

Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS









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A Message from the KIT Team

Dear RBC Pensioner.

How willing are you to stretch out of your comfort zone? For many of us, feeling at ease and secure in familiar surroundings offers benefits we would never trade. For others, taking on challenges that lead to new experiences is welcomed - even sought after. In an interview with Helena Gottschling, RBC's Chief Human Resources Officer since May 2017, we learn how stepping out of her comfort zone helped her career growth and development. It's also benefited two of the pensioners we meet in this issue. Diana Burke and Cora (Panter) Brossard have both leapt into new adventures, leaving them feeling renewed and fulfilled.

In the case of Diana, her adventure was linked to a significant event in our country during 2017 - Canada's 150th anniversary celebration. As you'll read, she went to great heights to celebrate. On the other hand, Mridula Srivastava, also featured in this issue, chose to stay much closer to the ground with a unique craft project.

What about you? How did you celebrate Canada's birthday? If you have an interesting story to share – one you think your fellow pensioners would enjoy reading about -- please send us a brief email and we'll follow up to find out more.

Speaking of emails, each month, the KIT Team receives at least a dozen of them at the keepingintoucheditor@rbc. com emailbox. We welcome story ideas, suggestions or questions about the publication. But since our scope is limited, we are unable to help with pension-specific, tax or Human Resources-related questions. Contacting us instead of the correct department could mean a delay in receiving the answers you need.

To help you decide where to send your emails, please refer to the following chart.

If you want to	Send your email to
Change your mailing address	penpay@rbc.com
Ask a question about your pension or benefits; change your beneficiary	hrscpensions@rbc.com
Ask a general question unrelated to Keeping in Touch (such as an RBC Insurance or tax query)	hrscpensions@rbc.com

Additionally, the HR Contact Centre (HRCC) phone line is available to you. Please call 1-800-545-2555

Finally, in issue 3, 2017 of KIT, pages 5 and 6 included the Message from the Chair of the Pension Plan Management Committee. We neglected to identify that the Chair of the Committee is Neil Skelding. If you're interested in knowing who else is on the Committee, please see the membership list at rbc.com/pensioners/pensionplanupdate.pdf.

Till next time, happy reading.



Here are some highlights from the RBC fourth quarter results of 2017.

Collaborating across borders

Our Canadian and U.S. Debt Capital Markets team have been helping U.S. companies, including Apple, Disney, and McDonald's issue in Canadian dollar-denominated debt. Capital Markets also acted as Financial Advisor on the sale of Paysafe to Pi UK Bidco Limited, a newly-incorporated company jointly-owned by funds managed by Blackstone Group and CVC Capital Partners, for £2.96 billion. This brought together U.S. and UK Global Investment Banking teams across Technology, U.S. M&A, European FIG, and European M&A to deliver the best service to our client.



Teaming up to help clients save

In a Canadian first, we partnered with Petro-Canada, to launch an innovative program that allows Canadians to instantly save on fuel and earn more loyalty points when paying with any personal or business RBC credit or debit card. This partnership will provide significant savings and value to more than 12 million RBC and Petro-Canada customers. 110,000 clients have joined within just a few weeks of launch

and we've been able to save RBC clients over \$2.4 million in gas.

Building our blockchain foundation

We made a number of strides in using blockchain technology. We created a pioneering blockchain-based shadow ledger for U.S./Canada cross-border payments. This will help enhance transparency for operations and correspondent banking in real-time. We also launched the Interbank Information Network, a new payment processing network that uses blockchain, in partnership with JP Morgan Chase & Co and Australia and New Zealand Banking Group.

Racing to support kids and youth

Since 2009 and the first race in New York, RBC Race for the Kids has grown into a global franchise with events across 15 cities and 9 countries. Knowing RBC's purpose is to help clients thrive and communities prosper, the Race is our opportunity to support children and youth charities where we live and work. And 2017 marked another exceptional year for RBC Race for the Kids with over 37,000+ participants globally and total funds raised exceeding CAD \$8.6 million!

Please watch this space in Issue 1, 2018 of Keeping in Touch, for Dave McKay's annual message to RBC pensioners.



Meet Helena Gottschling

In May 2017, Helena Gottschling was appointed to the Group Executive as Chief Human Resources Officer, after 32 years with RBC. In this interview, she tells us a bit about her career, HR and her personal life.

Can you share your career history and what skills and experiences you attribute to your success?

My career with RBC started right after I graduated from university with a business degree in marketing and finance, and accepted a position as Branch Administration Officer.

My first job was in Victoria, British Columbia at our Oak Bay branch. It was here that I really learned the foundation of banking, something that's stayed with me throughout my career. I spent more than half of my career in British Columbia and a few years in Alberta working both in HR and in 'the field' as a retail banker.

We know through experience that an engaged workforce translates directly to increased client loyalty. HR influences employee engagement, so there's a direct correlation between the work that we do and generating strong business results.

This perspective has helped me tremendously, and is key to my success in HR.

What drew you to HR?

I've always loved dealing with people, getting underneath the surface and finding out what makes people tick; finding different ways to motivate and engage them. What really attracted me to HR is the impact you can have in such a meaningful way. You can make a significant difference in the working lives of people and how they feel about working for a company like RBC.

Why have you stayed at RBC?

The number one reason that I've stayed and built my career at RBC is the people that I've worked with. You realize that so much of what you do is through others and how important it is to lean into those relationships to help you have even more impact. It's also what's felt like limitless opportunities, especially as I moved between the business and HR. It gives you great perspective to be able to help a client buy a home when you're in one role, and then enable an employee to realize their potential and grow their capabilities in another.

What is the best career advice you've ever received?

One of the most memorable pieces of advice I received was to follow my passion, which came from Anne Lockie, who is now retired. I truly believe if you love what you do, you have a much better chance at succeeding at it.

A close second is not to be afraid of the unknown. It's not a bad thing to feel uncomfortable, it usually means you're growing. And you never know, you might discover something new you love to do.

What do you like to do outside of work?

I love spending time with friends and family. My husband Armin and I always have dinner together if I don't have an evening function to attend. That's important to us. Every night, no



Helena with RBCers at a Race for Kids event.

matter how busy I've been during the day, how tired I am or how cold it is, we always go for a walk together.

I also enjoy gardening. It's one of the ways I experience nature, plus it feels good to see tangible progress after a morning of weeding!

Did You Know?

A new FAQ document for RBC retirees in Canada has recently been posted on rbc.com/pensioners. It addresses the most frequently asked questions received by the Human Resources Service Centre and applies to:

- Canadian employees of Royal Bank of Canada and Royal Trust who retired after March 1, 1994 and prior to January 1, 2010
- RBC Insurance employees who retired after January 1, 1999 and prior to January 1, 2010 and
- RBC Investor Services employees who retired prior to January 2010



Winter in Canada hasn't changed and neither has Dr. K's advice for getting through it. Please read on for his helpful suggestions that first appeared in Keeping in Touch, last year.

By Khalil Sivjee, MD, FCCP, FRCPC Chief Medical Director RBC Cleveland Clinic Canada

When I meet with my patients this time of year, I notice there are those that embrace winter enthusiastically (the skiers, skaters, and snowshoe aficionados) and then there are those that dread the frigid, icy weather and pray for Spring.



But the truth is, we can all learn to thrive during the winter season. Here are some ideas:

1. Exercise is for everyone....but shoveling is only for some

Snow is pretty to look at but shoveling it can send your heart rate and blood pressure skyward and can trigger a heart attack. Even if you don't have heart problems, stop shoveling if you feel any chest pain and alert your doctor right away. Also, try and shovel small amounts to avoid injuring your back or joints. Or in lieu of shoveling, try exercising with friends. You can catch up while you are on a 30-minute mall walk or swim...and then you can grab a healthy salad together. Your mind and body will thank you.

2. Keep winter illnesses at bay

This is especially critical as our immune system weakens after the age of 65. I see scores of patients in the hospital who are quite sick from what started as a simple viral infection. Washing your hands frequently is really important to fighting germs and if you haven't had a flu shot yet, don't wait any longer.

3. Take care of your skin and eyes

Your skin and eyes can be prone to severe dryness in the winter as the humidity is quite low. Both men and women should use a moisturizer after showering and make sure

your home heating is humidified. Have an over the counter saline eye drop available and when you're outdoors, don't skip the sunscreen and sunglasses. Winter sun rays can cause as much damage as in the summer.

4. Nail down your New Year's resolutions

My favourite life coach, Robin Sharma, says that what is important to you isn't in your words; it's in your schedule. This year, commit time to exercise every day and plan meals that are mostly vegetables and proteins. Set small, measurable goals for weight loss and exercise times and reward yourself once in a while with a cup of steaming hot cocoa. Your winter habits may just become self-sustaining throughout the year!

Have a safe and healthy winter season.

Dr. K



RBC Secure Voice

A new feature has been introduced to the Human Resources Contact Centre (HRCC) to enhance security and provide faster service when you call 1-800-545-2555. Here is basic information about the service. For more details, go to <u>rbc.com/pensioners</u>.

What is 'RBC Secure Voice'?

It is a new service to help keep your personal information secure, which eliminates the need to ask security questions every time you call the HRCC to make sure it's you. It works by capturing the unique characteristics of your voice to create a "voice print", which is an algorithm that tracks and reflects the unique properties of your voice to create a "print" that can be used to authenticate your identity, just like a fingerprint.

How safe is RBC Secure Voice?

Voice biometrics has proven to reduce the risk of fraud when compared to other authentication methods including PINs, passwords and security questions.

How much time does it take to access the service?

No extra time required! Enrolment happens in the background of normal conversations and in most cases, you'll be enrolled on the first call. Be sure to have your 16-digit client card number handy as you'll be asked for it, upon enrollment.

Can my voiceprint be stolen?

No. The encrypted recording of your voice print only works with our system.

Can I choose not to enroll in RBC Secure Voice?

Yes. You can opt out of having a voice print at any time, and if you change your mind, an HRCC representative will simply re-enroll you upon request.

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SEPTEMBER 2017

Andrews, Jacquie

Financial Advisor Vernon, BC Joined November 1, 2005

Arsenault, Yvette

Client Advisor Quebec, QC Joined November 19, 2001

Ata, Olga

Banking Advisor Toronto, ON Joined October 2, 1989

Bayes, Thomas

Senior Manager CIS Stouffville, ON Joined July 28, 2008

Beaulieu, Chantale

Manager Client Care Rouyn-Noranda, QC Joined August 3, 1987

Bellevue, Bob

Vice President, Financial Advisory Services Toronto, ON Joined July 3, 1979

Brunt, Shirley

Mortgage Specialist Montreal, QC Joined January 23, 1978

Bullied, Sue

Client Advisor Chilliwack, BC Joined September 22, 1980

Carleton, Alana

Client Advisor Port Colborne, ON Joined July 11, 1990

Chen, Maureen

Relief/Training Officer Toronto, ON Joined August 25, 1986 Clark, Nicole

Mortgage Specialist Vancouver, BC Joined February 11, 2002

Cochrane, Liz

Senior Manager, Initiatives Toronto, ON Joined September 26, 1977

Cowie, Cyndy

Director Ops/Regulatory Solutions Toronto, ON Joined July 9, 1987

Cramer, Susan

Regional Manager IBC & Trade Operations Vancouver, BC Joined November 7, 1972

Crowe, Sheila

Account Services Agent Toronto, ON Joined August 31, 1998

Cunningham, Cheryl

Mortgage Specialist Mississauga, ON Joined March 29, 1999

Dipippo Devlin, Giacomina

Client Advisor Montreal, QC Joined February 26, 1985

Gebhardt, Linda

Client Advisor Southey, SK Joined May 5, 1997

Glazier, Perry

Senior Manager Thornhill, ON Joined October 17, 1977

Hales, Tina

Advisor, HR Workplace Accommodation Toronto, ON Joined September 26, 2005 Harmon, Cheryl

Field Operations Specialist Halifax, NS Joined January 4, 1982

Harrison, Cathy

Client Service Officer Toronto, ON Joined October 3, 1977

Heymann, Nicholas

Senior Product Manager Group, Life & Health Mississauga, ON Joined August 8, 2005

Hill, Nadine

Client Advisor Business Services Orangeville, ON Joined November 24, 1975

Jerome, Denise

Client Advisor St Catharines, ON Joined August 5, 1985

Jiwa, Farida

Account Services Representative Vancouver, BC Joined November 18, 2002

Joerge, Lucyna

Customer Service Officer Toronto, ON Joined October 31, 1988

Jones-Sinclair, Iris

Client Advisor Business Services Portage La Prairie, MB Joined March 4, 2002

Kirtzinger, Sandra

Commercial Account Manager Edmonton, AB Joined July 31, 2007 Labossiere, Linda

AC Client Advisor Winnipeg, MB Joined May 4, 1998

Lachapelle, Terri

Banking Advisor Courtenay, BC Joined May 16, 1983

Lai, Micheline

Bilingual Financial Underwriter Mississauga, ON Joined February 28, 2000

Lang, Carol

Client Advisor Business Services North Bay, ON Joined May 9, 2005

Lee, Peggy

Head, Enterprise Operations and Payments Finance Toronto, ON Joined February 8, 1999

Levesque, Carole

Client Advisor Sept-Iles, QC Joined September 8, 1977

McDill, David

Mortgage Specialist Vancouver, BC Joined August 21, 2006

McMullen, Lorne

Assistant Branch Manager Middleton, NS Joined January 20, 2003

Moat, Anne

Client Advisor Ponteix, SK Joined February 20, 2006

Monique, Earle

Personal Financial Services Representative Pine Falls, MB Joined July 19, 1971

Paradis, Gyulaine

Investment & Retirement Planner Montreal, QC Joined April 8, 2003

Patterson, Don

Service Manager Burlington, ON Joined October 11, 1977

Pietrowski, Debbie

Financial Advisor Arthur, ON Joined July 26, 1982

Prior, Mary-Anne

Associate Commercial New Westminster, BC Joined August 11, 1986

Proulx, Suzanne

Manager Client Care Rimouski, QC Joined August 19, 1969

Quirion, Pauline

Senior Account Manager Business Sherbrooke, QC Joined May 28, 1979

Rocque, André

Bilingual Branch Investment Facilitator Montreal, QC Joined October 19, 2009

Sheppard, Kelly

Client Advisor Chatham, ON Joined July 12, 1988

Tagalog, Enrico

Mortgage Closing Officer Ajax, ON Joined May 16, 1994

Thibodeau, Luanne

Client Advisor Business Services Windsor, ON Joined August 17, 1981

Tisdale, Sonia

Assistant Manager Personal Banking Kingston, ON Joined October 25, 1972

Traut, William

National Manager Estate and Trust Advisor Program Elmira, ON Joined June 11, 1990

Wilkins, Greg

Director, Enterprise Toronto, ON Joined September 4, 2000

Yam, Natalie

Associate Advisor Toronto, ON Joined May 22, 2009

Yao, Ann Ruifen

Client Advisor Vaughan, ON Joined April 5, 2004

Yeung, Sally

Business Banking Customer Service Representative Mississauga, ON Joined March 19, 2001

OCTOBER 2017

Ablona, Claudio

Account Service Agent Toronto, ON Joined February 5, 1990

Allen, Joan

Market Operations Support Officer Burlington, ON Joined October 13, 1990

Anderson, Cindy

Regional Sales Coach Calgary, AB Joined July 23, 1979

Aquino, Evelyn

Client Account Coordinator Toronto, ON Joined September 9, 1996

Armitage, Elke

Client Advisor Smithers, BC Joined August 14, 1989

Arsenault, Chris

Client Advisor Business Services Dartmouth, NS Joined August 19, 2002

Ashley, Darlene

Branch Manager Lower Sackville, NS Joined August 16, 1999

Au, Rosana

Financial Advisor Vancouver, BC Joined March 16, 1992

Aubin, Sylvie

Associate Account Manager Sherbrooke, QC Joined August 27, 1984

Austin, Andrew

Mortgage Specialist Vancouver, BC Joined August 29, 1977

Badger, Karen

Financial Planner Grande Prairie, AB Joined June 22, 1981

Bansil, Ferdinand

Team Manager Toronto, ON Joined February 22, 1988

Bell, Leslie

Director, Business Initiatives, GTI, Technology & Operations Burlington, ON Joined July 5, 1983

Belliard, Louise

Investment & Retirement Planner Montreal, QC Joined November 16, 1983

Bernhardt, Carol

Office Manager Calgary, AB Joined March 15, 2005

Bevill, Tammie

Field Operations Specialist Calgary, AB Joined July 4, 1995

Bhowani, Sandya

Client Advisor Winnipeg, MB Joined October 9, 2001

Bisschops, Jocelyn

Banking Advisor Hanmer, ON Joined May 1, 1989

Block, Al

Vice President, Real Estate & Construction Services Calgary, AB Joined June 19, 1989

Bourque, Karen

Manager Mississauga, ON Joined April 15, 1991

Box, Lynn

Manager Personal Banking Prince George, BC Joined October 27, 1980

Boyle, Susan

Manager Operations Knowledge Initiatives Saint John, NB Joined December 4, 1978

Brakeboer, Laurie

Mortgage Specialist Mississauga, ON Joined January 10, 2005

OCTOBER 2017

(CONTINUED)

Brandon, Marla

Banking Advisor Assiniboia, SK Joined November 25, 1993

Brodie, Teresa

Market Operations Support Officer Burlington, ON Joined August 12, 1996

Bryan, Alice

Customer Service Officer Toronto, ON Joined November 28, 1983

Buchanan, Mary

Financial Advisor Winnipeg, MB Joined June 28, 1982

Canaday-Loth, Anita

Account Manager Langley, BC Joined May 15, 1986

Capina, Rogelio A.

Administrator York, ON Joined May 3, 1993

Courson, Catherine

Vice President Business & Commercial Mississauga, ON Joined January 3, 1995

Denardis, Elena

Financial Advisor Nepean, ON Joined November 7, 1977

Dengler, Ellen

Client Advisor Watrous, SK Joined December 29, 1980

Deschênes, Miville

Investment Advisor Quebec, QC Joined June 9, 1975

Dojcak, Beverly

Client Advisor Flin Flon, MB Joined April 21, 1986

Dupont, Sylvie

Client Advisor Sherbrooke, QC Joined February 7, 1995

Dyck, Gary

Financial Planner Winnipeg, MB Joined August 12, 1985

Eggenberger, Diane

Associate Account Manager Vancouver, BC Joined July 7, 1980

Eitel, Louise

Client Advisor Kitchener, ON Joined May 12, 1986

Fagnant, Jean-Pierre

Department Manager Montreal, QC Joined October 23, 1989

Fay, Janice

Client Advisor Brantford, ON Joined October 6, 2008

Finn, Elaine

Client Representative Toronto, ON Joined June 4, 1990

Foley, Ann

Director Program Management Toronto, ON Joined July 4, 1977

Forsyth, Irene

Assistant Calgary, AB Joined April 15, 1996

Gallagher, Brenda

Operations Analyst Card Services Grimsby, ON Joined November 1, 1971

Gates, Gordon

Senior Counsel Toronto, ON Joined July 10, 1989

Gauvreau, Dean

Team Lead Guelph, ON Joined October 11, 2001

Girard, Marlee

Client Care Advisor Richmond, BC Joined October 4, 1993

Grabec, Janny

Financial Planner Windsor, ON Joined August 29, 1983

Greenly, Vicki

Client Advisor Hastings, ON Joined June 15, 1981

Guadeloupe, Esther

Banking Advisor Milton, ON Joined March 9, 1987

Hackett, Tracy

National Manager Sales Effectiveness Toronto, ON Joined July 3, 1979

Haines, Janice

Client Advisor Duncan, BC Joined December 15, 2003

Haines, William

Global Head Rates Trading Toronto, ON Joined July 11, 1996

Helie, Carole

Vice-President Montreal, QC Joined March 20, 2000

Hill, Laurie

Commercial Account Manager Woodstock, ON Joined September 8, 1997

Hird-Franklin, Tracey

Manager, IRP Sales Winnipeg, MB Joined August 14, 1978

Hoy, Nancy

Investment & Retirement Planner Vancouver, BC Joined January 7, 1985

Hunter, **Edward** L.

Investment Advisor Peterborough, ON Joined March 25, 1977

Judge, Mary

Financial Planner Calgary, AB Joined September 17, 1979

Kane, Deborah

Regional Manager Sales Support Mississauga, ON Joined June 27, 1988

Kilbride, Peggy

Client Advisor Summerside, PE Joined August 31, 1987

Kincaid, Shirley

Client Advisor Business Services Victoria, BC Joined September 21, 1992

Kodak, Christine

Client Care Advisor Winnipeg, MB Joined May 23, 2000

Kohlruss, Deborah

Associate Account Manager Commercial Markets Grande Prairie, AB Joined July 17, 1995

Koo, Anthoninus

Investment & Retirement Planner Mississauga, ON Joined October 9, 2001

Kung, Rosa

Assistant Manager Toronto, ON Joined September 19, 1988

Kwok, Jacinta

Senior Director Resiliency & Support Toronto, ON Joined May 22, 1978

Kwong, Jackie

Financial Analyst Markham, ON Joined October 23, 1995

Landry, Diane

Expert Banking Advisor Saint-Hyacinthe, QC Joined February 18, 1980

Law, Agnes

Continuing Education/ Post Licensing Officer North York, ON Joined January 20, 1990

Leeder, Joanne

Investment Funds Advisor Toronto, ON Joined March 27, 2000

Lemarquand, Laura

Director, RBC Learning Mississauga, ON Joined May 26, 1978

Lemieux, Lise

Client Service Representative Delson, QC Joined March 19, 1990

Leone, Giuseppe

Technical Systems Analyst Montreal, QC Joined September 6, 1977

Lever, John

Regional Vice-President Burlington, ON Joined October 1, 1979

Levesque, Cindy

Client Advisor Business Campbellton, NB Joined October 15, 1990

Li Young, Sandra Ying Chi

Financial Advisor Richmond, BC Joined January 9, 1990

Li, Irene

Client Care Advisor Markham, ON Joined April 10, 1981

Liu, Michele

Client Care Advisor Vancouver, BC Joined April 27, 1998

Lougheed, Robin

Market Operations Support Officer Toronto, ON Joined May 1, 2000

Lucas, Loree

Client Advisor Business Sarnia, ON Joined August 4, 1981

Lund, Cathy

National Program Manager Winnipeg, MB Joined September 4, 1984

Macdonald, Cecilia

Financial Planning Associate Halifax, NS Joined May 1, 1995

MacInnes, lain

Investment Advisor London, ON Joined July 14, 2006

Malley, Graham

Financial Planner Richmond, ON Joined January 17, 2011

Mallick, Elaine

Senior Manager eProcurement Support Toronto, ON Joined November 2, 1981

Marzitelli-Mohid, Mariaadele

Market Operations Support Officer Montreal, QC Joined May 15, 1979

Mastrocola, Roberta

Client Advisor Dorval, QC Joined October 5, 1992

Mccannel, John

Senior Account Manager Commercial Financial Services Vancouver, BC Joined May 12, 1980

Mcdougall, Angela

Branch Manager Lions Head, ON Joined September 23, 1985

Mcmanus, Jerome

Senior Manager Toronto, ON Joined May 5, 1982

Megahey, Christina

Corporate Real Estate Program Coordinator Scarborough, ON Joined August 4, 1987

Molina, Rita

International Private Banking Montreal, QC Joined September 6, 1988

Neily, Lorraine

Client Advisor Business Bridgetown, NS Joined June 30, 1982

Patterson, Shelley

Account Manager Regina, SK Joined November 29, 1976

Pineo, Susan

Account Services Agent Dartmouth, NS Joined May 13, 1991

Puri, Rama

Client Care Advisor Mississauga, ON Joined January 9, 1995

Richard, Denis

Manager Project IT Montreal, QC Joined October 28, 1974

Robinson, Donna

Administrator Toronto, ON Joined December 7, 1992

Robstad, Michelle

Commercial Account Manager Saskatoon, SK Joined August 25, 1977

Romo, Heather

Client Advisor Porter's Lake, NS Joined February 12, 1990

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(CONTINUED)

Rukavina, Deborah

Manager Cash Management Toronto, ON Joined February 11, 1985

Sangha, Debbie

Banking Advisor Richmond, BC Joined May 17, 1982

Schmidt, Fay

Customer Service Officer Vancouver, BC Joined August 19, 1981

Seguin, Lyne

Sales Manager Mortgage Montreal, QC Joined August 29, 1977

Sekhon, Nick

Financial Planner IRP Vancouver, BC Joined August 8, 1988

Slatcher, Cathie

Client Advisor Stonewall, MB Joined October 1, 1984

Smith, Stephen

Vice President Portfolio Manager Newmarket, ON Joined July 1, 1991

Smith, Gail

Client Advisor Yarmouth, NS Joined October 16, 2000

Solnica, Laureen

Senior Tech System Analyst Toronto, ON Joined October 11, 2005

Stewart, Shelley

Senior Account Manager Toronto, ON Joined May 31, 1994

Straathof, Roger

Managing Director Calgary, AB Joined May 10, 1982

Teh, Michelle

Operations Specialist Vancouver, BC Joined January 28, 1985

Tratch, Dan

Investment & Retirement Planner Saskatoon, SK Joined October 29, 1997

Weiss, Rick

Private Banker Waterloo, ON Joined January 5, 1981

Willan, MaryAnn

Financial Planning Associate Oshawa, ON Joined April 30, 1993

Zuccon, Carmen

Senior Relationship Manager Toronto, ON Joined September 10, 1986

NOVEMBER 2017

Ali Hassan, Faduma

Operations Officer Toronto, ON Joined December 20, 1991

Amyot, Chrystine

Private Banker Montreal, QC Joined August 4, 1981

Apostolou, Kathy

Regional Manager Client Service & Operations Scarborough, ON Joined November 28, 1977

Bacinello, Teresa

Senior Operations Manager Bona Vista Asset Management Thornhill, ON Joined September 18, 1979

Bansod, Marilyn

Client Advisor Milton, ON Joined October 29, 1990

Boyce, Kelly

Account Service Representative Winnipeg, MB Joined April 14, 1986

Boyle, Raelene

Financial Advisor Saskatoon, SK Joined June 20, 1977

Britton, Elaine

Market Operations Support Officer Burlington, ON Joined June 6, 1988

Chinn, Linda

Financial Advisor Midland, ON Joined August 2, 1988

Cubrt, Wilma

Client Advisor Vernon, BC Joined April 27, 2006

Dator, Aurea

Commercial Loans and Mortgages Officer Toronto, ON Joined June 6, 1994

DeSouza, Francis

AC One-bound Banking Mississauga, ON Joined June 22, 1998

Dufresne, Michelle

Client Advisor Berthierville, QC Joined June 21, 1976

Emond, Louise

Expert Banking Advisor Mont-Tremblant, QC Joined November 12, 2002

Freter, Janice

Senior Financing Specialist Calgary, AB Joined August 31, 1998

Girardin, Gisele

Manager, Small Business Initiatives Winnipeg, MB Joined July 19, 1976

Goncalves, Manuel

Financial Planner Montreal, QC Joined July 10, 1978

Grewal, Davinder

Client Advisor Langley, BC Joined February 18, 2002

Ioff, Tanya

Client Advisor Canmore, AB Joined July 6, 1992

Jalbert, Corinne

Client Advisor Terrebonne, QC Joined November 9, 1987

Jensen, Kendra

Mortgage Specialist Calgary, AB Joined May 16, 1990

Leduc, Chantal

Audit & Control Agent Montreal, QC Joined November 21, 1978

Lefsrud, Kristin

Client Advisor Beaumont, AB Joined December 2, 1996

Légaré, Pierre

Senior Consultant Brossard, QC Joined May 27, 1974

Lelyk, Linda

Account Service Representative Winnipeg, MB Joined March 12, 1979

Lloyd, Jenny

Client Advisor Brampton, ON Joined August 6, 1986

MacNeil, Lynn

Client Assistance Officer Halifax, NS Joined June 5, 1978

Mateus, Melinda

Processing Oakville, ON Joined October 30, 1989

Mathieu, Hélène

Market Operations Support Officer Montreal, QC Joined April 10, 1984

Mollica, Carla

Banking Advisor Fonthill, ON Joined May 1, 1978

Mousseau, Louise

Credit Agent Pierrefonds, QC Joined March 4, 1985

Mykietyn, Mike

Director, Senior Financing Specialists, B.C. Region Vancouver, BC Joined January 12, 1982

Normandin, Jocelyne

Client Advisor Trois-Rivieres, QC Joined January 17, 1977

Padalec, Shelley

Associate Account Manager Prince George, BC Joined August 31, 1981

Pereira, Carmen

Credit Administration Toronto, ON Joined July 4, 1988

Peterson, Scott

Financial Planner Nanaimo, BC Joined May 11, 1981

Roufosse, Joanne

Financial Advisor St Albert, AB Joined May 6, 1981

Santomassimo, Maria

Client Advisor Beaconsfield, QC Joined November 29, 2007

Simopoulos, Susan

Director, Claims Mississauga, ON Joined March 27, 1975

Spahich, Judy

Manager IT Mississauga, ON Joined May 5, 2003

Suski, Kathy

Client Advisor Business Services Williams Lake, BC Joined September 7, 1981

Sussey, Carol

Associate Account Manager Kelowna, BC Joined October 21, 1985

Tong, Josephine

Client Advisor Calgary, AB Joined March 13, 2000

Toor, Kiranjit

Insurance Advisor Brampton, ON Joined March 9, 2009

Tremblay, Denise

Mortgage Specialist Montreal, QC Joined July 6, 1998

Valkenier, Kim

Senior Team Leader Cards Adjudication Delta, BC Joined July 20, 1981

Van Der Tol, Lina

Manager, Real Estate Middle Office Montreal, QC Joined January 19, 1987

Wood, Rosalind

Market Operations Support Officer Toronto, ON Joined March 4, 1991

PREVIOUS RETIREMENTS

Cyrwus, Michael

Senior Manager Sale Effectiveness Toronto, ON Joined February 2, 1988 Retired May 31, 2017

Sooklal, Cynthia

Customer Assistance Officer Mississauga, ON Joined November 21, 1997 Retired August 31, 2017

Note: The Retirements list in issue 3, 2017 of this publication included Gurmukh Singh (Mississauga) and Candace Wright (Winnipeg). While the information about their retirements was correct when Keeping in Touch went into production, both subsequently decided not to retire at this time.

Singh, Gurmukh

AC One-Bound Banking Mississauga, ON Joined February 12, 2001

Wright, Candace

Online Banking Advisor Winnipeg, MB Joined September 28, 2009 ISSUE 4 • 2017

Keeping In Touch In Memoriam

In Memoriam

We extend our condolences to the families and friends of:

Auld, Marleen

Penticton, BC October 19, 2017 Retired August 1, 1998

Barr, Larry

Napanee, ON October 25, 2017 Retired October 1, 1997

Barrett, Helen

Acton, ON September 4, 2017 Retired December 1, 1989

Bergeron, Marius

Montreal, QC August 20, 2017 Retired October 1, 1988

Bergwerff, Joan

Kingsville, ON August 25, 2017 Retired October 1, 1994

Binkley, Irene

Waterdown, ON October 20, 2017 Retired July 1, 1986

Blouin, Pauline

Vaudreuil-Dorion, QC September 21, 2017 Retired May 1, 1996

Boakes, Ivy

Belle River, ON August 26, 2017 Retired September 1, 1988

Bruce, Gordon

Saint John's, NL September 13, 2017 Retired February 1, 2001

Camerino, Rene

Toronto, ON October 26, 2017 Retired August 1, 1999

Cameron, André

Quebec City, QC August 15, 2017 Retired January 1, 2003 Campbell, John

Burlington, ON October 23, 2017 Retired January 1, 2002

Carroll, Lorraine

Sydney, NS October 5, 2017 Retired November 1, 1995

Casola, Sylvia

Waterloo, ON September 15, 2017 Retired July 1, 1998

Chalmers, Thomas

Red Deer, AB October 26, 2017 Retired November 1, 1988

Chambers, Margaret

Calgary, AB August 29, 2017 Retired October 1, 1985

Charbonneau, Madeleine

Rawdon, QC August 22, 2017 Retired July 1, 1985

Collis, Walter

Bracebridge, ON September 15, 2017 Retired May 1, 1989

Cooper, lan

Richmond Hill, ON August 29, 2017 Retired May 1, 1997

Corneau, Marie

Jonquiere, QC November 24, 2017 Retired November 1, 2000

Cronk, Linda

Barrie, ON September 24, 2017 Retired December 1, 2012 D'Amour, Gilberte

Limoges, ON November 1, 2017 Retired January 1, 1988

Davis, Harvey

West Kelowna, BC November 20, 2017 Retired August 1, 1989

Decle, Patricia

North Vancouver, BC October 22, 2017 Retired September 1, 1993

Dorothy, Christie

Richmond, BC September 26, 2017 Retired April 1, 1987

Draper, Helen

Toronto, ON August 20, 2017 Retired February 1, 1975

Duchesne, Laurier

Levis, QC November 15, 2017 Retired April 1, 1995

Dugdale, Tara

Winnipeg, MB September 2, 2017 Retired October 1, 2000

Dungey, Verna

Gravenhurst, ON August 23, 2017 Retired April 1, 1983

Dutil, Madeleine

Quebec, QC October 16, 2017 Retired May 1, 1998

Fraser, Eugene

Saskatoon, SK December 27, 2015 Retired May 1, 1987

Frers, John

Port Coquitlam, BC November 15, 2017 Retired February 1, 1995 Gagnon, Micheline

Laval, QC July 10, 2017 Retired May 1, 1987

Galipeau, Andrée

Beloeil, QC September 20, 2017 Retired September 1, 1984

Gallant, Doris

Napanee, ON September 1, 2017 Retired January 1, 1991

Gampp, Stefania

Etobicoke, ON November 4, 2017 Retired November 1, 1983

Giroux, Dorina

St-Hubert, QC September 16, 2017 Retired August 1, 1989

Gordon, Joan

St. Thomas, ON September 1, 2017 Retired June 1, 2002

Gordon, Ann

Surrey, BC August 31, 2017 Retired February 1, 1986

Gradley, Veronica

Calgary, AB November 15, 2017 Retired May 1, 1996

Gravel, Yvonne

Montreal, QC March 26, 2017 Retired September 1, 1988

Guy, Doreen

Cobourg, ON October 25, 2017 Retired April 1, 2000

Hargood-Ash, Beryl

Comox, BC August 30, 2017 Retired October 1, 1978

In Memori<u>am</u>

We extend our condolences to the families and friends of:

Hilliar, Thomas

Kanata, ON September 9, 2017 Retired November 1, 2003

Horan, Shirley

Pickering, ON May 29, 2014 Retired November 1, 1992

Huot, Diane

Salaberry-de-Valleyfield, QC September 24, 2017 Retired June 1, 2012

Inman, David

Abbotsford, BC November 3, 2017 Retired September 1, 2002

Jonasson, John

Calgary, AB October 24, 2017 Retired October 1, 1985

Kelly, Wendy

Simcoe, ON July 8, 2017 Retired April 1, 1980

King, Marlene

Beeton, ON September 18, 2017 Retired January 1, 1999

Lalani, Amir

Toronto, ON November 8, 2017 Retired July 1, 1998

Lauzon, Esther

Chateauguay, QC October 17, 2017 Retired November 1, 1985

Lawrence, J. Alan

Truro, NS August 28, 2017 Retired November 1, 1993 Lee, Sharon

Sydney, NS August 31, 2017 Retired January 1, 2013

Low, James

Brampton, ON October 28, 2017 Retired May 1, 2005

Lynch, Cathy

Fredericton, NB September 19, 2017 Retired July 1, 2009

Lyseng, Fred

Gibsons, BC November 3, 2017 Retired February 1, 1991

Lytle, Aubrey

St. Catharines, ON September 7, 2017 Retired December 1, 1995

Macintosh, Ruth

Hamilton, ON September 15, 2017 Retired December 1, 1981

Marchand, Claudette

Lower Sackville, NS August 19, 2017 Retired August 1, 2008

McCracken, Cheryl

Calgary, AB September 1, 2017 Retired May 1, 2008

Moores, Patricia

Lasalle, QC September 25, 2017 Retired January 1, 1988

Morris, Geraldine

Parrsboro, NS August 23, 2017 Retired March 1, 2012 Morrison, lan

Oakville, ON November 28, 2017 Retired May 1, 1992

Ng, Paul

Scarborough, ON July 5, 2017 Retired August 1, 2005

Ogg, Claire

Dauphin, MB September 5, 2017 Retired January 1, 2008

Pappas, Effie

Montreal, QC November 2, 2017 Retired March 1, 1997

Park, Florence

Victoria, BC September 4, 2017 Retired March 1, 1994

Paul, Maria

Scarborough, ON August 12, 2017 Retired April 1, 2005

Perrault, Robert

Timmins, ON September 27, 2017 Retired February 1, 2008

Perrotta, Doreen

Gambo, NL September 26, 2017 Retired June 1, 2002

Pignataro, Laura

Etobicoke, ON September 7, 2017 Retired October 1, 2007

Pineau, Jean Claude

Rimouski, QC September 13, 2017 Retired February 1, 1994 Pongracz, Marilyn

Abbotsford, BC October 17, 2017 Retired May 1, 2001

Power, Mary

Sydney, NS October 16, 2017 Retired December 1, 1989

Pritchard, Pam

Toronto, ON September 15, 2017 Retired April 1, 1992

Rambert, Carol

Oakville, ON August 22, 2017 Retired July 1, 2003

Ramsay, Doreen

Hamilton, ON October 7, 2017 Retired December 1, 2001

Reynolds, Brenda

Oshawa, ON October 17, 2017 Retired April 1, 2000

Rice, Paul

Fergus, ON July 25, 2017 Retired November 1, 1993

Risser, Barbara

London, ON August 19, 2017 Retired August 1, 1994

Robson, Terry

Winnipeg, MB September 25, 2017 Retired May 1, 2006

Rymes, Yvette

Sudbury, ON November 21, 2017 Retired April 1, 1990

emoriam

We extend our condolences to the families and friends of:

Schlosser, Dorothy

Clive, AB

September 8, 2017 Retired July 1, 1995

Secord, Neil

Calgary, AB July 20, 2017

Retired January 1, 1985

Simpson, Barbara

Alliston, ON

September 22, 2017

Retired November 1, 1995

Sitchweh, Steven

Toronto, ON

September 5, 2017

Retired December 1, 2011

Smith, Barbara

Winnipeg, MB

November 2, 2017

Retired August 1, 2017

Stevenson, Ilene

Winnipeg, MB June 11, 2017

Retired December 1, 1994

Strikwerda, Jim

Ajax, ON

November 11, 2017

Retired June 1, 1990

Thompson, Patricia

Huntsville, ON October 11, 2017

Retired May 1, 2002

Tripp, Yvonne

Surrey, BC

September 15, 2017

Retired August 1, 1998

Walker, Sheena

North Vancouver, BC

September 12, 2017

Retired February 1, 1994

Wallace, Bruce

Southampton, ON

November 9, 2017

Retired November 1, 1986

Wilson, John

Toronto, ON

October 2, 2017

Retired January 1, 1990

Wong, Sunny

Toronto, ON October 20, 2017

Retired October 1, 2009



Royal Bank of Canada collaborates with Wave to be the first bank in North America to integrate a full financial management platform with online banking for small business clients

RBC and Wave (waveapps.com) have collaborated to integrate invoicing, accounting and business financial insights into RBC's online business banking platform. This first-of-its-kind offering from a bank in North America will enable RBC's small business clients to seamlessly manage their full business financial services' needs — from banking and bookkeeping to invoicing — in a single place with a single sign-on.

Wave is the producer of award-winning financial software and services — including free invoicing, accounting, payment processing, receipt scanning, reporting and more — for nearly 3 million registered businesses around the world.

Accessible through a small business owner's online banking site, Wave's financial management suite, coupled with the power of RBC, will revolutionize how small business owners manage their finances. The simple, easy-to-use interface will give owners insights into their business by combining their banking and accounting information under one view, which will help them make more informed decisions. In addition, business owners can leverage Wave's suite of state-of-the art services, like invoicing in virtually any currency, automated billing, and the ability to digitally manage receipts and track expenses.



RBC launches MyBusiness Dashboard – A unique tool that helps small business owners make smart decisions to manage and grow their businesses

RBC has introduced MyBusiness Dashboard, a tool that brings together key metrics from the best online software into a single view to help owners make faster and better decisions to manage and grow their businesses. This first-of-its-kind

offering in the Canadian marketplace is free to any small business owner in Canada.

MyBusiness Dashboard provides business owners with a current and complete summary of their business performance at a glance – at any time, on any device – with no more jumping between multiple spreadsheets and apps or manually compiling and interpreting the data. By securely aggregating the right information into one easy-to-understand dashboard, it's simple for business owners to plan ahead, allocate resources and make more informed decisions that impact their bottom line.

MyBusiness Dashboard is just one of the many offerings for RBC's small business clients that goes beyond traditional banking services. As the leader in commercial and small business banking, serving the most clients with the broadest range of advice and best-in-class products in Canada, this solution complements the specialized service and tailored advice provided by RBC business banking advisors.

Cora Brossard (formerly Panter)

- First joined RBC in 1980
- Retired in 2009
- Role prior to retirement: Senior Account Manager



Prison chaplain, Cora Brossard, believes the men she works with "deserve the help as much as anybody else."

"I'm there fulfilling my calling and I wouldn't want to be anywhere else."

Taking a Leap of Faith Outside her Comfort Zone

"If something happens and I scream for help, will you be able to hear me?"

Considering that Cora was about to enter a room filled with inmates, the question she asked the prison guard was reasonable. As a prison chaplain at the Southwest Nova Scotia Correctional Facility in Yarmouth, she was unaccustomed to entering the room without her partner, who was late that day. In the past, the circumstances would have pushed Cora -- a woman who describes herself as "anything but adventurous" – way out of her comfort zone.

"I was always an anxious person, a homebody," describes Cora. "I was afraid of everything, even when I was with RBC." Despite this, before becoming a senior account manager she challenged herself with public speaking, asking to do organizational change presentations. The experience confirmed what she had suspected for years: she had something to offer others beyond financial advice.

When she retired, Cora replaced her focus on numbers with a focus on the spiritual needs of inmates. "I'd wanted to do this for a long time but my first husband thought it would be dangerous. Then once I retired and he died, I was trained as a prison chaplain. I've never looked back." Cora has since remarried, and the couple split their time between Nova Scotia and Quebec. For her six months each year in Yarmouth, Cora regularly volunteers at the prison, meeting with inmates to present her sermon, often followed by emotional discussions that include the men's life experiences.

Prisons are not typically designed to encourage such interaction. The process that Cora and her partner undergo each time they arrive at the facility supports this fact. Though known to staff, the two women must remove jewelry and personal items, then walk through a full body scanner before proceeding through a series of doors that slam shut behind them. Only then can they enter the tiny room that serves as a chapel, waiting as each man in orange coveralls is brought in. Security boils down to a guard outside the room and a camera in the corner, recording the activities.

Most are not serving time for violent crimes. Though that's not always the case, Cora only knows what the prisoners tell her. This helps her to put personal judgements aside. "I feel as comfortable sitting with these men as I would a scholar," says Cora. "I have seen their vulnerabilities and their desperation to make a change in their lives."

Statistics prove that most of the men will re-offend, yet the transformations Cora has witnessed encourage her to continue with her gospel message. "One of the biggest drug dealers in Yarmouth has changed completely. He's been out for almost two years and is a different person," she says, delighted to know she played a part in his spiritual journey.

Cora's courage was tested the time she found herself alone in the chapel and learned that the guard would not hear her scream. While her partner did eventually show up, she's confident that she would have continued alone. "I feel completely at peace when I enter that room," she explains. "I'm there fulfilling my calling and I wouldn't want to be anywhere else."

Many pensioners are proving that life after RBC has taken them in directions they never anticipated. If this has been your experience and you'd like your fellow pensioners to know about your second career or your exciting hobby, please contact us. That's what Cora and Mridula (see page 5) did, and they are both featured in this issue. Simply send an email to keepingintoucheditor@rbc.com with a brief description of what you're up to. We'll get back to you and let you know if we'll be able to feature you in a future edition of this publication.

Mridula Srivastava

- First joined RBC in 1992
- Retired in 2011
- Role prior to retirement: Account Manager



Mridula (centre) and students hold a scarf they knitted together to celebrate Canada's 150th anniversary. They donated the group project to an auction fundraiser held by the Alzheimer Society of Canada.

Knit One. Purl One. Feel Better.

It could happen at your next medical appointment. Perhaps you've been feeling stressed, out of sorts, and concerned about brain fog. Don't be surprised if your doctor gives you the following advice: "Drink plenty of water, walk every day and start knitting."

Studies published by organizations including the Mayo Clinic and the British Journal of Occupational Therapy have concluded that knitting can calm the nerves, increase happiness and improve memory loss. While this may be news to many, to Mridula Srivastava, the benefits of knitting have been evident, for years.

"Back home in India, my mother and grandmother knitted," remembers Mridula. "I've always loved to knit. It's calming and good exercise for the brain."

When Mridula moved to Canada in 1976, she brought her knitting needles with her and estimates that she's created thousands of items for friends, family and fellow RBCers. After retiring and looking for ways to stay active beyond volunteering, she contacted the arts and crafts store, Michaels[©],

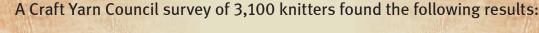
to offer knitting classes in their Mississauga location. She met with the store manager who wanted to hire Mridula on the spot but explained that a teaching certificate was mandatory.

"I debated whether or not to take the online teaching course they offered," explains Mridula. But once she made up her mind, she completed the six-month course in just two months and learned how to teach children and adults, beginners and the more experienced. For the past two years, she's been teaching a weekly class at the store and more than 100 students have picked up needles and yarn to join her.

Mridula says that her RBC career prepared her well for teaching. "I learned public speaking, communication and leadership. It was a good journey and many of the skills I learned on the job, I now use in my classes."

Most students can learn knitting basics in about four hours. "I've never had anyone who couldn't learn. But then again, maybe they don't come back for a second class!" Mridula's youngest student was six and currently, an 80-year old attends class after her physical therapy session. She's also taught plenty of men and teen-age boys. "I do think some were looking for dates, though," she laughs.

While knitting is comforting and therapeutic, it's also a way to slow down in our fast-paced world. Mridula has always known this. For her, knitting is natural and she believes it has contributed to the pattern of her life, first as a child in India, then later in Mississauga, and now, into a retirement that's creative, productive and satisfying.



Stress reduction in 85%
Mood improvement in 68%
Better concentration in 43%
Increased memory in 23%

ISSUE 4 • 2017 www.rbc.com/pensioners

Source: www.craftyarncouncil.com/know.html

RBC Corporate Archive



A view of the cloud formed by the devastating explosion.

December 6, 2017 commemorated the 100-year anniversary of the Halifax Explosion. At the time, R.S. Gates was Assistant Inspector working out of RBC's Halifax main branch at George and Hollis Streets. In this touching excerpt of his account, he includes reference to Royal Bank's philanthropy, a commitment that continues to this day.

"There occurred on December 6, 1917 the disaster known as the Halifax Explosion caused by the collision between the Belgian relief ship Imo and the French vessel Mont Blanc,

the latter laden with powerful explosives. The explosion killed more than 1,400 men, women and children in Halifax and Dartmouth and an estimated 600 others died later of their injuries. In addition, it was estimated that some 25,000 people were rendered homeless and destitute and many were injured... Help in many forms and from various sources was forthcoming promptly, among them being the Halifax Relief Fund to which Royal Bank contributed \$50,000."

Retiree Recognition



Being a grandparent certainly has its perks. For Alban and Gloria Moniz, both RBC pensioners and volunteers at Providence Healthcare in Toronto, one unexpected benefit was the hospital's Grandparents

Day, a fall fundraiser to honour grandmas and grandpas who give so much of their time to the facility. Here, Alban is pictured with one of the celebrities who attended the event, Thomas Craig, from CBC's Murdock Mysteries.



Retiree Normand Poulin, who lives in the town of Saint-Georges, Quebec, was honoured this past spring with a Lieutenant Governor's Medal for Seniors. Normand, and his fellow members of the "Jardiniers de L'Ile" a volunteer gardening

group affiliated with the Lion's Club, were recognized for their outstanding maintenance of the gardens at the town's scenic Parc de l'Ile-Pozer on the Chaudiere River. Normand is shown here receiving his medal from the Honorable Michel Doyon, Lieutenant Governor of Quebec.



Celebrating on Top of the World

It was a birthday bash from coast-to-coast-to-coast as Canadians found unique ways to express their feelings for this country's 150th anniversary. While "unique" is one way to describe Diana Burke's celebration-of-choice, another appropriate word could be "terrifying".

The RBC pensioner decided to mark the sesquicentennial by joining others in seeing Canada's largest city from 1,168 feet above ground. "I took on the challenge of doing the CN Tower's Edge Walk to

celebrate and my friend accompanied me on this daring experience," says Diana. It was an irresistible opportunity to walk hands-free (but harnessed) along the five foot (1.5-metre) wide and 492 foot (150-metre) long ledge that circles the tower.

For 20 minutes in August, the two friends enjoyed a spectacular view of Toronto. "I felt on top of the world," says Diana, "and it was fun to see my old office on Front Street, from above."

While the EdgeWalk at the CN Tower earned the Guinness World Record® for "Highest External Walk on a Building," for Diana, it will always be a personal triumph and in her words, the "thrill of a lifetime".

RBC Pensioner Associations Bulletin Board

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Association representative and
wish to publish an event or brief
announcement here, please
email keepingintoucheditor@
rbc.com.

All RBC pensioners are welcome to access the news and activities of their provincial associations at http://www.rbc.com/pensioners/associations/index.html

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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- **Nutritional counselling & naturopathic services**
- Online materials & resources
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CONTACT:



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