisdom that breast cancer patients must avoid upper body exercise. He put 22 post-operative women through dragon boat paces for three months. When the test period ended, not only did the women feel healthy, they didn't want to stop paddling. Since then, the breast cancer dragon boat movement has become a world-wide phenomenon.

Thanks to the benefits of the sport, Gloria's physical health has improved considerably. Each March, dry land training begins weekly. As soon as the weather cooperates in May, the women, some of whom have been cancer-free for decades, continue paddling in nearby Lake Minnedosa, till September. In their dragon boat named "Kindred Spirit", they participate in festivals and most importantly, enjoy themselves. "Every time I step in the boat I feel that I'm celebrating my survival and connecting with the ladies," explains Gloria.

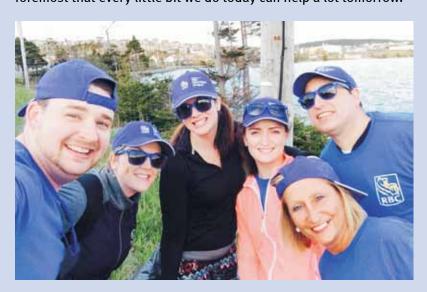
Gloria's dragon boating took her to an international festival in Florida last October, where she joined 100 teams of breast cancer survivors, their supporters and family members – 3,000 in all. Now into her third paddling season, Gloria's keen to improve her technique, stay strong, and paddle straight ahead in smooth waters.



RBC awards \$3.2 million in funding to protect water

RBC announced the recipients of the 2015 RBC Blue Water Project Leadership and Community Action Grants in June. RBC will donate more than \$3.2 million for water protection programs delivered by 159 organizations across nine countries, including Canada, the United States, United Kingdom, Australia, Luxembourg, China, India, Mexico and Grand Bahama. The grants will fund programs that improve urban water quality, enhance storm water management and protect and restore urban waterways.

"RBC has a longstanding commitment to environmental sustainability," stated Dave McKay. "We understand first and foremost that every little bit we do today can help a lot tomorrow."



RBCers in Paradise, Newfoundland cleaned a trail around Adams Pond to celebrate Blue Water Day in June. Pictured left to right: Matthew Beck, Faythe Copper, Amanda Mallard, Carlee Du Plessis, Stephen Dawson and Debbie Mercer.

PGA Tour star Ryan Palmer joins Team RBC

In May, RBC announced a new relationship with 2010 Sony Open Champion Ryan Palmer, who will become a golf ambassador and represent the RBC brand globally. This announcement builds on RBC's ongoing commitment to golf as the title sponsor of the 2015 RBC Heritage held at Harbour Town Golf Links on Hilton Head Island, South Carolina and the 2015 RBC Canadian Open, which was played at Glen Abbey Golf and Country Club during July, in Oakville, Ontario.

RBC named Global Retail Bank of the Year

The employees of RBC were once again honoured with the most prestigious international prize that Retail Banker International (RBI) can bestow at its annual awards competition – Global Retail Bank of the Year. RBC is the only Canadian bank to capture RBI's top honour, and the only North American bank to earn the distinction two consecutive years in a row – an unprecedented achievement in a competition that attracted close to 400 nominations from the world's most successful banks.

RBC and Pan Am Games of the Past



1991

Tino Dossantos, a liaison officer in Client Services at Toronto Main Branch, won a gold medal at the Pan American Tae Kwon Do Games, a lead up to the Pan Am Games held later that year in Cuba. Interest Magazine told the story.

1999 Games in Winnipeg

This picture (right) was taken at a party for 800 Royal Bank staff and their families. Leo proudly wore a Pan Am tee shirt, most likely sized extraextra-extra large! Royal Bank was the official bank and a major sponsor.

Howard Shearer, market manager of the Pan-Am Games Project, worked with his team of Gwenda Coombs, Bill Cooper and Bernie Howatt to set up welcome centres, travel information and banking services for the Games.

Thousands gathered at the Royal Bank Stage for entertainment and fireworks. One night, the crowd numbered more than 60,000. Four hundred RBC staff volunteered at the Games, and more than 150 served as ushers and hosts at the stage.





in Touch

Here's how to reach us:

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