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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.

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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.
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).
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 500-plus 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.

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.

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.
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](http://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](http://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.

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Download My SunLife Mobile App today for on-the-go access to drug, health and dental coverage claims at your fingertips. Easy, convenient and free at [sunlife.ca/mobile](http://sunlife.ca/mobile)!
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

**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.:**

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**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.

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.

Keeping in Touch Team c/o RBC Pension and Benefits

200 Bay Street North Tower, 11th Floor

Toronto, ON, Canada M5J 2J5

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
Pursuing new passions, volunteering at your local hospital, staying healthy and active, caring for a loved one who needs you. You have a lot to accomplish. The RBC EmployeeCare Program can support you – even after you retire.

- 24/7 toll-free access to professional program consultants for expert support and resources
- In-person, video or telephonic counselling with qualified, professional counsellors
- Elder care services
- Financial & legal consultations
- Community referrals
- Nutritional counselling & naturopathic services
- Online materials & resources
- And so much more

CONTACT:

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

www.lifeworks.com

User id: rbc
Password: rbccanada
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

Boustedt, 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

Carrol, 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

Coultée, 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
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<td>VP, Strategy &amp; Strategic Performance Management</td>
<td>Toronto, ON</td>
<td>April 19, 1976</td>
</tr>
<tr>
<td>Khan, Joyce</td>
<td>Verification Officer</td>
<td>Toronto, ON</td>
<td>December 4, 1989</td>
</tr>
<tr>
<td>Khan, Shaheen</td>
<td>Customer Service Officer</td>
<td>Vancouver, BC</td>
<td>September 2, 1975</td>
</tr>
<tr>
<td>Klausmann, Irene</td>
<td>Director</td>
<td>Toronto, ON</td>
<td>October 15, 1991</td>
</tr>
<tr>
<td>Ko, James</td>
<td>Senior Manager, Credit Servicing Systems</td>
<td>Toronto, ON</td>
<td>May 29, 1989</td>
</tr>
<tr>
<td>Lane, Corston</td>
<td>Investment Advisor</td>
<td>Halifax, NS</td>
<td>October 6, 1986</td>
</tr>
</tbody>
</table>
Retirements

DECEMBER 2015
(CONTINUED)

Lao, Virginia
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 April 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

Martí, 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

McCann, 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

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 Manager
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

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 Manager
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
Retirements

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
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

Scherri, 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

Sykes, Rebecca
Process Support Officer
Toronto, ON
Joined June 1, 1988

Tezuka, Ruby
Administrative Assistant
Calgary, AB
Joined May 16, 1994

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

**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 October 10, 1995

**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**  
Investment Advisor  
Toronto, ON  
Joined August 28, 1984

**Cottrelle, Janet**  
Quality Review Consultant  
Mississauga, ON  
Joined September 1, 1999

**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 May 6, 1974

Genzel, John
Commercial Account Manager
Vancouver, BC
Joined June 27, 1983

Gerard, Ginette
Client Advisor
Trois-Rivières, 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

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

Murphy, Maureen
Program Director
T&O, GTI
Toronto, ON
Joined September 9, 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
**Retirements**

### JANUARY 2016 (CONTINUED)

**Sturge, Constance**  
Director, Quality Performance Services  
Mississauga, ON  
Joined July 18, 2005

**Trudel, Aline**  
Administrative Assistant  
Trois-Rivières, 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

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

**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

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
## In Memoriam

We extend our condolences to the families and friends of:

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Date of Birth</th>
<th>Date of Death</th>
<th>Date of Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alfonso, Isabella</td>
<td>Brossard, QC</td>
<td>September 6, 2015</td>
<td>Retired August 1, 2007</td>
<td></td>
</tr>
<tr>
<td>Alford, Darlene</td>
<td>Windsor, ON</td>
<td>November 14, 2015</td>
<td>Retired January 1, 2012</td>
<td></td>
</tr>
<tr>
<td>Armstrong, Kathryn</td>
<td>Cardinal, ON</td>
<td>January 8, 2016</td>
<td>Retired August 31, 2011</td>
<td></td>
</tr>
<tr>
<td>Bardes, Todd</td>
<td>Toronto, ON</td>
<td>January 1, 2016</td>
<td>Retired January 31, 2009</td>
<td></td>
</tr>
<tr>
<td>Beaulieu, Denis</td>
<td>Westmount, QC</td>
<td>July 12, 2015</td>
<td>Retired December 31, 1999</td>
<td></td>
</tr>
<tr>
<td>Berube, Rosemary</td>
<td>Verdun, QC</td>
<td>December 4, 2015</td>
<td>Retired May 1, 2005</td>
<td></td>
</tr>
<tr>
<td>Blais, Pierre</td>
<td>Berthierville, QC</td>
<td>February 13, 2016</td>
<td>Retired January 31, 2001</td>
<td></td>
</tr>
<tr>
<td>Boisvert, Norman</td>
<td>Beaconsfield, QC</td>
<td>January 1, 2016</td>
<td>Retired February 27, 2000</td>
<td></td>
</tr>
<tr>
<td>Boucher, Lise</td>
<td>Cowansville, QC</td>
<td>November 13, 2015</td>
<td>Retired January 1, 1992</td>
<td></td>
</tr>
<tr>
<td>Brown, Mary</td>
<td>Calgary, AB</td>
<td>November 16, 2015</td>
<td>Retired December 1, 1994</td>
<td></td>
</tr>
<tr>
<td>Brown, Clarence</td>
<td>Toronto, ON</td>
<td>December 21, 2015</td>
<td>Retired February 28, 1973</td>
<td></td>
</tr>
<tr>
<td>Brossard, QC</td>
<td>December 21, 2015</td>
<td>Retired February 28, 1973</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Duguay, Richard</td>
<td>Ancaster, ON</td>
<td>January 14, 2016</td>
<td>Retired December 31, 2006</td>
<td></td>
</tr>
<tr>
<td>Dussault, Jean</td>
<td>Blainville, QC</td>
<td>December 18, 2015</td>
<td>Retired April 1, 1993</td>
<td></td>
</tr>
<tr>
<td>Fournier, Gerry</td>
<td>Saint-Lazare, QC</td>
<td>December 22, 2015</td>
<td>Retired September 1, 1993</td>
<td></td>
</tr>
<tr>
<td>Fournier, Gerry</td>
<td>Saint-Lazare, QC</td>
<td>December 22, 2015</td>
<td>Retired September 1, 1993</td>
<td></td>
</tr>
<tr>
<td>Frasch, Barbara</td>
<td>Toronto, ON</td>
<td>December 11, 2016</td>
<td>Retired September 30, 1985</td>
<td></td>
</tr>
<tr>
<td>Goodwin, Garry</td>
<td>Fall River, NS</td>
<td>November 13, 2015</td>
<td>Retired October 1, 1989</td>
<td></td>
</tr>
<tr>
<td>Horncastle, Allan</td>
<td>Hamilton, ON</td>
<td>December 19, 2015</td>
<td>Retired April 1, 2007</td>
<td></td>
</tr>
<tr>
<td>Howard, Georgia</td>
<td>Vancouver, BC</td>
<td>November 23, 2015</td>
<td>Retired September 30, 2008</td>
<td></td>
</tr>
<tr>
<td>Horncastle, Allan</td>
<td>Hamilton, ON</td>
<td>November 19, 2015</td>
<td>Retired April 1, 2007</td>
<td></td>
</tr>
<tr>
<td>Mader, Gladys</td>
<td>Penticton, BC</td>
<td>November 11, 2015</td>
<td>Retired June 1, 1991</td>
<td></td>
</tr>
<tr>
<td>Mak, Virginia</td>
<td>Vancouver, BC</td>
<td>January 20, 2016</td>
<td>Retired August 31, 2003</td>
<td></td>
</tr>
<tr>
<td>Kugadass, Subramanya</td>
<td>Maple, ON</td>
<td>November 4, 2016</td>
<td>Retired March 31, 2012</td>
<td></td>
</tr>
<tr>
<td>Kuhn, Ruth</td>
<td>Vulcan, AB</td>
<td>December 7, 2015</td>
<td>Retired October 1, 1993</td>
<td></td>
</tr>
<tr>
<td>Leblanc, Helen</td>
<td>Moncton, NB</td>
<td>December 24, 2015</td>
<td>Retired December 31, 2006</td>
<td></td>
</tr>
<tr>
<td>Labelle, Sue</td>
<td>East Hawkesbury, ON</td>
<td>December 22, 2015</td>
<td>Retired December 31, 2009</td>
<td></td>
</tr>
<tr>
<td>Landry, Diane</td>
<td>Quebec, QC</td>
<td>January 9, 2016</td>
<td>Retired June 30, 2009</td>
<td></td>
</tr>
<tr>
<td>Lovett, Mildred</td>
<td>Calgary, AB</td>
<td>February 7, 2016</td>
<td>Retired March 31, 1997</td>
<td></td>
</tr>
<tr>
<td>MacDonald, Marie</td>
<td>Charlottetown, PE</td>
<td>November 29, 2015</td>
<td>Retired November 1, 1994</td>
<td></td>
</tr>
<tr>
<td>Mannerow, Jean</td>
<td>Chesley, ON</td>
<td>November 7, 2015</td>
<td>Retired June 1, 1999</td>
<td></td>
</tr>
<tr>
<td>McGinnis, George</td>
<td>Kingston, ON</td>
<td>December 26, 2015</td>
<td>Retired June 1, 1992</td>
<td></td>
</tr>
<tr>
<td>McLeod, Iain</td>
<td>Calgary, AB</td>
<td>February 2, 2016</td>
<td>Retired April 30, 1983</td>
<td></td>
</tr>
</tbody>
</table>

11
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