

A Commitment to Patients

It takes a special commitment and compassionate character to pursue a career in medicine. Long years of study. Critical sacrifices. We're prepared to assist you through all stages of your education, residency and practice.



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- ✓ **Fiona DeWolfe**, Mortgage Specialist (250) 619-4455
- ✓ **Michael Vanderwel**, Mortgage Specialist (250) 327-3154
- ✓ **William Cruz**, Financial Advisor (250) 390-5848
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- ✓ **Grada Lynne Johnson**, Financial Planner (604) 314-2145
- ✓ **Christine Knox**, Private Banker (250) 356-3896

Contact us to learn more. 1-833-395-8118



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123099 (07/2019)



RBC Healthcare™ Advantage

A new program designed for healthcare professionals

We understand the personal and financial investment it takes to be a healthcare professional. That's why we created the RBC Healthcare Advantage Program, a new membership program designed for healthcare professionals like you. From training through to practice, our tailored solutions can help you achieve your personal and professional goals.



Student



Residents



Dentists



Practicing Physicians

RBC Healthcare Advantage Plan¹

Gives exclusive access to unique benefits that can help during your training and throughout your career.

Benefits include:

- Discounts on an RBC Banking account and RBC Avion® credit card.
- Preferred rate on an unsecured line of credit.³
- Preferred rate on an home equity line of credit.³
- VIP Perks and RBC Rewards® points.

RBC Healthcare Advantage Pro Plan²

Takes care of your business and personal finance needs – while you enjoy some added perks along the way.

Same benefits as RBC Healthcare Advantage, plus:

- Discount on your RBC Digital Choice Business™ account and RBC Avion Visa Infinite Business[‡] credit card.
- Preferred rate on the Royal Business OperatingLine® and GICs.
- Additional VIP perks and RBC Rewards points.

Committed to your success

Our team of over 500 RBC Healthcare Specialists, can provide support, guidance and value when it comes to your finances. From securing loans to financial planning, we've got your personal and professional needs covered.

Ready to get started?

Visit rbc.com/healthcare to find an RBC Healthcare Specialist or call 1-833-395-8118 to book an appointment.

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To take advantage of the exclusive offers available to members of the RBC Healthcare Advantage and RBC Healthcare Advantage Pro plans, healthcare students and professionals must meet the Client Eligibility and Plan Eligibility criteria. Visit www.rbc.com/healthcare for program details, defined terms and full terms and conditions.

¹ Eligible healthcare professionals can join the RBC Healthcare Advantage plan by having (i) an RBC VIP Banking account and (ii) an eligible RBC Avion credit card (i.e. RBC Avion Visa Platinum, RBC Avion Visa Infinite or RBC Avion Visa Infinite Privilege credit card).

² Eligible healthcare professionals can join the RBC Healthcare Advantage Pro plan by having: i) an RBC VIP Banking account, ii) an eligible RBC Avion credit card (i.e. RBC Avion Visa Infinite or RBC Avion Visa Infinite Privilege credit card) and iii) either an RBC business deposit account and an RBC Avion Visa Business credit card or a minimum of \$25,000 in assets invested with any RBC investment product at all times during their membership.

³ Personal lending products and residential mortgages are offered by Royal Bank of Canada and are subject to its standard lending criteria.





RBC's Financial Offers for Core Members

Personal Banking offers include:

- ▶ \$30 Monthly fee is rebated on RBC VIP Banking® account.
- ▶ Get credit where credit is due. Up to \$120 rebate on the annual fee of an eligible RBC credit card.
- ▶ For more information contact William Cruz at William.cruz@rbc.com or Keven Schulz at Keven.Schulz@rbc.com
- ▶ Woodgrove Branch Monday - Friday 9:30a.m.- 6p.m., Saturday 9a.m.- 4p.m

Residential Mortgage offers include:

- ▶ Preferred interest rates
- ▶ Special financing program available for medical professionals
- ▶ Ability to meet with a Mortgage Specialist anywhere anytime due to mobility of role
- ▶ 120-day rate guarantee to lock in a great mortgage interest rate
- ▶ For more information contact: Hollie Quiring at hollie.quiring@rbc.com or Fiona Dewolfe at Fiona.Dewolfe@rbc.com or Michael Vanderwel at Michael.Vanderwel@rbc.com

Business Banking offers include:

- ▶ Business Avion Cards - Earn 2X RBC Rewards points on payments made on eligible medical association fees in Canada.
- ▶ Operating line of Credit - Prime - .25% (if eligible)
- ▶ Term loans - up to 100% financing for owner occupied building purchases, 100% financing on lease hold improvements and 100% on equipment purchase or leases. All loans are at Prime - .25%.
- ▶ Contact Elise Morgan for more information - elise.morgan@rbc.com Or Colby Scott at Colby.Scott@rbc.com

Investment offers include:

- ▶ Fee savings and Award-Winning Investment Management² for you, your family and physician's network with the RBC Investment Advantage Account (IAA).
- ▶ Access to exclusive IAA offers including special GIC rates offers.
- ▶ Pay no eligible transfer fees and costs, up to \$5,000 when you switch your investment assets to RBC
- ▶ Contact Grada at Gradalynne.johnson@rbc.com for more information.

All services available for RBC's Healthcare Professionals:

- ▶ <https://www.rbcroyalbank.com/healthcare/en/physician.html#personal>

At RBC we want to support the Nanaimo area, we help our clients thrive and communities prosper. When you reach out to us for financial products, please let us know of any passion projects you are taking part in. RBC encourages us to get involved and support our client's community projects financially and through volunteerism. Let us know how we can support you.