

## Helping clients thrive

The trust and confidence our clients place in us speak to the value we create and *how* we go about achieving results. Over the past year, we reached even higher in honouring that trust by leveraging our scale, talent and insights to support our clients and help them navigate this unprecedented time.

### Stranded travellers find their way home with RBC's support

Earlier this year, my wife and I took a trip to Spain. Towards the end of our holiday, we found ourselves urgently trying to get back to Canada—borders were closing, flights were cancelled and countries were going into lockdown in an effort to quell the spread of COVID-19.

It's hard to describe the anxiety we experienced as we worried we would not find a way home. That's when I decided to call RBC, knowing that my Preferred Visa card carried travel insurance. Hours after speaking with RBC Insurance representative Jing, she had re-booked and pre-paid our tickets so that my wife and I could return home in a couple of days. Jing and the entire Travel Claims team went above and beyond, assuring our loyalty as lifelong clients.

We are truly grateful to be home safely, and it was RBC Insurance that got us here.

**Eric and Molly Scott**  
Montreal, Quebec



Our Travel Advisors responded to 288% more calls at the height of the pandemic<sup>(1)</sup> to help clients like Eric and Molly in their time of need.

### Checking in to offer comfort and support

When I discovered some of my elderly clients were alone and unable to leave their homes to shop for food during the pandemic, I knew I had to help.

I picked up groceries, put together care packages, made loaves of homemade bread and dropped everything off at their doorsteps. That gave me a chance to chat briefly with them from a safe distance to see how they were coping.

This wasn't just about helping clients—it was about having a human touch and supporting other people when they needed it most.

Even with day-to-day banking and investing becoming more digital, I found other ways to be there for them. Face-to-face meetings were replaced with online chats to help set up email accounts, transfer funds and pay bills. Our team's clients had my cellphone number and knew they could reach me anytime they needed my support.

**Stephanie Demestihias**  
RBC PH&N Investment Counsel, Private Client Associate  
Toronto, Ontario



15% more Wealth Management Canada advisors took advantage of Advisor's Virtual Assistant (AVA™)—an RBC app to stay connected with their clients online<sup>(2)</sup>.

### Loan relief to save a family's house

I'm a single mom of seven kids (three with special needs) and a full-time nurse in Oliver, a small town in British Columbia.

Earlier this year, I lost my job due to the pandemic. I would not have been able to feed my kids, keep a roof over our heads or have a vehicle on the road if RBC had not deferred my mortgage.

Not only did the bank provide me with a six-month deferral, but my advisor also followed up by phone to check in and see how we were doing. That personal touch meant a lot. Now that I'm back to work, I can continue paying my bills without having to worry about my credit.

Years ago, RBC gave me and my family a mortgage, and, with it, the opportunity to own a home. I have never defaulted or missed a payment, and I'm so appreciative of what they've done to make a difficult year much easier for us.



194,000+ clients have benefitted from our residential mortgage deferral program.

**Michelle Larose**  
Oliver, British Columbia

(1) YoY comparison in the number of travel insurance calls received during March 2020 vs. March 2019  
(2) YoY increase from April 2019 to April 2020