

keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



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Quarterly Comments Dave McKay

In addition to our strong execution in the third quarter, our employees' commitment

to clients and communities was impressive.

On Blue Water Day, more than 25,000 of us across 26 countries took part in 850 makeovers, which showed how much employees care about protecting fresh water. They made the time to roll up their sleeves and contribute, and their passion embodies our commitment to making a positive difference in the communities where we live and work – a commitment that I know is shared by many RBC retirees.

Financial services is undergoing a period of rapid and dramatic change, characterized by shifting demographics, new and nimble competitors and technology which continues to change what our clients expect from banks. With that in mind, my Group Executive colleagues and I, along with a cross-enterprise group of leaders, are incorporating employee views and ideas as we define our organizational purpose, a shared vision of our future success and what it takes to deliver a differentiated client experience.

Here are some of the many business highlights from the third quarter.

- Our Employee Mortgage Pricing campaign, coupled with the recent launch of an industry leading Newcomer Mortgage Program drove record new volumes and market share gains during the spring housing season.
- RBC Global Asset Management was selected by a \$20 billion pension plan to manage its multi-billion dollar fixed income portfolio, validating its position as a leader in providing investment solutions to Canadian institutional investors.
- Our Insurance business improved the Home Protector underwriting process for HomeLine Plan applications, resulting in a 40% increase in clients completing the application process and generating over 80% approval rates.
- Investor & Treasury Services was named Fund Administrator of the Year-Developed Markets, by Global Investor/ISF and Euromoney recently named RBC Capital Markets the "Best Investment Bank in Canada" for the 8th consecutive year.

We've got great momentum, and I know we can continue to build on it as the year comes to a close.

Dave



Editor's Note

Dear RBC Pensioner,

A few years ago, we provided you with the option to replace your hard copy of Keeping in Touch with an

online, green version. Thousands made that decision and visit www.rbc.com/pensioners at least four times a year when each edition is released. While that option is still available to any who wish to elect it, I wanted to remind all online readers what else can be found at the pensioners website. The content is easy to navigate and provides helpful resources. For example, if you have questions about your benefits or pension, you'll find the contact information you need. Pensioner pay dates, discounts and RBC EmployeeCare links are also easy to find. The ten pensioner associations active in six provinces are listed and provide ways to get in touch.

If you feel like taking a stroll down memory lane, you'll find archived editions of this publication on the site, dating back to 2004. There are plenty of gems worth a

second look. There's also an invitation to email us to let us know what you've been doing since leaving RBC. Of course, this invitation is open to all Keeping in Touch readers who may reach us online or by regular mail at the address shown on the inside back cover.

As you may have noticed from my sign-off in the past year's editions, I have had the pleasure of acting as interim editor while the regular Keeping in Touch editor has been on maternity leave. Now it's my turn to take leave as my family prepares to welcome our second child. I've enjoyed learning about you through the pages of this publication and I know that Jill Quinn will be looking forward to returning to her role, and picking up where she left off.

Evelyn Matthias Interim Keeping in Touch Editor

Larry Dunk

- First joined RBC in 1999
- Retired in 2011
- Role prior to retirement: Career Sales Force, RBC Insurance

Larry in his workshop assembling a beeswax candle mould with the help of his able assistant, granddaughter Ellie.



A Business that Truly Fits the Mould

To read the product list on Larry Dunk's website, you might think he's taken up architecture as his post-retirement career: octagon pillars, square pillars and rustic pillars are among his offerings. But then you notice "lumpy bumpy stumpy pillars" are added to the mix and it's clear that this business is of a different nature. In fact, it is based on a gift from nature...beeswax.

Busy Bee Candle Supply – a silicone mould supplier for bees wax candle makers -- has been Larry's internet-based business for four years. Like so many RBC retirees, Larry wasn't ready to stop working after 35 years in the financial services sector. But he also valued his free time and wanted the flexibility to work from home.

There was another important feature in Larry's search for new pursuits: "I wanted something that lent itself to the green side of business," he explains. He knew that "green" products have wide appeal and as a concerned grandfather, Larry also wanted to benefit the environment. During his research, Larry discovered that beeswax candles clean the air and reduce indoor pollutants. A burning beeswax candle is reported to reduce asthma, allergies and hay fever. So when Larry discovered the pre-existing business for sale, he knew he'd found his niche.

Larry runs the business from his Ottawa home and with a nearby workshop in his daughter's basement, he has the added benefit of taking breaks any time to play with the grandkids. He describes his work as part science, part art. "I mix, pour and build the silicone moulds myself," describes Larry, who finds the work relaxing and creative. Through his website, www.busybeecandlesuply.ca Larry offers 60 different standard moulds, in addition to custom orders.

Larry's sales background prepared him well for working with his domestic and international clients, all of whom are either professional craftspeople or hobbyists. "I'm always thinking of what a customer needs. It's not just about making money," says Larry. "My customers are really no different from before, except I don't see them face-to-face. They work hard for their money and whatever they're going to do with the product they buy, it is important to me."

What delights Larry most about his post-retirement business is the flexibility it provides. He also appreciates having purposeful work but not having to answer to anyone about when to be at the office or his workshop. "There's a kind of freedom that comes from being organized and knowing your priorities each day," he says. "And if I'm unhappy with the way things are going, I just take it to my boss."

Spotlight on Volunteers



By most accounts, the 2015 Pan Am Games and Parapan Am Games held this past summer in Toronto were a great success. RBC Pensioner, Gloria Moniz, was privileged to run with the torch a day before the opening ceremony, July 9, along a stretch of Weston Road near Black Creek Drive in Toronto. Gloria and husband, RBC pensioner Albin Moniz, are active volunteers and donated their time to assist at the Pan Am tennis games held at York University. "When the organizers advised that I had been selected to join other runners in carrying the torch, I was ecstatic," explains Gloria. "With a wide and welcoming grin, each torch bearer was proud to represent Canada as the host nation of the games. It was surreal - an event I will never forget!"

Travel Insurance is Essential for Seniors Looking to Travel

For a growing market of mature travelers, there's never been a greater need to fully understand the value of travel insurance. Most Snowbirds are covered in some manner for medical emergencies while traveling outside of the country according to Conference Board surveys. The March 2014 Conference Board travel insurance survey found that 82 per cent of Canadians aged 55 and over were covered in some manner by private travel health insurance.

Whether you're heading for a European getaway or across the US border, doctor or hospital services outside of Canada can be very costly. That's why it's important for seniors to ensure they are properly protected with the right emergency medical insurance before leaving home. Emergency medical insurance picks up where government health insurance plans and employer group plan benefits leave off, and provides peace of mind knowing that you are fully protected.

While many senior travelers may already understand the need for emergency medical insurance, here are some questions to consider when choosing an insurance policy:

- Will the company pay your eligible expenses up front whenever possible?
 - Many hospitals and doctors require upfront payment for medical costs. Reimbursement isn't much help if you need emergency surgery or treatment and don't have the cash or a credit card on hand.
- Are you prepared to handle additional costs?
 Unexpected expenses such as an extended hotel stay and long distance phone calls can quickly add up.
- Does the policy cover the cost of being flown back to Canada by air ambulance with a private doctor or nurse?
- Does the coverage include access to a network of health providers including hospitals, doctors and nurses?
- Does the policy have an emergency phone line you can call from anywhere in the world 24/7? If so, are the representatives multilingual?
- Do you need travel insurance to cover the extra days beyond the duration offered under your benefits plan?
 RBC employees (active and retired) and their families enjoy special discounts and preferred rates on popular travel insurance coverages from RBC Insurance[®].

For more information, visit our website at http://rbcnet.fg.rbc.com/meandrbc/cid-47867.html



Frequently Asked Questions

 My RBC retiree benefits include 31-day Out of Province/ County Emergency Medical Insurance. I live in Manitoba and am travelling to Ontario to visit my family before I leave Canada, when does the first day of my 31-day coverage start?

The first day starts on the date you leave your province of residence which is Manitoba.

2. I am travelling for 90 days and need to buy coverage for the last 59 days. What options are available and who do I contact to purchase it?

There are several options depending on your need, travel duration and age. For example, our Deluxe Package would be offered if you require Trip Cancellation and Interruption as well as Out of Province/County medical. This product must be purchased from day 1 since it includes Trip Cancellation. If you only need Out of Province/Country Emergency Medical Insurance, you can purchase this coverage to start on day 32, the day after your 31-day employee coverage terminates. Our licensed insurance advisors are available to help you select the best product to meet your needs. Contact 1-800-769-2528 or visit our website at

http://rbcnet.fg.rbc.com/meandrbc/cid-47867.html

3. Are pre-existing conditions covered under these optionally purchased products?

Depending on your age, condition and, if applicable, your answers to our health questions, pre-existing medical conditions (http://www.rbcinsurance.com/travelinsurance/popup_medical-condition.html) are covered if they are stable (http://www.rbcinsurance.com/travelinsurance/popup_stable.html) for a certain time period (as specified in your policy) before your policy's effective date.

Please refer to the policy document for complete coverage details regarding pre-existing conditions or contact one of our Licensed Insurance Advisors. View current policy documents at: http://www.rbcinsurance.com/travelinsurance/travel-insurance-policy.html

4. What do I need to take with me as proof of insurance?

It is recommended that you take the emergency medical and travel assistance wallet card when you are travelling. Write your member number on the card for easy reference. You can obtain your wallet card from our website at http://www.rbc.com/pensioners/RBCemergency_med.pdf



2016 Gift Card for RBC Pensioners

Na	(First name)				
	(First name)	(Last Name)			
Ad	dress:(Street)	(C'. /T	(D 1 C. 1)		
			(Postal Code)		
Ho	ome Phone:				
Th	is year my total donation is \$	(Tax receipts will be issued for	or gifts of \$25 or more.)		
He	re's how I want to make my gift: (choose one and	sign below)			
	Cheque: in the amount of \$ is enclosed. Enclose cheque payable to United Way/Centraide.				
	Pre-Authorized Debit: (min \$10/month) I author from my bank account on the 1st day of each month, Please enclose a personal cheque marked VOID.				
	Visa or Master Card One time donation of \$ January 1, 2016 for 12 months (min \$10/month; trans				
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5	The United Way/Centraide may:	
	☐ List my name for recognition purposes as ☐ Please do not list my name in any publication ☐ Do not forward my name to the Canadian charity listed above	
6	The United Way/Centraide may use my home address/phone numbe for charitable purposes: □ Agree □ Disagree	r to contact me directly in future years
Sig	gnature	Date

If you would like to donate to United Way/Centraide, just complete the gift card and send it to the address below:

National Employee Giving Office RBC Centre 155 Wellington St. W., 18th Floor Toronto, Ontario M5V 3K7

Cheques must be payable to United Way/Centraide as they process and distribute all donations made on behalf of RBC employees and pensioners.

If you have any questions, please contact the United Way/Centraide location nearest you.

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Keeping In Touch

Retirements

JUNE

Ahooja, Rajeev

Project Manager Toronto, ON Joined February 24, 2010

Anderson, Judy

Client Advisor Craik, SK Joined March 9, 1987

Auld, Elaine

CT Manager Toronto, ON Joined September 19, 1987

Austin, Shari

VP & Head Corporate Citizenship Toronto, ON Joined July 31, 1995

Baros, Myriam

Client Advisor Chateauguay, QC Joined September 12, 1977

Barr, Lynda

Client Advisor Hamilton, ON Joined July 7, 1983

Bowman, Trudy

Client Care Advisor Antigonish, NS Joined May 14, 1981

Breton, Jocelyne

Account Services Agent Westmount, QC Joined June 25, 1974

Bright, Sherylann

Field Operations Specialist Toronto, ON Joined January 27, 1975

Bristowe, Louise

Client Advisor Hamilton, ON Joined September 29, 1980

Brock, Pearl

Client Advisor Ottawa, ON Joined January 31, 2005

Brown, Debbie

Customer Service Officer Mississauga, ON Joined July 14, 1977

Brunet, Brenda

Market Operations Support Officer Calgary, AB Joined August 31, 1987

Brunet, Johanne

Specialized Services Officer Montreal, QC Joined June 23, 1975

Cameron, Brenda

Dealer Senior Vancouver, BC Joined March 30, 1987

Cavaliere, Linda

Regional Compliance Officer Montreal, QC Joined June 22, 1970

Cavener, Cheryle

Specialized Services Officer Montreal, QC Joined June 26, 1973

Chambers, Robert

Manager, Group Risk Management Prairies Calgary, AB Joined June 7, 1976

Chan. Lucinda

Client Care Advisor Richmond Hill, ON Joined June 19, 1989

Charania, Zinat

Client Advisor (Expert) Scarborough, ON Joined May 14, 1990

Charlton, Nola

Banking Advisor Vernon, BC Joined May 4, 1981

Cherrey, Linda

Client Advisor Drayton, ON Joined April 17, 1979

Chislett, Katherine

Central Teller Newmarket, ON Joined October 24, 2001

Chittick, Joan

Unit Directory Advisor Winnipeg, MB Joined April 26, 1988

Chow, Rena

Client Advisor Toronto, ON Joined April 3, 2000

Colasimone, Ann

Banking Advisor Coquitlam, BC Joined December 4, 1978

Compton, Linda

Banking Advisor Okotoks, AB Joined January 29, 2001

Dagenais, Diane

HR Initiatives Officer Montreal, QC Joined June 26, 1973

Daniels, Janet

Customer Service Representative Ottawa, ON Joined June 20, 1994

Dart, Sharon

Manager Initiatives & Integration
Toronto, ON
Joined February 2, 1981

Dassylva, France

Branch Manager Roberval, QC Joined December 3, 1979

Davies, Karen

Client Advisor White Rock, BC Joined August 30, 1990

Davison, Rosario

Recoveries Officer Mississauga, ON Joined September 12, 1988

Deacon, Debbie

Client Advisor Abbotsford, BC Joined September 12, 2006

Donaldson, Cheryl

Financial Planner Guelph, ON Joined September 23, 1985

Drysdale, Pauline

Client Advisor Moncton, NB Joined October 6, 1975

Eisenhut, Gary

Regional Sales Manager Vancouver, BC Joined November 15, 1976

El Sombati, Renate

Lead Translator Toronto, ON Joined August 11, 2003

Elliott, Joan

Manager Client Care Newmarket, ON Joined August 19, 1985

Farmanara, Elahe

Client Service Representative Vancouver, BC Joined November 17, 1997

Ferrone, Lucy Anne

Client Advisor Toronto, ON Joined April 2, 2001

Girard, Lyne

Manager Client Care Roberval, QC Joined March 13, 1989

Gomeze, Brenda

Specialized Agent Mississauga, ON Joined June 4, 2001

Gregoire Marcil, Louise

Account Officer Montreal, QC Joined June 17, 1974

Groulx, Michel

Sales Assistant Montreal, QC Joined January 6, 2009

Hammond, Eve

Specialized Services Toronto, ON Joined April 15, 1991

Hardy, André

Program Manager Montreal, QC Joined November 15, 1976

Hay, Suzie

Mortgage Specialist Mississauga, ON Joined September 6, 1999

Hayball, Donna

Client Advisor Airdrie, AB Joined August 8, 1989

Hearn, Linda

Client Care Advisor St. John's, NL Joined October 28, 1996

Hebert, Anne

Senior Account Manager Winnipeg, MB Joined November 9, 1998 Hillcoat, Nadia

Customer Service Officer Montreal, QC Joined April 25, 1977

Hines, Linda

Financial Advisor Callander, ON Joined June 21, 1982

Holiga, Annette

Customer Service Officer Vancouver, BC Joined February 29, 1988

Holm, Anne

Client Advisor Thunder Bay, ON Joined January 2, 1980

Hughson, Diane

Financial Advisor Nepean, ON Joined August 6, 1985

Juneau, Michele

Field Operations Specialist Montreal, QC Joined August 20, 1970

Kawasaki, Verna

Manager, Logistics Toronto, ON Joined September 11, 1972

Keunecke, Elfriede

Client Advisor London, ON Joined November 5, 1990

Kirby, Cathy

Field Operations Specialist Burlington, ON Joined September 23, 1974

Landon, Eric

Account Manager Abbotsford, BC Joined February 11, 1980

Langevin, Pierre

Banking Advisor Gatineau, QC Joined September 26, 1977 Lannard, Sonia

Account Services Agent Calgary, AB

Joined January 1, 1983

Lanteigne, Rejeanne

Client Care Advisor Bathurst, NB Joined June 3, 1987

Lapointe, Dorothee

Mortgage Specialist Montreal, QC Joined November 16, 2009

Larocque, Lise

Client Advisor Corunna, ON Joined June 12, 1989

Lawrence, Dave

Branch Manager Smiths Falls, ON Joined October 25, 1976

Lin, Wheeler

Customer Service Agent Vancouver, BC Joined October 21, 1987

Lord, Patti

Client Care Advisor Saskatoon, SK Joined June 25, 1990

MacCallum-Lord, Patricia

Will & Estate Advisor Toronto, ON Joined March 26, 2007

Majumdar, Tapati

Mortgage Specialist Vancouver, BC Joined January 9, 2006

Mancini, Antoinette

Client Care Advisor Montreal, QC Joined June 9, 1983

Marck, Chris

Client Advisor Kitchener, ON Joined September 16, 1985 Marcoux, Jocelyne

Mortgage Specialist Montreal, QC Joined March 25, 1985

McCormick, Louise

Financial Advisor Sudbury, ON Joined March 7, 1988

McCready, David

Manager, Financial Planning Barrie, ON Joined February 20, 1989

McDonald, Jennifer

Investment & Retirement Winnipeg, MB Joined August 14, 1978

McDonald, Maureen

Client Advisor Candiac, QC Joined September 12, 1994

McGee, Robert

Branch Manager Shubenacadie, NS Joined September 13, 1976

Michaud, Jocelyne

Customer Service Officer Montreal, OC Joined September 2, 1975

Moir, Terry

Department Manager Calgary, AB Joined May 7, 1979

Moses, Sonia

Customer Service Agent Mississauga, ON Joined November 12, 1985

Nacson, Lori

Client Advisor Winnipeg, MB Joined April 13, 1977

Nadarajah, Sulochana

Financial Advisor Richmond Hill, ON Joined January 25, 1993

JUNE 2015

(CONTINUED)

Napier, Donna

Client Advisor Nepean, ON Joined June 20, 1988

Navales, Yvonne

Mortgage Closing Officer Toronto, ON Joined May 9, 1994

Nyholt, Sandra

Mortgage Specialist Calgary, AB Joined August 12, 1974

O'Mara, Kathleen

Client Care Advisor St-Bruno, QC Joined November 18, 1986

Overdreef, Gail

Centre Support Officer Winnipeg, MB Joined September 18, 1972

Paiva, Debbie

Client Care Advisor Mississauga, ON Joined February 9, 1987

Parke, Mary

Client Advisor Hamilton, ON Joined November 24, 2003

Parvatan, Claudette

Compliance Officer Toronto, ON Joined December 7, 1987

Pascoli, Laura

Senior Analyst, Money Service Businesses Toronto, ON Joined January 9, 2006

Paton, Bonnie

AC Cards Advisor Vancouver, BC Joined September 18, 2000 **Perry, Dennis**

Manager, GRM Calgary, AB Joined December 11, 1978

Pilon, Denise

Financial Advisor London, ON Joined October 21, 1985

Pleasants, Nadine

Manager, RBC Edmonton Cash Services Edmonton, AB Joined July 9, 1991

Pochodaj, Connie

Associate Account Manager Mississauga, ON Joined June 10, 1976

Ramnauth, Janet

Adjudication Associate Mississauga, ON Joined December 10, 1984

Ray, Shyamal

Client Advisor Toronto, ON Joined October 17, 2006

Regnerus, Mary

Associate Account Manager St. Catharines, ON Joined November 27, 1973

Reynolds, Janice

Mortgage Specialist Mississauga, ON Joined April 2, 1990

Ribezzo, Marisa

Analyst, Investigation Toronto, ON Joined July 24, 2000

Rioux.Gaetane

Client Advisor Quebec, QC Joined January 6, 1986 Roblin, Joan

Branch Manager Waterloo, ON Joined September 12, 1977

Rondeau, Beverley

Client Advisor Yorkton, SK Joined September 20, 1999

Ruediger, Walter

Project Manager Toronto, ON Joined February 23, 2004

Russell, Sharon

Financial Advisor Langley, BC Joined September 22, 1977

Santos, Maria

Banking Advisor London, ON Joined June 20, 1977

Schwingenschloegl,

Theresa

Financial Planner Coquitlam, BC Joined April 16, 1985

Scott, John

Regional Manager Vancouver, BC Joined November 16, 1981

Semple, Marg

Manager Operations, Verification Calgary, AB Joined August 21, 2006

Senechal, Anne

Associate Account Manager Moncton, NB Joined February 24, 1997

Sexton, Mark

Senior Manager DICE Program Toronto, ON Joined March 9, 1972 Shaw, Richard

Director Credit Structures Toronto, ON Joined August 16, 1993

Singh, Doris

Travel Specialist Mississauga, ON Joined January 28, 1985

Siwinski, Maxine

Senior Analyst, Investigations Toronto, ON Joined January 18, 1988

Skriver, **Debbi**

Associate Account Manager Calgary, AB Joined January 28, 1976

Smith. Pierrette

Administrative Assistant Calgary, AB Joined October 2, 2002

Song, Jenny

Accounting Officer Thornhill, ON Joined August 9, 1976

Staples, John

Financial Advisor
Fort Erie, ON
Joined September 6, 1988

Tan, Ivy

Senior Business Specialist Mississauga, ON Joined February 25, 2002

Theoret, Susan

Administrative Assistant Lethbridge, AB Joined April 26, 1976

Theroux, Georgette

Client Advisor Saint-Hyacinthe, QC Joined February 19, 2001

Threlfall, Joyce

Operations Support Officer Calgary, AB Joined May 22, 1984

Thurairajah, Chitra

Product Manager, Government Sponsored Student Loans Toronto, ON Joined October 1, 1979

Tremblay, Judith

Account Service Representative Montreal, QC Joined December 8, 2003

Tress, Jennifer

Manager Client Care Sparwood, BC Joined May 29, 1978

Trout, Deborah

Associate Account Manager Calgary, AB Joined October 12, 1976

Truchon, Patricia

Client Advisor Business North Bay, ON Joined May 25, 1988

Trueman, Chris

Senior Account Manager Victoria, BC Joined June 23, 1986

Turner, Wanda

Financial Advisor Bedford, NS Joined July 8, 1980

Valverde-Alonso, Mary

Regional Compliance Montreal, QC Joined October 3, 1988

Velonza, Joselito

Commercial Client Contact Services Toronto, ON Joined November 1, 1991

Walbaum, Judy

Account Services Representative Regina, SK Joined July 18, 1978

Welburn, Lucille

Financing Specialist Vancouver, BC Joined June 23, 1978

Woo, Grace

Esc Officer Symcor Toronto, ON Joined June 21, 1971

Woods, Douglas

Financial Planner Mississauga, ON Joined August 30, 2010

Yip, Shirley Anne

Branch Manager Penticton, BC Joined May 15, 2006

JULY

Abernathy, May

Team Leader Calgary, AB Joined July 4, 1983

Ancheta, Anselma

Specialized Service Officer Internal Control Toronto, ON Joined January 28, 1985

Anderson, Antonia

Specialized Services Halifax, NS Joined September 25, 1991

Assouad, Michel

Marketing Representative Montreal, QC Joined October 4, 2010

Bacchus, Tallim

Commercial Credit Advisor Toronto, ON Joined November 14, 1983

Baillie, Deborah

Financial Advisor Oshawa, ON Joined August 10, 2006

Barry, Penny

Associate Account Manager Richmond, BC Joined June 24, 1985

Bates, Charlene

Client Care Advisor Abbotsford, BC Joined May 4, 1981

Beauchemin, Christiane

Client Care Advisor Pointe-aux-Trembles, QC Joined February 6, 1979

Blakely, Merle

Client Advisor Lakefield, ON Joined November 20, 1984

Blouin, Rima

Client Advisor Quebec, QC Joined June 22, 1979

Boles, Janice

Associate Account Manager Kitchener, ON Joined August 19, 1996

Boutin, Diane

Client Advisor Thetford Mines, QC Joined June 6, 1988

Brabant, Alice

Administrative Assistant Toronto, ON Joined May 10, 1994

Breuker, Shirley

Branch Manager Kitimat, BC Joined February 7, 1979

Brydon, Eric

Director, Delivery Payments, Cards & Secure Cloud Toronto, ON Joined July 14, 1975

Bullock, Linda

Manager Specialized Sales Operations Toronto, ON Joined September 5, 1978

Cadars, Josiane

Client Advisor Boucherville, QC Joined August 23, 1988

Chiarello, Nella

Senior Account Manager Sudbury, ON Joined October 4, 1976

Clarke, Jemma

Client Advisor North York, ON Joined November 20, 1990

Coallier, Jocelyne

Account Services Agent Montreal, QC Joined November 29, 1966

Cowell, Rose

Investment & Retirement Planner Mississauga, ON Joined January 13, 2003

Daignault, Hélène

Client Advisor Laval, QC Joined August 8, 1977

Dament, Debbie

Financial Advisor Orleans, ON Joined July 21, 1975

Davidson, Cheryl

VP Enterprise Compliance & Chief Privacy Officer Toronto, ON Joined March 25, 2002

JULY 2015

(CONTINUED)

Davitt, Eric

Director Automated Services Toronto, ON Joined February 21, 1977

Dennis, Rosalinda

Banking Advisor Brampton, ON Joined July 9, 1984

Dizon, Josie

Manager, Credit Structure Toronto, ON Joined March 28, 1977

Doleman, Margaret

Private Banking Associate Winnipeg, MB Joined January 4, 1999

Donohue, Debra

Client Advisor Squamish, BC Joined May 2, 2005

Douglas, Marion

Client Advisor Montreal, QC Joined October 15, 1987

Durante, Janet

Client Care Advisor Burnaby, BC Joined November 7, 2000

Enns, Shirley

Financial Advisor Calgary, AB Joined November 27, 1978

Felix, Ana

Executive Assistant Toronto, ON Joined June 25, 2007

Findlay, Bob

Commercial Account Manager Kitchener, ON Joined April 19, 1976

Gard, Kelly

Manager, IT Toronto, ON Joined March 30, 1992

Gaskin, Russ

Associate Brockville, ON Joined July 4, 1978

Gatien, Richard

Account Manager Auto Finance Montreal, QC Joined June 14, 2004

Gawronski, Sandra

Client Advisor Brantford, ON Joined September 15, 1992

Glicksman, Anita

Collections Administrator Mississauga, ON Joined March 4, 1985

Gracioppo, Josie

Credit Transaction Manager Montreal, QC Joined July 7, 1975

Grant, Margaret

Associate Abbotsford, BC Joined January 11, 2008

Hunter-Brown, Anne

Senior Manager Toronto, ON Joined January 5, 1982

Inglis, Kathryn

Investigator Toronto, ON Joined November 24, 1975

Jamil, Angela

Client Care Advisor Toronto, ON Joined September 11, 1989

Jarvis, Sandra

Client Advisor Business Thunder Bay, ON Joined July 17, 1995

Joyce, Mary-Lou

Manager, Client Care Arnprior, ON Joined October 19, 1998

Lachapelle, Sylvie

Adjudication Associate Montreal, QC Joined August 11, 1975

Landers, Arllette

Manager, Business Operations Toronto, ON Joined February 20, 1978

Langan, Susan

Account Services Agent Montreal, QC Joined July 13, 1998

Laporte, Leslie

Client Advisor Port Perry, ON Joined May 30, 1980

Li Wan Po, Daisy

Expert Banking Advisor Dorval, QC Joined October 15, 1979

Lloyd, David

Group Consultant Toronto, ON Joined December 14, 1998

Lock, Farida

Invest by Phone Advisor Mississauga, ON Joined September 12, 2011

Lum, Anne

Clerk Burnaby, BC Joined March 1, 1998

MacLeod, Theresa

Solutions Architect Toronto, ON Joined June 1, 1976

Mah, Lorne

Client Advisor Vancouver, BC Joined March 24, 2003

Malito, Grace

Contact Centre Head Mississauga, ON Joined July 27, 1981

Mannone, Ida

Mortgage Specialist Mississauga, ON Joined June 29, 1987

Marcellin, Denise

Client Advisor Mississauga, ON Joined June 18, 2007

Mcadoo, Ina

Customer Service Officer Vancouver, BC Joined April 16, 1979

McBride, Marla

Client Advisor St. Stephen, NB Joined November 3, 2003

McCombie, Dana

Manager, Market Operations Vancouver, BC Joined July 16, 1980

McDoom, Bibi

Senior Analyst, PM Tools & Process Support Toronto, ON Joined June 28, 1971

McGregor, Cheryl

Account Services Agent Toronto, ON Joined May 31, 2004

Meagher, Beverly

Estate Specialist Vancouver, BC Joined June 19, 1995

Michnik, Shelly

Client Advisor North Battleford, SK Joined August 5, 1994

Mishra, Annie

Account Service Agent Vancouver, BC Joined November 18, 2002

Montgomery, Donna

Client Care Advisor Campbell River, BC Joined March 19, 1979

Morrison, Linda

Relationship Manager Calgary, AB Joined August 2, 1977

Myette, Coline

Client Advisor Guysborough, NS Joined February 5, 1979

Newall, Darlene

Banking Advisor Oshawa, ON Joined February 6, 1978

O'Halloran, Judith

Floor Administrator Toronto, ON Joined April 14, 1986

Pacelli-Segreti, Maria

Financial Advisor Stouffville, ON Joined July 30, 1979

Palmer, Marilyn

Client Advisor Elrose, SK Joined January 11, 1988

Pelton, Ann

Client Advisor Parry Sound, ON Joined November 21, 1994

Pruteanu, Lucia

Market Operation Support Officer Toronto, ON Joined August 22, 2005

Rangel, Christine

Account Services Agent Toronto, ON Joined January 25, 1999

Reinholcz, Linda

Client Advisor, Business Vernon, BC Joined August 9, 1983

Ripley, Dave

Financial Planner St. Catharines, ON Joined January 5, 1981

Sheehan, Diane

Senior Business Specialist Mississauga, ON Joined June 4, 1979

Snow, Shelly

Banking Advisor Pickering, ON Joined July 21, 1980

Sommerfield, Cheryl

Client Advisor Winnipeg, MB Joined November 30, 1998

Trevisol, Gillian

Financial Advisor Windsor, ON Joined September 18, 1989

Tyler, Ina

Associate Account Manager Surrey, BC Joined November 13, 1984

Walters, Brenda

Financial Advisor Peterborough, ON Joined July 9, 1973

Waynert, Darlene

Mortgage Specialist Calgary, AB Joined December 29, 1981

Wong, Peter (Ngai Shu)

Banking Advisor Toronto, ON Joined July 30, 2001

Wowryk, Debbie

Assistant Branch Manager Birtle, MB Joined June 28, 1972

AUGUST

Adams, Carol

Adjudication Associate Mississauga, ON Joined May 9, 1988

Addicott, Anne

Banking Advisor Glace Bay, NS Joined June 14, 1976

Archetto, Nicole

Banking Advisor Montreal, QC Joined November 21, 1988

Assie, Paul

Commercial Account Manager Regina, SK Joined November 14, 1983

Bailey, Jack

Branch Manager Kingston, ON Joined November 5, 1984

Bibbs, Dave

Account Manager Business Banking Delta, BC Joined October 28, 1974

Bourassa, Carole

Sales Assistant Montreal, QC Joined July 29, 1974

Bovko, Shannon

Financial Planner Thunder Bay, ON Joined September 1, 1980

Bumbaco, Lesley

Associate London, ON Joined July 5, 1993

Carswell, Marion

Client Advisor Espanola, ON Joined October 1, 2001

Chartier, Jacqueline

Financial Advisor Hamilton, ON Joined November 18, 1991

Clementi, Gina

Branch Manager Toronto, ON Joined April 25, 1988

Currie, Daniel

Regional Director Kanata, ON Joined November 23, 2009

Davis, Kathy

Analyst Toronto, ON Joined June 25, 1974

DeCoste, Monique

Client Advisor New Glasgow, NS Joined May 5, 1986

Dey, Janice

Treasury Solution Specialist Vancouver, BC Joined March 4, 1981

Di Fonzo, Maria

Specialized Services Officer Toronto, ON Joined April 9, 1973

AUGUST 2015

(CONTINUED)

Doucette, Corinne

Branch Manager Cheticamp, NS Joined September 15, 1975

Drummond, Paul

Technical Systems Analyst Toronto, ON Joined August 29, 1977

Dutchak, Val

Manager, Cards Rewards Toronto, ON Joined November 16, 1998

Engel, Ilona

Client Advisor Saint-Laurent, QC Joined June 16, 1975

Falardeau, Aline

Technical Service Analyst Montreal, QC Joined April 16, 1984

Frankiw, Joe

Technical Systems Analyst Toronto, ON Joined August 16, 1976

Fry, Lee Ann

Client Advisor Moosomin, SK Joined December 12, 1977

Fukudachow, Jenny

Banking Advisor Vancouver, BC Joined June 23, 2003

Furevick, Brenda

Account Service Representative Winnipeg, MB Joined November 9, 1992

Hurley, Marie

Associate Account Manager St. John's, NL Joined July 2, 1975

Hyldtoft, Sabine

Centre Support Officer Vancouver, BC Joined July 2, 1974

Johnson, Britt

Manager, Client Care Victoria, BC Joined November 6, 1979

Johnson, Dick

Sales Analyst Montreal, QC Joined September 25, 1978

Kane, Frances

Manager Syndicate Operations Toronto, ON Joined January 9, 1998

Kelm, Averil

Client Advisor Kamloops, BC Joined March 12, 1990

King, Lois

Financial Advisor Langley, BC Joined November 3, 1975

Laflamme, Robin

Manager, Royal Direct Montreal, QC Joined August 8, 1977

Laniel, Lucie

Business Analyst Montreal, QC Joined April 26, 1976

Lee, Aston

Senior Technical Systems Analyst Toronto, ON Joined July 23, 1990

Levene, Janley

Analyst Toronto, ON Joined March 29, 1999

Mainland, Pauline

Associate Account Manager Windsor, ON Joined July 23, 1984

Meek, Eliza

Operations Analyst Mississauga, ON Joined September 28, 1976

Mosher, Catherine

Client Care Advisor Calgary, AB Joined February 13, 2003

North, Melanie

Client Advisor Kleinburg, ON Joined December 3, 2015

Oliva, Deborah

Client Service Representative New Hamburg, ON Joined February 18, 2002

Peterson, Scott

Financial Advisor Metcalfe, ON Joined June 11, 1984

Ragosta, Connie

Manager Operations Support Montreal, QC Joined August 13, 1984

Shain, Scott

Senior Analyst Production Toronto, ON Joined November 30, 1981

Sherren, Anna

Associate Charlottetown, PEI Joined September 2, 1975

Sim, Jinny

Account Service Representative Toronto, ON Joined August 23, 1989

Singh, Compton

Global Loans Administrator Toronto, ON Joined December 14, 1987

Weaver, Terence

Senior Trust Officer Toronto, ON Joined May 8, 1990

PREVIOUS RETIREMENTS

Enns, Roy

Commercial Account Manager Steinbach, MB Joined September 16, 1974 Retired February 28, 2015

Matzke, Dorota

Client Advisor Burlington, ON Joined May 16, 1990 Retired May 31, 2015 **ISSUE 3 • 2015**

Keeping In Touch In Memoriam

In Memoriam

We extend our condolences to the families and friends of:

Allan, Lillian Winnipeg, MB July 30, 2015 Retired December 1, 1986

Beck, Fay Sardis, BC June 15, 2015 Retired September 1, 1988

Bell, John Douglas Coquitlam, BC July 15, 2015 Retired June 1, 1993

Bell, James Victoria, BC June 14, 2015 Retired May 1, 1988

Berthelet, Lucien Woodstock, ON July 9, 2015 Retired April 1, 1987

Black, Dorothy Montreal, QC July 9, 2015 Retired October 1, 1979

Boulay, Odette Quebec, QC March 2, 2015 Retired February 1, 1984

Brabant, George Cornwall, ON July 4, 2015 Retired May 31, 1983

Bradley, Shirley Stoughton, SK August 21, 2015 Retired September 30, 1985

Carr, Dot Tracy, NB July 12, 2015 Retired June 1, 1988 Chicoine, Leo Repentigny, QC July 1, 2015 Retired May 1, 1991

Cuff, Charles North Vancouver, BC August 1, 2015 Retired August 1, 1992

Decoste, Margo Maple Grove, QC May 28, 2015 Retired September 1, 1995

Dusome, Mary Dundas, ON May 30, 2015 Retired January 1, 1991

Elliott, Irma Fletchers Lake, NS August 17, 2015 Retired December 31, 1985

Eriksson, Genevieve Montreal, QC May 27, 2015 Retired May 1, 2006

Gauthier, Rollande Repentigny, QC January 19, 2015 Retired February 1, 1999

Gray, Joyce Calgary, AB June 24, 2015 Retired January 1, 2006

Guertin, Liliane Laval, QC May 4, 2015 Retired November 1, 1987

Hilton, Cherie Calgary, AB June 9, 2015 Retired February 1, 1996 Hollet, Joan St. John's, NL May 16, 2015 Retired September 1, 1994

Ingram, Douglas Winnipeg, MB May 31, 2015 Retired April 1, 1978

Johnson, Doug Edmonton, AB August 10, 2015 Retired October 31, 2010

Jones, Jayne Grimsby, ON May 25, 2015 Retired June 1, 1988

Keens Douglas, Eileen Oakville, ON June 24, 2015 Retired October 31, 2006

Kirk, Edith Fort Macloed, AB June 26, 2015 Retired December 1, 1985

Lachance, Art
Calgary, AB
August 17, 2015
Retired August 31, 1992

Lariviere, Laurence Saint-George, QC June 22, 2015 Retired June 1, 1998

Leaman, Elsie Sackville, NB June 17, 2015 Retired November 1, 1988

Leib, Douglas Surrey, BC May 27, 2015 Retired February 1, 2001 Lesage, René Laval, QC July 17, 2015 Retired February 28, 1983

Logan, Pat Dunnville, ON May 30, 2015 Retired January 1, 1999

Macdonald, Verna Victoria, BC June 30, 2015 Retired January 1, 2000

Mack, Jim Regina, SK June 27, 2015 Retired February 1, 1995

Maiato, Antonio Mississauga, ON March 1, 2013 Retired July 1, 1990

Marcotte, Rita Montreal, QC May 20, 2015 Retired March 1, 1988

Maxwell-Smith, Michael Thornhill, ON August 13, 2015 Retired June 30, 2009

McIntosh, Daniel Niagara-On-The-Lake, ON May 18, 2015 Retired May 1, 2002

McIntyre, Archibald Richmond Hill, ON June 18, 2015 Retired January 1, 1980

McKeown, Bernard Brampton, ON July 19, 2015 Retired April 1, 2009

In Memoriam

We extend our condolences to the families and friends of:

McLash, Evelyn Victoria, BC August 7, 2015

Retired April 30, 1986

Morrison, Christina Montreal-Ouest, QC July 22, 2015 Retired March 1, 1990

Mossaed, Golnaz Mississauga, ON June 18, 2015

Retired June 30, 2005

Mysko, Lorne Warman, SK August 12, 2015 Retired December 31, 2004

Netzke, Lois Shelburne, ON July 27, 2015 Retired March 31, 1992

Osborne, Edward Newcastle, ON August 14, 2015 Retired September 30, 2001

Ostapiuk, Irene Laval, QC July 16, 2015 Retired November 1, 1995 Pellerin, Liliane St-Therese, QC June 2, 2015 Retired January 1, 1992

Pereira, Bertha Brampton, ON July 22, 2015 Retired February 1, 1999

Rajotte, Bert Sherwood Park, AB June 8, 2015 Retired December 1, 1994

Risso, Carol Burlington, ON August 12, 2015 Retired September 1, 2006

Roach, Ann Charlottetown, PEI June 11, 2015 Retired April 1, 1998

Rose-Berry, Lyette Orono, ON July 23, 2015 Retired June 1, 1997

Rosenfeld, Gerry Sudbury, ON July 16, 2015 Retired August 1, 1988 Rozeluk, Dorothy Berwick, NS June 3, 2015 Retired January 1, 1990

Russell, David Indian Harbour, NS August 14, 2015 Retired August 1, 1992

Schafer, Donna Innisfail, AB June 6, 2015 Retired October 31, 1994

Shannon, Audrey Dundas, ON May 31, 2015 Retired December 1, 1993

Smith, Karen Hanna, AB May 17, 2015 Retired March 1, 2008

Smith, Lois Allenford, ON July 19, 2015 Retired September 1, 1995

Smith, Dick Cottam, ON June 3, 2015 Retired November 1, 1998 Smithers, Hazel London, ON June 8, 2015 Retired September 1, 1983

Snell, GeorgeWinnipeg, MB
June 1, 2015
Retired September 1, 1982

Spence, Leonard Regina, SK July 15, 2015 Retired April 30, 1987

Stahl, Vern Calgary, AB June 10, 2015 Retired May 1, 2002

Steltman, Jo-Anne Grimsby, ON July 20, 2015 Retired January 31, 2014

Sullivan, Sherry Hamilton, ON June 21, 2015 Retired August 1, 2003

Whaley, Therese Beloeil, QC July 20, 2015 Retired September 30, 2005





Record turn-out for 3rd Annual RBC Run for the Kids

Over 8,000 people walked and ran to support youth mental health

It was a high energy crowd that walked, ran and in a few cases, danced (in the rain) at the 3rd annual RBC Run for the Kids in Toronto on September 19, to show their support for youth mental health. The event raised \$2 million, benefitting the Family Navigation Project at Sunnybrook Health Sciences Centre.

Dr. Anthony Levitt was thrilled by the community's response: "The level of commitment and enthusiasm from the fantastic crowd of supporters shows our youth that their mental health matters. Thanks to our partner RBC and with the funds raised today, we will be able to positively impact the lives of so many more families touched by mental illness and addiction." Dr. Levitt is the Medical Director of the Family Navigation Project and Chief of the Hurvitz Brain Sciences Program at Sunnybrook.

Positive signs for Canada's Economy despite ongoing weakness in the energy sector: RBC Economics

RBC Economics downgraded its forecast for the Canadian economy due primarily to the ongoing weakness in the energy sector, according to the latest *RBC Economic Outlook* issued on September 22. Canada's real GDP is projected to grow 1.2 per cent in 2015, below the 1.8 per cent forecast in June, and 2.2 per cent in 2016 – 0.4 per cent lower than earlier predictions.

RBC says that, while Canada's economy contracted mildly in both the first and second quarters of 2015, the depth of the decline was marginal and the weakness was concentrated mostly in the energy sector. Moreover, RBC expects positive economic activity outside of the energy sector to offset momentum lost in the first half of the year.

"The recent softening in the Canadian economy caused a flurry of recession talk, which we believe to be misplaced," said Craig Wright, senior vice-president and chief economist, RBC. "Not only did the June GDP gain of 0.5 per cent point to positive growth leading into the third quarter, a more compelling argument is the steadfast strength in Canada's labour market."



Five Canadian banks collectively donated \$1 million to the Canadian Red Cross in response to Syrian Refugee crisis

In response to the Canadian Red Cross appeal to raise funds for the worsening Syrian refugee crisis, Canada's five largest banks joined together in September to make a donation to aid Syrian refugees. BMO Financial Group, CIBC, Royal Bank of Canada, Scotiabank and TD Bank Group collectively donated \$1 million to the Canadian Red Cross for essential relief items and first aid.

Elma Gabriel-Mayers

- First joined RBC in 1993 (previously with Royal Trust)
- Retired in 2012
- Role prior to retirement: Senior Business Analyst, Toronto



Elma and her first book of published poems.

Move On! Move On!

Elma Gabriel-Mayers knows how to move on. As a young woman working for her architect father in St. Vincent, she decided to move on and begin a new life, first in Montreal and five years later, in Toronto. When her banking career ended, she quickly moved on to a new career as a published author. It's no wonder that the first poem Elma wrote was titled, *Move On! Move On!* And it's no wonder she selected that piece as the first in her book of poems: "Standing Tall in Echoes of Destiny" *.

"The very first poetry I wrote was at my desk at Royal Bank," reminisces Elma. "The picture on my computer screen was the sea and sunset. One morning when I got to work and turned on my computer, I thought how beautiful that scene was and it inspired me to move on with the day." With her fingers flying on the keyboard, she wrote about the expectations, reflections and peace that a new day can bring and it launched a hobby that turned into a post-retirement publishing adventure.

After retiring, Elma spent two years researching the complex and often difficult world of self-publishing, before settling on a publisher she believed would best present her material. With enough poetry to complete two books, Elma had to select 70 that best expressed the themes she wanted readers to enjoy: inspiration, emotion and family.

"I have accomplished what I wanted to do," says Elma. "For me, it's a legacy and I know that when someone opens the book they will find solace and joy, inspiration and peace."



That was the reaction she received at the launch of "Standing Tall in Echoes of Destiny" last November. After reading from her book, Elma invited the 125 in attendance to express themselves about what they had heard. "A man who I had worked with opened the book, read *Nobody Knows* and talked about how it touched him. His sincere expressions made me cry," admits Elma who adds, "I hope my book can help others."

Nobody Knows is about the individual journey we go through in life. It's a positive message and conveys the idea that despite our personal experiences we share common joys. Two lines read: "Nobody knows where I am going, Because no one knows where I have been." Yet, with her book of poetry, Elma reveals to readers

where she has been and with more than 70 poems still to share, she will be moving on to her next book, before long.

* "Standing Tall in Echoes of Destiny" is published by Xlibris and is available at Amazon, Barnes & Noble and Indigo. It is also available via elma.lgabriel@gmail.com

Pensioner Pay Dates

RBC pensioners who would like to know payroll dates for the remainder of 2015 can find the schedule at www.rbc.com/pensioners. Go to the right hand side of the web page to find the document under "Related Links." Currently, all pay dates are listed to the end of 2015.

Payroll dates for 2016 will be posted next year.



RBC CANADIAN RETIREMENT PROGRAM

Message from the Chair of the Pension Plan Management Committee

RBC is committed to supporting you in planning and saving for the future, and the RBC Retirement & Savings Programs include a number of features for building savings that support you through different phases of life. The Pension Plan Management Committee (PPMC) helps protect the interests of RBC pension plan members by ensuring that the pension plans have a strong governance and compliance structure in place.

Performance of the Defined Benefit (DB) Plan

The funded status of the DB plan in Canada remained sound during 2014 despite a decrease in the discount rate used to determine the plan's obligations. On a solvency basis¹, our largest plan in Canada, the Royal Bank Pension Plan was 94% funded as at January 1, 2015. On a going-concern basis², the Royal Bank Pension Plan was 117% funded as at January 1, 2015.

The PPMC monitors the assets of the DB plan, ensuring an appropriate level of risk is taken in light of the long-term nature of the plan's obligations while looking for compelling long-term investment returns and opportunities.

The performance of the DB plan assets was strong in 2014. The plans earned an overall return of 11.4% for the year, versus our benchmark return of 10.8%.

- ¹ The solvency funded status is a measure that is required by pension regulators. It determines the funded status of the DB plan under a hypothetical scenario where the plan is terminated immediately and all benefits are paid to members. Assumptions used to determine the funded status are prescribed by legislation.
- ² The going concern funded status is another measure which is used to determine the plan's obligation assuming that both the Royal Bank Pension Plan and RBC continue indefinitely into the future.

Features of the Defined Contribution (DC) Plan

The DC plan includes many features designed to support plan members with their retirement savings objectives including both automatic and matching contributions from RBC.

In addition, RBC aims to provide a set of investment choices under the DC plan that enable plan members to construct and maintain a well-diversified investment portfolio in addition to providing target date fund options for those who prefer a more "hands-off" investment solution.

Neil Skelding Chair, PPMC

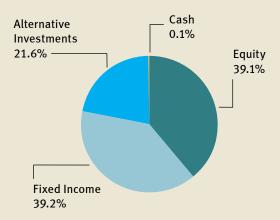


Diversification is a technique that reduces risk by allocating investments among a variety of financial instruments, industry or geographic sectors and types of assets. By holding a mix of investments, your portfolio may be cushioned against sudden market swings.

Defined Benefit Pension Plan Assets

Defined Benefit Pension Plan - Asset Mix (Dec. 31, 2014)

The asset mix policy reflects the plan's long-term investment strategy. As at December 31, 2014, the actual asset mix was within the allowable range of its policy.



Investment Policy vs. Actual Asset Mix

Asset Class	Policy Allowable Range	Actual
Equity	25% to 55%	39.1%
Fixed Income	25% to 55%	39.2%
Alternative Investments	6% to 25%	21.6%
Cash	0% to 5%	0.1%

Royal Bank Pension Plan – Annual Performance

Our active management strategy continues to be effective, achieving results above our benchmark in four of the past five calendar years. In 2014, the DB pension plan assets earned an annual return of 11.4%, outperforming our benchmark return of 10.8%.





For More Information

If you have any questions about the Retirement & Savings Programs, please contact the Human Resources Service Centre at 1-800-545-2555. If you have any questions regarding the DC or Savings Program, you can also contact Sun Life at 1-866-733-8612.

To help you with your overall savings strategy and to understand how RBC's Retirement & Savings Programs fit within your strategy, discuss your personal situation with a qualified financial advisor of your choosing. Most Canadian financial institutions have qualified financial advisors. Our financial planning services include qualified financial advisors working in our bank branch network and within RBC Dominion Securities. To figure out who you should be working with, try our "Who Should I Work With" tool or call 1-866-335-2397.

Please note that you are under no obligation to use an RBC financial advisor.

in Touch

Here's how to reach us:

The Editor, *Keeping in Touch*RBC, 155 Wellington Street West, 18th Floor
Toronto, Ontario M5V 3K7

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



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- Elder care services
- Financial & legal consultations
- **Community referrals**
- **Nutritional counselling & naturopathic services**
- Online materials & resources
- And so much more



CONTACT:



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



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