



ISSUE 3, 2018

Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



In this Issue



- 1 RBC Notes
- 2 The Creative Life of Sylvia Harrill
- 3 RBC Corporate Archive
- 3 RBC News
- 4 Paddling Through his Senior Years
- 5 Message from the Chair of the Pension Plan Management Committee
- 6 Will that be Cake or Chargex?

A Message from the KIT Team

Dear RBC Pensioner,

In this edition of Keeping in Touch, we hear from two retirees who say that at times, they feel like they're in their twenties. Though Sylvia Harrill and Ted Holtby are both in their eighth decade, they are convinced they've found ways to invigorate their retirement years and benefit mentally.

We hope you enjoy the articles about Sylvia and Ted, and that you'll consider sharing your own story with your fellow RBC pensioners, through the pages of this publication. We are always on the lookout for accounts that inspire and engage our audience.

In recent years, we've told the stories of pensioners who've started new businesses, authored books, sung to thousands, rescued animals, accumulated many miles of running, cycling and paddling, and turned hobbies into second careers. We've brought you accounts of dedicated volunteers, world-wide travellers and many who've turned life's lemons into lemonade. We are happy to follow up on ideas that come our way via keepingintoucheditor@rbc.com so don't be shy to contact us.

Retirees certainly aren't shy to tell us when they know something we don't. And that's a good thing. In issue 2 of Keeping in Touch, we wrote that Tony Bynen, who stepped down as Mayor of Newmarket, Ontario in November 2018, may have been the first RBCer-turned-mayor we've written about. Bill Buys wanted us to know that while that may be true, Tony is not the first RBC retiree to wear a mayor's mantle. "My late friend and fellow banker, John G.C. Counsell, served as Mayor of Guelph, Ontario from 1986 to 1994." Thank you, Bill, for bringing that fact to our attention.

Also in the pages that follow, you'll revisit significant times in the 1960s with the appointment of Earl McLaughlin in 1961, and the introduction of Chargex, a few years later. There's no doubt that many of you have special memories from that period. If you'd like to share your thoughts, just let us know.

On a final note, the next issue of Keeping in Touch will be published later than usual in 2019, due to the retirement of our editor. With this change, we are going to examine how best to keep bringing you this publication, and how often. We hope to be back on track before long, sharing more of your stories with your fellow retirees.

Till next time, happy reading.



Highlights from the Quarter

Here are some highlights from the RBC third quarter results of 2018.

Outperforming our peers in mobile, Global Asset Management

The RBC Mobile app was recognized as the superior mobile banking experience in Canada by J.D. Power. The award is our third J.D. Power award recognizing customer satisfaction in Canadian retail banking this year – a clean sweep. The app also picked up the highest overall score in The Forrester Banking Wave. One of the latest updates to the app is credit card controls, which allows RBC Mobile clients to place or remove a temporary lock on their cards with a simple action.

Strong client relationship management was also instrumental in RBC GAM's win of Fund Provider of the Year at the 2018 Wealth Professional Awards. The award honours fund companies that consistently deliver superior advisor service, while pushing the boundaries with innovation and industry best practices.

Working together to protect fresh water

Wrapping up after a decade of innovation, and reaching many incredible milestones, the RBC Blue Water Project was a 10-year global commitment to help provide access to drinkable, swimmable and fishable water. The initiative

contributed \$50 million across 13 countries to 773 partner organizations and engaged 2 million people. This resulted in 500,000 new plants and trees and the removal of three million kilograms of shoreline waste.



Rewarding with Carrot, protecting with Artificial Intelligence

Earlier this summer, RBC challenged Canadians to live healthier lives. Through the Carrot Rewards app, Canadians can now earn RBC Rewards points when they invest in their wellness by learning how to live healthier, and by achieving daily step goals.

As part of our ongoing commitment to protect the bank and our clients, we also partnered with Ben-Gurion University in Israel with a \$2 million investment to the school's Cyber-Security Research Center. The funding will support the development of adversarial AI, including machine-learning-based cyber mitigation techniques.

Sylvia Harrill

- First joined RBC in 1976
- Retired in 1989
- Role prior to retirement: Manager, Marketing, Personal Deposits, Alberta



Sylvia and co-editor husband Reg, holding the product of their team effort, The Golden Leaf magazine.

The Creative Life of Sylvia Harrill

“Creativity is contagious,” said Albert Einstein. “Pass it on.”

Fortunately, it’s one contagion that poses no risks. Instead, creativity serves to increase mental health, happiness and wellness, and boosts the immune system.* Sylvia Harrill is an RBC retiree who caught the bug early on and was able to work it into her banking career.

“I brought my writing ability to RBC and was then able to expand it with the Quill & Ledger,” remembers Sylvia. Pensioners from Alberta may recall the province-wide company publication that Sylvia edited in the 1970s. She also later contributed articles for the long-time national employee magazine, “Interest”, which was published into the early 2000s.

Sylvia is still using her writing and creative skills with The Golden Leaf magazine for retirees of Chevron Canada.

How does a retired RBCer come to work on the publication of an oil and gas exploration and production company?

Sylvia explains that it evolved from helping her husband, Reg, who started editing The Golden Leaf for Chevron after he retired from the company. “I scanned the pictures and typed for him for some years,” she explains. “Then he said he felt bad that I was a silent partner, not getting any credit.” So five years ago, Reg promoted her to co-editor and together, the two have been writing articles for the magazine, ever since.

Much like “Keeping in Touch”, The Golden Leaf helps Chevron’s retirees in the Prairies retain contact by reading about what their former colleagues are doing to stay active.

“It’s enjoyable to find out what people do into retirement,” says Sylvia. But there are stressful times as well, as the couple steers the biannual publication through layout of the magazine and print production. Keeping an eye on layout draws on Sylvia’s artistic skills, though. She’s an accomplished artist and for close to 10 years participated in 16 Calgary-based art shows.

Creativity has long been recognized as a desirable leadership quality. Sylvia found this to be true, particularly in her marketing roles at RBC. As Marketing Manager for the Southwest Calgary Retail Centre, she developed a course program, created content, learned photography and chart-making and eventually created campaigns for the entire province. “All this increased my artistic freedom,” she recalls, enabling her to find a creative outlet, despite the financial focus of a banking career.

Sylvia happily admits that though being well into her eighties, she often feels like she has the brain of a 25-year old, “even though on some days the body lets you down,” she laughs. She is living proof that a creative life contributes to quality of life and will continue with her creative outlets for as long of possible.

*Source: www.huffingtonpost.ca/charles-benayon-/how-creativity-improves-mental-health-and-wellness



Two of Sylvia’s paintings display her artistic talents.



RBC Corporate Archive

Earl McLaughlin retired as Chairman in 1979.

Earl McLaughlin was Royal Bank's first university-trained CEO when he was appointed in 1961. Teamwork and delegation, modernization and training, were the themes of the

new Bank, at the core of which was a retail network that had grown to 1,089 branches and 18,000 employees. The old "bank boy" culture was fading.

Just a few years later, with its Centennial and Expo '67, Canada assumed a new stature. Consumer confidence was high. The economy was healthy.

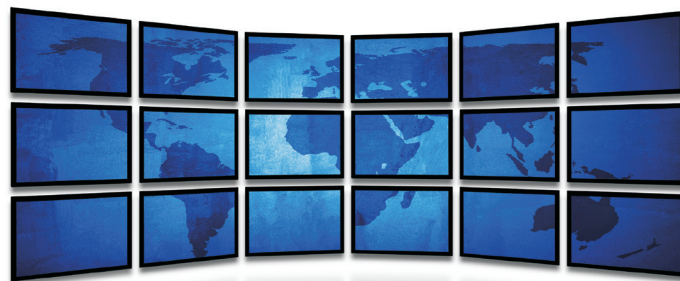
Centennial also brought the Bank Act of 1967, with far-reaching changes for Canadian bankers, their staff and their customers. The 6% interest ceiling on consumer loans was removed, mortgages and car loans could now be written, mutual funds could be sold, and equally significant: banks could now distribute credit cards.



The Bank and Somerset Ottawa branch during the 1960s, a period of great change for banking in Canada.

NEW THIS YEAR!

Are you interested in donating to the 2018 RBC employee giving campaign? While paper donation forms are no longer available in this publication, RBC is pleased to continue supporting your generosity with an improved donation process. Please reach out to employee@rbc.com for more information. The campaign deadline is December 21, 2018.



RBC News

Multi-million-dollar campaign is the latest in a series of investments to grow business in the U.S.

No matter where you are in life, you can depend on the expertise of RBC Wealth Management to build a financial plan and investment strategy that will strengthen your financial security. That's the driving theme behind the firm's first-ever national advertising campaign, which launched in early September and will continue through 2019.

"We are one of the strongest, most stable and most trustworthy brands in financial services," said Michael Armstrong, CEO of RBC Wealth Management-U.S. "We have the best advisors in the business and a great story to tell, but we haven't told it. It's time for more people to get to know us."

To ensure broad reach, the campaign will leverage a variety of media in the key markets of Northern and Southern California, New York, Washington D.C., Minneapolis/St. Paul and Dallas/Fort Worth.

RBC and Ten Thousand Coffees launch national networking partnership for Canadian youth

To help young Canadians prepare for the future of work, RBC Future Launch and Ten Thousand Coffees have partnered to increase access to alumni networking and mentoring for students at seven post-secondary institutions across Canada.

"Research shows that 90% of millennials view a lack of opportunities - like career development and training - as the largest barrier facing their generation," said Mary DePaoli, Chief Marketing Officer, RBC. "At RBC, we want to help set up young people for success and through this partnership, thousands of college and university students will be able to connect with alumni across Canada and build their own networks and mentoring opportunities."

RBC Future Launch is a decade-long commitment to help Canadian youth prepare for the jobs of tomorrow, through skills development, networking and work experience.

ISSUE 3 • 2018

Keeping in Touch

Retirements

Retirements

JUNE 2018

Alexander, Cathy
Director Operations
PND
Toronto, ON
Joined May 15, 1978

Arsenault, Roxanne
Client Advisor
Belleville, ON
Joined January 5, 1987

Aziz, Sadeghyan
Technical System
Analyst
Mississauga, ON
Joined August 20, 2007

Beers, Pia
Business Account
Manager
Thunder Bay, ON
Joined August 2, 2005

Blackman, Wendy
Financial Advisor
London, ON
Joined January 5, 1981

Blanchette, Christopher
Commercial Account
Manager
Kentville, NS
Joined April 6, 1981

Boucher, Timothy
Senior Manager
Internal Audit Capital
Markets Finance
Thornhill, ON
Joined January 28, 2008

Boward, Grenville
Mortgage Specialist
Mississauga, ON
Joined October 17, 2005

Boyer, Leslie
Administrative
Assistant
Ottawa, ON
Joined November 26, 1996

Bradbrook, Stephanie
Operations Analyst
Toronto, ON
Joined November 10, 1981

Bradley, Douglas
Senior Client Service
Representative
Toronto, ON
Joined July 4, 2000

Brandolini, Vince
Director
Enterprise Risk Policy
Toronto, ON
Joined May 4, 1987

Brown, Bev
Client Advisor
Winnipeg, MB
Joined July 15, 1996

Caprara, Victoria
Doc Prep Specialist
Montreal, QC
Joined October 2, 1972

Cavaco, Eva
Business Analyst
Toronto, ON
Joined March 23, 1981

Charland, Monique
Private Client Associate
Quebec, QC
Joined June 14, 1991

Chevrier, Sandra
Branch Manager
Orillia, ON
Joined July 27, 2009

Chor, Cindylok-Yee
Senior Business Analyst
Toronto, ON
Joined March 24, 1975

Chung, Joan
Account Manager
Vancouver, BC
Joined April 21, 2003

Cortez, Nydee
Resolution Officer, Global
Reconciliation Services
Toronto, ON
Joined February 19, 1990

Cournoyer, Sylvie
Financial Planning
Associate
St-Jean-sur-Richelieu,
QC
Joined October 24, 1988

Currie, Debbie
Financial Planning
Associate
Kitchener, ON
Joined December 1, 1987

Daigle, Lise
Senior Team Leader
Montreal, QC
Joined September 15, 1986

Davison Eden, Debbie
Branch Manager
Bracebridge, ON
Joined September 25, 1978

De Souza, Carmen
Financial Planner
Burlington, ON
Joined January 27, 1992

Desousa, Silvana
Manager Client Care
Brampton, ON
Joined June 11, 1990

DiGiuseppe, Shelley
Executive Assistant
Thunder Bay, ON
Joined June 19, 1989

Dunbar, Alan
Commercial Account
Manager
Medicine Hat, AB
Joined January 23, 1990

Dziwenko, Donna
Securities
Calgary, AB
Joined July 21, 1986

Ezio, Annie
Manager Client Care
Edmonton, AB
Joined July 28, 1980

Faris, Janice
Manager Operations
Enablement &
Integration
Toronto, ON
Joined October 16, 1974

Fleischer, Marilyn
Operations Support
Officer
Burlington, ON
Joined August 27, 1990

Fredette, Francine
Banking Operations
Agent
Montreal, QC
Joined October 21, 1991

Free, Catherine
Banking Advisor
London, ON
Joined October 23, 1978

Geres, Charlene
Team Lead, Centralized
Trust Services
Calgary, AB
Joined August 14, 2000

Ghassemi, Behnaz
Client Advisor (Expert)
Edmonton, AB
Joined November 20, 2006

Giborski, Kathleen
FPIRP Assistant
Calgary, AB
Joined March 1, 1995

Gilliatt, Brian
Technical Service
Analyst
Vancouver, BC
Joined March 16, 1999

Retirements

Gingras, Lorraine

Mortgage Specialist
Vancouver, BC
Joined March 6, 1990

Glass, Theresa

Banking Advisor
Swift Current, SK
Joined October 30, 1978

Glaveen, Jo Ann

Operations Agent
Montreal, QC
Joined February 14, 2005

Grenier, Johanne

Leasing Manager
Montreal, QC
Joined December 22, 1980

Haidari, Omar

Senior Analyst
Toronto, ON
Joined September 10, 1997

Hamill, Barbara

Banking Advisor
Ajax, ON
Joined September 25, 2000

Hampton, Ingrid

Financial Advisor
Prince George, BC
Joined September 2, 1975

Hansum, Rick

Vice President
Commercial
Abbotsford, BC
Joined May 25, 1987

Hart, Karen

Branch Manager
Niagara-on-the-Lake, ON
Joined May 2, 1988

Hefley, Jane

Banking Advisor
Exeter, ON
Joined December 8, 1997

Hickey, Patrick

Investment Adviser
Hamilton, ON
Joined February 4, 2006

Jones, Ulricke

Client Advisor
Brampton, ON
Joined September 11, 1989

Kasperczak, Filomena

Client Care Advisor
Mississauga, ON
Joined February 1, 1988

Kingston, Anne

Client Advisor
Business Services
Miramichi, NB
Joined May 21, 1991

Kinsman, Angie

Financial Advisor
Burlington, ON
Joined October 29, 1979

Kryger, Sheila

Client Advisor
Business Services
Kelowna, BC
Joined April 15, 1986

Labbé, Diane

Operations Support
Officer
Montreal, QC
Joined December 8, 1975

Lambon-Tanguay, Laura

Client Advisor
Montreal, QC
Joined April 3, 1989

Lamont, Nancy

Manager -
Tools & Process Support
Mississauga, ON
Joined August 14, 2006

Lan Won Tsang, Marlyn

Client Service
Representative
Montreal, QC
Joined April 1, 1997

Larrett, Larry

Solution Architect
Mississauga, ON
Joined June 26, 1989

Lavoie, Elise

Administrative
Assistant
Anjou, QC
Joined July 11, 1978

Leclerc, Sylvie

Mortgage Specialist
Montreal, QC
Joined June 7, 1976

Leong, Sio-Wa

Private Company
Manager
Montreal, QC
Joined April 30, 1993

Levesque, Joy

Financial Planner
Ottawa, ON
Joined July 19, 1976

Levionnois, Erica

Lease Transaction Manager -
RCAP Leasing
Burlington, ON
Joined November 17, 1997

Macmillan, Marilyn

Administrative Support
Moncton, NB
Joined March 6, 1979

Mah, Debbie

Client Advisor
Kelowna, BC
Joined June 24, 1980

Malide, Delia

Associate Director
Toronto, ON
Joined April 1, 2011

Mann, Helen

Financial Planning
Associate
London, ON
Joined October 28, 2002

Martin, Terry

Banking Advisor
Thunder Bay, ON
Joined May 1, 2000

McDonald, Kellyann

Manager Credit Structures -
Private Banking
Vancouver, BC
Joined August 10, 1981

McPherson, Dugald

Senior Financing
Specialist
Vancouver, BC
Joined June 20, 1983

Melanson-Crossman, JoAnn

Client Advisor
Antigonish, NS
Joined March 30, 2009

Miller, Delilah

Mortgage Specialist
Calgary, AB
Joined September 4, 2007

Milligan, Maxine

Financial Advisor
Squamish, BC
Joined May 17, 1972

Morelli, Linda

Operations Officer
Montreal, QC
Joined November 14, 1994

Morris, Beverley

Customer Service
Analyst
Mississauga, ON
Joined February 19, 2001

Mutrie, Laurie

Adjudication Associate
Mississauga, ON
Joined October 1, 1984

Oaks, Donna

Financial Advisor
Guelph, ON
Joined October 12, 1994

Retirements

JUNE 2018

(CONTINUED)

O'Brien, Judith

Branch Manager
Thunder Bay, ON
Joined June 24, 1996

Owens, Deborah

IRP Assistant
Edmonton, AB
Joined July 4, 1978

Page, Dermot

Production Specialist
Saint John, NB
Joined January 16, 1987

Paterson, Carol

Manager Operations
Support
Regina, SK
Joined January 13, 1976

Pathak, Manorama

Database Officer
Toronto, ON
Joined August 13, 1990

Peloza, Bill

Manager System
Support
Mississauga, ON
Joined August 27, 1996

Phipps, Barbra

Banking Advisor
Calgary, AB
Joined August 28, 2006

Plamondon, Patricia

Part Time Client Advisor
Winnipeg, MB
Joined February 24, 1997

Pruden, Kim

Mortgage Specialist
Regina, SK
Joined December 7, 1981

Purchio, Theresa

Branch Manager
Montreal-Nord, QC
Joined August 28, 1979

Robb Cavalaris, Marilyn

Senior Project Manager
Smart ATM
Toronto, ON
Joined January 22, 1973

Roberts, Marina

Manager, Internal Audit
Toronto, ON
Joined May 16, 1977

Roy, Patricia

Operations Support
Officer
Montreal, QC
Joined May 14, 2003

Sampson, Rose

Banking Advisor
St Peters, NS
Joined January 13, 1992

Senechal, Gale

Client Advisor
Guelph, ON
Joined September 24, 1987

Sheahan, Peter

Financial Planner
Ottawa, ON
Joined June 12, 1989

Skuda, Jane

Manager FSS
Communications &
Learning
Toronto, ON
Joined December 9, 1985

Smith, Ron

Financial Planner
Orangeville, ON
Joined September 22, 2005

St. Amour, Dean

Director IT
Internal Audit
Toronto, ON
Joined October 10, 1978

Sutherland, Paul

Director, Credit
Advisory Group
Toronto, ON
Joined June 20, 1988

Suurhoff, Kim Lorraine

Manager, Client Care
Campbell River, BC
Joined March 22, 1978

Swanson, Karen

Financial Advisor
Maple Ridge, BC
Joined January 7, 1986

Swyer, Phyllis

Investment Advisor
St John's, NL
Joined February 1, 1980

Tarrant, Diane

Program Manager
Calgary, AB
Joined October 1, 1979

Toth, Louis

Host Data
Administration Manager
Toronto, ON
Joined June 20, 1983

Tremblay, Diane

Director, Accounts
Laval, QC
Joined October 20, 1988

Tuck, Karen

Field Operations
Specialist
Vancouver, BC
Joined June 16, 1978

Tutay, Edissa

Senior IT
Project Manager
Mississauga, ON
Joined May 28, 2001

Vizcarra, Maria

AFA Adjucation
Associate
Mississauga, ON
Joined June 4, 1990

Watson, Catherine

Client Advisor
Scarborough, ON
Joined April 4, 2001

Wilding, Tarsila

Claim Examiner
Mississauga, ON
Joined December 21, 1998

Woodruff, Juanita

Client Advisor
Business Services
Stayner, ON
Joined September 1, 1986

JULY 2018

Alam, Bob

Operations Agent
Toronto, ON
Joined May 20, 1996

Alford, Joan

Mortgage Specialist
Mississauga, ON
Joined January 6, 2006

Anson, Lois

Manager Client Care
Calgary, AB
Joined July 22, 1987

Baker, James

Senior Financing
Specialist
St. Catharines, ON
Joined June 6, 1983

Barnett, Brenda

Cage Administrator
Montreal, QC
Joined January 12, 1987

Benedict, Antonetta

Client Advisor Expert
North York, ON
Joined June 21, 1996

Bourne, Kathryn

Executive Assistant
Toronto, ON
Joined June 19, 1995

Retirements

Boychuk, Ralph

Senior Account
Manager
Prince Albert, SK
Joined June 4, 1979

Brown, Ian

Branch Manager
Toronto, ON
Joined January 20, 2003

Budgell-Lyall, Susan

Financial Advisor
Happy Valley-Goose Bay,
NL
Joined October 3, 1983

Butterworth, Grant

Private Banker
Kelowna, BC
Joined July 6, 1981

Byrne, Cindy

Client Advisor Expert
Essex, ON
Joined June 25, 1979

Charbonneau, Michael

Commercial Account
Manager
Embrun, ON
Joined September 16, 1985

Chau, Steve

Senior Credit Specialist
Toronto, ON
Joined February 20, 2006

Chiu, Katherine

Private Banking
Associate
Vancouver, BC
Joined August 29, 1988

Chow, Thomas

Commercial Credit
Advisor
New Westminster, BC
Joined February 6, 2006

De Silva, Claudette

Operations Specialist
Toronto, ON
Joined May 22, 1990

Doobay, Carol

Assistant Manager
Client Implementation
Toronto, ON
Joined December 15, 1986

D'Ornellas, Rosie

Investigations Officer
Toronto, ON
Joined September 8, 1980

Eberle, Gerry

Senior Account
Manager
Red Deer, AB
Joined December 2, 1974

Esplen, Erin

Assistant Manager
Process Support
Vancouver, BC
Joined December 15, 1980

Esposito, Carmen

Audit & Control Agent
Montreal, QC
Joined August 19, 1985

Evans, Beverly

Operations Support
Officer
Toronto, ON
Joined September 5, 1989

**Febkanyn-Hawryshko,
Halyna**

Execution Assurance
Specialist
Toronto, ON
Joined May 17, 2004

Fisher, Cathy

Financial Advisor
Goderich, ON
Joined July 24, 1978

Fortin, Gisele

Loans Advisor
Montreal, QC
Joined June 27, 1989

Francella, Rita

Client Care Advisor
Sault Ste Marie, ON
Joined June 15, 1987

Gariépy, Michel

NAS Team Leader
Montreal, QC
Joined May 7, 1979

Gedge, Dianne

Executive Assistant
Toronto, ON
Joined April 17, 2001

Geier, Annette

Client Advisor
Windsor, ON
Joined February 13, 1984

Gerrard, Sue

Client Advisor
Windsor, ON
Joined December 1, 2002

Gilbert, Chantal

Documentation
Manager
Montreal, QC
Joined March 12, 1979

Green, Margaret

Manager Client Care
Sechelt, BC
Joined August 9, 1979

Hamerston, Lynda

Branch Manager
Qualicum Beach, BC
Joined October 3, 1986

Hedges, Karen

Specialized Service
Officer
Toronto, ON
Joined June 3, 1974

Ho, Chi

Senior Database
Administrator
Toronto, ON
Joined May 17, 1993

Hogg, Julie

Senior Analyst
Toronto, ON
Joined August 3, 1982

Irvine, Juris

Client Advisor
Pickering, ON
Joined February 22, 2007

Kesten, Barry

Financial Advisor
Concord, ON
Joined July 31, 2000

Kidd, Jacinta

Client Advisor
Sechelt, BC
Joined October 19, 1998

Kirk, Elaine

Client Relations
Mississauga, ON
Joined February 1, 2001

Kropf, Karen

Financial Planner
Barrie, ON
Joined February 1, 2007

Lantagne, Mireille

Client Advisor
Longueuil, QC
Joined July 2, 1974

Lebuis, Lise

Customer Service
Advisor
Montreal, QC
Joined July 31, 1978

Lederman, Judi

Officer, Reporting
and Control
Toronto, ON
Joined January 15, 1990

Makarucha, Yolanda

Financial Planner
Burlington, ON
Joined June 29, 1992

Retirements

JULY 2018

(CONTINUED)

Mark, Emily

Manager, Client Service
Toronto, ON
Joined April 28, 1986

Marks, Richard

IT Manager
Toronto, ON
Joined October 4, 2004

Maroudas-Couris, Athina

Community Manager
Mont Royal, QC
Joined June 2, 1981

Marsolais, Chantal

Associate
Pointe-Claire, QC
Joined March 1, 2000

Mason, Lynda

Commercial Account Manager
Calgary, AB
Joined July 21, 2008

Maurais, Jacline

Client Advisor
Coaticook, QC
Joined October 8, 1990

Mazzonna, Angela

Senior Project Manager
Toronto, ON
Joined September 7, 2010

Molitowsky, Melvin

Financial Planner
Kelowna, BC
Joined July 6, 1981

Morin, France

Expert Banking Advisor
Victoriaville, QC
Joined July 11, 1988

Moylan, Chris

Operation Specialist
Toronto, ON
Joined July 13, 1987

Mui, Fanny

Private Banking Associate
Vancouver, BC
Joined April 28, 1980

Ng, Ping

Underwriting Support
Mississauga, ON
Joined May 1, 2004

Nieszner, Holly

Mortgage Specialist Assistant
Regina, SK
Joined August 3, 1983

Orli, Wendy

Manager Client Care
Qualicum Beach, BC
Joined November 17, 1992

Parry, Janice

Client Advisor
Langley, BC
Joined August 31, 1994

Ramsaran, Zainab

Business Account Manager
Edmonton, AB
Joined June 20, 1994

Richardson, Marion

Director Initiatives
Toronto, ON
Joined October 13, 1981

Rochon, Eleanor

Client Advisor
Red Deer, AB
Joined November 4, 1985

Rodrigues, Margaret

Assistance Manager, Wires Payments Investigation
Toronto, ON
Joined April 7, 1980

Sebastian, Laurene

Financial Planning Associate
Saskatoon, SK
Joined April 22, 1985

Stevens, Corrine

Account Service Representative
Dartmouth, NS
Joined August 4, 2009

Stewart, Cheryl

Manager, Enhanced Due Diligence
Mississauga, ON
Joined November 5, 2007

Stewart, Shelley

Commercial Service Advisor
Calgary, AB
Joined July 30, 1985

Szatanski, Beverley

Community Manager
Sault Ste Marie, ON
Joined July 7, 1980

Tell, Allison

Administrative Assistant
Halifax, NS
Joined September 8, 1987

Thomson, Elizabeth

CSR II
Cambridge, ON
Joined October 28, 1987

Turnbull, Martha

Senior Director Partnership Integration
Mississauga, ON
Joined February 21, 1994

Vinet, Andrea

Client Advisor
Victoria, BC
Joined October 27, 1986

Voller, Lee Ann

Business Wicket
Edmonton, AB
Joined January 11, 1982

Watt, Karen

Senior Manager Digital Support
Oakville, ON
Joined August 24, 1981

Webster, Shirley

Private Banker
Vancouver, BC
Joined March 10, 2003

Whalen, Terrence

Investment & Retirement Planner
Mississauga, ON
Joined December 3, 1979

Whelan, Ed

Senior Director
Toronto, ON
Joined June 7, 1982

Whitley, Christine

Operation Specialist
Vancouver, BC
Joined April 21, 1986

Williamson, Janet

Operations Officer
Toronto, ON
Joined July 18, 1983

Wishart, Linda

Client Care Specialist
Moncton, NB
Joined November 14, 1983

Zol, Karen Marie

Banking Advisor
Kelowna, BC
Joined September 18, 2006

Retirements

AUGUST 2018

Besette, Dominique

Senior Director
Montreal, QC
Joined December 19, 2011

Bissonette, Rick

Assistant Branch
Manager
Courtenay, BC
Joined August 25, 1986

Brochu, Louise

Manager Client Care
Granby, QC
Joined February 6, 1979

Chernoff, Margaret

Investment & Retirement
Planner
Penticton, BC
Joined February 3, 1997

Corby, Vera

Financial Planning
Associate
Ottawa, ON
Joined January 3, 1978

De La Chevrotière, Denise

Banking Advisor
Montreal, QC
Joined January 27, 1975

Durrans, Richard

VP & Institutional
Portfolio Manager
Vancouver, BC
Joined March 19, 1990

Fassi, Jocelyne

Client Advisor
St-Laurent, QC
Joined August 11, 1986

Fleet, Julia

Financial Advisor
Hagersville, ON
Joined March 29, 2010

Fung, Dora

Financial Planner
North York, ON
Joined October 3, 1994

Gendron, Roxanne

Manager Strategic
Proposals
Montreal, QC
Joined November 7, 1988

Greenaway, Maureen

Client Digital Advisor
Winnipeg, MB
Joined July 4, 1988

Izydorczak, Michele

Manager Market
Operations
Sudbury, ON
Joined October 6, 1988

Jafri, Syed

Client Support Officer
Toronto, ON
Joined January 6, 2003

Jean, David

Senior IT Engineering
Toronto, ON
Joined August 5, 1986

Jeyathevan, Leela

Account Service Agent
Toronto, ON
Joined September 21, 1998

Kawar, May

Financial Advisor
Toronto, ON
Joined July 3, 2001

Keller, Edward

Regional Manager Sales
Support & Public Sector
Regina, SK
Joined September 5, 1978

Lévesque, Chantale

Team Leader
Montreal, QC
Joined July 5, 2006

Lightfoot, Glenn

Regional Financial
Planning Consultant
Toronto, ON
Joined July 17, 1995

Low, Gord

Technical Service
Analyst
Toronto, ON
Joined September 2, 1980

Macharia, Cecilia

Regional Compliance
Officer
Vancouver, BC
Joined September 27, 2010

Mahoon, Jas

Executive Administrative
Assistant
Etobicoke, ON
Joined March 31, 1980

Marshall, Deborah

Mobile Mortgage
Specialist
Dartmouth, NS
Joined April 9, 2007

McFarlane, Nancy

Client Advisor
Cambridge, ON
Joined June 6, 2000

Mong, Marjorie

SVP, Retail Applications
Toronto, ON
Joined June 29, 1987

Petersen, Val

Client Advisor
Saskatoon, SK
Joined July 12, 2004

Pollard, Elizabeth

Executive Assistant
Pickering, ON
Joined June 27, 1994

Possamai, Mario

Director, Enterprise
Intelligence
Toronto, ON
Joined January 4, 2011

Postma, Susan

Audit and Control Agent
Calgary, AB
Joined December 1, 2003

Rampulla, Susan

Client Advisor
Ottawa, ON
Joined September 15, 1986

Robar, Phyllis

Client Advisor
Halifax, NS
Joined May 16, 2005

Rousselle, Lorraine

CSA
Calgary, AB
Joined February 2, 1981

Sabados, Wayne

Associate Account
Manager
Peterborough, ON
Joined November 2, 1992

Scalia, Angela

Banking Advisor
St-Laurent, QC
Joined December 7, 1987

Simpson Duncanson, Laura

Client Advisor Business
Services
New Minas, NS
Joined March 31, 1986

Stangherlin, Luciana

Unit Directory Advisor
Winnipeg, MB
Joined July 10, 1990

Retirements

AUGUST 2018

(CONTINUED)

Stewart, Susan

Manager
Client Care Centre
Mississauga, ON
Joined September 18, 1996

Suri, Amarjit

Operations Support
Officer
Markham, ON
Joined June 28, 1994

Thomas, Patricia

Cards Advisor
New Westminster, BC
Joined July 4, 1979

Trigiani, Silvia

Financial Advisor
Mississauga, ON
Joined September 12, 2005

Vaillant, Susie

Financial Advisor
Thunder Bay, ON
Joined November 28, 1986

Vandenbrink, Donald

Financial Planner
Kelowna, BC
Joined August 17, 1998

Wery, Wendy

Mobile Mortgage
Specialist
Mississauga, ON
Joined January 25, 2010

Whittaker, Donald

Director, Core Payments
Oakville, ON
Joined February 1, 2006

Wiley, Laura

Business Specialist
Mississauga, ON
Joined March 21, 2005

Willson, Brent

Mortgage Specialist
Chilliwack, BC
Joined November 1, 1994

Wong, Leonie

Banking Advisor
Victoria, BC
Joined May 15, 1989

Woods, Christine

Financial Planner
Hamilton, ON
Joined March 7, 1979

Woodside, Lasia

Associate Account
Manager
Calgary, AB
Joined September 14, 1994

PREVIOUS RETIREMENTS

Brewster, Kathy

Commercial Account Manager
Vancouver, BC
Joined June 12, 1985
Retired May 31, 2018

Chung, Patricia

Client Advisor
Toronto, ON
Joined March 15, 2010
Retired May 31, 2018

Martins, Maria

Client Advisor
Laval, QC
Joined March 16, 1999
Retired May 31, 2018

Pemberton, Mary

Associate
Toronto, ON
Joined September 4, 2003
Retired May 31, 2018

Poisson, Don M.

Director Credit Structures
Vancouver, BC
Joined April 13, 1981
Retired March 31, 2018

Ruscetta, Sandra

Operations Manager
Toronto, ON
Joined May 3, 1984
Retired March 31, 2018

ISSUE 3 • 2018

Keeping in Touch

In Memoriam

In Memoriam

We extend our condolences to the families and friends of:

Archer, Ed
Calgary, AB
June 7, 2018
Retired August 1, 1987

Baird, Douggie
Toronto, ON
May 29, 2018
Retired August 1, 1994

Baran, Alice
Thunder Bay, ON
July 15, 2018
Retired February 1, 1990

Barker, Mardi
West Dublin, NS
May 6, 2018
Retired September 1, 2010

Beauchamp, Iris
Nelson, BC
August 3, 2018
Retired October 1, 1995

Beck, Inge
Mississauga, ON
August 10, 2018
Retired April 1, 1996

Bilodeau, Benoît
Chambly, QC
July 27, 2018
Retired April 1, 1996

Booker, Velma Darlynn
Hamilton, ON
May 27, 2018
Retired March 1, 2004

Bourque, Betty
Mississauga, ON
June 1, 2018
Retired November 1, 1995

Brockington, Evelyn
Aurora, ON
August 6, 2018
Retired April 1, 1985

Chang, Joyce
Mississauga, ON
June 23, 2018
Retired January 1, 1991

Churchill, Warren
North Vancouver, BC
July 14, 2018
Retired November 1, 1988

Ciezki, Richard
Calgary, AB
June 12, 2018
Retired January 1, 1995

Cooper, Leslie
Toronto, ON
August 10, 2018
Retired April 1, 1987

Côté, Gisèle
Québec, QC
July 10, 2018
Retired November 1, 1987

Dertadian, Jean
Dollard Des Ormeaux, QC
June 30, 2018
Retired July 1, 1996

Desrochers, Monique
Gatineau, QC
July 29, 2018
Retired April 1, 1994

Dodge, Robert
New Liskeard, ON
June 26, 2018
Retired December 1, 2009

Donnithorne, Jan
Markham, ON
April 6, 2018
Retired August 1, 1998

Doucette, Madelyn
Yarmouth, NS
August 4, 2018
Retirement date unknown

Drennan, Arnold
Brockville, ON
June 26, 2018
Retired September 1, 1990

Duffy, Keith
Campbell River, BC
June 13, 2018
Retired February 1, 1996

Dunseath, Charles John
Sarnia, ON
June 21, 2018
Retired April 1, 1990

Fairfield, Phyllis
Victoriaville, QC
July 19, 2018
Retired August 1, 1993

Flaherty, Michael
Toronto, ON
February 20, 2018
Retired March 1, 1988

Foster, Dick
Halfmoon Bay, BC
May 17, 2018
Retired November 1, 2003

Gatien, Josephine
Winnipeg, MB
August 10, 2018
Retired August 1, 1984

Gobeil, Jacinthe
La Prairie, QC
June 14, 2018
Retired January 1, 2011

Hamaluk, Gertie
Edmonton, AB
July 24, 2018
Retired February 1, 1985

Handziuk, Nanc
Grimsby, ON
June 10, 2018
Retired March 1, 2016

Harvey, Joan
Halfmoon Bay, BC
February 12, 2018
Retired February 1, 2000

Hearty, Tim
Nepean, ON
July 15, 2018
Retired August 1, 2016

Hoops, Hal
Calgary, AB
August 9, 2018
Retired November 1, 1989

Huk, Steve
Whitby, ON
August 2, 2018
Retired April 1, 1996

Jakes, Lennox
Renfrew, ON
April 2, 2018
Retired May 1, 1980

Jiles, Kay
Delta, BC
June 16, 2018
Retired November 1, 1993

Johnston, Ron
Neepawa, MB
July 29, 2018
Retired April 1, 2004

Kearney, Nancy
Perth, ON
August 18, 2018
Retired January 1, 2007

Kecskes, Tibor
Brossard, QC
July 6, 2018
Retired November 1, 1990

Keene, Geoff
London, ON
August 14, 2018
Retired January 1, 1989

In Memoriam

We extend our condolences to the families and friends of:

Khan, Kulzum

Richmond Hill, ON
July 3, 2018
Retired April 1, 2014

Mann, Randy

Saskatoon, SK
June 20, 2018
Retired January 1, 2010

Paparistotelis, Litsa

Etobicoke, ON
July 31, 2018
Retired June 1, 1999

Robichaud, Jeannine

Montreal, QC
March 20, 2018
Retired July 1, 1989

Kingsbury, Leona

Guelph, ON
June 28, 2018
Retired August 1, 1994

Mantie, Ron

Summerside, PEI
August 22, 2018
Retired November 1, 2003

Podplatnik, Michele

Toronto, ON
May 7, 2018
Retired December 1, 1990

Savage, Emily

Newmarket, ON
July 7, 2018
Retired February 1, 1998

Koutas, Elias

Montreal, QC
May 20, 2018
Retired September 1, 1993

Maraj, Kenn

Scarborough, ON
June 26, 2018
Retired April 1, 2017

Pozer, Dale

Saint-Lambert, QC
July 13, 2018
Retired November 1, 1991

Sivell, Ron

Innisfil, ON
August 16, 2018
Retired March 1, 1989

Krowles, Carrine

Mississauga, ON
August 18, 2018
Retired December 1, 1992

Markewich, Sylvia

Winnipeg, MB
July 27, 2018
Retired March 1, 1997

Prasad, Jagdish

Vancouver, BC
April 18, 2018
Retired February 1, 1997

Stephenson, Ruby

London, ON
June 30, 2018
Retired February 1, 1982

Lauson, Lise

Mirabel, QC
August 7, 2018
Retired May 1, 1990

Matsumoto, John

Victoria, BC
August 9, 2018
Retired February 1, 1996

Prime, Stephen

Toronto, ON
June 16, 2018
Retired January 1, 2011

Sweeney, Donna

Orillia, ON
August 10, 2018
Retired January 1, 1996

Lawlor, Tim

Nanaimo, BC
August 19, 2018
Retired October 1, 2002

McCann, Ivan

Kelowna, BC
July 10, 2018
Retired October 1, 1989

Rainville, Jacques

Candiac, QC
May 20, 2018
Retired April 1, 1988

Switzer, Lorne

Coquitlam, BC
July 28, 2018
Retired November 1, 1989

Lee, Agnes

Toronto, ON
June 26, 2018
Retired January 1, 1994

Mehera, Agnes

Langley, BC
May 13, 2018
Retired August 1, 1986

Rauch, Francis

Sherwood Park, AB
July 10, 2018
Retired August 1, 1990

Taylor, Patrick

Mississauga, ON
July 5, 2018
Retired February 1, 2009

Legault, Jean

Yoho, NB
February 28, 2016
Retired October 1, 1982

Mensch, Arthur

Steinbach, MB
July 15, 2018
Retired December 1, 1993

Reed, Donald

Victoria, BC
July 24, 2018
Retired November 1, 1982

Thorburn, Marion

Toronto, ON
April 26, 2018
Retired June 1, 1986

Macaulay, Mary

Pickering, ON
May 18, 2018
Retired July 1, 1986

Mighton, Bill

Burlington, ON
July 20, 2018
Retired February 1, 2008

Rhude, Mary Rose

Kincardine, ON
August 1, 2018
Retired September 1, 1997

Trenholm, Donna

Amherst, NS
July 18, 2018
Retired November 1, 1988

MacDonald, Margaret

Calgary, AB
August 4, 2018
Retirement date unknown

Morgan, Glenn

Milton, ON
August 6, 2018
Retired April 1, 1987

Ricard, Ray

Anjou, QC
May 5, 2018
Retired April 1, 1993

Tripp, Hilda

Lethbridge, AB
April 21, 2018
Retired December 1, 1995

In Memoriam

We extend our condolences to the families and friends of:

Tsatsakis, Ritsa

St. Laurent, QC
July 28, 2018
Retired January 1, 1996

Turcotte, Joseph

Charles Noel
Heffley Creek, BC
July 24, 2018
Retired December 1, 2008

Unger, Wanda

Oakville, ON
July 10, 2018
Retired June 1, 2009

Vallée, Robert

Montreal, QC
July 9, 2018
Retired January 1, 2009

Williams, Elizabeth

Burlington, ON
July 9, 2018
Retired January 1, 2014

Williams, Elizabeth

Janetville, ON
March 31, 2018
Retired July 1, 1995

Williamson, Beth

South Glengarry, ON
June 11, 2018
Retired March 1, 2012

Wilson, Carol

Winnipeg, MB
July 6, 2018
Retired June 1, 2012

Wong, George

Stouffville, ON
June 8, 2018
Retired October 1, 1996

Wright, Janet

Niagara Falls, ON
August 16, 2018
Retired May 1, 2016

Wyatt, Hugh

Edmonton, AB
June 8, 2018
Retired December 1, 2004

Young, Judy

Bristol, QC
June 16, 2018
Retired September 1, 2003

Ted Holtby

- First joined RBC in 1952
- Retired in 1990
- Role prior to retirement: Manager Private Banking, Edmonton



Ted and Lil, who have been married for 9 years, met playing table tennis.

“I was the reigning champion of the Alberta Senior Games, but now I play for fun.”

Paddling Through his Senior Years

It's been called the world's best brain sport and is attributed with health benefits from improving coordination to burning calories. But it's not a new-age exercise program or the latest fitness trend. In fact, it's been around since Victorian England, with humble beginnings involving books lined up along the centre of a table, a golf ball, and makeshift paddles.

Except for better equipment, table tennis (also known as ping-pong) hasn't changed much with the passing of time.

We all know the game. And most of us have been in a basement rec room at some point, trying to hit that little white ball which can whip by at blurring speed and often in unexpected directions.

It was the fast pace that first attracted Ted Holtby as a boy of 6 in Minnedosa, Manitoba, when his father brought a table home. For much of his life he played competitively. “Lots of immigrants came to Canada in the 1950s. Table tennis was big in Europe, so they brought their talent here,” explains Ted. “I was playing against good players, especially in the 1960s when I was transferred by RBC to Calgary.” Ted went on to play in the world master games in the late 1990s, in Edmonton, where he finally settled. “I was the reigning champion of the Alberta Senior Games,” he says, “but now I play for fun.”

Skilled players like Ted know that spinning the ball alters its path and limits an opponent's options, giving the hitter a great advantage. Ted maintains his skill playing three times weekly at the local seniors centre where he enjoys social aspects of the game, as much as the positive effects on his health and quality of life. “My reflexes are so sharp that I still drive a car like a 22-year old,” he laughs. Doctors and researchers back up Ted's claims and more. Improved eye-hand coordination, ease on the joints, and improved balance are cited as just some of the benefits.



Ted now plays for fun and exercise but still enjoys the competition. (Photos courtesy of Mario Min.)

“We have one fellow in our club with dementia,” observes Ted. “He wanders off and would get lost if he left the table. But we look after him. He comes to play, remembers what he's doing, and his motor skills are as good as they were 30 years ago.” According to experts*, this experience is not unusual. Physical and mental alertness are heightened while playing and several areas of the brain are stimulated simultaneously. “I would like to think that it's helped my own memory,” says Ted, who has no problem with recall.

Ted's wife Lil often joins him at the centre. They play doubles, which is a little easier on the legs, but still challenging. With 78 years of the sport to his credit, Ted is an advocate for table tennis and encourages seniors to pick up a paddle. “Don't worry if you haven't played since high school,” he advises. “You'll improve quickly and have a lot of fun along the way.”

** While much research on this subject is available, Ted recommends the work of Daniel G. Amen, MD www.danielplan.com/healthyhabits/worldsbestbrainsport*

Message from the Chair of the Pension Plan Management Committee

At RBC our purpose is to help clients thrive and communities prosper – this unites all of our employees and guides our actions every day. We know it takes a great workplace for people to be their best and RBC is committed to support you both at work and in reaching your personal goals. One of the ways we do this is by helping you plan and save for the future. The RBC Retirement & Savings Programs provide many features for building long and short term savings that support you through different phases of life. The **Pension Plan Management Committee (PPMC)** helps protect the interests of RBC pension and savings plan members by ensuring that the pension and savings plans have a strong governance and compliance structure in place. (Neil Skelding, President & CEO of RBC Insurance, is Chair of the PPMC. A complete list of the PPMC Committee members is available at www.rbc.com/pensioners/pensionplanupdate.pdf)

Performance of the Defined Benefit (DB) Plan

The funded status of the DB plan in Canada improved significantly during 2017 primarily due to strong asset performance and contributions made by RBC. On a going-concern¹ basis, our largest plan in Canada, the Royal Bank Pension Plan was **122%** funded as of January 1, 2018. On a solvency basis², the Royal Bank Pension Plan was **98%** funded as of January 1, 2018.

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 (the pensions earned by plan members) while looking for compelling long-term investment returns and opportunities.

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 solutions for those who prefer a more “hands-off” investment solution.

11.2%

*For the calendar year 2017, the DB plan achieved an overall return of **11.2%**, outperforming our benchmark return of **8.7%**. The strong performance was attributed to active management of the plan's investments.*

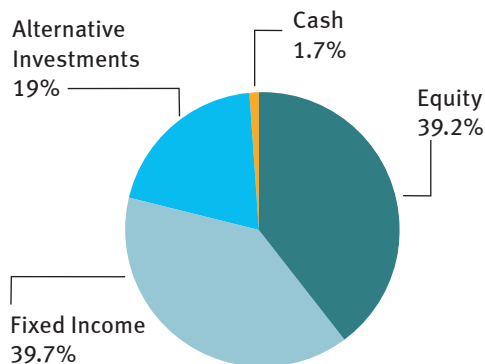
¹ The **going concern** funded status is a measure used to determine the plan's liabilities assuming that both the Royal Bank Pension Plan and RBC continue indefinitely into the future.

² The **solvency** funded status is another 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.

Defined Benefit Pension Plan Assets

Defined Benefit Pension Plan – Asset Mix (December 31, 2017)

The asset mix policy reflects the DB plan's long-term investment strategy. As of December 31, 2017, the actual asset mix was within the allowable range of its policy.



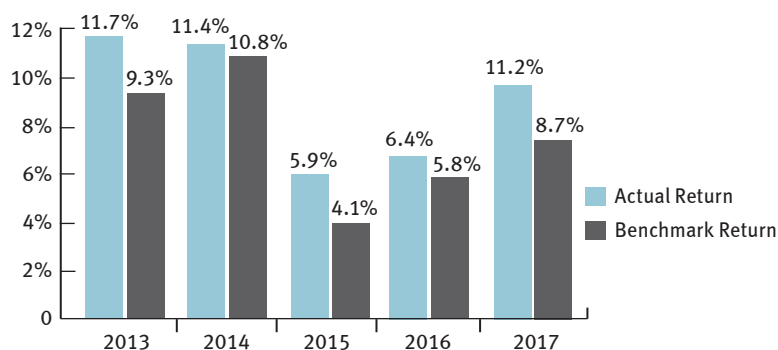
Investment Policy vs. Actual Asset Mix

Asset Class	Allowable Range Based on the SIP&P	Strategic Policy	Actual Dec 31, 2017
Equity	25% to 55%	36%	39.2%
Fixed Income	25% to 55%	42%	39.7%
Alternative Investments ¹	5% to 30%	22%	19%
Cash	0% to 5%		1.7%

¹ **Alternative investments** include infrastructure, private equity, hedge funds, commodities, real estate, and any other investment that does not fall in the traditional asset classes of stocks, bonds or cash. Because alternatives tend to behave differently than typical stock and bond investments, adding them to a portfolio may provide broader diversification, reduce risk, and enhance returns.

Royal Bank Pension Plan – Annual Performance

Our active management strategy continues to be effective, achieving results above our benchmark in the past five calendar years. In 2017, the DB pension plan assets earned an annual return of **11.2%**, outperforming our benchmark return of **8.7%**.



Will that be Cake or Chargex?

Among the significant changes brought to banking in Canada during the 1960s (see RBC Corporate Archive, this issue), was the distribution of the country's first full-service credit card. August 19, 2018 marked the 50th anniversary of the Chargex launch at Royal Bank in Montreal and Toronto, and a group of 40 retired RBCers were not about to let the occasion pass without a celebration.



Canadian banks, including Royal Bank of Canada, issued Chargex credit cards from 1968 to 1977. Ray Thibodeau, Regional Manager, Visa, for more than 18 years, displays the celebratory cake with the iconic Chargex logo. "Will that be cash or Chargex?" was a slogan of the time that is still recalled today.

The group gathered at a Montreal west-island brasserie to reminisce over lunch. Five of the pioneers who were on the job that very first day, were on hand to share their stories. "The event was a huge success," says Ray Thibodeau. "Everyone was happy and the cake was delicious!"



The now-retired Chargex pioneers (l. to r.): Pierre Lesage, Credit Officer; Diane Zdunowsky, Customer Relations Officer; André Cardinal, Sales Rep – Neutral Sales Force; Lorraine Martel, Secretary to Centre Manger; Maurice Léger, Credit Officer.

Keeping in Touch

Here's how to reach us:

Keeping in Touch Team c/o RBC Pension and Benefits
200 Bay Street North Tower, 11th Floor
Toronto, ON, Canada M5J 2J5

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

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

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

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

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

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- **Faster** — get the coverage you need in half the time
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Insurance

* To a maximum of 11, based on responses

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