Keeping in Touch
A PUBLICATION FOR RBC PENSIONERS

SPRING/SUMMER 2019

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A Message from the KIT Team

Welcome to the first 2019 edition of Keeping in Touch.

The recent transition of editors will give us an opportunity to examine how best to keep bringing you this publication, and how often.

Many of you have told us you would be comfortable moving to a completely online newsletter. Some readers prefer to continue receiving a traditional paper publication. We hope to strike a good balance between these two channels in order to meet the needs and preferences of all our readers.

Moving forward, the KIT Retirements and KIT In Memoriam announcements will be separated from the Keeping in Touch newsletter and published online four times a year at http://www.rbc.com/pensioners.

You have told us you value and look forward to receiving this information about your former colleagues. Changing to a regular online publication schedule will allow us to ensure you receive this information on a timely basis. Watch for the first posting in mid-late August.

The Keeping in Touch newsletter will continue to be published online at http://www.rbc.com/pensioners. We will also continue to produce a printed version for the foreseeable future, so watch for a full Fall/Winter edition later in 2019. For the benefit of those who do not have internet access, future printed versions will also include the Retirements and In Memoriam announcements posted online since the previous print issue.

In addition to bringing you stories of interest about RBC, we hope you will allow us to share more of your personal stories with your fellow pensioners. To do this, we need your story ideas and suggestions, so please continue to share them with us at keepingintoucheditor@rbc.com.

Until next time, happy reading and have a great summer!

The KIT team

Highlights from the Quarter

Here are some highlights from RBC’s first quarter results of 2019.

**Advising on a landmark deal**
RBC Capital Markets acted as sole financial advisor to BB&T on its announced $66 billion merger of equals with SunTrust. Marking our largest-ever M&A advisory transaction in the U.S., this is a great transaction for our global franchise. It is also the largest financial institutions merger in over 10 years and it creates the sixth largest U.S. bank by market value and assets. Our role underscores the strength of our strategy to focus on delivering innovative ideas and superior execution, a strategy that has helped us grow to take on bigger mandates with more significant clients.

**Transformational alliance**
RBC Global Asset Management and BlackRock, the world’s largest asset manager, announced a strategic alliance to bring their Canadian exchange-traded fund (ETF) businesses together under the new brand RBC iShares. As Canada’s largest and most comprehensive ETF solution suite – with over $60 billion in assets across 150 ETFs – RBC iShares complements RBC Global Asset Management’s leadership position in mutual fund solutions and will bring innovative solutions to market.

**Giving Back**
During the 2018 Employee Giving Campaign, RBC employees and pensioners raised a total of $19.45 million to support more than 4,000 organizations across Canada and continued to participate in community building by learning about communities’ needs, acting by making generous donations, and by sharing personal stories giving back. This year, to capture a more fulsome view, we added employee support for the RBC Race for the Kids for a grand total of over $22 million in community support. These efforts are a true reflection of living our purpose and the impactful things we can accomplish when we work together as One RBC.
Celebrating 150 years of helping clients and communities thrive

Dear friends,

In April, RBC was proud to mark our 150th anniversary during our Annual General Meeting in Halifax – the city where the company was founded. Throughout RBC’s history, our bank has been an important part of people’s lives. We’ve had the honour to help our clients take care of their families, grow successful businesses, and realize their dreams.

This connection has enabled us to build deep relationships and create a culture grounded in a strong sense of Purpose – helping clients thrive and communities prosper. And it’s why we’ve gone where our clients have gone – expanding across Canada, the U.S., and to select global markets.

Along our journey, we’ve set bold goals in our unwavering commitment to helping communities prosper. This has been an absolutely foundational part of our story and it’s why throughout our history, RBC has donated more than $1 billion in 37 countries.

It’s in this spirit that we celebrate RBC’s 150th birthday with a new investment – a new donation of $5.5-million (CAD) to communities in Canada, the US, UK and Caribbean. These funds will go towards organizations that focus on programs and services for young people, including education, skills development, health, wellness, employment and more.

Looking forward, we are in a position of strength with momentum on our side. We have the vision, scale, and strategy to create even more value for our clients in the years ahead, driving long-term sustainable growth in the future. At RBC, we’ve lived through and led transformations during periods of great change by sticking to our principles. Although the next 150 years will look very different, I’m confident our Purpose and clear Values will enable us to stay relentlessly focused on helping our clients reach new markets and our communities reach new heights.

I want to thank all of our colleagues, past and present, who have had a tremendous impact on our clients and communities over the years.

Dave McKay
President & Chief Executive Officer
#10-year challenge – Fraud has changed, have you?

March was Fraud Prevention Month and we decided to take a cue from Facebook and Instagram and take the 10 year challenge. Over the last decade our dependence on technology has grown and significantly impacted the way we live, work and interact. However, as we willingly put more and more of our information online, we heighten the risk of fraud, particularly when it comes to cyber fraud.

How big of an issue is it?

McAfee’s 2018 Economic Impact of Cybercrime report estimates the cost of cybercrime is $600 billion. That’s up $200 billion in just four years!

But by being aware and vigilant, we can all do more to protect ourselves, our clients and RBC.

More data, more exposure

Social engineering fraud is on the rise. Finding personal details through social media makes it easier to identify targets. Business email compromise, where a fraudster impersonates an executive urgently asking employees to wire funds, is another threat that has become prevalent in recent years.

How to protect yourself

• Be aware - learn about fraud trends and understand how old ones are being tweaked to be relevant and look more genuine.
• Ensure you have effective and unique passwords. Use different passwords for every account or profile that you set up.
• Don’t click on links in emails from sources you don’t know or aren’t sure are genuine!
• Keep your software up to date. Software companies routinely improve the security of their programs, so be sure you are using the latest version

For more TIPS, see https://www.rbc.com/cyber/how-to-protect-yourself-online/index.html

RBC recognized as the #1 company where Canadians want to work in 2019 by LinkedIn

April 3, 2019 - RBC takes top honours in LinkedIn’s 2019 Top Companies in Canada list. This ranking validates the strength of RBC’s LinkedIn strategy across recruiting, employer brand, corporate news and thought leadership. The ‘Top Companies’ methodology is driven by a combination of LinkedIn data and an editorial lens; it measures the behavior of professionals on LinkedIn focused on four core areas of a company’s activity on the platform: reach, engagement, job interest and retention. The time period measured is 12 months ending January 31, 2019.
From a Baby Boom to a Retirement Explosion

By John Stackhouse

One of the biggest forces coming at Canada's economy was 65 years in the making — yet we're still not ready.

Every week, almost 5,000 baby boomers are retiring, according to Statistics Canada. It adds up to more than 250,000 retirements this year — akin to the entire population of Saskatoon exiting the workforce, and a jump of 52% from 20 years ago.

What was once a baby boom is today a retirement explosion. Over the next seven to eight years, the number of retirements will reach 285,000 annually. This mass exodus is going to transform our workplaces, with widespread implications for companies and public policy — especially when you consider how tight Canada’s labour market already is.

With smart new thinking, we can prevent Canada’s retirement crunch from becoming a crisis.

For businesses, the loss of the boomer cohort — highly knowledgeable workers with decades of experience — amps up the urgency of the 3Rs: recruiting, retaining and retraining workers. A new report from the Ontario Chamber of Commerce found an overwhelming majority of members (75%) consider their ability to recruit and retain talent to be the biggest driver of competitiveness, but 49% said they're having trouble attracting and retaining staff who have the skills they're seeking. To close this gap, we'll have to find new ways to prepare recent graduates for the new economy, equip existing workers with even higher skills and change the way we evaluate job candidates.

There's also a significant opportunity to reimagine our workplaces and retain the intergenerational talent that makes companies thrive. A recent poll found the majority of working baby boomers would opt for semi-retirement if their employers offered it. Workplaces are already appealing to younger employees with flexible hours and work-from-home policies. A similar approach around semi-retirement could keep retain older workers, and the institutional knowledge they provide.

Every organization and sector is seeing an increase in retirements, but the trend is hitting some sectors harder than others. It’s highest where the workforce tends to be older, including office management and administration roles, mail delivery and courier services, and principals and administrators at elementary and secondary schools.

(Continued on page 6)
We know from our RBC research, Humans Wanted, on the future of jobs and skills that some of these positions are at a higher risk of automation than others. Technology is likely to take over some of the duties currently performed by administrative assistants and mail carriers, for example. We'll have to focus our energy on replacing retirees who work in areas like management and education, which are harder to automate and more likely to face shortages.

For Canada as a whole, the challenge is to become more competitive even as we lose these established workers. Immigration is helping to grow our talent pool. We welcomed more than 300,000 new immigrants last year, about 60% of whom are skilled workers. The immigration minister has described this as “the new normal.” Yet it still doesn't cover the annual retirement rate, so we're going to have to get more creative.

Bank of Canada Governor Stephen Poloz estimates some 500,000 underrepresented Canadians could be drawn into the workforce under the right conditions — including women, youth, Indigenous people and people with disabilities. This is a longer-term goal, but Quebec offers one lesson: the province's subsidized daycare program has been linked to the steadily growing number of women joining the workforce. This boost in Quebec is happening at the same time that women's participation in the workforce in Ontario, where daycare is more expensive, has declined slightly. For policy makers, it won't be easy to earmark public funds for child care as the costs of caring for the aging baby boomer generation mount.

But by Poloz’s calculations, the payoff of drawing half a million underrepresented Canadians into the workforce is a potential windfall — increasing output by 1.5% or $30 billion per year.
It’s our birthday year!

In celebration of its 150th birthday, RBC will be making a $5.5-million investment to communities across Canada, the United States, the United Kingdom and the Caribbean. The donations will be directed to youth-focused organizations committed to helping young people and their communities thrive.

“RBC is honoured to have served and supported our clients, their families and their businesses, in communities around the globe, for the past 150 years,” said Dave McKay, President and Chief Executive Officer, RBC. “To celebrate our shared history, we’re giving back to our communities, in line with our RBC Future Launch program, and engaging youth to help drive positive change for future generations.”

The charitable partners receiving financial support include:

• **Canada:** Community Foundations of Canada
• **U.S.:** DoSomething.org
• **U.K.:** Prince’s Trust
• **Caribbean:** Trinidad and Tobago: YMCA and Cayman Islands: Feed our Future, with additional donations in the Bahamas and Barbados to be announced.

Save This for Quick Reference

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<tr>
<td>Ask a question about your pension or benefits?</td>
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<td>Change your beneficiary?</td>
<td>HR Contact Centre 1-800-545-2555</td>
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**Keeping in Touch Team c/o RBC Pension and Benefits**

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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](http://www.rbc.com/pensioners)

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

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

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

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- 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
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- Nutritional counselling & naturopathic services
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- 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
Keeping in Touch Retirements
### SEPTEMBER 2018

**Anderson, Glenda**
Account Service Agent  
Calgary, AB  
Joined October 23, 1989

**Bassoo, Jennifer**
Investment Analyst  
Toronto, ON  
Joined May 12, 1997

**Beedasy, Vijay**
New Business Specialist  
Toronto, ON  
Joined January 3, 2006

**Bourassa, Ann**
Financial Advisor  
Gatineau, QC  
Joined May 27, 1987

**Bowman, Marlene**
Telecommunications Analyst  
Belwood, ON  
Joined July 22, 1985

**Carew, Kim**
Manager Client Care  
Toronto, ON  
Joined August 22, 1983

**Chawla, Gurvinder**
Client Advisor  
Mississauga, ON  
Joined January 2, 2008

**Cheung, Phyllis**
Senior Business Systems Analyst  
Markham, ON  
Joined June 29, 2005

**Chuddy, Leslie**
Client Care Advisor  
Oakville, ON  
Joined March 21, 2005

**Cobban, Nancy**
Vice President and Director Portfolio Manager  
Toronto, ON  
Joined June 16, 1981

**Coughlar, Barbara**
Client Advisor  
Brockville, ON  
Joined May 11, 1981

**Cutler, Susan**
Associate Director, Central Operations, GRM  
Toronto, ON  
Joined June 3, 1985

**Deane-Freeman, Kathy**
Account Service Representative  
Surrey, BC  
Joined January 5, 1976

**Donaldson, Lucie**
Administrator Reporting  
Montreal, QC  
Joined April 1, 1997

**Fries, Armin**
Director, Ontario Cash Service Centre  
Mississauga, ON  
Joined May 2, 1983

**Gatus, Elizabeth**
Banking Operations Specialist  
Toronto, ON  
Joined February 26, 2001

**Gee, Cecily**
Executive Assistant  
Richmond Hill, ON  
Joined September 26, 1983

**Greaves, Elizabeth**
Specialized Services Officer  
Toronto, ON  
Joined September 5, 1977

**Hansen, Carolyn**
Manager Client Care  
Delta, BC  
Joined June 29, 1981

**Hu-Chiong, Amy**
Credit Specialist  
Vancouver, BC  
Joined January 3, 1989

**Iacovelli, Anna**
Adjudication Associate  
Laval, QC  
Joined July 15, 1974

**Johnston, Mariann**
Mortgage Specialist  
Regina, SK  
Joined September 19, 1983

**Klimentova, Tonka**
Client Advisor  
Mississauga, ON  
Joined January 8, 2007

**Lapointe, Guylaine**
Contact Centre Administrator  
Montreal, QC  
Joined June 27, 1978

**Laylo, Rosalie**
Investigations Agent  
Scarborough, ON  
Joined June 19, 2000

**Layne, Juliette**
Operations Agent  
Toronto, ON  
Joined February 29, 1988

**Leeds, Linda**
Operations Officer  
Mississauga, ON  
Joined October 9, 1975

**Lefrancois, Serge**
Investment & Retirement Planner  
Quebec City, QC  
Joined February 5, 2004

**Maiolo, Francesca**
Investment Advisor  
St. Catharines, ON  
Joined February 1, 2011

**Manchulenko, Craig**
Senior Manager, Asset Management  
Toronto, ON  
Joined July 9, 1980

**Markle, Carla**
Banking Operations Specialist  
Toronto, ON  
Joined October 11, 1983

**McMaster, Bob**
Financial Planner  
Okotoks, AB  
Joined August 14, 1991

**Parent, Anne**
Technical Analyst  
Prevost, QC  
Joined September 5, 1973

**Penner, Helen**
Client Advisor  
Morden, MB  
Joined February 10, 1986

**Pires, Armand**
Account Service Representative  
Mississauga, ON  
Joined November 5, 1990

**Ritov, Gita**
Financial Advisor  
North York, ON  
Joined September 4, 1984

**Screnci, Tina**
Regional Vice President  
Kirkland, QC  
Joined July 4, 1972

**Sicotte, Annie**
Customer Service Officer  
Burlington, ON  
Joined March 28, 2011

**Sirett, Duncan**
Credit Advisor  
Winnipeg, MB  
Joined September 6, 1983

**Strayski, Ronald**
Mortgage Specialist  
Calgary, AB  
Joined February 2, 1997
Retirements

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Tenove, Sonya
Mortgage Specialist
Bonnyville, AB
Joined September 25, 1978

Ting, Sandy
Analyst, Audit Management Systems and Reporting
Markham, ON
Joined August 8, 1989

Tracey, Katherine
Mortgage Specialist
Halifax, NS
Joined May 10, 1999

Van Eden, Dawn
Claims Analyst
Toronto, ON
Joined March 1, 1999

Von Ravenstein, Susanne
Operations Officer
Toronto, ON
Joined January 24, 1983

Warren, Patricia
Mortgage Specialist
Mississauga, ON
Joined September 11, 1995

White, Paul
Director, GTI PMO
Toronto, ON
Joined March 16, 2004

October 2018

Alexander, Lisa
Senior Manager, Design, RBC Learning
Toronto, ON
Joined October 5, 2004

Ali, Zeenah
Senior Assistant Manager Client Implementation
Toronto, ON
Joined August 29, 1983

Bouchard, Johanne
Financial Planner
Quebec, QC
Joined August 18, 1977

Busch, Pauline
Banking Advisor
Sherwood Park, AB
Joined February 14, 2000

Caddell, Susan
Administrative Assistant
Toronto, ON
Joined October 16, 1978

Cadman, Thomas
Disability Claim Specialist
Richmond Hill, ON
Joined February 17, 1999

Carvalho, Maria
Banking Advisor
Winnipeg, MB
Joined October 2, 1978

Chin Yick, Cedric
Project Coordinator
Mississauga, ON
Joined April 23, 2001

Clarke, Doreen
Financial Planner
Guelph, ON
Joined December 10, 2007

Clarke, Kenny
Director Internal Audit, Capital Markets
Toronto, ON
Joined May 12, 2003

Comtois, Michel
Senior Manager Risk Management
Montreal, QC
Joined May 24, 1977

Cook, Kathy
Mortgage Specialist
Vancouver, BC
Joined November 19, 1991

Craig, Dianne
Mortgage Specialist
Mississauga, ON
Joined February 23, 1981

Currier, Ian
Manager Investigations Ontario
Toronto, ON
Joined July 8, 2002

Darsigny, Lucie
Banking Advisor
Saint-Hyacinthe, QC
Joined February 12, 1990

De Vera, Catherine
Collections Officer
Mississauga, ON
Joined January 9, 1995

Des Alliers, Eugena
Client Advisor
St-Jean-Sur-Richelie, QC
Joined October 24, 1988

Dmyronetz, Jeannie
Private Banker
Coquitlam, BC
Joined July 4, 2001

Duggan, Christopher
VP Trade Strategic Initiatives
Vancouver, BC
Joined January 15, 2003

Eagan, Cindy
Financial Planner
St. John’s, NL
Joined December 11, 1978

Edwards, Anne
Client Advisor
Deloraine, MB
Joined November 15, 1976

Fawcett, Margaret
Financial Planner
Langley, BC
Joined March 3, 1980

Flanagan, Jaquelyn
Investigation Officer
Calgary, AB
Joined February 20, 1990

Francis, Winston
P&C Insurance Advisor
Mississauga, ON
Joined September 20, 2010

Friesen, Bonnie
Client Care Advisor
Saskatoon, SK
Joined March 22, 1982

Fu, Celine
Trade Officer
Toronto, ON
Joined September 27, 1993

Galas, Linda
Quality Support Specialist
Toronto, ON
Joined June 25, 1975

Gaudet, Nicole
US Credit Advisor
Moncton, NB
Joined October 9, 2000

Gaudio, Carmela
Administrator
Montreal, QC
Joined July 21, 1983

Gian-Carlo, Arakelian
Senior Director, Document and Workflow Solutions
Toronto, ON
Joined March 4, 1991

Girard, Valerie
Financial Advisor
Courtenay, BC
Joined April 25, 1988

Goodall, Nancy
Foreign Exchange Officer
Montreal, QC
Joined November 21, 1977

Hjort-Olsen, Karen
Senior Treasury Solutions Specialist
Maple Ridge, BC
Joined October 16, 1978

Huber, Erna
Account Manager
Sherwood Park, AB
Joined August 24, 1981

Ireland, Kimberley
Senior Manager, Client Data Governance & Strategy
Toronto, ON
Joined July 13, 1987

Jackson, Dianne
Account Manager
Sarnia, ON
Joined February 26, 1973
### OCTOBER 2018
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<td>Jordan, Brian</td>
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<td>VP Business &amp; Commercial Banking</td>
<td>Peterborough, ON</td>
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<td>Manager, Initiatives &amp; Implementation</td>
<td>Winnipeg, MB</td>
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<td>Rousseau, Louise</td>
<td>Vice President Business &amp; Commercial Banking</td>
<td>Anjou, QC</td>
<td>January 16, 1978</td>
</tr>
<tr>
<td>Savage, Donna</td>
<td>Fraud Prevention Manager</td>
<td>Montreal, QC</td>
<td>July 15, 1996</td>
</tr>
<tr>
<td>Saw, Sweesee</td>
<td>Adjudication Associate Small Business</td>
<td>Vancouver, BC</td>
<td>June 25, 1990</td>
</tr>
<tr>
<td>Sealey, Cheryl</td>
<td>Manager, Client Care</td>
<td>Scarborough, ON</td>
<td>March 24, 1986</td>
</tr>
<tr>
<td>Seater, Gregory</td>
<td>Investment Advisor</td>
<td>Scarborough, ON</td>
<td>October 5, 1992</td>
</tr>
<tr>
<td>Sherrington, Valerie</td>
<td>Manager, Sales Support</td>
<td>Calgary, AB</td>
<td>August 13, 1979</td>
</tr>
<tr>
<td>Shevrattan, Ramdai</td>
<td>Director</td>
<td>Toronto, ON</td>
<td>November 14, 1989</td>
</tr>
<tr>
<td>Somerville, Jeffrey</td>
<td>Senior Director, Planning &amp; Tech. Initiatives</td>
<td>Toronto, ON</td>
<td>April 4, 1989</td>
</tr>
<tr>
<td>Sorken, Lori</td>
<td>Client Advisor Sexsmith, AB</td>
<td>AB</td>
<td>September 19, 2007</td>
</tr>
<tr>
<td>Spadafora, Judy</td>
<td>Client Care Advisor</td>
<td>Mississauga, ON</td>
<td>September 5, 1978</td>
</tr>
</tbody>
</table>

---

*Retirements*  
SPRING/SUMMER  •  2019
Retirements

SPRING/SUMMER • 2019

Tam, Pui Yu
Project Manager, IT
Toronto, ON
Joined January 22, 1990

Taylor, Cindy
Client Advisor
Kelowna, BC
Joined October 14, 1986

Thomson, Heather
Market Operation Support
Montreal, QC
Joined January 16, 1978

Tremblay, Maryse
Client Advisor
Coaticook, QC
Joined August 3, 1987

Tyndle, Gordon
Manager
Mortgage Specialist
Calgary, AB
Joined July 4, 1985

Venskaitis, Andrea
Senior Business Analyst
Mississauga, ON
Joined August 10, 1979

Vignone, Angelina
Customer Service Representative
Montreal, QC
Joined September 18, 2006

Vincent, Kelly
Administration Manager/Coordinator
Toronto, ON
Joined March 25, 1985

Warner, Stephen
Senior Technical Systems Analyst
Burlington, ON
Joined June 21, 2004

White, James
Regional Operations Officer
Halifax, NS
Joined June 4, 1979

Wolfe, Paul
Associate Advisor
Vancouver, BC
Joined January 1, 1982

Zacharias, Peter
Technical Service Analyst
Vancouver, BC
Joined August 28, 1978

Zielinski, Sonia
Financial Advisor
Edmonton, AB
Joined June 6, 1983

Zomer, Elizabeth
Client Advisor
Orleans, ON
Joined September 27, 1999

NOVEMBER 2018

Ancheta, Racquel
Operations Officer
Montreal, QC
Joined January 3, 2007

Ayles, Roberta
Client Advisor
Moncton, NB
Joined January 25, 2010

Bagheri-Yarandi, Parvin
Mobile Mortgage Specialist
Mississauga, ON
Joined June 20, 1994

Beaulieu, Line
Account Services Representative
Montreal, QC
Joined August 10, 1981

Billington, James
Senior Manager Data Analytics
Mississauga, ON
Joined December 4, 1995

Borring-Olsen, Karen
Regional Vice President
BC Interior
Vancouver, BC
Joined April 3, 1978

Chess, David
Investment & Retirement Planner Regina, SK
Joined July 24, 2000

Chu, Simmy
Administrative Assistant
Toronto, ON
Joined November 14, 1988

Chung, Cheryl
Senior Manager M.I.S.
Toronto, ON
Joined August 13, 1979

Cormier, Charline
Mortgage Specialist Assistant
Moncton, NB
Joined February 2, 1997

Corrigan, Collette
Payroll Verification Officer
Mississauga, ON
Joined April 3, 1989

Cyr, Sharon
Client Advisor
Port Coquitlam, BC
Joined March 22, 1976

Duhaime, Elaine
Client Advisor
Cornwall, ON
Joined November 23, 1981

Edwards, Mariette
Account Service Agent
Toronto, ON
Joined February 1, 2010

Ferguson, John
Digital Advisor
Moncton, NB
Joined August 8, 1995

Ferworn, Antoinette
Operations Officer
Montreal, QC
Joined May 24, 1984

Filion, Martine
Associate Account Manager
Saint-Hyacinthe, QC
Joined May 27, 1985

Fodor, Joseph
Project Manager
Toronto, ON
Joined December 5, 1983

Gransart, Micheline
Associate Credit Officer
Montreal, QC
Joined June 2, 1975

Holder, Sandra
Control Analyst
Toronto, ON
Joined June 18, 1990

Knecht, Carol
Client Care Advisor
Revelstoke, BC
Joined March 2, 1978

Kuzminski, Anne
Branch Manager
Nanaimo, BC
Joined July 3, 1973

Leclerc, Carole
Relationship Manager, Advertising
Montreal, QC
Joined November 27, 1978

Lee, Anne
Business Account Manager
Etobicoke, ON
Joined July 4, 2005

MacKay, Bob
Manager, Market Operations
Dieppe, NB
Joined March 15, 1982

Martin, Heather
Senior Commercial Account Manager
St. Johns, NL
Joined June 2, 1986

Miller, Larke
Account Services Representative
Mississauga, ON
Joined May 27, 2003

NOVEMBER 2018

Ancheta, Racquel
Operations Officer
Montreal, QC
Joined January 3, 2007

Ayles, Roberta
Client Advisor
Moncton, NB
Joined January 25, 2010

Bagheri-Yarandi, Parvin
Mobile Mortgage Specialist
Mississauga, ON
Joined June 20, 1994

Beaulieu, Line
Account Services Representative
Montreal, QC
Joined August 10, 1981

Billington, James
Senior Manager Data Analytics
Mississauga, ON
Joined December 4, 1995

Borring-Olsen, Karen
Regional Vice President
BC Interior
Vancouver, BC
Joined April 3, 1978

Chess, David
Investment & Retirement Planner Regina, SK
Joined July 24, 2000

Chu, Simmy
Administrative Assistant
Toronto, ON
Joined November 14, 1988

Chung, Cheryl
Senior Manager M.I.S.
Toronto, ON
Joined August 13, 1979

Cormier, Charline
Mortgage Specialist Assistant
Moncton, NB
Joined February 2, 1997

Corrigan, Collette
Payroll Verification Officer
Mississauga, ON
Joined April 3, 1989

Cyr, Sharon
Client Advisor
Port Coquitlam, BC
Joined March 22, 1976

Duhaime, Elaine
Client Advisor
Cornwall, ON
Joined November 23, 1981

Edwards, Mariette
Account Service Agent
Toronto, ON
Joined February 1, 2010

Ferguson, John
Digital Advisor
Moncton, NB
Joined August 8, 1995

Ferworn, Antoinette
Operations Officer
Montreal, QC
Joined May 24, 1984

Filion, Martine
Associate Account Manager
Saint-Hyacinthe, QC
Joined May 27, 1985

Fodor, Joseph
Project Manager
Toronto, ON
Joined December 5, 1983

Gransart, Micheline
Associate Credit Officer
Montreal, QC
Joined June 2, 1975

Holder, Sandra
Control Analyst
Toronto, ON
Joined June 18, 1990

Knecht, Carol
Client Care Advisor
Revelstoke, BC
Joined March 2, 1978

Kuzminski, Anne
Branch Manager
Nanaimo, BC
Joined July 3, 1973

Leclerc, Carole
Relationship Manager, Advertising
Montreal, QC
Joined November 27, 1978

Lee, Anne
Business Account Manager
Etobicoke, ON
Joined July 4, 2005

MacKay, Bob
Manager, Market Operations
Dieppe, NB
Joined March 15, 1982

Martin, Heather
Senior Commercial Account Manager
St. Johns, NL
Joined June 2, 1986

Miller, Larke
Account Services Representative
Mississauga, ON
Joined May 27, 2003
NOVEMBER 2018
(CONTINUED)

Mukerji, Susan
Client Advisor
Mississauga, ON
Joined August 6, 2002

Mundy, Tina
Manager, Client Care
North York, ON
Joined November 10, 1986

Paradis, Line
Customer Service Officer
Montreal, QC
Joined October 1, 1990

Ritchie-Morton, Paula
Mobile Mortgage Specialist
Mississauga, ON
Joined July 9, 1990

Rojeck, Esther
MIRP Associate
Calgary, AB
Joined September 22, 1980

Roy, Marie Claude
Administrator, Trust
Montreal, QC
Joined November 2, 1987

Seguin-Couture, Francine
Client Service Representative
Vaughan-Dorion, QC
Joined November 20, 1995

Smith, Barbara
Commercial Account Manager
Vancouver, BC
Joined June 28, 1978

Smith, Roderick
Senior Technical Systems Analyst
Toronto, ON
Joined March 1, 2004

Splawski, Janice
Client Service Representative
Atikokan, ON
Joined June 11, 1979

Sun, Michael
Senior Business Analyst
Toronto, ON
Joined March 18, 1991

Talbot, Bryan
Senior Development Manager
Toronto, ON
Joined July 3, 1979

Tunay, Carlos
Business Analyst
Toronto, ON
Joined August 23, 1994

Warwick, Tara
Administrative Assistant
Nanaimo, BC
Joined October 18, 1976

DECEMBER 2018

Ackad, Rafik
Vice President Business & Commercial Banking
Montreal, QC
Joined March 17, 1986

Allard, Carole
Expert Banking Advisor
Pincourt, QC
Joined June 15, 1988

Arsenault, Jeanne D’arc
Associate Account Manager
Sherbrooke, QC
Joined October 1, 1981

Basque, Carole
Coach Regional
Montreal, QC
Joined February 17, 1981

Belanger, Robert
Branch Manager
Hammer, ON
Joined April 19, 2004

Belcourt, Alain
Vice President Initiatives Commerciales
Montreal, QC
Joined June 17, 1981

Belisle, Linda
Account Services Representative
Montreal, QC
Joined November 2, 1974

Bencivenga, Diana
Executive Assistant
Vancouver, BC
Joined November 4, 1977

Bois, Linda
Banking Advisor
Winnipeg, MB
Joined August 20, 2001

Boisse, Louise
Client Advisor
Drayton Valley, AB
Joined November 27, 1978

Bradshaw, Judy
Auditor, Quality Audit
Client Acquisition & Service
Mississauga, ON
Joined October 15, 2001

Britton, Janis
Client Advisor
Grande Prairie, AB
Joined October 16, 1995

Brunton, Denny
Financial Planner
Stratford, ON
Joined March 3, 1987

Bryson, Cathy
Private Banking Associate/Client Card Advisor
Ottawa, ON
Joined August 31, 1984

Campo, Connie
Client Advisor
Toronto, ON
Joined October 21, 1985

Carbonero, Marta
Client Advisor
Newmarket, ON
Joined July 19, 1993

Carlson, Colette
Associate Account Manager
Edmonton, AB
Joined August 5, 1986

Castonguay, Carole
Client Advisor
Mascouche, QC
Joined July 21, 1986

Cayer, Lynn
Banking Advisor
Ottawa, ON
Joined October 2, 1978

Chang Alloy, Constance
Senior Operations Analyst
Toronto, ON
Joined November 20, 2000

Chiu, Cindy
Client Advisor
Richmond Hill, ON
Joined April 7, 1989

Chudleigh, Debra
Associate Account Manager
Kelowna, BC
Joined July 7, 1986

Connolly, Darlene
Assistant Manager, Citizenship & Social Impact
Halifax, NS
Joined September 5, 1978

Copeland, Colleen
Banking Advisor
Milton, ON
Joined June 24, 1985

Côté, Sylvie
Private Banking Associate
Quebec, QC
Joined May 26, 1980

Craniotis, Lucie
Regional Director
Mississauga, ON
Joined April 3, 2000
Retirements

SPRING/SUMMER  •  2019

Crête, Johane
Branch Manager
Verdun, QC
Joined June 17, 1974

Crisostomo, Raymond
Senior Technical Systems Analyst
Toronto, ON
Joined December 28, 1983

Currie, Donna
Administrative Assistant
Prince George, BC
Joined June 13, 1977

D’Amato, Loredana
Client Advisor
Burnaby, BC
Joined August 8, 1977

Daulet, Senavere
Client Advisor
Business Services
Scarborough, ON
Joined January 14, 2008

Davis, Stella
Financial Planner
St. John’s, NL
Joined July 30, 1979

Decena, Connie
Subject Matter Expert
Vancouver, BC
Joined May 31, 1996

Decoteau-Ross, Hillary
Access Management Officer
Toronto, ON
Joined November 28, 1980

Der, Betty
Team Leader
Toronto, ON
Joined May 15, 1978

Desbiens-Ross, Lorraine
Branch Manager
Montreal, QC
Joined September 5, 1978

Devendran, Arulnayagam
Operations Agent
Toronto, ON
Joined October 2, 2000

Dickenson, John
Director, GSI New Business & Underwriting Operations
Mississauga, ON
Joined September 11, 1989

Dinshaw, Victor
Senior Analyst
Toronto, ON
Joined September 4, 1990

Do, Lan
Account Service Agent
Toronto, ON
Joined April 6, 1994

Driscoll, Cindy
Banking Operations Specialist
Toronto, ON
Joined August 21, 1980

Fulford, Susan
Enablement Officer
Montreal, QC
Joined April 1, 2002

Gabrielli, Lucia
Trust Administrator
Montreal, QC
Joined January 30, 1990

Gallagher, Sigi
Manager Credit Structures
Waterloo, ON
Joined February 4, 1980

Garner, Gary
Business Account Manager
Lethbridge, AB
Joined March 8, 1982

Garrett, Sonja
Client Advisor
Toronto, ON
Joined November 12, 1996

Gartner, Maurice
Director of Real Estate Markets
Calgary, AB
Joined July 9, 1979

Gebauer, Yvonne
Banking Advisor
Humboldt, SK
Joined December 11, 1978

Gopalarajah, Thila
Client Advisor
Business Services
Vancouver, BC
Joined April 22, 1991

Green, Judy
Account Service Representative
Victoria, BC
Joined June 27, 1994

Greenwood, Kelly
Banking Advisor Port Colborne, ON
Joined December 11, 1989

Haist, Nancy
Client Advisor
Welland, ON
Joined August 2, 2005

Hare, Patricia
Operations Agent
Toronto, ON
Joined October 1, 1984

Harland, Thomas
Director, Special Loans, Western Region
Calgary, AB
Joined November 20, 2006

Hayward, Mary
Senior Technical Systems Analyst
Toronto, ON
Joined February 17, 1997

Hee, Tatmee
Senior Technical Specialist
Toronto, ON
Joined October 9, 1990

Henschke, Candy
Administrative Assistant
Medicine Hat, AB
Joined June 19, 1986

Hjort-Olsen, Leslie
Associate Account Manager
Surrey, BC
Joined July 12, 1994

Holmes, Maureen
Customer Services Representative
Regina, SK
Joined November 29, 1994

Hooper, Susan
Senior Commercial Mortgage Analyst
Toronto, ON
Joined August 5, 2003

Hughes, Michael
Financial Planner
Peterborough, ON
Joined December 16, 1996

Iannuzzi, Marfisa
Manager, Business Analysis, Project Delivery & Management
Montreal, QC
Joined May 21, 1974

Jakubowski, Jeani
Executive Assistant
Mississauga, ON
Joined March 25, 1974

James, Fazia
Financial Advisor
Etobicoke, ON
Joined October 6, 1980

Jeevarakshagan, Vijaya
Supervisor
Toronto, ON
Joined January 15, 2001

Johnson, Susan
Manager, FSS Specialized Reconciliation
Toronto, ON
Joined November 5, 2001

Joy, Raymond E.
Senior Card Advisor
New Westminster, BC
Joined November 28, 1988
Retirements

DECEMBER 2018
(CONTINUED)

Juer, Sandy
Banking Advisor
Winnipeg, MB
Joined April 5, 1976

Julien, Roberta
Adjudication Associate
Mississauga, ON
Joined July 7, 1980

Kautzman, Diana
Customer Service Representative
Calgary, AB
Joined August 10, 2001

Keating, David
Managing Director
Toronto, ON
Joined October 1, 2003

Khan, Shabida
Systems Programmer
Mississauga, ON
Joined May 4, 1998

Khan, Tim
Senior Technical Specialist
Network Services
Toronto, ON
Joined November 13, 1984

Kuepferling, John
Finance IT Architect
Montreal, QC
Joined May 22, 1979

Lagonia, Moni
Business Deposit Specialist
Kitchener, ON
Joined June 16, 1980

Lahaie, Johanne
Manager, Client Care
Brossard, QC
Joined September 5, 1979

Lam, Ambrose
Director, Sales Platform & Document Management
Toronto, ON
Joined November 7, 1983

Lam, Cathy
Associate Account Manager
Richmond, BC
Joined January 10, 1997

Lanthier, Nicole
Associate Account Manager
Embrun, ON
Joined June 11, 1979

Leamy-Yelle, Susan
Senior Team Leader
Toronto, ON
Joined October 28, 1985

LeBlanc, Brenda
Inbound Credit Advisor
Moncton, NB
Joined February 19, 2001

LeBlanc, Cheryl
Administrative Assistant
Montreal, QC
Joined July 27, 1992

Lee, Susan
Manager, Unified Communication Services
Toronto, ON
Joined January 21, 1985

Leung, Chak-Lam Andy
Investment Service Representative
Mississauga, ON
Joined August 24, 1998

Leung, Ellen
Client Advisor
Calgary, AB
Joined September 17, 2001

Lindsey, Joan
Account Service Agent
Toronto, ON
Joined January 25, 2016

Marotte, Manon
Assistant Branch Manager
Chateauguay, QC
Joined January 3, 1979

Mauer, Brenda
Client Advisor
Dundas, ON
Joined January 7, 1989

McGregor, Patricia
Financial Planner
Renfrew, ON
Joined May 1, 2011

McLellan, Faye
Account Manager, PFS
Perth, ON
Joined November 14, 1978

McLeod, Dawn-Marie
Field Liaison Officer
Moncton, NB
Joined September 8, 1998

McManus, Christine
Senior Manager
Sales Enablement
Toronto, ON
Joined September 7, 1982

McPherson, Susan
Treasurer Solutions Specialist
Toronto, ON
Joined July 14, 1980

Medina, Stanley
Financial Advisor
Mississauga, ON
Joined July 12, 1999

Meireles, Diana
Central Teller
Orleans, ON
Joined May 22, 1984

Miller, Lorraine
Subject Matter Expert - Banking Ops
Toronto, ON
Joined October 26, 1987

Minor, Lori
Client Advisor
Dunnville, ON
Joined March 24, 1986

Mitchell, Lawry
Senior Advisory Counsel
Toronto, ON
Joined July 7, 1986

Morier, Teresa
Commercial Mortgage Analyst
Toronto, ON
Joined July 29, 1998

Munt, Wendy
Branch Manager & Anchor Champion
Gull Lake, SK
Joined August 30, 1984

Murray, Leslie
Relationship Manager
Corporate Accounts
Vancouver, BC
Joined November 5, 1979

Nemdharry, Indrani
Customer Service Officer
Toronto, ON
Joined April 30, 1984

Nijjar, Paula
Client Advisor
Burnaby, BC
Joined April 19, 1982

Nitti, Xavier
Financial Planner
Kelowna, BC
Joined June 9, 1981

Orara, Evangeline
Operations Agent
Toronto, ON
Joined April 16, 2001

Paquin, Johanne
Senior Credit Adjudication
Montreal, QC
Joined July 9, 1979

Peltier, Sylvie
Fraud Agent
Montreal, QC
Joined February 5, 1979

Phillips, Peter
Commercial Account Manager
Campbell River, BC
Joined May 4, 1981
<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Location</th>
<th>Joined Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pichette, Guy</td>
<td>AC Banking Advisor</td>
<td>Winnipeg, MB</td>
<td>January 4, 1999</td>
</tr>
<tr>
<td>Pjawka, Gene</td>
<td>V.P. &amp; Investment Counsellor</td>
<td>Ottawa, ON</td>
<td>March 26, 2001</td>
</tr>
<tr>
<td>Power, Elizabeth</td>
<td>Resolution Officer</td>
<td>Toronto, ON</td>
<td>April 20, 1998</td>
</tr>
<tr>
<td>Province, Jeanine</td>
<td>Operations Specialist</td>
<td>St. Catherines, ON</td>
<td>October 3, 1983</td>
</tr>
<tr>
<td>Rebello, William S.</td>
<td>Account Service Agent</td>
<td>Toronto, ON</td>
<td>January 12, 2006</td>
</tr>
<tr>
<td>Renald, Linda</td>
<td>Banking Advisor</td>
<td>Chicoutimi, QC</td>
<td>March 27, 1979</td>
</tr>
<tr>
<td>Rodgers, Vicky</td>
<td>Account Service Representative</td>
<td>Victoria, BC</td>
<td>November 14, 1981</td>
</tr>
<tr>
<td>Rodgers, Marcia</td>
<td>PND - Implementation Coordinator</td>
<td>Toronto, ON</td>
<td>September 14, 1992</td>
</tr>
<tr>
<td>Roy, Constance</td>
<td>Digital Advisor</td>
<td>Moncton, NB</td>
<td>April 26, 1999</td>
</tr>
<tr>
<td>Ruscetta, Clare</td>
<td>Senior Team Leader/Maintenance Services Group</td>
<td>Toronto, ON</td>
<td>April 28, 1982</td>
</tr>
<tr>
<td>Scherenzel, Karen</td>
<td>NA&amp;D, Operations Specialist</td>
<td>Toronto, ON</td>
<td>January 15, 1990</td>
</tr>
<tr>
<td>Sharma, Amala</td>
<td>Client Advisor</td>
<td>Richmond, BC</td>
<td>May 15, 2006</td>
</tr>
<tr>
<td>Shaw, Wendy</td>
<td>Client Advisor</td>
<td>Lindsay, ON</td>
<td>March 25, 2002</td>
</tr>
<tr>
<td>Shortt, Diana</td>
<td>Financial Advisor/Pincher Creek</td>
<td>AB</td>
<td>May 30, 1977</td>
</tr>
<tr>
<td>Silva, Connie</td>
<td>Commercial Service Advisor</td>
<td>Edmonton, AB</td>
<td>July 9, 1980</td>
</tr>
<tr>
<td>Sinel, Barbara Anne</td>
<td>Manager, Internal Audit</td>
<td>Toronto, ON</td>
<td>July 30, 1979</td>
</tr>
<tr>
<td>Singh, Gurinder</td>
<td>Client Advisor</td>
<td>Calgary, AB</td>
<td>July 12, 1988</td>
</tr>
<tr>
<td>Smith, Claudia</td>
<td>Client Advisor Business Services</td>
<td>Vernon, BC</td>
<td>May 10, 1995</td>
</tr>
<tr>
<td>Stecyk, Cheryl</td>
<td>Client Advisor</td>
<td>100 Mile House, BC</td>
<td>June 15, 1978</td>
</tr>
<tr>
<td>Stevenson, Hope</td>
<td>Mortgage Specialist</td>
<td>Sudbury, ON</td>
<td>December 15, 1986</td>
</tr>
<tr>
<td>Streatch, Margaret</td>
<td>Credit Advisor</td>
<td>Moncton, NB</td>
<td>March 16, 1998</td>
</tr>
<tr>
<td>Taylor, Susan</td>
<td>Financial Planner</td>
<td>Vancouver, BC</td>
<td>August 8, 1978</td>
</tr>
<tr>
<td>Theriault-Forget, Karen</td>
<td>Business Account Manager</td>
<td>Sudbury, ON</td>
<td>May 7, 1963</td>
</tr>
<tr>
<td>Thibault, Maryna</td>
<td>Banking Operations Officer</td>
<td>Montreal, QC</td>
<td>November 18, 1985</td>
</tr>
<tr>
<td>Thompson, Cheryl</td>
<td>Client Advisor</td>
<td>Nanaimo, BC</td>
<td>May 8, 2000</td>
</tr>
<tr>
<td>Turpin, Reta</td>
<td>Operations Support Officer</td>
<td>Odessa, ON</td>
<td>April 10, 1989</td>
</tr>
<tr>
<td>Venus, Carol</td>
<td>Commercial Service Advisor</td>
<td>Edmonton, AB</td>
<td>August 2, 1983</td>
</tr>
<tr>
<td>Walter, Karen</td>
<td>Senior Manager, Retail Enablement - Personal Savings &amp; Investments</td>
<td>Toronto, ON</td>
<td>June 24, 2013</td>
</tr>
<tr>
<td>Bettio, Valerie</td>
<td>Manager, Major Properties</td>
<td>Toronto, ON</td>
<td>March 12, 1990</td>
</tr>
<tr>
<td>Blaskovits, Maria</td>
<td>Licensed Insurance Advisor</td>
<td>Mississauga, ON</td>
<td>June 9, 1997</td>
</tr>
<tr>
<td>Bolduc, Raymonde</td>
<td>Field Operations Specialist</td>
<td>Montreal, QC</td>
<td>February 15, 1988</td>
</tr>
</tbody>
</table>
### JANUARY 2019
(_CONTINUED_)

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Office</th>
<th>Joined Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bosveld, Gwen</td>
<td>Senior Account Manager</td>
<td>Burlington, ON</td>
<td>December 13, 1978</td>
</tr>
<tr>
<td>Bowerman, Nancy</td>
<td>Commercial Service Associate</td>
<td>London, ON</td>
<td>April 12, 1988</td>
</tr>
<tr>
<td>Brighton, Debbie</td>
<td>Senior Manager Intake</td>
<td>Toronto, ON</td>
<td>April 3, 1978</td>
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<tr>
<td>Carriere, France</td>
<td>Account Services Representative</td>
<td>Montreal, QC</td>
<td>December 4, 1995</td>
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<tr>
<td>Chakrawarti, Jyotsna</td>
<td>Operations Agent</td>
<td>Toronto, ON</td>
<td>January 25, 2006</td>
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<tr>
<td>Chatzinikolaou, Alfreda</td>
<td>Client Advisor</td>
<td>North York, ON</td>
<td>December 10, 1990</td>
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<tr>
<td>Crymble, Sharon</td>
<td>Senior Director Credit Risk</td>
<td>Toronto, ON</td>
<td>August 27, 1990</td>
</tr>
<tr>
<td>D’Agostino, Grace</td>
<td>Administrative Assistant</td>
<td>Niagara Falls, ON</td>
<td>March 22, 1982</td>
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<tr>
<td>Daniel-Dube, Clarice</td>
<td>GSI Intake Representative</td>
<td>Mississauga, ON</td>
<td>November 12, 2001</td>
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<tr>
<td>Delve, Debra</td>
<td>Mortgage Specialist</td>
<td>Calgary, AB</td>
<td>January 12, 2004</td>
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<tr>
<td>DeSousa, Maria</td>
<td>Client Representative</td>
<td>Toronto, ON</td>
<td>February 1, 1998</td>
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<td>Dias, Maureen</td>
<td>Client Advisor</td>
<td>Mississauga, ON</td>
<td>January 23, 1990</td>
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<td>Donnelly, Ann</td>
<td>Banking Advisor</td>
<td>Winnipeg, MB</td>
<td>April 27, 1998</td>
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<td>Dumont, Manon</td>
<td>Adjointe aux Operations</td>
<td>Trois-Rivieres, QC</td>
<td>March 21, 2011</td>
</tr>
<tr>
<td>Fergusson, Angela</td>
<td>Client Advisor</td>
<td>Toronto, ON</td>
<td>April 19, 2004</td>
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<td>Fitzgerald, Kay</td>
<td>Financial Advisor</td>
<td>Conception Bay, NL</td>
<td>June 24, 1986</td>
</tr>
<tr>
<td>Fong, Jim</td>
<td>Senior Technical Specialist</td>
<td>Toronto, ON</td>
<td>July 6, 1981</td>
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<tr>
<td>Forsberg, Shelley</td>
<td>Adjudication Associate</td>
<td>Vancouver, BC</td>
<td>April 22, 1985</td>
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<tr>
<td>Gebhardt, Rose</td>
<td>Assistant Branch Manager</td>
<td>Winnipeg, MB</td>
<td>July 3, 1984</td>
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<tr>
<td>Ghaney, Cindy</td>
<td>Senior Manager</td>
<td>Burlington, ON</td>
<td>November 5, 1984</td>
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<tr>
<td>Gillman, Brenda</td>
<td>Executive Assistant</td>
<td>Vancouver, BC</td>
<td>October 18, 1985</td>
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<tr>
<td>Glenn, Brian</td>
<td>Risk Actuary</td>
<td>Mississauga, ON</td>
<td>June 1, 1987</td>
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<tr>
<td>Gratton-Devine, Nicole</td>
<td>Manager Market Operations</td>
<td>Calgary, AB</td>
<td>September 17, 1990</td>
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<td>Gray, Patricia</td>
<td>Operations Specialist</td>
<td>Winnipeg, MB</td>
<td>March 7, 2005</td>
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<td>Gregory, Terry</td>
<td>Application Coordinator</td>
<td>Toronto, ON</td>
<td>September 19, 1977</td>
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<td>Heathcote, Michael</td>
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<td>Toronto, ON</td>
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<td>Ho, Millia</td>
<td>Operations Administrator</td>
<td>Toronto, ON</td>
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<td>Toronto, ON</td>
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<td>Edmonton, AB</td>
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<td>Kaul, Neil</td>
<td>Senior Commercial Account Manager</td>
<td>Edmonton, AB</td>
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<td>Khor, Bee</td>
<td>Manager Client Care</td>
<td>Scarborough, ON</td>
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<td>Kinghorn, Darlene</td>
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<td>Halifax, NS</td>
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<td>Kisch, Jeanni</td>
<td>Manager Client Care</td>
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<td>Lafleur, France</td>
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## Retirements

**SPRING/SUMMER • 2019**

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<th>Name</th>
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<td>McQuaid, Leanne</td>
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<td>Miller, Paul</td>
<td>VP Commercial</td>
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<td>Price, Marlene</td>
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<td>Ratkovic, Eleonora</td>
<td>Operations Support Officer</td>
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<td>Rizzuti, Angelo</td>
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<td>Rolheiser, Richard</td>
<td>Director, Variable Compensation</td>
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<td>Rompre, Richard</td>
<td>Private Banker</td>
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<td>Ruggeri, Wendy</td>
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<td>Snyder-Mueller, Susanne</td>
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<td>St. Pierre, Philip</td>
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<td>Business Analyst</td>
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**Drummond, Pauline**
Branch Manager
Orleans, ON
April 9, 2007

**DuVille, Catherine**
Investment Retirement
Planning Assistant
Mississauga, ON
February 24, 1988

**Ervin, Susan**
Operations Officer,
Transactional Service Group
Moncton, NB
September 5, 1978

**Evans, Alison**
Senior Manager Centre Optimization
Toronto, ON
November 21, 1980

**Fitzpatrick, Norma**
Pension Benefits
Remittance Officer
Mississauga, ON
December 11, 1978

**Fortier, Manon**
Senior Team Leader
Montreal, QC
June 7, 1971

**Gallimore, Cynthia**
Client Advisor
Business Services
Edmonton, AB
May 16, 1988

**Hack, Darrell**
Manager, Business Markets
Brandon, MB
February 27, 1984

**Hambleton, Vivian**
Client Care Advisor
Kinderley, SK
July 13, 2000

**Harrington, Margaret**
Investment & Retirement Planner
Nepean, ON
January 26, 2009
Retirements

FEBRUARY 2019
(CONTINUED)

Hill, William
Senior Director
National Retirement
Planning Consultant
Toronto, ON
Joined November 7, 1977

Hrboticky, Marilyn
Digital Client Advisor
Mississauga, ON
Joined January 15, 2001

Lecky, Linroy
Estate Specialist
Mississauga, ON
Joined July 30, 2002

Maclennan, Darlene
Associate
Vancouver, BC
Joined September 27, 1977

MacPherson, Phyllis
Assistant Branch Manager
Langley, BC
Joined October 3, 1979

Matheson, David
Equipment Finance
Specialist
Halifax, NS
Joined November 24, 2004

Menon, Ravindran
Senior Financing Specialist
Burlington, ON
Joined September 12, 2005

Milley, Tessa
Manager
Currency Processing
Mississauga, ON
Joined March 5, 1979

Nystrom, Bob
Technical Analyst
Vancouver, BC
Joined July 8, 1985

Pappas, Helen
Banking Advisor
Hamilton, ON
Joined April 11, 2005

Paris, Deborah
Senior Manager
Control Testing
Toronto, ON
Joined November 2, 1987

Pascoe, Heather
Senior Financing Specialist
Victoria, BC
Joined November 16, 1987

Pereira, Bernadette
Administrative Assistant
Mississauga, ON
Joined May 16, 1988

Plaza, Janice
Estate Officer
Montreal, QC
Joined January 6, 1972

Saikaley, Mona
Adjudication Associate
Montreal, QC
Joined August 15, 1977

Smith, Michele
Financial Planning Associate
Saskatoon, SK
Joined September 12, 1988

Sobieraj, Jenny
Administrator
Quebec, QC
Joined December 10, 1984

Stepanian, Terry
Client Advisor
Richmond Hill, ON
Joined June 8, 1981

Stojimirovic, Anita
Senior Technical
Systems Analyst
Toronto, ON
Joined February 10, 1997

Sullivan, Michael
Senior Technical Analyst
Vancouver, BC
Joined November 25, 1996

Vass, Elizabeth
Team Manager
Mississauga, ON
Joined September 19, 1988

Verabioff, Louise
Business Account Manager
Edmonton, AB
Joined December 1, 1981

Verruno, Anna Maria
Client Care Advisor
Toronto, ON
Joined June 4, 2001

Vuong, Karen
Private Banking Associate
Vancouver, BC
Joined September 10, 1985

Wood, Diane
Client Advisor
Business Services
Mississauga, ON
Joined December 11, 2006

Yu, Lisa
Associate
Account Manager
Toronto, ON
Joined February 20, 1984

Zivkovic, Lily
Senior Financing Specialist
Calgary, AB
Joined August 8, 1988

MARCH 2019

Arciero, Dominic
Operations Risk
Associate
Quebec, QC
Joined August 10, 1979

Barre, Virginia (Ginnie)
Manager
Operations Enablement and Integration
Vancouver, BC
Joined February 27, 1978

Bonvie, Barbara
Client Advisor
Almonte, ON
Joined June 10, 1985

Boulard, Sylvie
Client Advisor
Trois-Rivieres, QC
Joined April 10, 1989

Burtch, Keitha
Financial Advisor
Perth, ON
Joined January 27, 1982

Charbonneau, Lynda
Associate Account
Manager
Woodstock, ON
Joined April 2, 1984

Cho, Christina
Operations Support
Officer
Toronto, ON
Joined November 25, 1997

Clark, James
Senior Manager
Production Mainframe
Toronto, ON
Joined June 27, 1978

D'Angelo, Elizabeth
Senior Director
Toronto, ON
Joined January 24, 2011

Dunlop, Cindy
Quality Assurance Lead
Toronto, ON
Joined November 9, 1998

Filoni, Josiane
Associate
Quebec, QC
Joined April 14, 1998

Foster, Judi
Private Banking
Associate
Saskatoon, SK
Joined June 26, 1989

Gabrush, Zenia
Client Care Advisor
Saskatoon, SK
Joined August 22, 1977
Retirements

SPRING/SUMMER  •  2019

Giroux, Lyne
Manager, Control Testing
Montreal, QC
Joined January 23, 1978

Gore, Richard
Director
Distributed Networks
Toronto, ON
Joined October 10, 1989

Goretzky, Leslie
Associate Account Manager
Calgary, AB
Joined November 1, 1984

Griffin, Jane
Collection Officer
Mississauga, ON
Joined September 1, 1979

Hatch, Eduardo
Senior Manager
Capital Measurement
Toronto, ON
Joined February 4, 1990

Hittinger, Alice
Personal Financial Planner
St. Albert, AB
Joined July 17, 1978

Hume, Lorraine
Associate Account Manager
Whitehorse, YT
Joined July 30, 1990

Jenkins, Lynn
Business Analyst
Billing Management
Toronto, ON
Joined January 11, 1982

Johnston, Carol
Associate
Coquitlam, BC
Joined March 23, 1978

Kaminski, Timothy
Senior Manager, Real Estate
Middle Office
Toronto, ON
Joined July 7, 2008

Kennedy, Carol
Liaison Officer
Montreal, QC
Joined June 26, 1978

Kershaw, Brenda
Reporting Administrator
Montreal, QC
Joined April 1, 1997

Lasinski, Karen
Senior Manager
Program Management
Toronto, ON
Joined July 19, 1978

Lavigne, Debbie
Banking Advisor
Alexandria, ON
Joined March 27, 1984

Leblanc, Andrea
Administrative Support
Moncton, NB
Joined November 14, 2000

Lee, Nancy
Financial Advisor
Lindsay, ON
Joined February 19, 1979

Linkutis, Brenda
Account Service Representative
Montreal, QC
Joined November 12, 1984

Loong, Angela Yee
Senior Manager Credit Strategy & Policy
Small Business
Toronto, ON
Joined May 24, 1988

Maddock, Angela
Senior Commercial Account Manager Automotive
Moncton, NB
Joined August 19, 1986

McCready, Christine
Senior Account Manager
Ottawa, ON
Joined August 17, 1981

McLellan, Constance
Client Advisor
Sharbot Lake, ON
Joined August 15, 2005

Mina, Elizabeth
Client Advisor
Toronto, ON
Joined January 4, 1999

Minardi, Giuliana
SVP, Operations Risk
Toronto, ON
Joined November 30, 1998

O’Connor, Karen
Compliance Officer
Toronto, ON
Joined June 27, 1972

Pascuzzo, Anna
Regional Manager
IRP Sales
Thunder Bay, ON
Joined April 8, 2002

Pasquantonio, Luigi
Development Manager
Toronto, ON
Joined June 18, 1979

Peng, Christine
Operations Officer
Toronto, ON
Joined February 29, 1988

Porco, Raffie
Resolution Officer
Montreal, QC
Joined September 28, 1992

Reansbury, Sue
Associate Account Manager
Brantford, ON
Joined April 9, 1984

Roach, Jane
Financial Advisor
Barrie, ON
Joined November 20, 1978

Robertson, Darlene
Underwriting Case Coordinator
Mississauga, ON
Joined May 1, 2004

Robichaud, Charlene
Assistant Branch Manager
Moncton, NB
Joined June 13, 2005

Rudy, Andrea
Regional Project Associate
Vancouver, BC
Joined August 17, 1981

Spencer, Joan
Digital Advisor
Mississauga, ON
Joined May 29, 2000

Stewart, Catherine
Financial Planning Associate
Vancouver, BC
Joined July 6, 1981

Taghavi-Tekieyeh, Marjorie
Manager Client Care
North York, ON
Joined January 4, 1988

Tang, Samson
Risk Manager
Quality Assurance
Toronto, ON
Joined February 22, 1988

Totino, Vincenzina
Manager Control Testing
Toronto, ON
Joined March 1, 1984

Tsui, Pina
Executive Assistant
Mississauga, ON
Joined January 9, 1995
Retirements

MARCH 2019
(CONTINUED)

Van Damme, Anjel
Senior Director Market Structures and Capacity Optimization
Toronto, ON
Joined August 1, 1988

Willberg, Beverly
Client Care Advisor
Brooks, AB
Joined November 17, 2008

Wilson, Richard
Senior Manager PND - ATL
Halifax, NS
Joined November 18, 1985

Zabehaylo, Patricia
Royal Direct Digital Client Advisor
Mississauga, ON
Joined December 18, 1989

PREVIOUS RETIREMENTS

Ali, Shimoon
Mortgage Specialist
Mississauga, ON
Joined March 19, 2009
Retired August 31, 2018

Caine, Karen
Client Advisor
Stonewall, ON
Joined June 14, 1984
Retired August 31, 2018

Olsen, Debbie
Client Advisor
Mississauga, ON
Joined November 23, 1987
Retired July 31, 2018

Ranjan, Rajiv
Technical Systems Specialist
Toronto, ON
Joined March 5, 2007
Retired August 31, 2018

Richter, Mary-Jean
Financial Advisor
Leduc, AB
Joined March 11, 2004
Retired August 31, 2018

Wilson-Brown, Dianne
Account Manager
Gatineau, QC
Joined August 2, 2000
Retired January 31, 2018
Keeping in Touch
In Memoriam
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<td>Kitchener, ON</td>
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<td>Vancouver, BC</td>
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<td>October 11, 2018</td>
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<td>Retired March 1, 1995</td>
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<td>Toronto, ON</td>
<td>September 7, 2018</td>
<td>Retired April 1, 2001</td>
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<td>Brossard, QC</td>
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<td>Niagara Falls, ON</td>
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<td>Blainville, QC</td>
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<td>Hamilton, ON</td>
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<td>Chin, Patricia</td>
<td>Toronto, ON</td>
<td>March 5, 1995</td>
<td>Retired July 1, 2005</td>
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</tbody>
</table>
In Memoriam

We extend our condolences to the families and friends of:

Currie, Carl
Whitby, ON
November 26, 2018
Retired July 1, 1993

Cutler, Donna
Scotland, ON
January 19, 2019
Retired June 1, 1995

Dalley, Claralee
Kelowna, BC
September 6, 2018
Retired June 1, 1997

Dauphine, Eileen
Dartmouth, NS
September 22, 2018
Retired October 1, 2009

Davidson, Jennifer
Victoria, BC
February 24, 2019
Retired January 1, 2015

De Haan, Kathleen
Hamilton, ON
November 16, 2018
Retired March 1, 1996

De La Cour, John
Pickering, ON
November 17, 2018
Retired October 1, 2000

Deisingh, Cynthia
Scarborough, ON
December 15, 2018
Retired May 1, 2008

Della Rocca, Alex
Pierrefonds, QC
October 31, 2018
Retired October 1, 1990

Demidavicius, Samantha
Calgary, AB
March 9, 2019
Retired, August 1, 1996

D’eon, Gerry
Thornhill, ON
November 26, 2018
Retired September 1, 1993

Dillon, Lillian Rae
Burnaby, BC
August 25, 2018
Retired April 1, 2002

Dionne, Andre
Montreal, QC
December 18, 2018
Retired July 1, 1994

Donaldson, Elizabeth
Saint-Jean-Baptiste, QC
February 1, 2019
Retired August 1, 2001

Doucet, Virginia
Halifax, NS
March 26, 2019
Retired July 1, 2001

Dumais, Luce
Outremont, QC
March 19, 2019
Retired, April 1, 1992

Dunsdon, Larry
Burlington, ON
October 15, 2018
Retired November 1, 1999

Dyck, Dolores
Calgary, AB
September 8, 2018
Retired November 1, 1993

Edwards, Stanley
Port Moody, BC
October 19, 2018
Retired November 1, 2007

Fallis, Allan
Nanaimo, BC
March 4, 2019
Retired, August 1, 1982

Fawcett, Larry
Corner Brook, NL
December 13, 2018
Retired January 1, 2010

Flewelling, Reginald
Kingsville, ON
March 3, 2019
Retired August 1, 1996

Fournier, Gisele
Saint-Lambert, QC
December 27, 2018
Retired November 1, 1992

Frech, Therese
St Marie, ON
August 18, 2018
Retired June 1, 1987

Frechette, Pierre
Montreal, QC
February 19, 2019
Retired June 1, 1982

Freer, Jean
Strathroy, ON
September 17, 2018
Retired July 1, 2018

Garbutt, Alice
Creston, BC
August 27, 2018
Retired May 1, 1985

Gautschi, Shirley
Kelowna, BC
October 13, 2018
Retired August 1, 1997

Groat, Phyllis
Surrey, BC
October 13, 2018
Retired May 1, 1986

Gusdal, Allan
Burffalo Point, MB
November 14, 2018
Retired May 1, 1990

Gingras, Alice
Dollard-des-Ormeaux, QC
March 11, 2018
Retired June 1, 1985

Gingras, Michel
Granby, QC
August 4, 2018
Retired June 1, 1989

Glass, Noreen
Calgary, AB
September 9, 2018
Retired June 1, 1985

Grandillo, Gina
Brossard, QC
November 13, 2018
Retired April 1, 2014

Gray, Brenda
Fort Saskatchewan, AB
February 9, 2019
Retired February 1, 1998

Gregoric, Barbara
NanOOSE Bay, BC
September 27, 2018
Retired May 1, 1991

Groat, Phyllis
Surrey, BC
October 13, 2018
Retired May 1, 1986

Gusdal, Allan
Burffalo Point, MB
November 14, 2018
Retired May 1, 1990

Groat, Phyllis
Surrey, BC
October 13, 2018
Retired May 1, 1986

Hastie, John
Simcoe, ON
October 31, 2018
Retired January 1, 1993
In Memoriam

We extend our condolences to the families and friends of:

**Hazy, Ildiko**
Newmarket, ON  
March 5, 2019  
Retired October 1, 1996

**Hebert, Edmour**
Montreal, QC  
March 6, 2019  
Retired March 1, 1984

**Hilverda, Joe**
Guelph, ON  
November 25, 2018  
Retired June 1, 1993

**Holland, Ev**
Burnaby, BC  
December 22, 2018  
Retired January 1, 1995

**Honey, Wendy**
Kitchener, ON  
February 16, 2019  
Retired April 1, 2012

**Horsman, Connie**
Cayley, AB  
January 31, 2019  
Retired December 1, 1997

**Hrdlitschka, Doris**
Coldstream, BC  
February 1, 2019  
Retired August 1, 1994

**Hughes, Bette**
Teeswater, ON  
January 12, 2019  
Retired April 30, 1996

**Ireland, Joan**
Dugald, MB  
November 12, 2018  
Retired November 1, 1987

**Joe, David**
Niagara Falls, ON  
February 3, 2019  
Retired January 1, 2017

**Johnston, Grant**
Burlington, ON  
August 12, 2018  
Retired April 1, 1985

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**Juarez, Micheline**
Bois-Des-Filions, QC  
January 10, 2019  
Retired August 1, 2002

**Klochkowski, Halina**
Edmonton, AB  
March 17, 1994  
Retired January 1, 1994

**Krauss, Marie**
Kenosee Lake, SK  
March 2, 2019  
Retired January 1, 2010

**Laing, Jessie**
Abbotsford, BC  
December 25, 2018  
Retired April 1, 2002

**Lalonde, Wanda**
High River, AB  
November 15, 2018  
Retired June 1, 2014

**Lane, Derrick**
Surrey, BC  
September 15, 2018  
Retired October 1, 2006

**Lefaine, Paul**
Edmonton, AB  
August 30, 2018  
Retired November 1, 1982

**Letham, Mildred**
Brampton, ON  
January 10, 2019  
Retired June 1, 1987

**Lockett, Gerald**
Scarborough, ON  
October 20, 2018  
Retired June 1, 1999

**Lohnes, Marie**
Lunenburg, NS  
December 13, 2018  
Retired January 1, 1995

**Lumsden, Jack**
Winkler, MB  
August 24, 2018  
Retired November 1, 1996

**Lumsden, Martha**
Toronto, ON  
August 8, 2018  
Retired November 1, 1999

**Melnor, Maxwell**
Scarborough, ON  
November 30, 2018  
Retired August 1, 2010

**Meyer, Dorv**
Oakville, ON  
March 21, 1999  
Retired October 1, 1995

**Millar, Robert**
Hawkesbury, ON  
January 9, 1999  
Retired April 1, 1994

**Miller, Marie**
Coquitlam, BC  
March 17, 1999  
Retired July 1, 1990

**Minnan-Wong, Catherine**
Toronto, ON  
February 14, 1999  
Retired April 1, 1999

**Mohr, Gail**
Winnipeg, MB  
September 6, 2018  
Retired March 1, 1997

**Monteith, Marilyn**
Mississauga, ON  
March 17, 1999  
Retired May 1, 2013

**Moore, Gwen**
Cobour, ON  
December 20, 2018  
Retired November 1, 2007

**Moore, Norman**
Fredericton, NB  
October 23, 2018  
Retired June 1, 2015

**Morgan-Perry, Gwen**
Peterborough, ON  
October 27, 2018  
Retired June 1, 1985

**Morley, Evelyn**
Edmonton, AB  
September 11, 2018  
Retired July 1, 1992
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<th>Name</th>
<th>Location</th>
<th>Date of Birth</th>
<th>Date of Retirement</th>
<th>Date of Death</th>
<th>Date of Retirement</th>
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<td>Mueller, Fred</td>
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<td>Toronto, ON</td>
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<td>Oshawa, ON</td>
<td>January 23, 2019</td>
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<td>St Cyr, Georgette</td>
<td>Longueuil, QC</td>
<td>October 1, 2018</td>
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<tr>
<td>Name</td>
<td>Location</td>
<td>Date of Birth</td>
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<td>Date of Retirement</td>
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<td>Coldstream, BC</td>
<td>November 15, 2018</td>
<td></td>
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<td>Stilwell, Hedi</td>
<td>London, ON</td>
<td>September 16, 2018</td>
<td></td>
<td>Retired April 1, 1994</td>
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<td>Stortz, Sheila</td>
<td>Arthur, ON</td>
<td>September 25, 2018</td>
<td></td>
<td>Retired July 1, 1988</td>
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<td>Summers, Barbara</td>
<td>Kamloops, BC</td>
<td>October 19, 2018</td>
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<td>Retired May 1, 1987</td>
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<td>Swalm, Joyce</td>
<td>Calgary, AB</td>
<td>January 5, 2019</td>
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<td>Taylor, Lucy</td>
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<td>Tham, Sui Chen Susan</td>
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<td>Thompson, Cam</td>
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<td>Thompson, Eleanor</td>
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<td>Trask, Ruth</td>
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<td>Tringle, Guy</td>
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<td>Urquhart, Joyce</td>
<td>Red Deer, AB</td>
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<td>Ushey, Betty</td>
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