



ISSUE 1, 2014

Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



In this Issue

- 1 RBC Notes
- 2 Life's a Party for this Retiree
- 4 Call of the Wild Forges Friendship
- 5 Information about your RBC retiree benefits program
- 6 RBC Reports Available Online





Royal Bank of Canada reports first quarter 2014 results

On February 26, 2014, RBC reported net income of \$2,092 million for the quarter ended January 31, 2014, up \$45 million or 2% from the prior year and relatively flat from last quarter. We also announced an increase to our quarterly dividend of \$0.04 or 6%, to \$0.71 per share.

“We delivered first quarter earnings of over \$2 billion, reflecting solid client volume growth across most businesses as we continue to extend our leadership position in Canada while growing our businesses globally,” said Gordon M. Nixon, RBC Chief Executive Officer.

“We believe our focus on developing innovative products and services, and our ongoing discipline in managing costs, remain clear competitive advantages in today’s environment. We also announced a 6% increase to our quarterly dividend.”



Editor’s Note

Dear RBC Pensioner,

I’ve been editing this publication for about one year and I’ve learned that while you enjoy reminiscing about RBC’s good old days, many of you are just as enthusiastic about the present. The two retiree profiles in this issue are prime examples. I hope you’ll enjoy reading about Murray Carson’s wild adventures and Pamela Worman’s passion for staying fit.

You’ve no doubt noticed that this first issue of 2014 is longer than usual, thanks to seven months of “Retirement and In Memoriam” listings, rather than the usual three. We’ve been able to address the technical matters that previously resulted in a lag of several months in the listings. So in this issue we’re catching up.

Also unique to this issue is the amount of space we’ve devoted to important reminders about what is available to RBC Pensioners in the way of perks, discounts, EmployeeCare, and the Retiree Benefits program. You may want to hold onto *Keeping in Touch* this time around so that you have all the information in one place. Or you can retain it digitally in our new, easy-to-read PDF version at www.rbc.com/pensioners. (French - <http://www.rbc.com/retraite/index.html>) It’s proving to be so popular that for the first time, you can opt out of the paper version, if you like. You’ll read more about this in this issue.

In my Editor’s Note last time, I mentioned that since our long-time columnist, Yvonne Blackwood, is stepping aside to work on a novel, we’ll be alternating Dr. Bob’s column with a guest columnist. With all the talent among RBC’s Pensioners, I can think of no better source for a featured column than the readers of this publication – *that means you!*

We’ll present a different guest columnist in alternating editions of Keeping in Touch, beginning with issue #3 this year – the summer edition. Are you a serious hobbyist who can offer valuable tips and insights to our general readership? Contact me if ...

- *You’re a seasoned traveller with knowledge about the cruise industry or destinations that cater to the 55 plus crowd;*
- *You’re savvy with social media and can educate your fellow pensioners about writing their own blog;*
- *You’re a skilled gourmand, photographer or gardener with tried-and-true advice to share.*

These are just some of the subjects that will interest *Keeping in Touch* readers. If you’d like to volunteer, send me a note at keepingintoucheditor@rbc.com. You don’t need outstanding writing skills – we’ll help you with that. In return for your contribution, we think you’ll enjoy the experience of participating in the publication, sharing your knowledge with many of your former colleagues and seeing your name in print!

I’ll look forward to hearing from you.

Jill Quinn
Keeping In Touch Editor

Pamela Worman

- First joined RBC in 1976
- Retired in 2004
- Role prior to retirement: Central Teller and Customer Service, Surrey, BC

Life's a Party for this Retiree

If you think salsa, merengue and soca are three courses in a spicy Latino meal, you need to talk to Pamela Worman. But don't expect it to be a sit-down discussion – in no time she'll have you on your feet, swaying to the choreography of Zumba®.



Zumba® combines dance and aerobic elements set primarily to Latino rhythms. Salsa, merengue and soca moves, together with hip-hop, tango, mambo, martial arts, squats, lunges and more, result in an hour of sweat-inducing, heart-pumping exercise. Zumba® claims that you'll "party yourself into shape" and Pamela, a licensed Zumba® instructor, leads the party during eight classes a week.

Yes...that's *eight* hours plus an additional four to six hours on average, weekly, to create new choreography, practice, and attend classes and seminars to stay current with new moves. "Half the classes I give are for seniors," explains Pamela, who instructs all ages. "I've had 90 year-olds in my Zumba Gold® classes as well as children in an after-school program. Everyone loves it."

A characteristic of Zumba® that sets it apart from many other aerobic enterprises is fundraising. "We've raised money for Heart & Stroke and Cancer Research in the form of a Zumbathon®," says Pamela. Along with other licensed instructors, she will lead a two to three hour event filled with great music and lots of laughter. Participants pay a fee and Pamela donates 100 percent of the proceeds to the designated charity.

Pamela Worman moves to the Zumba® beat during one of her eight weekly classes.

"I thought, maybe I'm too old. But it's been five years and I'm hooked!"

When Pamela left British Columbia and moved to Hamilton, Ontario after retirement, staying active was non-negotiable. She had always exercised and particularly enjoyed jazzercise. "I would show co-workers some of the moves and one of them once said I should teach. But I never thought I could do it." Being part of a group while exercising is what drew her to Zumba®. After taking a workshop to find out more, a job offer came her way, though most of her classes are offered voluntarily. "I thought, maybe I'm too old. But it's been five years and I'm hooked!"

Pamela encourages other retirees to get hooked too, on any form of exercise. "What happens often is that people stop moving. Find something you love to do and people you like to be with. Make it a daily priority and it will become a necessary part of your life."

More “Go Green” Options Available – It’s Your Choice

Keep in Touch Online or On Paper

For the past few months, RBC pensioners have been turning to the new and improved website at www.rbc.com/pensioners (French - <http://www.rbc.com/pensioners/>) for easy-to-find forms and benefits-related information.

The single PDF file for *Keeping in Touch* is housed on the site. With its easy navigation and option to “go green”, it’s gaining popularity over the print version, so we’re giving you a choice about how you’d like to receive *Keeping in Touch*.

If you’d like to read *Keeping in Touch* **online** from now on, notify us by sending an email to:

keepingintoucheditor@rbc.com. In your email, simply type **Opt Out** in the subject line **along with your employee number** so that we can identify you. Once you opt out, you will no longer receive a paper version of the magazine.

If you want to continue receiving the paper version of *Keeping in Touch* there’s no need to take any action – we’ll continue sending it to your mailing address.

However you decide to receive *Keeping in Touch*, remember that you can access current and archived issues at www.rbc.com/pensioners/keeptouch/index.html. (French - <http://www.rbc.com/retraite/keeptouch/index.html>)

Monthly Pension Statement

In response to the large number of requests received from pensioners who want to “go green”, RBC has reduced the amount of paper statements being mailed.

Contact us by phone or email if you want to receive only one annual paper statement each year (please be sure to include your employee number when you contact us). It will be mailed to you on December 31, reflecting your year-to-date pension received. You will also receive a paper statement if there is a change to your net pension (i.e. change in premium rates).

If you are already receiving only the December 31 annual pay statement there is no need to take any action. And please keep in mind that you have the option to continue receiving monthly paper statements. To do so or to ask questions about this option, contact the **HRSC at 1-800-545-2555** or e-mail hrscpensions@rbc.com.

Retiree Discounts

As an RBC retiree you have access to special “perks” including offers and discounts, thanks to a program called Perkopolis.

Visit Perkopolis to access exclusive offers and discounts for entertainment, hotels and travel, shopping and much more! This program is for RBC Pensioners, not the general public. Once you’re a member, you can login from any computer with Internet access, 24/7.

Join Today. It only takes a minute:
Contact the HR Service Centre at 1-800-545-2555 to obtain your member ID

1. Go to www.perkopolis.com
2. Click on “Not a member? Register Now:” to create your profile and password
3. Enter your Member ID



ISSUE 1 • 2014

Retirements and In Memoriam

Retirements

AUGUST 2013

Bitetto, Rosa

Specialized Services Officer
Montreal, QC
Joined May 15, 1980

Brassard, Robert

Directeur, Service Aux
Entreprises
Chicoutimi, QC
Joined June 13, 1977

Bruce, Eileen

Client Service Representative
Scarborough, ON
Joined October 7, 1977

Carle, Johanne

Account Services Agent
Montreal, QC
Joined July 11, 1977

Carroll, Sherry

Client Service Representative
Calgary, AB
Joined March 22, 1971

Ciardullo, Fernanda

Customer Assistance Officer
Woodbridge, ON
Joined May 4, 1985

Clark, Anna

Client Service Representative
Corunna, ON
Joined April 23, 2001

Clephan, Marilyn

Senior Customer Service
Representative
Mississauga, ON
Joined May 1, 1997

Donovan, Colleen

Department Manager - Lease
Transaction Management
Burlington, ON
Joined April 8, 2002

Dow, Grace

Mortgage Specialist
Calgary, AB
Joined December 17, 1979

Eisenberger, Jo-Ann

Senior Account Manager
Kamloops, BC
Joined October 11, 1994

Farina, Assunta

Operations Support Officer
Montreal, QC
Joined June 30, 1975

Frederick, France

Financial Planning Associate
Quebec, QC
Joined July 13, 1981

Gilbertson, Jo

Associate Account Manager,
Aboriginal Markets
Winnipeg, MB
Joined July 21, 1980

Goodreau, Dave

Senior Manager - Policy
Governance & Control
Toronto, ON
Joined November 9, 1981

Harrop, Lise

Client Service Representative
Dollard-Des-Ormeaux, QC
Joined May 15, 1989

Hartles, Denis

Client Service Representative
Kingston, ON
Joined March 12, 2001

Holland, Mae Belle

Senior Scorecard Analyst
Burlington, ON
Joined March 12, 1979

Hoskins, Catherine

Administrator, Marketing &
Communications
Vancouver, BC
Joined August 23, 1973

Josephs, Carol

Mail Clerk – Messenger
Toronto, ON
Joined November 27, 1991

Kohlman, Debbie

Client Service Representative
Calgary, AB
Joined November 7, 1983

Lam, Rowana

Operations Officer
Toronto, ON
Joined October 3, 1988

Lau, Jane

Client Service Representative
Scarborough, ON
Joined July 7, 2008

Laybolt, Heather

Branch Manager
Sherbrooke, NS
Joined May 5, 1979

MacGregor, Sandy

Commercial Account Manager
Saskatoon, SK
Joined June 21, 1976

Martin, Karen

Senior Account Manager
Stonewall, MB
Joined June 21, 2004

Mitalkovska, Katerina Nikic

Team Leader Guarantee's
Department
Toronto, ON
Joined June 17, 1996

Moinipour, Parviz

Senior Technical
Systems Analyst
Toronto, ON
Joined September 12, 1988

Mutch, Carole

Manager, Credit Initiative
Toronto, ON
Joined September 19, 1977

Nasrullah, Yasmin

Business Advisor
Mississauga, ON
Joined September 10, 1986

Ogrinc, Susan

Director
Toronto, ON
Joined May 17, 1976

Oza, Bharat

Service Representative
(Inbound)
Winnipeg, MB
Joined May 31, 1999

Park, Derek

Financial Advisor
Toronto, ON
Joined December 5, 1977

Patterson, Sharon

Client Service Representative
Boisbervain, MB
Joined April 2, 1984

Prairie, Lise

Audit & Control Agent
Westmount, QC
Joined August 8, 1988

Riehl, Diane

Customer Assistance Officer
London, ON
Joined February 25, 1985

Rouillard, Belinda

Mortgage Specialist
Halifax, ON
Joined June 16, 1975

Salter, Kathleen

Administrative Assistant
Red Deer, AB
Joined November 5, 2001

Shisler, Joanne

Customer Assistance Officer
Port Colborne, ON
Joined April 11, 1977

Smart, Bonnie

Client Service Representative
Courtice, ON
Joined August 26, 1974

Stanley, Cathy

Project Manager
Toronto, ON
Joined July 4, 1972

Sung, Diane

Financial Planner
Vancouver, BC
Joined June 19, 1978

Retirements

Taghvaei, AJ Mehran

Platinum Insurance Agent
Vancouver, BC
Joined August 10, 2009

Theriault, Claudyne

Représentante en épargne collective
Beloeil, QC
Joined August 25, 1980

Tu, Danny

Senior Database Administrator
Toronto, ON
Joined December 7, 1987

Turgeon, Sylvie

Agent de soutien,
Exploitation du marché
Montreal, QC
Joined November 6, 1972

Vanhinsberg, Deb

Associate Account Manager
Kitchener, ON
Joined September 7, 1976

Vaughn, Cindy

Financial Planner
Mississauga, ON
Joined June 25, 1979

Wanamaker, Beth

Senior Client Service Representative
Sussex, NB
Joined November 6, 1989

Yu, Herman

Mortgage Specialist
Mississauga, ON
Joined January 1, 1994

SEPTEMBER 2013

Anderson, Carol

Client Service Representative
Port Dover, ON
Joined September 10, 2007

Beaubien, Georges

Investment Advisor
Montreal, QC
Joined January 1, 1970

Bedford, Kathy

Central Teller
Chatham, ON
Joined September 8, 1986

Bell, Glenda

Customer Service Representative
Erin, ON
Joined March 25, 1974

Blouin, Monique

Client Assistance Officer
Montreal, QC
Joined August 1, 1982

Buchanan, Marilyn

Client Service Representative
Moncton, NB
Joined November 13, 1984

Chaput, Gervais

Audit Manager
Montreal, QC
Joined May 17, 1976

Chevrette, Louise

Client Service Representative
Joliette, QC
Joined July 13, 1987

Côté, Guylaine

Client Service Representative
Alma, QC
Joined August 31, 1977

Desjardins, Janet

Senior Account Manager
Saskatoon, SK
Joined August 5, 1974

Drummond, Dana

Client Service Representative
Scarborough, ON
Joined February 2, 2000

Edwards, Judy

Advisor Assistant
Vancouver, BC
Joined September 16, 1985

Fiala, Sandra

Client Service Representative
Esterhazy, SK
Joined February 13, 1979

Fleming, Yvonne

Client Service Representative
Toronto, ON
Joined October 6, 1986

Fontaine, Sandra

Senior Team Leader
Westmount, QC
Joined April 11, 1977

Fraser, Barbara

Central Teller
Pictou, NS
Joined August 13, 1990

Gerges, Rafik

Trade Officer
Mississauga, ON
Joined October 14, 1997

Gibbs, Pauline

Mobile Mortgage Specialist
Vancouver, BC
Joined August 10, 1989

Hamel, Johanne

Account Manager PFS
Trois-Rivieres, QC
Joined December 19, 1985

Huck, Herb

VP Advanced Marketing and
Distributor Relationships
Toronto, ON
Joined April 4, 2005

Jasamanidse, Nancy

Client Service Representative
Maple Ridge, BC
Joined February 2, 1982

John, Frank

Senior Software Analyst
Toronto, ON
Joined September 5, 1978

Khan, Yassmeen

Policy and Compliance Officer
Toronto, ON
Joined May 18, 1978

Lafford, Darlene

Financial Planner
Halifax, NS
Joined September 13, 1976

Lalonde, Rosanna

Commercial Account Manager
Newmarket, ON
Joined June 21, 1978

Lapierre, Doris

Client Service Representative
Sept-Îles, QC
Joined June 11, 2007

Legath, Cornelia (Connie)

Customer Assistance Officer
St-Lambert, QC
Joined July 14, 1988

Lung, Paulette

Senior QA Analyst
Toronto, ON
Joined July 27, 1992

Mason, Kerry

Client Service Representative
Qualicum Beach, BC
Joined February 1, 1978

McCabe, Laurie

Senior Client Service Representative
Pembroke, ON
Joined September 20, 1976

Miller, Carol

Manager
Hunter River, PEI
Joined July 6, 1981

Milne, Ann

Senior Manager,
Securitization
Toronto, ON
Joined October 2, 1989

Molleur, Danielle

Resolution Officer
Westmount, QC
Joined May 17, 1993

Phaneuf, Michele

Documentation Specialist
Montreal, QC
Joined July 2, 1969

Plourde, Manon

Account Manager, PFS
Joliette, QC
Joined May 12, 1981

(CONTINUED)

Rabadi, Roshan
Customer Service
Representative
Burlington, ON
Joined July 10, 1995

**Rajakulasek,
Jayakulasingham**
Account Service
Representative
Toronto, ON
Joined October 24, 1999

Robinson, Marg
Financing Specialist
Toronto, ON
Joined August 18, 1975

Robinson, Maureen
Project Manager,
Payments, Wires & Swift
Mississauga, ON
Joined May 13, 1981

Routly, Daphne
Mortgage Specialist
Vancouver, BC
Joined October 16, 1972

Silva, Lucy
Client Assistance Officer
Oakville, ON
Joined March 23, 2009

Simard, Diane
Account Manager
Pointe-aux-Trembles, QC
Joined June 27, 1975

Smith, Louise Anne
Compliance Officer
Toronto, ON
Joined October 1, 2001

Stogre, Karen
Bilingual Customer Service
Mississauga, ON
Joined August 2, 2005

Strong, Neil
Application Coordinator
Toronto, ON
Joined August 19, 1974

Turner, Ellen
Account Manager
Cornwall, ON
Joined June 17, 2002

Wetherell, Val
Financial Planner
Calgary, ON
Joined April 23, 1984

Wieler, Roxane
Account Service
Representative
Winnipeg, MB
Joined September 8, 1981

Wishropp, Cherry
Assistant Manager, Vendor
Coordination & Support
Toronto, ON
Joined August 15, 1977

Zlatic, Nevenka Nena
Liaison Officer at Student
Loan Centre
Toronto, ON
Joined August 8, 1972

OCTOBER 2013

Almanzor, Angelita
Trade Settlement Officer
Toronto, ON
Joined January 23, 1989

Andrews, June
Client Service Representative
London, ON
Joined September 16, 1985

Arthrell, Douglas
Mortgage Specialist
Mississauga, ON
Joined February 3, 2003

Barker, Dianne
Account Manager
Melita, MB
Joined August 4, 1981

Barrett, Amy
Associate Account Manager
Toronto, ON
Joined January 31, 1977

Bellevue, Brian
Branch Manager
Brockville, ON
Joined August 1, 1977

Bernard, Pauline
Market Operations
Support Officer
Burlington, ON
Joined September 9, 1985

Bernier, France
Associate Account Manager
Quebec, QC
Joined July 15, 1974

Bissonnette, Francine
Account Services Agent
Westmount, QC
Joined March 14, 1983

Chambers, Mark
Adjudication Associate
Vancouver, BC
Joined November 20, 2000

Chisholm, Kim
Financial Planning Associate
Halifax, NS
Joined June 8, 1978

Cinq-Mars, Patricia
Associate Director
Toronto, ON
Joined September 4, 1985

Cole, Irene
Executive Assistant
Barrie, ON
Joined November 1, 1979

Colenutt, Donna
Investment & Retirement
Mississauga, ON
Joined December 24, 1990

Concina, Caesar
Account Services Agent
Toronto, ON
Joined April 1, 2002

Cooper, Terry
Client Service Representative
Shaunavon, SK
Joined January 14, 2008

Coward, Shelagh
Private Banker
Toronto, ON
Joined March 21, 1988

Culhane, Lynn
Financial Planning Associate
Ottawa, ON
Joined October 3, 1983

Deslauriers, H  l  ne
Account Manager
Laval, QC
Joined October 20, 1986

Downman, Bob
Manager, Product Analytics,
Canadian Banking
Toronto, ON
Joined September 2, 1980

Draker, Mae
Senior Client Service
Representative
Ottawa, ON
Joined January 20, 1987

Evans, Wilma
Portfolio Manager
Moncton, NB
Joined April 22, 1996

Feigelman, Fleurette
Royal Direct Credit Specialist
Mississauga, ON
Joined October 17, 1988

Fernandes, Maria
Trade Officer
Toronto, ON
Joined May 1, 1989

Fisher, Kelly
Senior Business Analyst
Toronto, ON
Joined January 26, 1976

Flick, Brad
Senior Manager, Special
Loans & Advisory Services
Toronto, ON
Joined August 28, 1972

Gauthier, Louise Claire
Account Manager
Varennnes, QC
Joined April 28, 1992

Retirements

Germain, Hélène

Admin Assistant
Quebec, QC
Joined March 21, 1988

Hansen, Liz

Client Service Representative
Coquitlam, BC
Joined February 27, 1995

Hanson, Marg

Senior Account Manager
Business
Kamloops, BC
Joined April 6, 1988

Hanson, Ray

Managing Director- Research
Toronto, ON
Joined October 1, 1980

Hatcher, Steve

Regional Manager, Atlantic
Halifax, NS
Joined July 6, 1972

Hing, Ivy

Account Service Agent
Toronto, ON
Joined November 21, 1994

Hunter, Sue

Account Manager
Nanaimo, BC
Joined November 16, 1987

Inkster, Sue

Client Service Representative
Chase, BC
Joined February 25, 1985

Klaczek, Donna

Client Service Representative
Sherwood Park, AB
Joined February 11, 1991

Kunzelman, Nowell

Financial Planner
Winnipeg, MB
Joined June 23, 1975

Kurlowich, Marlene

Cash Control Officer
Kelowna, BC
Joined August 7, 1978

Lainez, Elizabeth

Account Service Agent
Toronto, ON
Joined October 19, 1998

Laliberte, Karen

Branch Manager
Winnipeg, MB
Joined January 18, 1971

Lee, Lily

Account Services Agent
Montreal, QC
Joined April 28, 1980

Leung, Cassandra

Senior Account Manager
Vancouver, BC
Joined October 13, 1987

Malcolm, Mitzi

Mortgage Specialist
Mississauga, ON
Joined January 16, 1973

Mazerall, Susan

Client Service Representative
Sharbot Lake, ON
Joined September 29, 2000

McNaughton, Rob

Financial Planner
Sarnia, ON
Joined April 28, 1997

Melnik, Linda

Client Assistance Officer
Cambridge, ON
Joined February 25, 1991

Milliard, Bernice

Central Teller
L'Ancienne-Lorette, QC
Joined October 16, 1978

Morris, Judy

Client Assistance Officer
Edmonton, AB
Joined October 6, 2000

Morrison, Edna

Senior Manager,
Service Management
Toronto, ON
Joined September 6, 1988

Odorico, Gloria

Customer Assistance Officer
Toronto, ON
Joined February 7, 1983

Parker, Craig

Manager, Financial Planning
Winnipeg, MB
Joined October 11, 1977

Penseney, Karen

Senior Project Manager
Toronto, ON
Joined October 15, 1996

Pierpaoli, Diane

Investigations Agent
Westmount, QC
Joined October 28, 1974

Rapino, Beverly

Market Operations
Support Officer
Thunder Bay, ON
Joined August 2, 1977

Ray, Sandee

Executive Assistant
Almonte, ON
Joined August 13, 1984

Redfern, Alison

Branch Manager
Waterloo, ON
Joined May 22, 1981

Schneidewind, Monica

Business Analyst
Toronto, ON
Joined August 24, 1981

Sembo, William

Vice Chairman,
RBC Capital Markets
Calgary, AB
Joined November 3, 1986

Sillaste, Livi

Senior Manager
Toronto, ON
Joined February 18, 1980

Simpson, Marilyn

Manager Operations &
Service Initiatives
Halifax, NS
Joined November 14, 1977

Smit, Mavine

Investment & Retirement
Winnipeg, MB
Joined August 24, 1987

Snyder, Ken

Senior Account Manager
Nanaimo, BC
Joined June 4, 1979

Sponga, Amy

Client Service Representative
Guelph, ON
Joined September 1, 1993

Tanguilig, Mila

Account Services Agent
Toronto, ON
Joined October 16, 1989

Thaker, Nina

Foreign Exchange Officer/
Client Service Representative
Surrey, BC
Joined October 4, 1999

Tieu, Joy

Senior Service Manager
Toronto, ON
Joined February 2, 1987

Timoyannakis, Georgia

Senior Client Service
Representative
Bolton, ON
Joined December 2, 1996

Villeneuve, Andrée

Credit Renewal Officer
Montreal, QC
Joined July 7, 1986

Wakefield, Susan

Account Services Agent
Toronto, ON
Joined January 6, 1997

Walsh, Karen

Market Operations Support
Officer
Toronto, ON
Joined June 22, 1976

Retirements

NOVEMBER 2013

Beattie, Sandra

Processing Clerk
Winnipeg, MB
Joined March 17, 1978

Beaulieu, Daniel

Vice President -
Commercial Mortgages
Eastern Canada
Montreal, QC
Joined July 4, 1989

Begin, Gaetane

Account Manager, PFS
Rouyn-Noranda, QC
Joined December 4, 1978

Bruce, Mitzi

Reconciliation Officer
Toronto, ON
Joined April 28, 1980

Burnett, Lynda

Client Service Representative
Durham, ON
Joined September 27, 1976

Cole, Diane

Senior Account Manager
Cobourg, ON
Joined November 8, 1982

Deschenes, Wendy

Personal Banker
Moncton, NB
Joined July 12, 1976

Dziuma, Ingrid

Quality & Internal
Toronto, ON
Joined July 9, 1990

Edger, Laurie

Account Management Analyst
Toronto, ON
Joined October 7, 1987

Ferland, Francine

Client Service Representative
Québec, QC
Joined June 25, 1986

Gallyer, Dawn

Market Operations
Support Officer
Calgary, AB
Joined December 2, 1981

Gentile, Marlene

Account Services Agent
Westmount, QC
Joined December 18, 1972

George, Carol

Financial Specialist
Toronto, ON
Joined November 20, 1973

Hennessy, Mary

Specialized Services
Toronto, ON
Joined April 17, 1978

Hudon, Ginette

Senior Client Service
Representative
Blainville, QC
Joined March 20, 1989

Hutchinson, Carole

Audit & Control Officer
Toronto, ON
Joined June 25, 1979

Innes, Leslie

Client Service Representative
Brantford, ON
Joined September 1, 1983

Krywulak, Orest

Branch Manager
Edson, AB
Joined April 14, 1975

Lacey, Kevin

Card Dispute Agent
Montreal, QC
Joined July 20, 2009

Lachance, Leonette

Client Service Representative
St-Jean-sur-Richelie, QC
Joined February 16, 1976

Lapolice, Suzanne

Customer Assistance
Longueuil, QC
Joined December 9, 1985

Lenco, Ana

Market Operations
Support Officer
Toronto, ON
Joined April 12, 1993

Leslie, Karen

Quality & Internal
Montreal, QC
Joined February 14, 1977

Lofthouse, Lynn

Client Service Representative
Victoria, BC
Joined December 20, 1976

Malkoske, Uta

Adjudication Agent
Vancouver, BC
Joined October 3, 1977

Mayne, Wendy E.

Manager, Policy
Holder Taxation
Mississauga, ON
Joined March 31, 2003

McDonald, Brian

Account Services Agent
Montreal, QC
Joined May 14, 1984

McGown, Linda

Branch Manager
Calgary, AB
Joined July 1, 1986

McNeil, Marion

Client Service Representative
Gander, NL
Joined October 15, 1996

Mrozowich, Barbara

Senior Client Service
Representative
Yorkton, SK
Joined June 7, 2004

Muirhead, Brent

Commercial Account Manager
Brandon, MB
Joined March 9, 1981

Pernsky, Shirley

Senior Client Service
Representative
Kenora, ON
Joined March 25, 1996

Perras, Christine

Mobile Mortgage Specialist
North Bay, ON
Joined October 22, 1984

Peters, Marie

Manager, RBC Express
Platform Support
Toronto, ON
Joined May 14, 1973

Ring, Leslie

Administrative Assistant
Edmonton, AB
Joined June 17, 1985

Roberts, Anne

Senior Account Manager
Scarborough, ON
Joined December 4, 1972

Tadeo, Pilar

Client Service Representative
Brampton, ON
Joined January 22, 2001

Tan, Linda

Account Service Agent
Toronto, ON
Joined March 23, 1995

Turta, Brenda

Client Assistance Officer
Saskatoon, SK
Joined October 14, 1986

Tymura, Jeri

Account Manager
Dryden, ON
Joined January 31, 2000

Vermette, Judy

Associate Account Manager
Whitehorse, YT
Joined May 23, 2006

Villeneuve, Francine

Associate Account Manager
Gatineau, QC
Joined March 13, 1978

Retirements

Wong, Elsie

Senior Quality Assurance Analyst
Toronto, ON
Joined July 24, 2006

DECEMBER 2013

Acutt, Marlene

Manager, Mortgage Credit
Vancouver, BC
Joined November 1, 1991

Allen, Kathleen

Centre Operational Support Officer
Toronto, ON
Joined July 29, 1985

Bains, Sarjit

Manager Client Care
Vancouver, BC
Joined December 7, 1981

Balaton, Jose

Senior Account Manager
Toronto, ON
Joined October 14, 2003

Barker, Karen

Customer Service Representative
Hanna, AB
Joined June 3, 2002

Barnes, Lorna

Customer Service Representative
Newmarket, ON
Joined February 22, 1988

Beaudry, Francine

Client Assistance Officer
Mascouche, QC
Joined December 15, 1986

Beaulieu, Alina

Account Manager
Special Loans
Calgary, AB
Joined September 6, 1977

Bedard, Danielle

Private Banker
Québec, QC
Joined November 3, 2003

Bellemare, Denyse

Mortgage Specialist
Montreal, QC
Joined April 25, 1977

Berardinelli, Rita

Account Services Agent
Montreal, QC
Joined January 9, 1989

Bhanabhai, Baldev

Technical Systems Specialist
Toronto, ON
Joined June 16, 1986

Bilodeau, Johanne

Resolution Officer
Westmount, QC
Joined November 1, 1984

Blixrud Nash, Bev

Client Service Representative
North Battleford, SK
Joined August 31, 1981

Borden, Wendy

Client Assistance Officer
Liverpool, NS
Joined May 22, 2001

Bridge, Sharon

Market Operation Support Officer
Regina, SK
Joined May 29, 1991

Brown, Jill

Operations and Risk Advisor
Mississauga, ON
Joined May 29, 1974

Brunton, Sharon

Client Service Representative
North Bay, ON
Joined September 14, 1992

Buist, Mirella

Account Manager
Hamilton, ON
Joined May 4, 1985

Carle, Louise

Manager Training & Initiatives
Westmount, QC
Joined November 14, 1977

Cauch, Don

Report Design & Development Advisor
Toronto, ON
Joined March 20, 1978

Chaboillez, Carol

Client Service Representative, Business Services
Montreal, QC
Joined November 28, 2002

Chan, Phyllis

Foreign Exchange Officer
Toronto, ON
Joined December 15, 1975

Chapdelaine, Lisa

Client Service Representative
Québec, QC
Joined May 17, 2001

Chapdelaine, Michel

Regional Vice President
Montreal, QC
Joined January 5, 1982

Charlebois, Debbie

Team Leader
ATM Processing
Toronto, ON
Joined April 1, 1989

Chow, Amanda

Account Services Representative
Toronto, ON
Joined November 21, 1990

Chow, Suzanna

Client Service Representative
Vancouver, BC
Joined July 9, 1986

Chung, Valerie

Administrator
Toronto, ON
Joined October 27, 1980

Clarke, Aline

Branch Manager
Edmonton, AB
Joined March 2, 1981

Cobb, Linda

Senior Business Analyst
Toronto, ON
Joined April 20, 1998

Coderre, Diane

Client Service Representative
Montreal, QC
Joined February 4, 1985

Coffell, Monique

Client Service Representative
Winnipeg, MB
Joined October 27, 1975

Copan Binder, Andrea

Operational Support Officer
Montreal, QC
Joined October 26, 1970

Cussons, Cindy-Lee

Client Assistance Officer
Ingersoll, ON
Joined August 21, 2000

Davidson, Gia

Service Representative
Winnipeg, MB
Joined January 29, 1996

Davis, Dorothy

Senior Account Manager
Woodstock, NB
Joined September 8, 1976

Deme, Gary

Branch Manager
Dollard-Des-Ormeaux, QC
Joined February 6, 1978

Dessureault, Claude

Regional Vice-President
Bathurst, NB
Joined May 30, 1977

D'Ippolito, Anne

Adjudication Associate
Mississauga, ON
Joined May 4, 1985

Dube, Marielle

Account Manager
Rimouski, QC
Joined August 7, 1978

Retirements

DECEMBER 2013

(CONTINUED)

Duhamél, Jean-Pierre
Mortgage Specialist
Montreal, QC
Joined November 17, 2003

Dupré, Nicole
Conseillère adjoint
Laval, QC
Joined July 30, 1990

Eagleton, Patricia
Financial Planner
Pointe-Claire, QC
Joined August 29, 1977

Earl, Susan M.
Associate Account Manager
Brockville, ON
Joined July 30, 2001

Everest, Bruce
Senior Manager,
Group Risk Management
Toronto, ON
Joined November 5, 1973

Fang, Vivian
Account Services
Representative
Vancouver, BC
Joined October 16, 1989

Felthman, Daphne
Executive Assistant
Toronto, ON
Joined September 1, 1989

Flett, Sharon
Client Assistance Officer
Lakefield, ON
Joined March 29, 1988

Frona, Fribeda Frias
Account Service Agent
Toronto, ON
Joined September 15, 1995

Gagnon, Huguette
Account Manager, PFS
Mascouche, QC
Joined December 1, 2005

Gaudet, Wendy
Manager Client Care
Salmon Arm, BC
Joined May 6, 1985

Gaumont, Huguette
Client Service Representative
Québec, QC
Joined May 14, 1973

Gauthier, Jeannette
Compliance Officer
Montreal, QC
Joined July 11, 1983

Gillis, Karen
Sales & Service
Representative
Vancouver, BC
Joined August 12, 2002

Gusdal, Jo-Ann
Manager Initiatives &
Implementation
Winnipeg, MB
Joined October 23, 1978

Hayes, Laverne
Account Services Agent
Toronto, ON
Joined November 16, 1998

Henshaw, Liz
Associate Account Manager
Concord, ON
Joined October 15, 1980

Hinds, Brenda
Associate Account Manager
Kelowna, BC
Joined November 19, 1990

Hirsch, Adriana
QA Team Leader
Toronto, ON
Joined August 5, 2008

Hjlesvold, Brian
Commercial Account Manager
Edmonton, AB
Joined June 6, 1983

Hogan, Peggy
Operations Support Officer
Toronto, ON
Joined August 31, 1981

Hooser, Darlene
Client Assistance Officer
Calgary, AB
Joined April 3, 1978

Humphries, Peter
Director (RBC Insurance)
Mississauga, ON
Joined June 1, 1988

Iannitelli, Celeste
Senior Account Manager
Burlington, ON
Joined July 14, 1971

Ingle, Brenda
Client Service Representative
Drayton, ON
Joined August 11, 1976

Jasen, Dianne
Client Service Representative
Calgary, AB
Joined May 4, 1981

Kassam, Farida
Client Service Representative
Calgary, AB
Joined August 7, 1990

Kent, I-Ching Ruby
Financial Planner
Toronto, ON
Joined September 12, 1996

Kidd, Valerie
Financial Planning, Manager
Kamloops, BC
Joined July 14, 1976

Kienapple, Jeanette
Commercial Account Manager
Barrie, ON
Joined July 22, 1985

Kishner, Lynda
Project Manager
Toronto, ON
Joined November 18, 1998

Knight, Holly
Fraud Officer
Toronto, ON
Joined November 14, 2000

Kruse, Nancy
Client Assistance Officer
Edmonton, AB
Joined October 26, 1998

Kwan-Chan, Betty
Financial Planner
North York, ON
Joined March 2, 1981

Lalonde, Suzanne
Senior Account Manager
Renfrew, ON
Joined November 15, 2001

Lam, David
Senior Manager
Tax Insurance
Toronto, ON
Joined August 16, 2004

Langlois, Francine
Regional Director, Quebec
Montreal, QC
Joined August 3, 2004

Langlois, Kolleen
Mortgage Specialist
Calgary, AB
Joined October 27, 1980

LaRocque, Terry
Commercial Account Manager
Prince Albert, SK
Joined July 5, 1976

Laurence, Joanne
Credit Specialist, Royal Direct
Winnipeg, MB
Joined July 15, 1981

Leduc, Lorraine
Investment & Retirement
Vancouver, BC
Joined October 29, 1984

Lemay, Kae
Associate Account Manager
Vancouver, BC
Joined November 7, 1988

Leonard, Judy
Client Service Representative
Victoria, BC
Joined July 26, 1983

Retirements

Leung, Anita

Project Manager
Toronto, ON
Joined December 23, 1974

Li, Rosita

Mortgage Specialist
Mississauga, ON
Joined February 11, 1991

Lockwood, Marge

Manager, IT
Toronto, ON
Joined December 13, 1983

Loewen, Nori

Client Service Representative
Winnipeg, MB
Joined November 1, 1990

Longo, Olga

Associate Account Manager
Montreal, QC
Joined May 30, 1973

Lynch, Jane

Examiner
Mississauga, ON
Joined February 5, 1996

MacMillan, Debbie

Account Manager
Victoria, BC
Joined June 11, 1973

Maillet, Sylvio

Online Banking
Representative
Moncton, NB
Joined March 16, 1998

Malenfant, Denise

Client Service Representative
Thetford Mines, QC
Joined September 27, 1977

Matilda, Barb

Adjudication Associate
Vancouver, BC
Joined July 6, 1981

McCannell, Lorraine

Account Manager
Winnipeg, MB
Joined February 20, 1984

McIntosh, Regina

Client Service Representative
St. Catharines, ON
Joined November 6, 1972

McKendrick, Pam

Branch Manager
Peterborough, ON
Joined July 25, 1983

Mesa, Rubiela

Analyst
Toronto, ON
Joined July 27, 1987

Moffatt, Sharron

Associate Account Manager
Edmonton, AB
Joined April 30, 1984

Mok, Gilbert

Documentation Specialist
Toronto, ON
Joined January 17, 1972

Moniere, Danielle

Account Manager
Candiac, QC
Joined July 29, 1974

Moody, Lou

Client Service Representative
Dryden, ON
Joined May 5, 1989

Murray, Catherine

Associate
Calgary, AB
Joined February 1, 2008

Nagel, Cathy

Client Assistance Officer
Dunnville, ON
Joined June 7, 1979

O'Brien, Linda

Sales & Service
Representative
Winnipeg, MB
Joined December 4, 2011

Paisey, Heather

Client Service Representative
Hagersville, ON
Joined June 1, 1977

Pang, Paul

Investment Specialist
Representative
Mississauga, ON
Joined December 1, 1998

Parkin, Jean

Account Services Agent
Toronto, ON
Joined February 1, 2001

Patterson, Debra

Client Service Representative
Qualicum Beach, ON
Joined October 30, 1990

Pawluk, Merv

Mortgage Specialist
Stonewall, MB
Joined October 5, 1981

Perera, Nirmalinie

Trade Support Officer
Mississauga, ON
Joined April 10, 1989

Picornell, Ayet

Senior Client Service
Representative
Vancouver, BC
Joined September 7, 1999

Prevost, Danielle

Audit & Control Agent
Montreal, QC
Joined October 3, 1977

Punja, Gulbanu

Client Service Representative
Brampton, ON
Joined November 30, 1977

Rajack, Agnes

Documentation &
Security Officer
Toronto, ON
Joined August 12, 1988

Rausch, Blair

Commercial Account Manager
Regina, SK
Joined July 5, 1982

Rayburn, Debra

Financial Planning, Associate
Scarborough, ON
Joined August 9, 1976

Reid, Bonnie

Senior Account Manager
Tillsonburg, ON
Joined January 12, 2001

Reinhart, Robert

Senior Investigator Insurance
Investigation Services (IIS)
Mississauga, ON
Joined February 9, 2009

Ridge, Heather

Manager, Production Support
& Development Services
Toronto, ON
Joined September 28, 1998

Robinson, Deanna

Client Assistance Officer
North Vancouver, BC
Joined September 5, 1989

Rodriguez, Myriam

Senior Client Service
Representative
Vancouver, BC
Joined April 22, 1991

Roussel, Denise

Associate
Abbotsford, BC
Joined January 2, 2008

Sabourin, Diane

Client Service Representative
Anjou, QC
Joined May 19, 1992

Sanders, Edward

Senior Account Manager
Victoria, BC
Joined October 18, 1984

Scheirich, Patrice

Client Service Representative
Owen Sound, ON
Joined November 21, 1988

Schryer, Sandra

Senior Client Service
Representative
Gatineau, QC
Joined May 30, 1978

Retirements

DECEMBER 2013

(CONTINUED)

Scott, Celine

Manager, Operations Support
Calgary, AB
Joined August 12, 1985

Shahani, Anjana

CTM Liability Officer
Toronto, ON
Joined March 21, 1988

Shaver, Sandy

Associate Account Manager
Calgary, AB
Joined February 9, 1981

Siak, Shawn

Treasury Solutions Specialist
Vancouver, BC
Joined November 4, 1985

Sicard, Francine

Manager Sales Support
Brossard, QC
Joined September 1, 1979

Singh, Rick

Assistant Manager
Toronto, ON
Joined December 16, 2002

Skierka, Rose

Senior Client Service
Representative
Pincher Creek, AB
Joined September 28, 1981

Smith, Trudie

Account Manager
Navan, ON
Joined December 14, 1978

So, Hedy

Compensation Consultant
Toronto, ON
Joined October 27, 1980

St. Amand, Lise

Senior Client Service
Representative
Sept-Iles, QC
Joined June 16, 1978

St. Cyr, René

Relationship Manager
Toronto, ON
Joined June 6, 1988

Stebbing, Lee

Assistant Manager
Calgary, AB
Joined September 14, 1987

Sum, Mabelo

Senior Account Manager
Vancouver, BC
Joined July 18, 1988

Tan, Sandie

Senior Officer, Precious
Metals Operations
Toronto, ON
Joined December 2, 1996

Tremblay, Mary

Client Service Representative
Quispamsis, NB
Joined June 18, 2001

Tulloch, Peggy

Senior Client Service
Representative
Barrie, ON
Joined March 18, 1991

Turner, Bruce

Senior Account Manager
Healthcare Professionals
London, ON
Joined March 8, 1976

Upward, Ruth

Associate Account Manager
Richmond Hill, ON
Joined September 2, 1986

Vervuurt, Louise

Initiatives Manager,
Human Resources
Toronto, ON
Joined May 26, 1969

Vigilante, Julia

Bankruptcy Officer
Toronto, ON
Joined November 12, 1980

Vinces, Jose

Sales Manager
Mississauga, ON
Joined October 2, 1990

Vink, Sharon

Senior Adjudicator
Mississauga, ON
Joined September 27, 1976

Watson, Denise

Client Service Representative
Duncan, BC
Joined May 30, 1996

Williams, Liz

Home Equity Financing -
Manager Policy
Toronto, ON
Joined November 9, 1987

Wilson, Susan

Associate Account Manager
Saskatoon, SK
Joined May 15, 1972

Wright, Joanne

Financial Planner
Cambridge, ON
Joined June 1, 1981

JANUARY 2014

Ahilan, Mike

Mortgage Specialist
Mississauga, ON
Joined October 1, 1990

Akimova, Olga

Client Service Representative
Ottawa, ON
Joined November 6, 2001

Amyot, Denise

Administrative Assistant
Laval, QC
Joined May 25, 1978

Baita, Rita

Private Banking Associate
Oakville, ON
Joined August 10, 1987

Benum, Mary

Mortgage Specialist
Calgary, AB
Joined July 16, 1984

Bezaliel, Charles

Compliance Officer
Toronto, ON
Joined October 20, 2003

Bonneville, Lise

Operations Associate
Montreal, QC
Joined September 2, 1983

Bruneault, Lancy

Manager Sales Support
Montreal, QC
Joined July 4, 1973

Burgher, Shirley

Senior Team Leader
Toronto, ON
Joined March 26, 1975

Caron, Diane

Client Service Representative
Saskatoon, SK
Joined September 26, 1977

Chaykowski, Irene

Customer Assistance Officer
Calgary, AB
Joined February 6, 1990

Ching, Jennifer

Quality Assurance Team
Leader
Toronto, ON
Joined February 1, 1990

Collison, Bob

Senior Business Analyst
Toronto, ON
Joined January 14, 2002

Côté, Lucie

Associate Account Manager
Saint-Hyacinthe, QC
Joined November 8, 1976

De Silva, Claire

Client Service Representative
Ajax, ON
Joined June 18, 1990

Del Fine, Lucy

Central Teller
Stoney Creek, ON
Joined October 29, 1984

Retirements

Dias, Lynette

Senior Compliance Officer
Toronto, ON
Joined July 17, 1986

Dowe, Lynn

Account Manager
Halifax, NS
Joined June 15, 1970

Dussault, Manon

Mortgage Specialist
Montreal, QC
Joined June 22, 1998

Engel, Patti

Client Service Representative
Winnipeg, MB
Joined May 21, 1984

Fong, May

Client Service Representative
Toronto, ON
Joined January 16, 1989

Friis, Morten

Chief Risk Officer
Toronto, ON
Joined September 4, 1979

Gilmore-Stephensen, Candace

Manager, Operations
Calgary, AB
Joined July 7, 1975

Hainsworth, Diane

Mortgage Specialist
Stonewall, MB
Joined February 5, 1973

Hamilton, Robert

Vice President, Business
Calgary, AB
Joined June 3, 1985

Harit, Debbie

Customer Assistance Officer
Nanaimo, BC
Joined February 1, 1995

Hatfield, Jo-Ann

Private Client Associate
Halifax, NS
Joined June 24, 1985

Hodson, Duane

Mortgage Specialist
Charlottetown, PEI
Joined December 4, 1989

Hues, Patti

Financial Planner
Kelowna, BC
Joined March 2, 1982

Jean, Yvon

Adjudication Associate
Mississauga, ON
Joined November 1, 1976

Jones, Jack

Senior Account Manager
Toronto, ON
Joined October 12, 1976

King, Julie

Client Service Representative
Victoria, BC
Joined April 10, 2000

Lai, Freddie

Trade Officer
Toronto, ON
Joined June 13, 1996

Laidlaw, Jeannie

Client Service Representative
Saint John, NB
Joined October 30, 1975

Lapointe, Noella

Customer Assistance Officer
Baie Comeau, QC
Joined January 25, 1988

Leclerc, Jocelyne

Senior CSR - Central Teller
Verdun, QC
Joined March 18, 1991

Leduc, Louise

Branch Manager
Valleyfield, QC
Joined November 7, 1977

Lee, Susan

Associate Account Manager
Barrie, ON
Joined January 29, 1979

Lumb, Promila

Collections Officer
Mississauga, ON
Joined February 22, 1984

Maillet, Darlene

Client Service Representative
Church Point, NS
Joined August 15, 1977

Maisonneuve, Richere

Customer Assistance Officer
Saint-Jerome, QC
Joined November 30, 1990

Mansbridge, Tim

Vice President
Commercial Banking
Red Deer, AB
Joined April 12, 1982

McGrath, Joe

Account Manager
Dartmouth, NS
Joined May 20, 1980

Mongeau, Christine

IT Project Manager
Toronto, ON
Joined January 4, 1984

Nevison, Elaine

Senior Manager,
Risk Management
Toronto, ON
Joined May 20, 1980

Ng, Simon

Client Service Representative
Toronto, ON
Joined August 1, 1990

Nishiyama, Kiyomi

Associate Account Manager
Calgary, AB
Joined May 20, 1980

Pettigrew, Shelley

Client Service Representative
Oakville, ON
Joined September 23, 1974

Puglia, Mary Kimball

Director Business
Development, Aboriginal
Services Group
Calgary, AB
Joined February 5, 1990

Recuenco, Efen

Licensed Insurance Adviser
Mississauga, ON
Joined January 15, 2008

Robinson, Donna

Financial Planner
Saint John, NB
Joined November 15, 2000

Schwab, Irene

Financial Planner and Mutual
Funds Representative
Montreal, QC
Joined April 28, 1980

Steltman, Jo-Anne

Client Assistance
Stoney Creek, ON
Joined June 28, 1986

St-Pierre, Denise

Department Manager
Montreal, QC
Joined August 1, 1977

Suen, Yu-Lin

Account Services Agent
Toronto, ON
Joined January 21, 1980

Thompson, Ruth

Senior Account Manager
Ottawa, ON
Joined January 10, 1995

Troiani, Rosemary

Senior Advisor,
Insurance Compliance
Mississauga, ON
Joined November 16, 1987

Tyson, Patricia

Senior CSR - Central Teller
North York, ON
Joined February 12, 1976

Retirements

JANUARY 2014

(CONTINUED)

Ursi, Mary

Senior Account Manager
Anjou, QC
Joined June 30, 1975

Vano, Emilia

Senior Pension Analyst
Mississauga, ON
Joined November 21, 1974

Veilleux, Gilles

Manager/Directeur
Montreal, QC
Joined November 8, 1976

Veinot, Judy

Manager Sales Support
Vancouver, BC
Joined March 15, 1982

Velandria, Emma

Manager, Client
Implementation
Toronto, ON
Joined July 12, 1976

Vickery, Greg

Risk Manager
Toronto, ON
Joined December 11, 1989

Volk, Esther

Senior Client Service
Representative
Humboldt, SK
Joined August 6, 1985

Walters, Denise

Financial Advisor
Calgary, AB
Joined November 12, 1974

Warren, Brian

Manager, Special Loans
and Advisory Services
Toronto, ON
Joined June 1, 1987

Weaver, Rossie

Customer Assistance Officer
Vancouver, BC
Joined March 10, 1976

Work, Karen

Senior Account Manager
Fort St. James, BC
Joined May 8, 1989

Yee, Donna

Account Manager
Winnipeg, MB
Joined November 10, 1975

Zanette, Katherine

Dashboard Analyst
Burlington, BC
Joined January 4, 1988

FEBRUARY 2014

Aplolonio, Cresencia

Market Operations
Support Officer
Toronto, ON
Joined May 13, 1996

Arseneault, Marjolaine

Adjudication Associate
Montreal, QC
Joined July 22, 1988

Barrette, France

Client Care Specialist
Winnipeg, MB
Joined May 2, 1983

Bedard, Lucie

Adjudication Associate
Montreal, QC
Joined March 19, 1979

Belanger, Martin

Customer Service Agent
Montreal, QC
Joined March 5, 1990

Bisier, Ginette

Branch Manager
Beauharnois, QC
Joined March 13, 1984

Burnett, Margaret

Client Service Representative
Regina, SK
Joined October 2, 1995

Butler, Linda

Client Assistance Officer
Thunder Bay, ON
Joined January 14, 1981

Cove, Cindy

Associate Account Manager
Winnipeg, MB
Joined June 14, 1976

D'Agostino, Patricia

Branch Manager
Montreal, QC
Joined July 10, 1972

Dawson, Jackie

Manager, Operations Support
Vancouver, BC
Joined December 5, 1977

Daze, Deborah

Client Service Representative
Regina, SK
Joined January 8, 2004

DeFoa, Joseph

Senior Functional Manager
Toronto, ON
Joined August 15, 1988

Diamond, Cherene

Sales and Services
Representative
Mississauga, ON
Joined December 13, 2002

Dodds, Ann

Client Service Representative
Calgary, AB
Joined August 16, 1999

Dupuis, Lucille

Mortgage Specialist
Winnipeg, MB
Joined July 23, 1979

Duross, Ralph

Manager, IT
Toronto, ON
Joined January 6, 1975

Ethier, Marilyn

Manager, Business
Tech Support
Toronto, ON
Joined September 3, 1973

Foster, Mary

Customer Assistance
Windsor, ON
Joined August 8, 1978

Gallora, Nancy

Senior Client Service
Representative
Concord, ON
Joined June 3, 1996

Gartner, Murray

Manager, Real Estate
Calgary, AB
Joined November 5, 1973

Gatschene, Jim

Mortgage Specialist
Mississauga, ON
Joined March 5, 2001

Grieve, Ian

Branch Manager
Smithers, BC
Joined May 1, 1978

Gunn, Eydie

Client Service Representative
Sechelt, BC
Joined July 23, 1991

Haughn, Cheryl

Senior Account Manager
Bridgewater, NS
Joined May 15, 1978

Iverson, Nancy

Mortgage Specialist
Saskatoon, SK
Joined February 4, 1974

Janzen, Kathy

Manager Special Loans
New Westminster, BC
Joined November 25, 1982

Keyser, Shelley

Senior Functional Manager
Toronto, ON
Joined September 24, 2001

Kong, Kenneth

Commercial Account Manager
Toronto, ON
Joined April 18, 1988

Kozicki, Pat

Customer Service Officer
Winnipeg, MB
Joined October 13, 1978

Retirements

Kutroski, Ralph

Service Representative
Winnipeg, MB
Joined September 21, 1998

Lo, Dominic

Account Services Agent
Toronto, ON
Joined March 10, 1993

McGregor, Charlotte

Branch Manager
Hanley, SK
Joined April 15, 1986

Micks, Francine

Executive Assistant
Kingston, ON
Joined August 23, 1971

Nelson, Connie

Manager Sales Support
Toronto, ON
Joined September 6, 1988

O'Connor, Cheryl

Manager Client Care, Mutual
Funds Representative
Courtice, ON
Joined September 7, 1989

Paskar, Brett

Senior Account Manager
New Westminster, BC
Joined July 18, 1983

Prevost, Serge

Account Manager,
Ottawa Commercial
Financial Services
Ottawa, ON
Joined October 3, 1977

Ross, Stuart

Commercial Account Manager
Edmonton, AB
Joined May 12, 1975

Salfi, Sue

Client Service Representative
Kitchener, ON
Joined December 11, 1995

Scriven, Elizabeth

Account Manager
Brighton, ON
Joined March 7, 1979

Sexton, Sharon

Account Manager
Langley, BC
Joined October 23, 2006

Smith, Debbie

Manager Client Care
Winnipeg, MB
Joined October 15, 1985

Stephiak, Sandy

Client Service Representative
Ridgetown, ON
Joined September 18, 1978

Thompson, Jan

Customer Service
Representative
Kenora, ON
Joined June 15, 1981

Wahi, Sadhan

Mortgage Specialist
Vancouver, BC
Joined June 4, 2001

PREVIOUS RETIREMENTS

Annamunthodo, Michael

Project Manager
Toronto, ON
Joined September 5, 2006
Retired December 31, 2012

EL Tahry, Yehia

Associate Director,
Product control
Raleigh, NC
Joined February 28, 2011
Retired March 31, 2013

Hamilton, Sharon

Client Service Representative
Calgary, AB
Joined January 30, 1987
Retired June 30, 2013

Kirby, Dorothy

Account Service
Representative
Victoria, BC
Joined November 5, 2008
Retired July 31, 2013

Landry, Dominique

Client Service Representative
Longueuil, QC
Joined November 28, 2002
Retired July 31, 2013

Leung, Leslyn

Senior Operator - Branch
Toronto, ON
Joined April 2, 1982
Retired August 31, 2012

Muralikrishnan, Chitra

Director Risk Capital
Toronto, ON
Joined October 1, 1993
Retired June 30, 2013

Snoddon, Stephen

Investment Advisor
Newmarket, ON
Joined June 28, 2010
Retired June 30, 2013

Verma, Anita

Client Service Representative
Sudbury, ON
Joined October 5, 2005
Retired July 31, 2013

Walker, Jean

Investment Advisor
North Battleford, SK
Joined June 20, 1994
Retired July 31, 2013

Wong Chiu, Stella Wan Han

Financial Planner
Beaumont, AB
Joined July 21, 1986
Retired March 31, 2013

In the previous edition of *Keeping in Touch*, the retirement listing for **Barbara Tomaszewski**, Account Manager in Thunder Bay, Ontario, contained an error. Barbara joined RBC on September 6, 1966, not May 7, 1990. We are sorry about the error and extend to Barbara our best wishes for a happy retirement.

In Memoriam

We extend our condolences to the families and friends of:

Adam-Hennessy, Margaret Jean
Napanee, ON
August 22, 2013
Retired October 31, 2005

Aggerholm, Paul
London, ON
February 3, 2014
Retired April 30, 1978

Anderson, Helen
Woodstock, ON
January 17, 2014
Retired May 31, 1983

Armstrong, Robert (Bob)
Calgary, AB
December 7, 2013
Retired April 30, 1989

Baccari, Gisele
East York, ON
January 30, 2014
Retired January 31, 1995

Baird, William
Vancouver, BC
February 3, 2014
Retired June 30, 1987

Banfield, John
Vancouver, BC
September 3, 2013
Retired August 30, 1998

Baxter, Douglas
Calgary, AB
December 5, 2013
Retired February 29, 1988

Beaulieu, Thérèse
Québec, QC
January 5, 2014
Retired February 28, 1983

Behn, Don
Ashton, ON
January 25, 2014
Retired February 28, 1993

Berberian, Edward
Ottawa, ON
December 6, 2013
Retired December 31, 1985

Bernier, Ludger
Verdun, QC
August 16, 2013
Retired November 30, 1978

Bertoni, Flo
Welland, ON
October 8, 2013
Retired June 30, 1992

Bignell, Les
Oakville, ON
August 3, 2013
Retired July 31, 1993

Blackwell, Gail
Kitchener, ON
December 24, 2013
Retired July 31, 2000

Bourget, Pierre
Montreal, QC
December 17, 2013
Retired April 30, 2000

Bride, Harry
Mississauga, ON
August 14, 2013
Retired May 1, 1994

Brittain, Ruth
Kingston, ON
December 30, 2013
Retired April 30, 1984

Brydges, Carmel
Oakville, ON
September 11, 2013
Retired July 31, 2000

Bull, Huldah
Aurora, ON
October 23, 2013
Retired March 31, 1975

Clark, Richard
Burnaby, BC
February 16, 2014
Retired September 30, 2002

Clarke, Fred
Wiseton, SK
August 6, 2013
Retired October 31, 1991

Cloutier, Thérèse
Québec, QC
December 26, 2013
Retired September 30, 2012

Daly, Carole
London, ON
January 15, 2014
Retired June 30, 2007

Diachok, Carolyn
Georgetown, ON
August 11, 2013
Retired October 31, 2008

Doerich, Gerda
Vancouver, BC
October 30, 2013
Retired February 28, 1981

Dow, Jean
Berwick, NS
January 18, 2014
Retired December 31, 1983

Dunlop, Irene
Richmond, BC
August 17, 2013
Retired October 31, 1988

Escott, Mary Patricia
Conception Bay South, NL
November 11, 2013
Retired April 30, 2008

Estie, Doris
Newcastle, ON
September 12, 2013
Retired July 31, 1997

Frazee, Marie
St. Andrews, NS
September 21, 2013
Retired June 1, 1986

Galbraith, John
Ottawa, ON
August 31, 2013
Retired September 1, 1982

Garth, Marilou
Vancouver, BC
January 21, 2014
Retired June 30, 2004

Glogowski, Erika
Collingwood, ON
February 18, 2014
Retired October 31, 1994

Grant, Ruthlin
Don Mills, ON
January 20, 2014
Retired December 31, 2003

Grattan, Gail
Yarmouth, NS
August 24, 2013
Retired November 1, 1992

Grimm, Edward
Halifax, NS
November 27, 2013
Retired July 31, 1983

Hall, Marilyn
Blind Bay, BC
January 4, 2014
Retired September 30, 2008

Hamilton, Scott
Nanaimo, BC
August 22, 2013
Retired January 31, 2005

Harlos, Julia
Calgary, AB
August 27, 2013
Retired November 30, 1984

Heale, Robert
Bainsville, ON
December 10, 2013
Retired May 31, 1983

Heisler, Isabelle
Edmonton, AB
October 4, 2013
Retired March 31, 1994

Henderson, Gavin
St. Catharines, ON
January 15, 2014
Retired November 30, 1980

Hines, Elsie
Dartmouth, NS
September 26, 2013
Retired February 29, 1984

In Memoriam

We extend our condolences to the families and friends of:

Horton, Heather

Winnipeg, MB
August 30, 2013
Retired March 31, 2001

Hughes, Bill

Airdrie, AB
August 22, 2013
Retired May 31, 1989

Hyrich, Beth

Calgary, AB
August 26, 2013
Retired April 30, 1989

Inniss, Kala

Brampton, ON
October 11, 2013
Retired December 31, 2001

Izzard, Helen

Whitby, ON
November 16, 2013
Retired December 31, 1977

Jackson, Joyce

Wheatley, ON
February 2, 2014
Retired May 31, 1994

Jackson, Noreen

Georgetown, ON
October 13, 2013
Retired April 30, 2001

Jackson, Ruth

Vancouver, BC
August 9, 2013
Retired March 31, 1977

Johnson, Tannis

Winnipeg, MB
November 16, 2013
Retired December 31, 2002

Johnson, Rose

High River, AB
December 17, 2013
Retired May 31, 1991

Johnston, Merle

Winnipeg, MB
August 30, 2013
Retired June 30, 1983

Jones, Ruth

Coquitlam, BC
November 24, 2013
Retired April 30, 2001

Kelly, Elizabeth

Kamloops, BC
January 18, 2014
Retired March 31, 1990

Kulin, Bob

Don Mills, ON
October 4, 2013
Retired March 31, 2005

Langley-Murphy, Joyce

St. Stephen, NB
August 28, 2013
Retired July 31, 1981

Lapointe, Johanne

Gatineau, QC
December 26, 2013
Retired July 31, 2009

Larose, Madeleine

Brossard, QC
August 22, 2013
Retired July 31, 2005

Livingstone, Sandy

Sudbury, ON
December 15, 2013
Retired October 31, 1998

Lord, Mary Noreen

Gloucester, ON
January 6, 2014
Retired March 31, 1989

Macdougall, Carole

Harriston, ON
December 16, 2013
Retired May 31, 2001

Mackay, Wallace

Victoria, BC
October 9, 2013
Retired May 31, 1989

Mclay, Martin

London, ON
October 11, 2013
Retired April 30, 1992

Middleton, J. Douglas

Oakville, ON
August 24, 2013
Retired January 31, 1975

Mitchell, Robert

Bobcaygeon, ON
November 18, 2013
Retired January 31, 1994

Moir, Mary

Hamilton, ON
November 2, 2013
Retired June 30, 1988

Morin, June

Stirling, ON
January 29, 2014
Retired June 30, 1991

Morrow, David

Toronto, ON
September 8, 2013
Retired April 30, 2013

Mossey, Margaret

St. Mary's, ON
December 7, 2013
Retired August 31, 1979

Murphy, Rejeanne

Connaught, ON
September 28, 2013
Retired July 31, 2009

Murray, George

Truro, NS
January 14, 2014
Retired September 30, 1986

Nash, Evelyn

St. Mary's Bay, NL
October 11, 2013
Retired August 31, 2011

Neal, Edgar

Oak Mountain, NB
February 26, 2014
Retired June 30, 1997

Niessen, Ruth

Richmond, BC
October 6, 2013
Retired July 31, 1987

Ond, Marietta

Sutton, QC
November 1, 2013
Retired April 30, 1983

Osborne, Jim

Kincardine, ON
August 15, 2013
Retired November 1, 1994

Ozolins, Helga

Vancouver, BC
November 7, 2013
Retired March 31, 1990

Pacheco, Maria

Deux-Montagne, QC
October 14, 2013
Retired June 30, 1998

Pelletier, Rollande

Sault Ste. Marie, ON
January 31, 2014
Retired April 30, 1998

Perry, Ann

Knowlton, QC
July 9, 2013
Retired February 28, 1983

Piasta, Avis

Regina, SK
October 18, 2013
Retired July 31, 2004

Proctor, Harold

Victoria, BC
September 3, 2013
Retired June 30, 1991

Propp, Francis Lillian

Abbotsford, BC
August 24, 2013
Retired July 1, 1995

Provost, René

Montreal, QC
December 17, 2013
Retired July 31, 1990

Qureshi, Obaid

Calgary, AB
August 22, 2013
Retired October 1, 2001

In Memoriam

We extend our condolences to the families and friends of:

Rennie, Kenneth Gordon

Victoria, BC
August 14, 2013
Retired December 31, 2005

Sham Ku, Peter

Richmond Hill, ON
February 1, 2014
Retired July 31, 2004

Sturgeon, Cecil

Portuguese Cove, NS
January 14, 2014
Retired May 31, 1985

Whittaker, Jo-Anne

White Rock, BC
January 26, 2014
Retired December 31, 2005

Renville, Theresa

Coquitlam, QC
September 10, 2013
Retired June 30, 1990

Shelton, Joan

Selwyn, ON
January 4, 2014
Retired September 30, 1997

Thompson (Gagnon), Claire

St. Catherine De Hatley, QC
August 12, 2013
Retired May 31, 1987

Whyte, Matilda

Calgary, AB
January 26, 2014
Retired November 30, 1988

Richards, Barbara

Dartmouth, NS
November 22, 2013
Retired September 30, 1987

Sherington, Claudette

Donnelly, AB
November 28, 2013
Retired October 31, 1998

Torok, Agnes

Etobicoke, ON
November 23, 2013
Retired June 30, 2009

Wong, Joshua

Vancouver, BC
December 30, 2013
Retired September 30, 1995

Rivers, Mary

Nepean, ON
October 22, 2013
Retired September 30, 1991

Skaistkalns, Malda

Cornwall, ON
August 20, 2013
Retired July 31, 1982

Turner, Elva

Edmonton, AB
October 4, 2013
Retired November 30, 1984

Yang, Ping

Fergus, ON
October 28, 2013
Retired May 3, 2004

Robertson, Earle

Nanaimo, BC
August 13, 2013
Retired December 31, 1990

Smith, Gwen

West Kelowna, BC
October 28, 2013
Retired May 31, 1994

Van Dusen, Mary

Brampton, ON
January 3, 2014
Retired March 31, 2002

Yellowlees, Grace

Bolton, ON
November 4, 2013
Retired November 30, 1983

Roth, Victoria

West Montrose, ON
January 12, 2014
Retired September 30, 2013

Snarr, Doug

Nepean, ON
February 18, 2014
Retired September 30, 1990

Verral, Evelyn

Mount Forest, ON
October 31, 2013
Retired September 30, 1990

Young, Evelyn

Mississauga, ON
August 17, 2013
Retired October 1, 1980

Ryall, Arthur

Lindsay, ON
August 10, 2013
Retired September 30, 1982

St. Amand, Donald

St. Catharines, ON
November 2, 2013
Retired November 30, 2001

Voiels, Veronica

Richmond, BC
February 6, 2014
Retired January 31, 1999

Young, Goldie

Toronto, ON
December 6, 2013
Retired July 31, 1989

Scullion, Mary

Vancouver, BC
November 12, 2013
Retired July 31, 1987

Stahlmann, Janice

Elora, ON
November 12, 2013
Retired July 31, 2003

Wells, Julie

Timmins, ON
January 27, 2014
Retired March 31, 1990

Young, Rita

Toronto, ON
October 9, 2013
Retired January 31, 1996

Shariff, Parin

Westmount, QC
October 2, 2013
Retired May 31, 1999

Starks, Mary

Smiths Falls, ON
January 6, 2014
Retired August 31, 1985

Wenc, Veronica

Ituna, SK
January 24, 2014
Retired July 31, 2011

Sealy, George

Burnaby, BC
February 10, 2014
Retired July 31, 1987

Stewart, Barrie

Brockville, ON
October 3, 2013
Retired July 1, 1999

Wheatley, Jeff

Vancouver, BC
January 19, 2014
Retired June 30, 1996

In the previous edition of *Keeping in Touch* (Issue 4, 2013) Ksenia Kissel is listed in the "In Memoriam" section. The name should have read retiree **Jerry Kissel**, Ksenia's late husband, who passed away on May 9, 2013. We are truly sorry for the error and ask Ksenia (also known as Kass) to accept our condolences and sincere apology for the mistake. We also apologize to former colleagues of Ksenia and Jerry for causing any confusion.

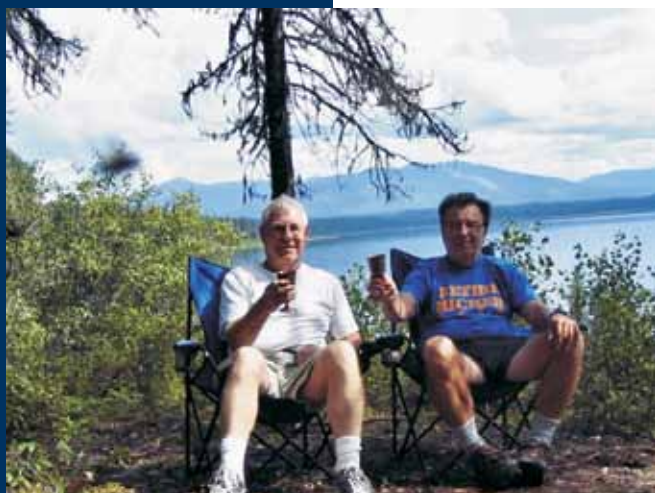
Murray Carson

- First joined RBC in 1959
- Retired in 1995
- Role prior to retirement:
Area Manager, Etobicoke
South, Toronto

Call of the Wild Forges Friendship

“We were completely out of food except for one batch of bannock. As we paddled, the sun got hotter and hotter and we were happy to pull into the dock at Nym Lake. We eventually showered, hacked off six days of beard and put on fresh clothes...we felt quite human again. The trip had been one of our best.”

This excerpt from Murray Carson’s June 1994 journal, was the last entry that year for his annual canoe trek with friend and former RBC colleague, Henry Kroeker*. It was their tenth such trip. Now, with 3,000 watery miles logged, they are approaching their thirtieth – and perhaps final trip.



Murray (left) and Henry in August 2013 on Tchentlo Lake in Northern British Columbia.

“Henry worked for me in Winnipeg and I asked him to paddle with me on the Red River,” recalls Murray when asked how their canoeing began. “Then we took some weekend and extended trips in Manitoba.” After work transfers that led Murray to Toronto and Henry to Flin Flon, they saw no reason to end what had become a much anticipated annual event. Instead, they broadened their scope and have since paddled and portaged in some of Alberta’s, British Columbia’s and Ontario’s most scenic waterways.

Busy campsites with hot water and electricity don’t feature into their six to ten day trips. And while the two have had their share of rain, thunderstorms, knee-high mud and bear sightings, they’ve never been in serious trouble. Still, there were concerns at home. “Our wives were not terribly keen initially,” admits Murray, “but as time passed they realized we could manage and not kill ourselves...now it’s just part of our lives.”

They’ve relaxed their approach to “roughing it” in recent years, allowing for a stove, camp chairs and minimal portaging. And for the past two summers, Murray’s son Ian, who has a pilot’s license, has flown over the Nation Lakes in BC, spotted the canoe buddies, and dropped them a hot meal and a bottle of wine. “That was a wonderful surprise both times,” recalls Murray.

The two men usually correspond only briefly between trips, preferring to catch up over campfires and fishing. They’ve experienced their children growing up, the transition from work to retirement, a changing world and more than a few of Murray’s birthdays. That’s when they put ties over their t-shirts, and raise a glass of wine to celebrate life and a friendship that is sure to continue.

**Henry retired in 2007 as Regional Vice President, Peace Country, Alberta.*

Information about your RBC retiree benefits program

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

- Visit the website for retirees at www.rbc.com/pensioners (French - <http://www.rbc.com/retraite/index.html>) which includes a wide range of information and resources specifically for RBC retirees.
- Visit the Sun Life website at www.mysunlife.ca which 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.
- Call the Human Resources Service Centre (HRSC) at 1-800-545-2555. The HRSC has representatives available to answer questions on a wide range of issues.
 - Hearing impaired retirees may contact the HRSC via email, or TTY users may utilize a Message Relay Service, provided by your local telecom by dialing 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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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./Assure Assistance Inc.	N/A	N/A	N/A	See wallet card next page
Retiree Basic Life	RBC Insurance Co.	606107	606107	606107	HRSC 1-800-545-2555
Optional Life Insurance	Sun Life Financial	14000	14000	14000	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



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.:



RBC's Hockey History

This picture of the 1922-1923 Royal Bank Hockey Team was submitted from the personal collection of retiree, Edith Taylor.

Our Global
Corporate
Responsibility Review

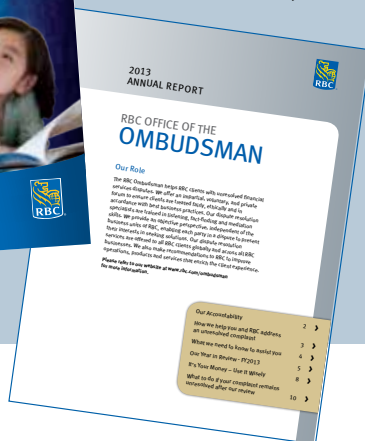
2013

RBC Reports Available Online

While many take an interest in RBC's corporate responsibility efforts, not all need or want the same type or depth of information. For this reason – as well the desire for full disclosure and transparency -- RBC provides several reports with a strong emphasis on how the company affects the people and places in which it operates.

These reports, including the Corporate Responsibility Report & Public Accountability Statement, are available online at www.rbc.com/community-sustainability/reporting-performance.html. (French - <http://www.rbc.com/collectivites-durabilite/reporting-performance.html>) Here you will find reports under the categories of Community, Environment, Workplace, Corporate Integrity and Economic Impact.

In addition, the Office of the Ombudsman's annual report is available on the RBC Ombudsman webpage at <http://www.rbc.com/ombudsman/index.html> (French - <http://www.rbc.com/ombudsman-f/index.html>)



Keeping in Touch

Here's how to reach us:

The Editor, *Keeping in Touch*
RBC, 200 Bay Street, North Tower, 11th Floor
Toronto, Ontario M5J 2J5

Via internal mail at any RBC branch: transit 7201
e-mail: keepingintoucheditor@rbc.com
Fax: 416-974-6023

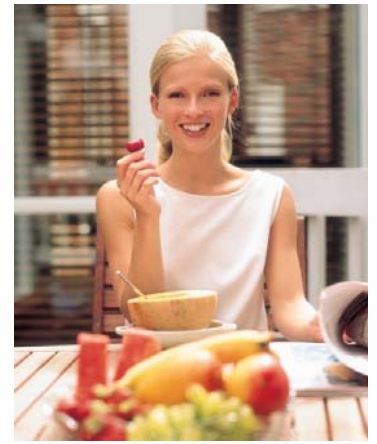
Keeping in Touch is published for all Canadian pensioners of RBC. It is also available online at www.rbc.com/pensioners

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

**The RBC
EmployeeCare Program**
For all of life's questions.



Naturopathic Services

Do you feel sluggish, wish you had more energy, or live each day with aches and pains? Are you having trouble sleeping, or maybe you feel as though you're not coping with stress effectively? Maybe you'd like to change your diet to better fuel your body and boost your immunity. *Naturopathic Services**, available through the RBC EmployeeCare Program, could be the solution for you!

Take a Natural Approach to Health and Wellness

With *Naturopathic Services*, you can access supportive and educational telephonic coaching from qualified, licensed Naturopathic Doctors – **at no cost to you**. Learn ways to restore and maintain your optimum health through well-studied nutritional and lifestyle changes that support your body's ability to heal.

Naturopathic Services includes eight individual naturopathic coaching programs, each stream delivered as a **series of three or four confidential telephonic sessions**:

- Reduce Stress and Boost Energy
- Healthy Weight Management
- Healthy Heart (Blood Pressure, Cholesterol)
- Healthy Immunity
- Reduce Aches and Pains
- Healthy Digestion
- Healthy Hormone Balance
- Health Promotion and Disease Prevention

If you're looking to make safe, proven lifestyle changes that can contribute to improved health and quality of life, access Naturopathic Services today!

**To access Naturopathic Services,
call the RBC EmployeeCare Program any time to speak with a consultant:**

1.800.667.3400 TTY: 1.877.616.4422

Or, log on to www.lifeworks.com

User ID: rbc

Password: rbccanada

** Naturopathic coaching sessions DO NOT include any assessment, diagnosis, prescriptions or treatments for health conditions; nor any consultations for starting or stopping naturopathic or conventional medications; nor any referrals for laboratory testing or diagnostic imaging. They ARE NOT a replacement for medical advice provided by a physician.*