

# Portfolio Samples

*Pre-Press/Print & Digital Layout Production and Design*

## Financial Services Collateral

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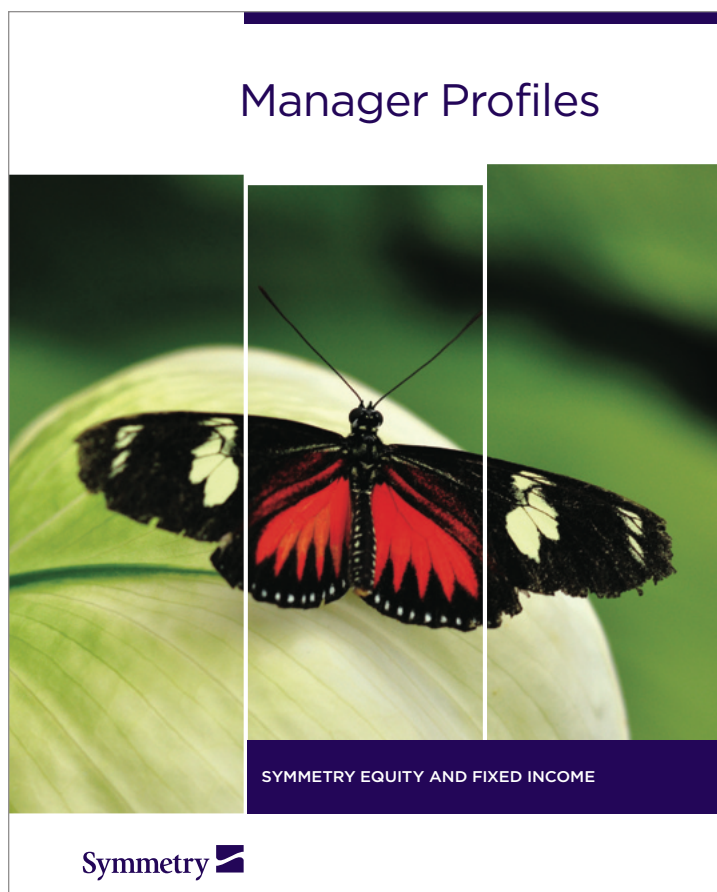
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**paula**brathwaite

Pre-Press/Print & Digital Layout Production Specialist

**Website:** [www.pmbproductions.com](http://www.pmbproductions.com) • **E-mail:** [pbrathwaite@pmbproductions.com](mailto:pbrathwaite@pmbproductions.com)

**Project:** Symmetry Funds “Manager Profiles” Brochure  
**My Role:** Production – Text layout, photo editing; all revisions; press-ready preparation  
 (InDesign, Photoshop and Illustrator production)  
**Created at:** Mackenzie Financial Corporation  
**Client:** Mackenzie Financial Corporation



## Mackenzie Financial Corporation

**Corporate Profile** Mackenzie Financial Corporation is a multi-faceted investment management and financial services corporation founded in 1967. Mackenzie's core business is the management of mutual funds on behalf of Canadian investors. The company manages over \$60 billion for more than one million investors through its family of mutual, segregated and pension funds. Mackenzie funds are sold through more than 30,000 independent financial advisors across Canada.



### Investment Philosophy and Process

**Mark Grammer**  
 The broad-based international equity portfolio is comprised of companies outside Canada and the US. Investment selection is based on global growth themes anticipated as a result of identified economic and market trends. The portfolio manager aims to select companies expected to benefit from these growth themes that are dominant in their marketplace with distinct competitive advantages and/or with a clear ability to utilize or create new technologies. Investments are made across countries and industries to provide diversification.

**Chuck Roth**  
 The portfolio manager follows a growth approach to investing by applying a systematic and disciplined bottom-up stock selection process. Investments are made primarily in Canadian companies with a history of predictable growth and earnings. Specifically, to qualify, a company should be in a business that is easy to understand and analyze, have demonstrated earnings and cash flow growth and preferably be able to finance itself internally, rather than rely on debt or equity markets for financing. Emphasis tends to be on mid- to larger-cap companies. Generally, a portfolio will be concentrated with fewer than 50 stocks allowing the portfolio manager to really know and understand each company.

**Paul Musson**  
 The portfolio manager follows a disciplined investment style and is focused on international businesses, which appear likely to have superior and relatively consistent longer-term growth prospects.

### Lead Managers



**Mark Grammer, MBA, CFA\***  
 Mark Grammer joined Mackenzie as Vice President, Investments in August 2003 and is lead manager of Mackenzie Universal Global Growth Fund (and Class) and one of the co-managers of Mackenzie Focus Japan Class, Mackenzie Focus Far East Class, Mackenzie Universal Global Infrastructure Fund and Mackenzie Growth Fund.

Mark has a Bachelor of Applied Science (Electrical Engineering) from the University of Toronto, and an MBA in Finance from York University. He is a CFA charterholder and a Licensed Professional Engineer.



**Chuck Roth, CFA\*\***  
 Chuck Roth is a Vice President and Portfolio Manager, responsible for Mackenzie Maxxum Canadian Equity Growth Fund, Mackenzie Maxxum All-Canadian Equity Class and Mackenzie Maxxum Canadian Balanced Fund. Chuck also manages money for Mackenzie's institutional clients. He holds a BBA from Wilfrid Laurier University, is a Fellow of the Institute of Canadian Bankers and is a CFA charterholder.



**Paul Musson, CFA\*\*\***  
 Paul Musson is the head of the Ivy Team and has more than 15 years of experience in the financial industry analyzing global equities. He holds a Bachelor of Commerce degree specializing in Finance from Concordia University and is a CFA charterholder.

**Symmetry Equity Class**  
 \*International Equity – Growth (9.5%) \*\*Canadian Equity – Growth at a reasonable price (8.0%) \*\*\*International Equity – Growth (7.0%)

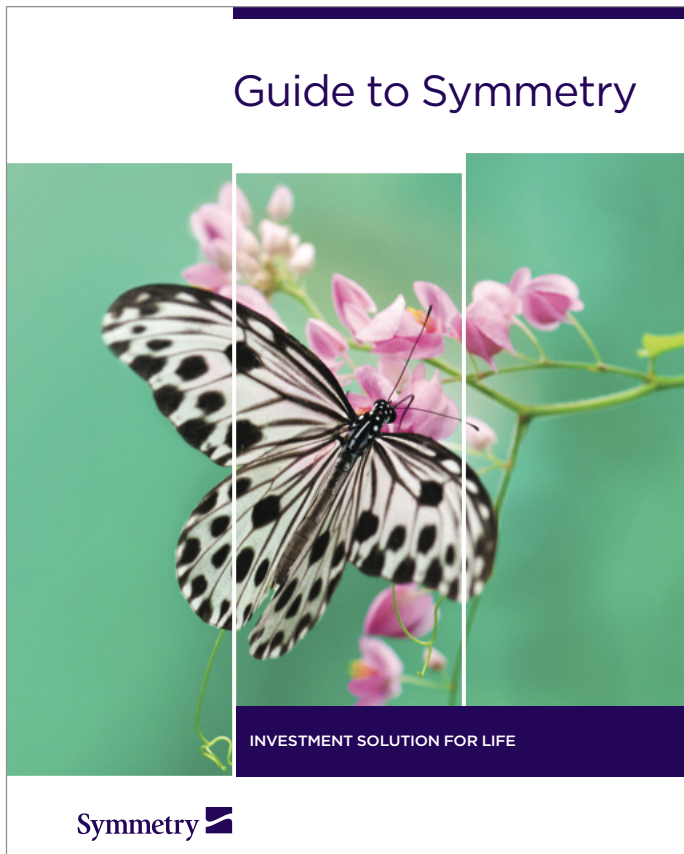
Target investments and weightings are subject to change.

**Project:** Symmetry Funds Investor Guide

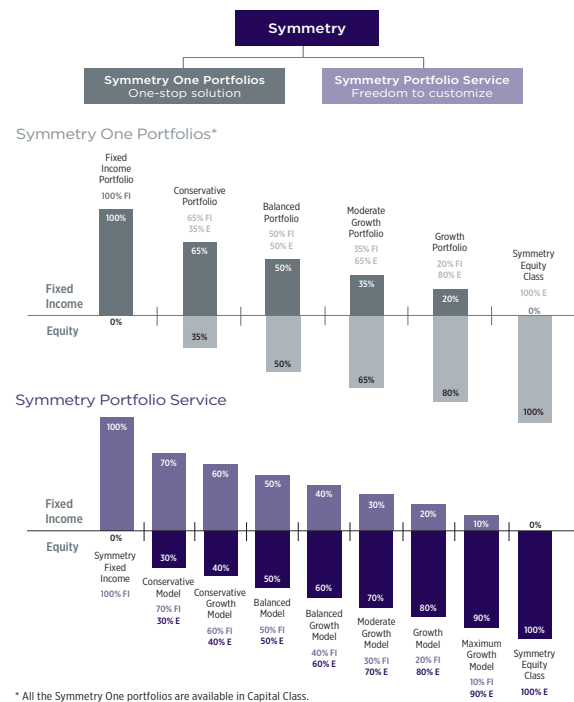
**My Role:** Production – Text layout, photo editing; all revisions; press-ready preparation  
(InDesign, Photoshop and Illustrator production)

**Created at:** Mackenzie Financial Corporation

**Client:** Mackenzie Financial Corporation



## Symmetry Portfolios

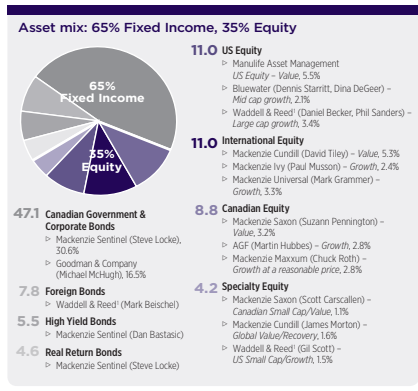


**Project:** Symmetry One Funds Sales Book  
**My Role:** Production – Text layout, photo editing; all revisions; press-ready preparation  
 (InDesign, Photoshop and Illustrator production)  
**Created at:** Mackenzie Financial Corporation  
**Client:** Mackenzie Financial Corporation

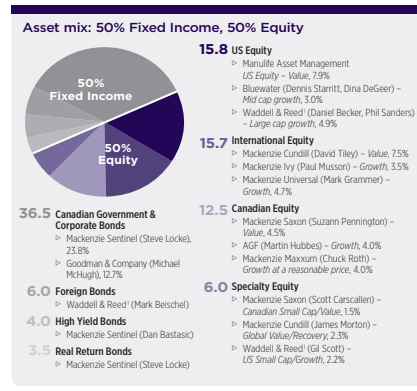


FOR ADVISOR USE ONLY

### Symmetry One Conservative Portfolio Class & Registered Conservative Portfolio Fund



### Symmetry One Balanced Portfolio Class & Registered Balanced Portfolio Fund



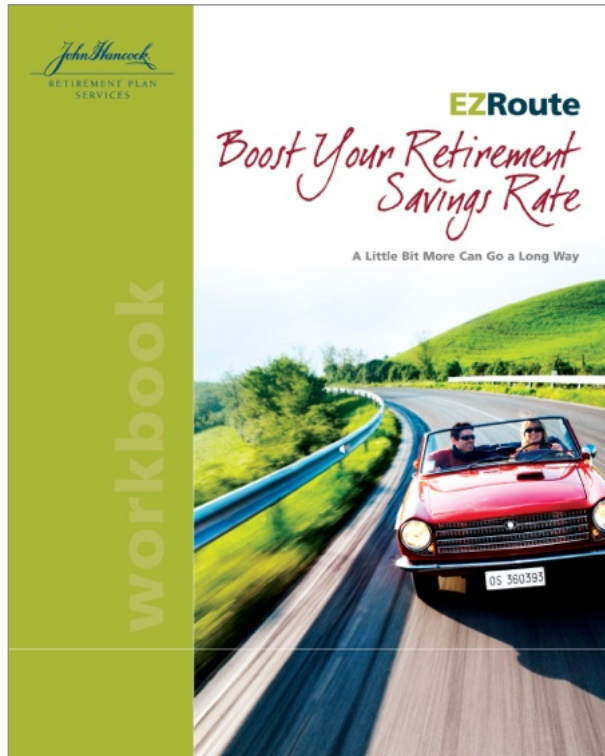
\*The portfolio sub-advisor is Investment Management Company, a wholly-owned subsidiary of Waddell & Reed Financial, Inc.

**Project:** EZRoute Retirement Savings Workbook

**My Role:** Production – Text and image layout; all revisions; press-ready preparation  
(QuarkXpress, Photoshop and Illustrator production)

**Created at:** John Hancock Financial Services

**Client:** John Hancock Financial Services



### Worksheet #1: personal balance sheet

Understanding the difference between what you own (your "assets") and what you owe (your "liabilities") is one of the keys to helping you take better control of your future. This quick overview of your personal finances will help you assess your overall assets and liabilities.

Assets	Balance	Liabilities	Interest Rate (higher is better)	Balance	Monthly Payment
Bank Accounts		Credit Cards			
Investment Accounts*					
Other		Auto Loans			
		Student Loans			
		Other Loans			
Total assets					
Upcoming purchases		Mortgage			
Total assets less upcoming purchases		Other			
Subtract 3 months' living expenses					
Net assets		Total liabilities			

\*Including IRAs and employer-sponsored retirement accounts.

### Worksheet #2: monthly budget — starting out

Trying not to spend all the money you've in the first year is one of the keys to controlling your personal savings rate. This worksheet will help you see where you may be able to cut back and will help you create a realistic spending plan for the future. Start by comparing your budgeted expenses (what you expect to spend) with your actual expenses (what you actually spent) for the most recent month. Are you able to stick to your budget? How does that compare?

Category	Includes	Total Expenses (Budgeted)	Total Expenses (Actual)
<b>Fixed Expenses</b>			
Debt (including mortgage)	credit card		
Savings			
Mortgage or rent	maintenance fees		
Insurance	movies, theater		
Other fixed expenses	auto, health, life		
<b>Total Fixed Expenses</b>			
<b>Variable Expenses</b>			
Groceries	from supermarket or in bulk		
Snack/fulcrum food	coffee, snacks, lunch		
Utilities	movies, theater		
Property tax	heat, electricity, water		
Cable/TV/internet			
Personal			
Childcare care	subscriptions		
Medical care	plumbing, electrical		
Home repair	cleaning		
Childing	Household necessities		
	movies, theater		
Purchases	CDs, books		
Dining out	restaurant meals, with tax		
Personal vehicle	maintenance, repairs, gas, parking		
Transportation	Bus, train fares		
Tax fares			
Gifts/contributions			
Health/dental expenses			
Health/membership fees	dues for organizations		
Other variable expenses			
<b>Total Variable Expenses</b>			
<b>Total Monthly Income (after taxes)</b>			

### Take control

- Consider cancelling titles used or expensive monthly memberships and subscriptions for magazines, cable television channels, etc.
- Saving an extra \$10 each month could allow you to accumulate an additional \$47,000 over the course of 25 years, assuming 8% annual investment returns.\*
- Let's assume that two people each carried a \$2,000 balance on a credit card that charged a 15% interest rate. One made a minimum payment of \$25 a month on a credit card, while the other increased the payment to \$125 a month. The creditor who paid \$125 a month saved more than \$6,000 in interest payments and paid off the card 28 years sooner.
- You may find that a combination of strategies — including tracking your expenses, reducing debt, paying savings toward retirement and increasing your savings rate over time — may help improve your bottom line now, while also laying the groundwork for a more financially secure future.

\*For illustrative purposes only. Investment returns cannot be guaranteed.

### Contribution change form

If you would like to increase your contribution to your plan, complete this card, detach it and give it to your plan administrator. They will let you know when the change is processed and take effect.

Last name, first name, initial \_\_\_\_\_

Social Security Number \_\_\_\_\_

I wish to change my contribution from \_\_\_\_\_ to \_\_\_\_\_ from my salary/expense account agreement. This amount can not exceed current limit of \$\_\_\_\_\_.  
 Signature \_\_\_\_\_  
 Date \_\_\_\_\_

**Project:** "The Promise of Choice" Investment Brochure  
**My Role:** Production – Text layout, photo editing; all revisions; press-ready preparation (QuarkXpress, Photoshop and Illustrator production)  
**Created at:** John Hancock Financial Services  
**Client:** John Hancock Financial Services



## Lifecycle Funds

**Allocations as of October 31, 2007\***  
\*Allocations are subject to change. There can be no guarantee a portfolio will achieve its investment objective.

Each of the Lifecycle Funds invests only in shares of a corresponding underlying Lifecycle portfolio of the John Hancock Funds II, which in turn invests in a mix of other underlying funds. Allocations are those of the underlying Lifecycle portfolios.

<p><b>JH LIFECYCLE FUND – 2045 PORTFOLIO</b>                  Investing 94% in John Hancock Funds II – Lifecycle 2045 Portfolio.                  The Portfolio seeks high total return until its target retirement date.</p>	<p><b>JH LIFECYCLE FUND – 2040 PORTFOLIO</b>                  Investing 94% in John Hancock Funds II – Lifecycle 2040 Portfolio.                  The Portfolio seeks high total return until its target retirement date.</p>
<p><b>JH LIFECYCLE FUND – 2035 PORTFOLIO</b>                  Investing 94% in John Hancock Funds II – Lifecycle 2035 Portfolio.                  The Portfolio seeks high total return until its target retirement date.</p>	<p><b>JH LIFECYCLE FUND – 2030 PORTFOLIO</b>                  Investing 94% in John Hancock Funds II – Lifecycle 2030 Portfolio.                  The Portfolio seeks high total return until its target retirement date.</p>
<p><b>JH LIFECYCLE FUND – 2025 PORTFOLIO</b>                  Investing 94% in John Hancock Funds II – Lifecycle 2025 Portfolio.                  The Portfolio seeks high total return until its target retirement date.</p>	<p><b>JH LIFECYCLE FUND – 2020 PORTFOLIO</b>                  Investing 94% in John Hancock Funds II – Lifecycle 2020 Portfolio.                  The Portfolio seeks high total return until its target retirement date.</p>

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## Lifestyle Funds

**Allocations as of May 1, 2007\***  
\*Allocations are subject to change. There can be no guarantee a portfolio will achieve its investment objective.

Each of the Lifestyle Funds invests only in shares of a corresponding underlying Lifestyle portfolio of the John Hancock Funds II, which in turn invests in a mix of other underlying funds. Allocations are those of the underlying Lifestyle portfolios.

<p><b>JH LIFESTYLE FUND – AGGRESSIVE PORTFOLIO</b>                  Investing 94% in John Hancock Funds II – Lifestyle Aggressive Portfolio.                  This fund with the red (aggressive growth) category on John Hancock USA's risk-return spectrum seeks to achieve long-term growth of capital.</p>	<p><b>JH LIFESTYLE FUND – BALANCED PORTFOLIO</b>                  Investing 94% in John Hancock Funds II – Lifestyle Balanced Portfolio.                  This fund with the blue (growth and income) category on John Hancock USA's risk-return spectrum seeks to achieve a balance between a high level of current income and growth of capital, with a greater emphasis on growth of capital.</p>
<p><b>JH LIFESTYLE FUND – GROWTH PORTFOLIO</b>                  Investing 94% in John Hancock Funds II – Lifestyle Growth Portfolio.                  This fund with the orange (growth) category on John Hancock USA's risk-return spectrum seeks to achieve long-term growth of capital with some consideration given to current income.</p>	<p><b>JH LIFESTYLE FUND – MODERATE PORTFOLIO</b>                  Investing 94% in John Hancock Funds II – Lifestyle Moderate Portfolio.                  This fund with the green (income) category on John Hancock USA's risk-return spectrum seeks to achieve a balance between a high level of current income and growth of capital, with a greater emphasis on income.</p>
<p><b>JH LIFESTYLE FUND – CONSERVATIVE PORTFOLIO</b>                  Investing 94% in John Hancock Funds II – Lifestyle Conservative Portfolio.                  This fund with the tan (conservative) category on John Hancock USA's risk-return spectrum seeks to achieve a high level of current income with some consideration given to growth of capital.</p>	

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**Project:** "Investment Options" Brochure

**My Role:** Production – Text layout, photo editing; all revisions; press-ready preparation (QuarkXpress, Photoshop and Illustrator production)

**Created at:** John Hancock Financial Services

**Client:** John Hancock Financial Services

	
<h2>JH Signature™ Investment Options*</h2>	
	
<p><b>JH Signature™ investment options include:</b></p> <ul style="list-style-type: none"> <li>▶ Asset Allocation Funds – Lifecycle and Lifestyle Portfolios: we are the third largest manager of asset allocation funds, but the only company in the top three that uses a multi-managed approach.</li> <li>▶ A full complement of growth, blend and value equity portfolios, covering all market-cap categories</li> <li>▶ A complete range of fixed-income investment options</li> <li>▶ Sector funds focusing on several industries</li> <li>▶ Choice of index funds</li> <li>▶ Guaranteed Interest Accounts</li> </ul> <p><small>* JH Signature™ is a trademark for the Defined Contribution service package for the Accumulated Retirement Account Group Annuity Contract issued by John Hancock Life Insurance Company (U.S.A.), John Hancock Investment Management Services, LLC, a registered investment adviser, provides investment information relating to the contracts.</small></p>	<p><b>The enduring promise – We've earned a reputation as an innovative leader in the retirement plan business by teaming with progressive asset managers and maintaining our unconditional commitment to provide you with finely crafted products, and exceptional service. JH Signature™ offers a flexible, competitive product that addresses your retirement plan needs, one that incorporates a complete range of quality investment options, competitive pricing and personalized service.</b></p> <p><b>The promise of choice</b></p> <p>The JH Signature™ lineup offers access to a broad range of high quality investment options backed by our due diligence process and years of experience in the industry. We offer access not only to recognized, publicly traded mutual funds but also to sub-advised funds.</p> <ul style="list-style-type: none"> <li>▶ Our suite of retail investment options invest in well-known underlying mutual funds managed by recognized industry leaders. These managers are directly responsible for the investment decisions of the fund for which third party provided information is also readily available.</li> <li>▶ Sub-advised investment options use many of the same managers as the retail mutual funds, and also have the potential for lower total costs. These funds also provide access to exclusive managers.</li> </ul> <p><b>Our full range of investment options</b></p> <p>John Hancock clients have access to both active and passive management styles – best-of-class active portfolio managers and an extensive suite of index options. We provide our clients with S&amp;P 500®, Mid-Cap, Small-Cap, Total Market, International, and Bond Index funds. We've also moved well beyond the traditional asset classes of U.S. and non-U.S. equity and fixed income into alternative asset classes such as natural resource equities, international small cap stocks, TIPS, and real estate securities.</p>
<p>PS 3304-H Printed 11/07 – 13362</p>	<p>GA1002079442</p>

**Project:** Retirement Planning Emergency Kit (E-Kit) Brochure – Spanish Version

**My Role:** Production – Text layout, photo editing; all revisions; press-ready preparation  
(QuarkXpress, Photoshop and Illustrator production)

**Created at:** John Hancock Financial Services

**Client:** John Hancock Financial Services



## Disfrute Llegando allá

¡Planificación para la jubilación  
tan sencilla como **1, 2, 3 SIGA!**



**Project:** Retirement Planning Emergency Kit (E-Kit) Brochure

**My Role:** Production – Text layout, photo editing; all revisions; press-ready preparation  
(QuarkXpress, Photoshop and Illustrator production)

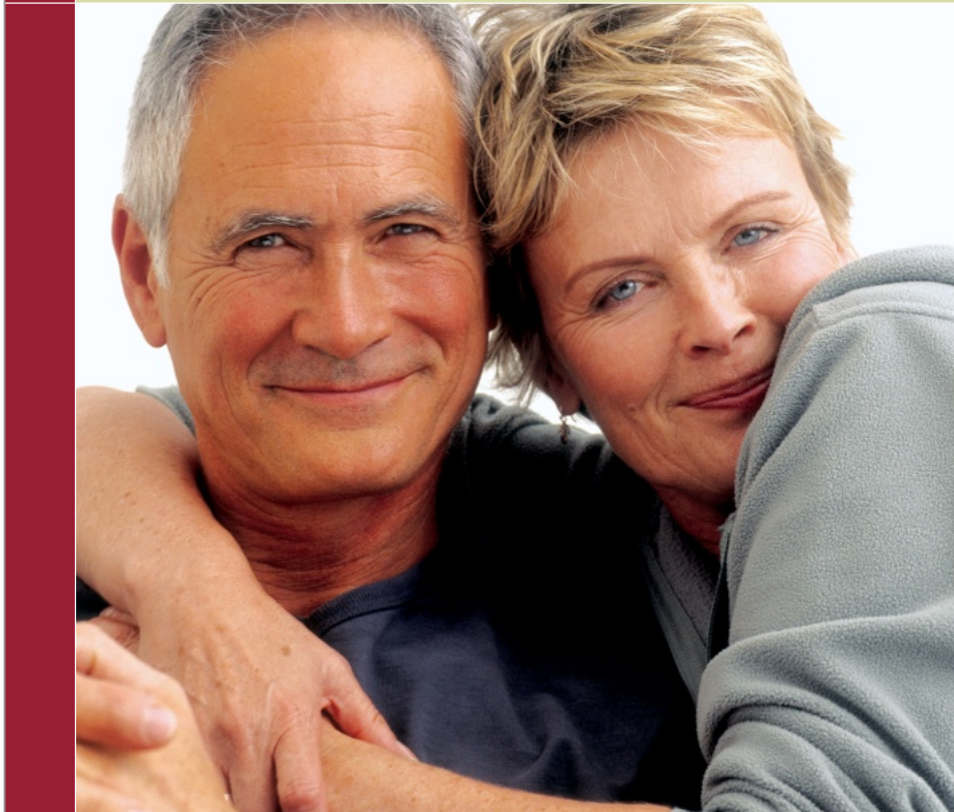
**Created at:** John Hancock Financial Services

**Client:** John Hancock Financial Services




Enjoy getting there

Retirement planning  
that's as easy as **1,2,3 Go!**




**Project:** Retirement Planning Emergency Kit (E-Kit) Brochure & Folder  
**My Role:** Production – Text layout, photo editing; all revisions; press-ready preparation (QuarkXpress, Photoshop and Illustrator production)  
**Created at:** John Hancock Financial Services  
**Client:** John Hancock Financial Services



Enjoy getting there

Retirement planning that's as easy as **1,2,3 Go!**



### Enrollment worksheet

Simply answer the questions below and use the responses to complete the Participant Enrollment Form.

- #### 1

**How much do I need to get there?**

By considering how you'd like to live and what your goals are, you will need to select a retirement profile. We provided you with an idea of what your retirement might look like.

**Select retirement profile:**
- #### 2

**How much should I contribute?**

With this contribution table, you can determine how much you might need to contribute each month to allow your retirement goals to be met. You can also determine how to make the most of your contributions by taking advantage of employer matching.

**Suggested monthly contribution:**
- #### 3

**How will I allocate my contributions?**

Understanding the benefits of investing gives you the foundation for making an investment strategy that matches your risk tolerance.

We look to the future for the company's returns for investment risk. This risk is the risk you will face for most appropriate investment options for you.

The key to success is to invest in a diversified portfolio, which provides a range of investment options and a risk level to match your risk tolerance.

On any day you have decided to add your own contributions, you can choose the investment options available in the fund menu. You can also change the approach, when you see how your portfolio's performance compares to the market and your goals.

**Risk strategy:**

Go!

**Important!** You've made the important decision to enroll in your company's qualified retirement plan. Now you need to complete your enrollment packet. Follow the steps below to get your packet to be on your way to enjoying your retirement today.

**Rolling over your money from previous employers:**

**Contact your previous plan trustee** – If your previous employer or financial institution has a rollover option, you may be able to roll over your retirement funds into a plan with your current employer. This is considered a "direct rollover." Your previous trustee will provide the distribution form you need to complete. If you have a 401(k) plan, you may be able to roll over the funds to your new employer's plan. You may also want to roll over the funds to a rollover IRA. You should consult with your financial advisor for more information.

**More reasons to place your retirement savings in our trusted hands**

**Have access to a diversified lineup**

John Hancock offers a broad investment menu, with funds managed by leading fund companies. We have a wide range of investment options to help you meet your goals. We have a variety of other funds, including our mutual funds, which offer a range of investment options. You can also invest in our mutual funds through our website and our advisors.

**Manage your qualified retirement plan savings**

You can use our website to manage your retirement plan. You can track your progress towards your retirement goals. You can also use our website to help you with your retirement savings. You can also use our website to help you with your retirement savings. You can also use our website to help you with your retirement savings.

**You can take it with you**

If you have a 401(k) plan, you can roll over your retirement plan into a John Hancock 401(k) plan. You can also roll over your retirement plan into a John Hancock 401(k) plan. You can also roll over your retirement plan into a John Hancock 401(k) plan.


**You can bring it with you**

If you are starting a new job, you can roll over your retirement plan into a John Hancock 401(k) plan. You can also roll over your retirement plan into a John Hancock 401(k) plan. You can also roll over your retirement plan into a John Hancock 401(k) plan.

Enjoy getting there!


Keep your retirement goal in focus

1,2,3 Go!



Enjoy getting there

Retirement planning that's as easy as **1,2,3 Go!**



This kit is designed to make retirement planning easier, so you can focus on the things that make your life enjoyable. Some quick, simple planning now will get you on the road toward fulfilling your dreams for your retirement years.

Contract number

**About John Hancock**


John Hancock is a member of the John Hancock Financial Group, a leading provider of financial services. We are committed to providing the highest quality of service to our clients. We are committed to providing the highest quality of service to our clients. We are committed to providing the highest quality of service to our clients.

**Important information**


This kit is designed to help you understand your retirement options. It is not intended to be a substitute for professional advice. You should consult with your financial advisor for more information. This kit is designed to help you understand your retirement options. It is not intended to be a substitute for professional advice. You should consult with your financial advisor for more information.

**© 2007 John Hancock**

**Project:** "Lessons for Life" Financial Brochure – Spanish Version  
**My Role:** Production – Text layout, photo editing; all revisions; press-ready preparation (QuarkXpress, Photoshop and Illustrator production)  
**Created at:** John Hancock Financial Services  
**Client:** John Hancock Financial Services



Lecciones para toda la vida



Diez conceptos para un futuro financiero mejor

Lección 1

## Páguese primero a usted mismo

La base del éxito financiero consiste en gastar menos de lo que se gana.

Hágalo y el éxito será tan solo cuestión de tiempo a medida que acumule de forma continuada un patrimonio. Si no lo hace, el éxito le será esquivo, independientemente de cuánto dinero gane.

**Gane un dólar**



Ahore 10 centavos      Gaste 90 centavos

El éxito financiero está a su alcance.

Por cada dólar que gane, invierta 10 centavos antes de hacer cualquier otra cosa. Es sencillo, fácil y eficaz.



Lección 2

## Comience pronto

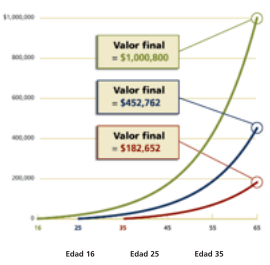
Los jóvenes tienen una ventaja increíble a la hora de invertir –el **Tiempo**. Son tres las cosas que ayudan a determinar cuál será el valor de una inversión:

- La suma invertida
- La tasa de rendimiento
- Cuánto tiempo permanecerá invertido el dinero

Empezar pronto permite que usted invierta menos para alcanzar el mismo objetivo.

Con el mismo rendimiento e inversión; más tiempo significa potencialmente más dinero.

Los beneficios de empezar pronto



**Valor final = \$1,000,000**

**Valor final = \$452,762**

**Valor final = \$182,652**

Edad 16      Edad 25      Edad 35

Independientemente de cuál sea su edad, empezar hoy es mejor que esperar.

**Invertir en el mundo real**

**Las inversiones reales...**

- no generan un rendimiento exacto del 8% cada año.
- algunas veces generan pérdidas.
- sorprenden a los inversionistas (incluso a los profesionales).

**Los inversionistas reales...**

- no invierten exactamente \$1,340 durante 49 años.
- algunas veces pasan temporadas sin efectuar contribuciones.
- pagan cargos e impuestos.
- aprenden de sus errores.

Echemos un vistazo a un sencillo ejemplo.

Asuma que quiere ser millonario antes de llegar a la edad de 65. ¿Cuánto necesitaría invertir cada mes para tener \$1,000,000? Asumiremos un rendimiento constante del 8%\*.

Edad de inicio	Inversión mensual
16	\$112
25	\$247
35	\$611
45	\$1,629
55	\$5,485

\*Esta gráfica muestra una inversión anual de \$1,340 desde los 16, 25 y 35 años de edad hasta los 65. Asume un rendimiento constante del 8%. Sin embargo, en un mundo real, los mercados y el porcentaje de ganancias e inversiones reales, no hay ninguna garantía de que se alcancen o mantengan los resultados mostrados a lo largo de largo periodo de tiempo.

**Project:** Mackenzie Limited Partnership Financials  
**My Role:** Production – Text layout; all revisions; press-ready preparation  
 (InDesign and Illustrator production)  
**Created at:** Mackenzie Financial Corporation  
**Client:** Mackenzie Financial Corporation

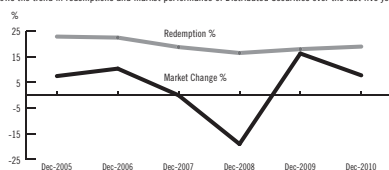
## MACKENZIE MASTER LIMITED PARTNERSHIP

Annual Report | December 31, 2010

### FUTURE PROSPECTS

The Master LP's income is dependent upon the level of redemptions and market value of the Distributed Securities. The level of redemptions in the Distributed Securities is a function of Fund performance, expectations of investors and the availability and competitiveness of alternative investments. Total market value of the Distributed Securities will change based on various factors including the mix of the Distributed Securities, the performance of the Funds and general market conditions.

The following chart shows the trend in redemptions and market performance of Distributed Securities over the last five years.



### Redemptions

The level of redemptions of the Distributed Securities were 16%, 18% and 19% in 2008, 2009 and 2010, respectively. Since January 2002, all Distributed Securities have been eligible for redemption without incurring a redemption charge. Because there is no longer a redemption fee associated with the Distributed Securities, there is less disincentive for an investor to redeem Distributed Securities than there has been historically. Historically, as redemption charge schedules expire, fund companies have experienced an increase in redemptions of securities previously subject to those schedules. Accordingly, we would expect redemption rates for the Distributed Securities to remain at or above current levels. A significant and prolonged market correction and/or underperformance of the Distributed Securities may also increase the redemption rate from its current level.

### Market Change

The value of Distributed Securities appreciated 7.7% over the past year. Market change of the Distributed Securities is affected by many factors including the various strategies utilized by the Funds, the geographic allocation of the Funds, specific investment selection by the fund managers and general market conditions. Although future market movements cannot be predicted, the fund managers are committed to adding value over the long term.

### Distributor Fees Income

Redemption rates (even when Distributed Securities were subject to redemption charges) have historically exceeded market appreciation of the Distributed Securities and we would expect the value of Distributed Securities and, therefore, Distributor fees income to continue to decline. While Mackenzie anticipates that the Master LP will continue to make its regular distributions, it does expect the amount of those distributions to continue to decline.

### Income Tax Legislation

On October 31, 2006, the Federal Minister of Finance announced proposals (the "Legislation") that will change the manner in which certain "specified investment flow-through entities" or "SIFTs" are taxed. These proposals were enacted on June 22, 2007. The Master LP will be considered a SIFT under the Legislation and be subject to these tax rules commencing January 1, 2011. As a result, the Legislation will change the manner in which the Master LP and the Limited Partners are taxed beginning January 1, 2011.

Beginning in 2011, the Master LP will be subject to entity level taxation, on its taxable non-portfolio earnings. The General Partner expects that most of the income earned by the Master LP will be taxable non-portfolio earnings. The tax payable by the Master LP will approximate the combined federal-provincial tax rate applicable to income earned by Canadian public corporations. If all the income earned by the Master LP is attributable to Ontario, the General Partner expects that the applicable rate in 2011 will be 28.25%.

The amount of the Master LP's income that is subject to this new tax, less the amount of such tax, will be treated as taxable dividends when allocated to Limited Partners. These dividends will be eligible dividends and Limited Partners will be entitled to the enhanced gross-up and dividend tax credit if they are residents of Canada.

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## MACKENZIE MASTER LIMITED PARTNERSHIP

Annual Report | December 31, 2010

### STATEMENTS OF NET ASSETS

As at December 31

	2010	2009
	\$	\$
<b>Assets</b>		
Cash and investments (note 3)	2,350,342	2,519,010
Distributor fees receivable	214,956	241,783
<b>Total assets</b>	<b>2,565,298</b>	<b>2,760,793</b>
<b>Liabilities</b>		
Accrued expenses	67,841	50,331
<b>Total liabilities</b>	<b>67,841</b>	<b>50,331</b>
<b>Net assets</b>	<b>2,497,457</b>	<b>2,710,462</b>
<b>Partners' Equity</b>		
General Partner	8,100	8,100
Limited partners	289,427,500	289,427,500
	289,435,600	289,435,600
Less: Issue expenses	(24,276,802)	(24,276,802)
Return of capital to partners	(265,158,798)	(265,158,798)
Retained earnings	2,497,457	2,710,462
<b>Total partners' equity</b>	<b>2,497,457</b>	<b>2,710,462</b>
<b>Number of units issued and outstanding</b>	<b>6,264,511</b>	<b>6,264,511</b>
<b>Net assets per unit</b>	<b>0.40</b>	<b>0.43</b>

### STATEMENTS OF OPERATIONS

For the years ended December 31

	2010	2009
	\$	\$
<b>Income</b>		
Distributor fees	2,656,440	2,843,937
Interest	6,932	7,101
<b>Total income</b>	<b>2,663,372</b>	<b>2,851,038</b>
<b>Expenses</b>		
Management fees (note 4)	14,057	17,998
Operating expenses	57,479	61,118
Administration	19,530	18,456
Audit fees	6,951	7,124
Legal fees	66,476	35,860
Securityholder reporting costs	22	10
Independent review committee fees	150,858	122,568
<b>Total expenses</b>	<b>194,915</b>	<b>140,566</b>
<b>Increase in net assets from operations</b>	<b>2,497,457</b>	<b>2,710,462</b>
<b>Increase in net assets from operations per unit</b>	<b>0.40</b>	<b>0.43</b>

### STATEMENTS OF RETAINED EARNINGS

For the years ended December 31

	2010	2009
	\$	\$
<b>Balance - beginning of year</b>	<b>2,710,462</b>	<b>3,710,833</b>
Increase in net assets from operations	2,497,457	2,710,462
Distributions to partners	(2,710,462)	(3,710,833)
<b>Balance - end of year</b>	<b>2,497,457</b>	<b>2,710,462</b>

### STATEMENTS OF CASH FLOWS

For the years ended December 31

	2010	2009
	\$	\$
<b>Operating Activities</b>		
Increase in net assets from operations	2,497,457	2,710,462
Net change in non-cash items:		
Distributor fees receivable	26,827	(1,769)
Accrued expenses	17,510	1,374
<b>Net cash provided by operating activities</b>	<b>2,541,794</b>	<b>2,710,067</b>
<b>Financing Activities</b>		
Distribution of income to partners	(2,710,462)	(3,710,833)
<b>Net cash used in financing activities</b>	<b>(2,710,462)</b>	<b>(3,710,833)</b>
<b>Net decrease in cash during the year</b>	<b>(168,668)</b>	<b>(1,000,766)</b>
Cash - beginning of year	2,519,010	3,518,776
<b>Cash - end of year</b>	<b>2,350,342</b>	<b>2,519,010</b>

Note: Cash is defined to include cash and investments.

The accompanying notes are an integral part of these financial statements.

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**Project:** Mackenzie Limited Partnership Financials

**My Role:** Production – Text layout; all revisions; press-ready preparation  
(InDesign and Illustrator production)

**Created at:** Mackenzie Financial Corporation

**Client:** Mackenzie Financial Corporation

## MACKENZIE MASTER LIMITED PARTNERSHIP

Annual Report | December 31, 2010

### Summary of Financial Results

For the year ended December 31, 2010, taxable income equals the increase in net assets from operations of \$2,497,457. Financial results for the years ended December 31, 2010, 2009 and 2008 are as follows:

Financial Results			
	2010	2009	2008
Value of Distributed Securities	\$505,953,891	\$569,503,460	\$579,176,499
Distributor fees income	\$2,656,440	\$2,843,927	\$3,804,199
Interest income	\$5,932	\$7,101	\$77,119
Expenses	\$164,915	\$140,566	\$170,485
Increase in net assets from operations	\$2,497,457	\$2,710,462	\$3,710,833
Total assets	\$2,565,298	\$2,760,793	\$3,759,790

Financial results on a per unit basis for the years ended December 31, 2010, 2009 and 2008 are as follows:

Per Unit Financial Results			
	2010	2009	2008
Value of Distributed Securities	\$81	\$91	\$92
Distributor fees income	\$0.42	\$0.45	\$0.61
Interest income	\$0.00	\$0.00	\$0.01
Expenses	\$0.03	\$0.02	\$0.03
Increase in net assets from operations	\$0.40	\$0.43	\$0.59

Per unit information is calculated based on the number of Master LP units outstanding at the end of the year.

### Liquidity and Market Performance of Units

The units of the Master LP are listed on the Toronto Stock Exchange. Since inception, the number of units issued and outstanding is 6,264,511 units and the Master LP does not participate in any buy-back program or have any trading restrictions on its units. During the year ended December 31, 2010, the average daily trading volume was approximately 6,430 units and the market price ranged from \$0.75 to \$1.30.

Market financials for the years ended December 31, 2010, 2009 and 2008 are as follows:

Market Financials			
	2010	2009	2008
Daily average trading volume (units)	6,430	5,615	3,141
High market price	\$1.30	\$0.80	\$1.07
Low market price	\$0.75	\$0.32	\$0.51
Close market price (December 31)	\$0.88	\$0.80	\$0.63
Return on investment <sup>1</sup>	59.8%	95.24%	-30.28%

<sup>1</sup>The return on investment represents the total return of the units during the year and is calculated based on the opening and closing market price for the year, assuming the annual distribution paid by the Master LP was instead retained by the Master LP. The past performance of the Master LP is not necessarily an indication of how it will perform in the future.

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## MACKENZIE MASTER LIMITED PARTNERSHIP

Annual Report | December 31, 2010

### MOVEMENT IN VALUE OF DISTRIBUTED SECURITIES

For the period from January 1, 2008 to December 31, 2010

(Unaudited)

Period ending	Transfers \$000's	Redemptions \$000's	Market Change \$000's	Total \$000's	Per Unit \$
<b>Canadian Equity Funds</b>					
Dec/07				484,476	77
Dec/08	(3,669)	(67,413)	(119,296)	294,098	47
Dec/09	(23,463)	(44,144)	52,487	278,978	44
Dec/10	(1,841)	(45,776)	19,899	251,260	40
<b>Foreign Equity Funds</b>					
Dec/07				174,898	28
Dec/08	(731)	(26,902)	(36,757)	110,508	18
Dec/09	20,694	(22,738)	15,551	124,015	20
Dec/10	(7,906)	(22,456)	6,645	100,298	16
<b>Balanced Funds</b>					
Dec/07				189,834	30
Dec/08	(727)	(43,448)	(14,185)	131,474	21
Dec/09	(51)	(28,858)	21,569	124,134	20
Dec/10	8,287	(29,357)	14,864	117,928	19
<b>Income Funds</b>					
Dec/07				42,491	7
Dec/08	199	(6,440)	(1,191)	35,059	6
Dec/09	1,742	(4,819)	4,280	36,262	6
Dec/10	874	(7,412)	2,505	32,229	5
<b>Money Market Funds</b>					
Dec/07				6,270	1
Dec/08	4,928	(2,986)	(175)	8,037	1
Dec/09	1,078	(3,012)	11	6,114	1
Dec/10	586	(2,461)	-	4,239	1
<b>Total</b>					
Dec/07				897,969	143
Dec/08	-	(147,189)	(171,604)	579,176	93
Dec/09	-	(103,571)	93,898	569,503	91
Dec/10	-	(107,462)	43,913	505,954	81

### PERCENTAGE CHANGE IN VALUE OF DISTRIBUTED SECURITIES

For the year ended December 31, 2010

(Unaudited)

The percentage change in the value of the Distributed Securities is calculated based on the movement in the year as a percentage of the opening balance for each category.

Category	Transfers (%)	Redemptions (%)	Market Change (%)	Total Change (%)
Canadian Equity Funds	(0.7)	(16.4)	7.1	(10.0)
Foreign Equity Funds	(6.4)	(18.1)	5.4	(19.1)
Balanced Funds	6.7	(23.7)	12.0	(5.0)
Income Funds	2.4	(20.4)	6.9	(11.1)
Money Market Funds	9.6	(40.3)	-	(30.7)
<b>Total Movement</b>	-	(18.9)	7.7	(11.2)

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**Project:** Mackenzie Due Diligence Express Book  
**My Role:** Production – Text layout; all revisions; press-ready preparation  
 (InDesign and Illustrator production)  
**Created at:** Mackenzie Financial Corporation  
**Client:** Mackenzie Financial Corporation

### Mackenzie Sentinel Registered Strategic Income Fund

CANADIAN HIGH INCOME BALANCED

ALSO AVAILABLE: CAPITAL CLASS

DATA AS OF JULY 30, 2010

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#### Compound Annual Returns – Series A

1 Month	3 Month	Year-to-Date†	1 Year	3 Year	Since Inception (Dec. 2005)†
3.7%	0.0%	4.7%	24.0%	2.2%	3.8%

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#### Calendar Year Returns

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#### Major Holdings\*

Major Holdings Represent 25.1%	Country	Industry	Percentage
BCE Inc.	Canada	Integrated Telecom. Services	3.0%
Fairfax Financial Hldgs 7.75% 2017	Canada	Corporate—Non Convertible	3.1%
National Bank of Canada	Canada	Diversified Banks	2.9%
CSX Corp.	United States	Railroads	2.4%
TransCanada Corp.	Canada	Oil & Gas Equipment/Services	2.4%
Canadian Imperial Bank of Commerce	Canada	Bank	2.4%
Williams Cos Inc/The	United States	Oil & Gas Storage & Transport	2.2%
Fortis Inc.	Canada	Electric Utilities	2.1%
IESI-SPC Ltd.	Canada	Environmental/Facilities Serv	2.0%
Canadian Pacific Railway Ltd.	Canada	Railroads	2.0%

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#### Portfolio Allocation

Country	Percentage	Sector Allocation	Percentage
Canada	71.6%	Corporate Bonds	23.8%
United States	16.6%	Energy	18.8%
Cash & Equivalents	10.7%	Cash & Equivalents	10.7%
Mexico	1.1%	Industrials	10.6%
		REITs	9.3%
		Financials	8.8%
		Utilities	7.1%
		Telecommunication Serv.	5.7%
		Consumer Discretionary	2.7%
		Health Care	2.5%

---

#### Portfolio Manager

**Dan Bastasic**

† On October 30, 2009, the Fund changed its mandate from a Canadian income trust mandate to a high income balanced mandate. The past performance before this date was achieved under the previous objectives.  
 \* The major holdings of the Fund may, but do not necessarily, represent the largest holdings of the Fund. Rather, the major holdings are selected for their overall significance in evaluating the investment portfolio. Please see [mackenziefinancial.com/currency](http://mackenziefinancial.com/currency) to view funds/products using currency derivatives to hedge exchange rate risk.

---

#### Key Fund Data

Total Fund Assets: **\$324.5 Million**  
 NAVPS: **\$Cdn 8.81**  
 MER (As of March 2010): **2.24%**  
 Gross Yield (Including Cash): **5.2%**  
 Yield to Maturity (Fixed Income): **7.5%**  
 Dividend Yield (Equity): **5.1%**  
 Distribution Frequency (Series A): **Monthly**  
 Last Paid Distribution July 23, 2010: **\$0.0337**  
 Fund Numbers:  
 Series (SCDN): FE BE LL  
 A 2218 3232 2219  
 F 3233 -- --  
 I 3234 -- --  
 Series: Class version (SCDN):  
 A 1951 3687 4198  
 F 1953 -- --  
 TB 1960 3689 4100  
 TB 1961 3690 4201  
 Series: Class version (SBS):  
 A 1952 3688 4199  
 F 1961 -- --

---

#### Risk Tolerance

VERY LOW | LOW | AVERAGE | HIGH

---

#### Fund Investment Philosophy

→ Manager employs a total return approach on seeking out high income producing equity and fixed income securities  
 → Absolute mandate with no asset allocation or geographic restrictions  
 → The manager's "discretionary" investment approach uses fundamental analysis to identify undervalued securities with strong growth prospects  
 → The manager actively hedges currencies and expects to give a hedge between 60 and 95% of foreign currency exposure

For detailed portfolio manager commentary, visit [mackenziefinancial.com/sentinel](http://mackenziefinancial.com/sentinel)

**Mackenzie SENTINEL FUNDS**

### Mackenzie Sentinel Bond Fund

CANADIAN FIXED INCOME

DATA AS OF JULY 30, 2010

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#### Compound Annual Returns – Series A

1 Month	3 Month	Year-to-Date†	1 Year	3 Year	5 Year	10 Year	Since Inception (Jan. 1989)
0.0%	2.5%	4.3%	7.7%	6.1%	4.1%	4.9%	6.9%

---

#### Calendar Year Returns

---

#### Major Holdings\*

Major Holdings Represent 22.2%	Country	Industry	Percentage
Canadian Government 8.00% 2023	Canada	Federal Government	4.5%
Canadian Government 8.00% 2027	Canada	Federal Government	2.7%
Canadian Government 4.50% 2017	Canada	Federal Government	2.4%
Canadian Government 3.50% 2020	Canada	Federal Government	2.4%
Canadian Government 3.50% 2012	Canada	Federal Government	2.1%
Canada-Sov Bond Return 2.95% 2041	Canada	Federal Government	2.0%
Canadian Government 3.75% 2019	Canada	Federal Government	1.7%
Ontario (Province of) 4.50% 2019	Canada	Provincial Governments	1.5%
Ontario (Province of) 6.25% 2020	Canada	Provincial Governments	1.4%
NBC Asset Trust 7.447% 2020	Canada	Corporate—Non Convertible	1.4%

---

#### Portfolio Allocation

Corporate Bonds	46.8%
Federal Bonds	21.4%
Mortgage Backed	12.6%
Cash & Equivalents	12.2%
Provincial Bonds	8.9%
Municipal Bonds	3.1%
Foreign Fixed Income	0.5%

---

#### Portfolio Manager

**Steve Locke**

---

#### Key Fund Data

Total Fund Assets: **\$1,103.6 Million**  
 NAVPS: **\$Cdn 13.34**  
 MER (As of March 2010): **1.65%**  
 Yield to maturity: **3.14%**  
 Duration: **5.21 years**  
 Distribution Frequency (Series A): **Monthly**  
 Last Paid Distribution July 23, 2010: **\$0.0346**  
 Fund Numbers:  
 Series (SCDN): FE BE LL  
 A 432 302 3168  
 F 027 -- --  
 I 190 -- --

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#### Risk Tolerance

VERY LOW | LOW | AVERAGE | HIGH

---

#### Fund Investment Philosophy

→ The Fund pursues a steady flow of income by investing primarily in Canadian government and corporate fixed income securities and asset-backed securities, with maturities of more than one year  
 → Managers of the Fund add value through long-term positioning of the term-to-maturity, credit selection and yield curve positioning (selecting the appropriate maturities along yield curve)  
 → Portfolio maturities are adjusted to take advantage of different stages in the economic cycle – i.e. longer maturities are used when interest rates are low or falling, and shorter maturities are used in periods of high or rising rates  
 → The Fund maintains a high quality portfolio of primarily AAA-rated securities and does not invest in corporate securities rated below Baa+ or government securities rated below BBB (as per Dominion Bond Rating Service) at the time of purchase

For detailed portfolio manager commentary, visit [mackenziefinancial.com/sentinel](http://mackenziefinancial.com/sentinel)

**Mackenzie SENTINEL FUNDS**

\* The major holdings of the Fund may, but do not necessarily, represent the largest holdings of the Fund. Rather, the major holdings are selected for their overall significance in evaluating the investment portfolio. Please see [mackenziefinancial.com/currency](http://mackenziefinancial.com/currency) to view funds/products using currency derivatives to hedge exchange rate risk.

**Project:** Fact Sheet – RBC Advice Centre “Make It Yours” (English and French)  
**My Role:** Production – Rebrand update; Text layout; all revisions; press-ready and digital Web PDF preparation (Adobe InDesign, Illustrator, and Acrobat)  
**Created at:** Independent Studio  
**Client:** RBC Royal Bank of Canada

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119331A (08/2023)

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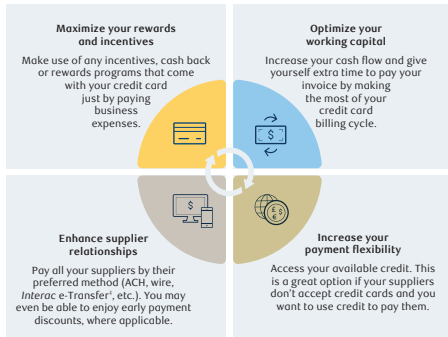
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119331A (08/2023)

**Project:** Fact Sheet – RBC PayEdge Buyer Funded; PharmaChoice (English and French)  
**My Role:** Production – Rebrand update; Text layout; all revisions; press-ready and digital Web PDF preparation  
 (Adobe InDesign, Illustrator, and Acrobat)  
**Created at:** Independent Studio  
**Client:** RBC Royal Bank of Canada

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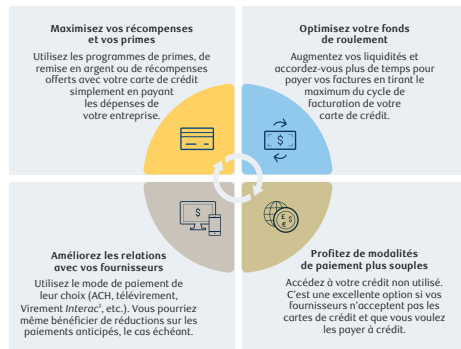


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126670 (06/2021)

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126671 (06/2021)

**Project:** Fact Sheet – RBC Group Advantage Offers for Deloitte (English and French)  
**My Role:** Production – Rebrand update; Text layout; all revisions; press-ready and digital Web PDF preparation  
 (Adobe InDesign, Illustrator, and Acrobat)  
**Created at:** Independent Studio  
**Client:** RBC Royal Bank of Canada

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- Planification de la retraite
- Planification successorale

**Offres spéciales aux employés de Deloitte**

Offre exclusive aux employés de Deloitte : **Débloquez plus de 1 400 \$<sup>1</sup> d'économies et obtenez des points RBC Récompenses en prime** lorsque vous ouvrez un Forfait bancaire sans limite Signature RBC®, respectez les critères d'admissibilité et obtenez l'approbation pour une carte de crédit et l'un des produits hypothécaires indiqués ci-dessous.

 <p>Économisez sur les frais et obtenez des points RBC Récompenses</p> <p>Economisez plus de <b>190 \$<sup>2</sup></b> la première année</p>	 <p>Obtenez plus de récompenses</p> <p>Obtenez <b>35 000<sup>4</sup></b> points RBC Récompenses</p>	 <p>Taux et récompenses exclusifs</p> <p>Payez seulement <b>le taux préférentiel + 0,4 %</b> sur la Marge Proprio RBC®<sup>5</sup></p>
<p><b>Aucuns frais mensuels pendant un an</b></p> <p>Obtenez une remise des frais mensuels pendant un an à l'ouverture d'un Forfait bancaire sans limite Signature RBC (remise de 15,95 \$ par mois).</p> <ul style="list-style-type: none"> <li>Offert aux nouveaux titulaires et aux titulaires actuels du Forfait bancaire sans limite Signature RBC qui sont employés de Deloitte</li> <li>En prime : Accumulez 10 000 points RBC Récompenses à l'ouverture d'un compte Forfait bancaire sans limite Signature RBC<sup>3</sup></li> </ul>	<p><b>Optimisez vos récompenses</b></p> <p>Faites une demande de carte de crédit Avion® Visa Infinite<sup>6</sup> RBC ou Avion® Visa Platine® RBC en plus d'ouvrir un compte de particulier RBC et obtenez 35 000 points RBC Récompenses à l'approbation de votre demande<sup>4</sup>.</p> <ul style="list-style-type: none"> <li>En prime : Ne payez aucuns frais annuels la première année – une économie de 120 \$<sup>7</sup>!</li> </ul>	<p><b>Regroupez et économisez encore plus</b></p> <p>Taux exclusif équivalant au taux préférentiel + 0,4 % sur une Marge Proprio RBC offert aux titulaires nouveaux ou actuels d'un compte de particulier RBC.</p> <ul style="list-style-type: none"> <li>Transférer et économisez – nous assumerons jusqu'à 1 100 \$ en frais de transfert lorsque vous transférez votre hypothèque admissible à RBC<sup>8</sup></li> <li>En prime : Obtenez des points rapidement – accumulez <b>100 points RBC Récompenses pour chaque tranche de 1 000 \$</b> de prêt hypothécaire admissible avancée<sup>9</sup></li> </ul>

**Project:** Fact Sheet – RBC Critical Illness Insurance “Today’s Flexibility”  
(English and French)

**My Role:** Production – Rebrand update; Text layout; all revisions; press-ready and digital  
Web PDF preparation  
(Adobe InDesign, Illustrator, and Acrobat)

**Created at:** Independent Studio

**Client:** RBC Royal Bank of Canada

## Today’s flexibility that meets tomorrow’s needs



At RBC Insurance®, we offer you the protection to suit your changing needs throughout your lifetime. You have the opportunity to convert your Critical Illness Recovery Plan™ policy to a long term care policy when you’re ready – flexibility that is offered by RBC Insurance.

*This convenient option provides additional protection for your savings and assets should you require long term care at some point in the future.*

**What is long term care insurance?**  
Long term care insurance offered by RBC Insurance provides you with financial resources to help take control of your future health and personal care services. It provides a flexible range of benefits and features to choose from so that you can customize a plan for your specific needs.

Long term care insurance pays a daily benefit if you:

- Lose the ability to care for yourself due to cognitive impairment or a condition that results in the inability to perform two or more activities of daily living identified in the policy (e.g. bathing, dressing) and
- Require the services of a long term care facility or professional assistance at home

**A unique long term care conversion option built right into your plan**  
By purchasing a Critical Illness Recovery Plan policy with RBC Insurance, you get a long term care conversion benefit built right into your plan. This means, from age 55 to 65, it allows you to convert all or a portion of your critical illness coverage to long term care insurance offered by RBC Insurance without having to provide evidence of your good health. We’ve made it so easy by removing the need to reapply for coverage – making the conversion option readily available when the time is right for you.



**How does the conversion option work?**  
You can convert all or a portion of your critical illness policy to a new long term care insurance policy available at the time of conversion. And we make it easier to convert since you don’t have to complete a medical questionnaire.

This means you can select a conversion option on the policy’s anniversary date when you reach 55 years of age and each policy anniversary afterwards until you reach 65 years of age.

## La souplesse nécessaire à vos besoins actuels et futurs



À RBC Assurances®, nous vous offrons une protection adaptée à vos besoins évolutifs. Vous avez la possibilité de transformer votre police Rétablissement d’une maladie grave® en une police d’assurance soins de longue durée lorsque vous en avez besoin. Une souplesse qui est offerte par RBC Assurances.

*Cette option pratique vous permet de bénéficier d’une protection supplémentaire pour vos économies et vos avoirs ou au cas où vous auriez besoin de soins de longue durée à l’avenir.*

**En quoi consiste une assurance soins de longue durée ?**  
L’assurance soins de longue durée offerte par RBC Assurances vous procure les ressources financières pour prendre en main votre santé et les services de soins personnels futurs. Elle fournit une gamme d’options de couverture et de caractéristiques afin que vous puissiez personnaliser l’assurance selon vos besoins particuliers.

L’assurance soins de longue durée prévoit le versement d’une indemnité quotidienne si vous :

- êtes incapable de prendre soin de vous-même en raison d’un trouble cognitif ou d’une affection qui vous empêche d’exercer au moins deux activités de la vie quotidienne définies dans la police (par ex., se laver, s’habiller) ; et
- devez avoir recours à des services de soins de longue durée en établissement ou recevoir des soins professionnels à domicile.

**Une option unique de transformation en assurance soins de longue durée intégrée à votre contrat**  
En souscrivant une police Rétablissement d’une maladie grave auprès de RBC Assurances, vous bénéficiez d’une option de transformation en assurance soins de longue durée intégrée à votre contrat. Elle vous permet, entre l’âge de 55 et 65 ans, de transformer tout ou partie de votre assurance maladies graves en une assurance soins de longue durée de RBC Assurances, sans que vous ayez besoin de fournir une preuve de bonne santé. C’est tellement facile que vous n’avez même pas besoin de présenter une nouvelle demande d’assurance. Et vous pouvez vous prévaloir de cette option de transformation quand vous le voulez.




**Quel est le principe de l’option de transformation ?**  
Vous pouvez transformer, sans preuve d’assurabilité, la totalité ou une partie de votre nouvelle police d’assurance maladies graves en une nouvelle police d’assurance soins de longue durée. De plus, nous facilitons la transformation puisque vous n’avez pas à remplir de questionnaire médical.

Vous pouvez vous choisir une option de transformation à l’anniversaire contractuel de l’année où vous atteignez 55 ans et tous les anniversaires contractuels suivant jusqu’à l’âge de 65 ans.

**Project:** Fact Sheet – RBC Critical Illness Insurance Recovery Plan (English and French)  
**My Role:** Production – Rebrand update; Text layout; all revisions; press-ready and digital Web PDF preparation  
 (Adobe InDesign, Illustrator, and Acrobat)  
**Created at:** Independent Studio  
**Client:** RBC Royal Bank of Canada

## An innovative solution – Critical Illness Recovery Plan policy



**How comprehensive is your benefits plan?**  
 Your company's benefits plan is important in so many ways. It is designed to provide your employees with affordable healthcare coverage and financial protection, but frankly, it represents much more than that. It is the foundation on which a relationship of mutual respect, trust and appreciation is built.

**One of your employees is faced with a critical illness**  
 Does your benefits plan provide what your employee needs for their recovery?

Most people are not prepared for the emotional challenges that come with surviving a heart attack, stroke or cancer – let alone the impact these illnesses can have on their savings and assets. Yet critical illnesses such as these happen, and while the chances of recovery can often be excellent, getting better often comes with a hefty price tag.

Most traditional group insurance plans include the following:

- **Life insurance.** Pays a lump sum to beneficiaries on the death of an employee.
- **Disability income protection.** Replaces a percentage of lost wages in the event that an employee is unable to work due to an illness or injury.
- **Health insurance plan.** Provides coverage for basic health-related expenses, often with many limitations.

All these elements are essential for building a stable financial protection plan for your employees. However, critical illness insurance may fill a crucial insurance gap in your benefits plan. It provides the financial and emotional support that is needed when an employee is faced with a critical illness.

**An RBC Insurance\* innovative solution –  
Critical Illness Recovery Plan™**  
 Critical Illness Recovery Plan policies provide a one-time lump-sum benefit if the insured is diagnosed with and survives a covered critical illness. The minimum survival



period for all covered conditions is 30 days. Although some covered conditions require a period of longer than 30 days to be satisfied before benefits are payable.\* Please refer to the list of covered conditions below.

- Alzheimer's disease
- Aortic surgery
- Benign brain tumour
- Blindness
- Cancer (life threatening)
- Coma
- Coronary angioplasty\*
- Coronary artery bypass surgery
- Deafness
- Early breast cancer\*
- Early prostate cancer\*
- Early skin cancer\*

## Solution novatrice – police Rétablissement d'une maladie grave



**Un régime d'avantages sociaux est-il complet ?**  
 Le régime d'avantages sociaux que vous offrez à vos employés est, à bien des égards, d'une importance capitale. Il a été conçu pour offrir à vos employés une assurance maladie complémentaire et une protection financière à un coût modique. Mais en réalité, il représente beaucoup plus que cela. C'est le fondement sur lequel repose une relation de respect mutuel, de confiance et de reconnaissance.

**Si l'un de vos employés était atteint d'une maladie grave...**  
 Votre régime d'avantages sociaux lui procurerait-il ce dont il a besoin pour se rétablir ?

La plupart des gens ne sont pas préparés pour faire face au défi émotionnel de survivre à une crise cardiaque, à un accident vasculaire cérébral ou au cancer et, à plus forte raison, aux effets néfastes que ces maladies peuvent avoir sur leurs biens et leur épargne. Pourtant, personne n'est à l'abri d'une maladie grave. Et, quoique les possibilités de guérison soient bien souvent excellentes, le coût pour se rétablir peut être exorbitant. La majorité des régimes d'assurance collective offrent les assurances suivantes :

- **Assurance vie.** Verse un capital aux bénéficiaires au décès de l'employé.
- **Protection du revenu en cas d'invalidité.** Couvre une partie du salaire de l'employé s'il est incapable de travailler en raison d'une maladie ou d'une blessure.
- **Assurance maladie complémentaire.** Couvre les frais de soins de santé de base, mais comporte plusieurs limitations.

Certes, toutes ces assurances sont essentielles à la mise en œuvre d'un programme de sécurité financière stable pour vos employés. Mais, sans l'assurance maladies graves, votre régime d'avantages sociaux ne saurait être complet. Elle procure à l'employé l'aide financière et émotionnelle dont il a besoin lorsqu'il doit composer avec une maladie grave.

**La solution novatrice de RBC Assurances\* : la police Rétablissement d'une maladie grave\***

Les polices Rétablissement d'une maladie grave prévoient le versement d'une indemnité forfaitaire si l'assuré reçoit un diagnostic d'une maladie grave couverte par la police et qu'il survit. La période de survie minimale est de 30 jours pour toutes les maladies assurées, mais la période de survie à satisfaire peut être plus longue pour certaines maladies assurées\*. Veuillez consulter la liste des maladies assurées ci-dessous.

- Accident vasculaire cérébral
- Angioplastie coronarienne\*
- Brûlures graves
- Cancer de l'intestin au stade précoce\*
- Cancer de la peau au stade précoce\*
- Cancer de la prostate au stade précoce\*
- Cancer de la thyroïde au stade précoce\*
- Cancer du sang au stade précoce\*



**Project:** RBC Travel Insurance – Insurance Certificates: Information, Agreements, Statements

**My Role:** Production (75 products): Text and image Layouts; all revisions; digital-ready preparation as *Interactive PDFs* for online download (InDesign, Photoshop and Illustrator production)

**Created at:** RBC Royal Bank of Canada

**Client:** RBC Insurance

**The 4 Day Getaway**  
Multi-Trip Annual Medical Plan

**About Your Travel Insurance:**  
This is your certificate of insurance, a contract detailing the terms and conditions of the insurance coverage(s) available. Refer to the **insurance application/confirmation of coverage** to view the coverages purchased. Keep it in a safe place and carry it with you when you travel.

Emergency Assistance   Eligibility   Summary of Coverage   Submit a Claim   Definitions

Royal Bank  
RBC

Underwritten by RBC Insurance Company of Canada.



## What to do if you need help on your trip

Call Assured Assistance Inc. (AAI) — 24/7 Help Wherever You Roam.

Assured Assistance Inc. (AAI) is the travel assistance company that operates on behalf of RBC Insurance<sup>®</sup>. They provide our world-class emergency travel assistance.

If you require **emergency treatment** during your trip, or for any other **emergency**, you must contact AAI immediately at one of these numbers: Please call 1-800-387-2487 toll-free from the U.S. and Canada or (905) 816-2561 collect from anywhere in the world. (Note: If international operator assistance is required, please confirm how to call collect to Canada from your destination before leaving.)

Get the PATH App. Download the free RBC Insurance PATH app for quick, easy access to emergency medical assistance anywhere you travel.

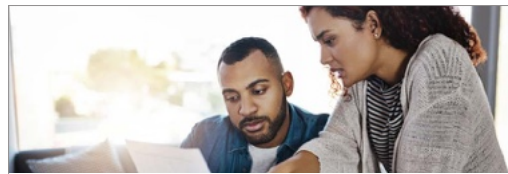
Get it from the Apple Store or Google Play.

**What Assistance Services are available?**  
AAI provides **Emergency Assistance** leveraging our travel assistance coordinators, travel professionals and call centre infrastructure teams. Behind the scenes our medical assistance team is ready to provide their expertise when required.

### Emergency Assistance Services

The following assistance services are available to you:

- Medical Assistance & Consultation**  
When you have a medical emergency and you call us, whenever possible, you will be directed to one or more recommended medical service providers near you. In addition, whenever possible, we will:
  - in consultation with your physician, arrange emergency medical transportation to a suitable facility if it is determined that existing facilities are inadequate in order to treat or stabilize your medical condition;
  - provide confirmation of coverage and pay your eligible medical expenses directly to the recommended medical service provider;
  - consult with your attending physician to monitor your care; and
  - monitor the appropriateness, necessity and reasonableness of that care to ensure that your resulting eligible expenses will be covered by this insurance.



## How to Submit a Claim

### How to Submit a Claim

When you call us at the time of an emergency, you will be given all the information required to file a claim. Otherwise, please refer to the instructions below.

- We do not cover fees charged for completing a medical certificate.
- You must file your claim with us within 90 days of your return to your departure point.
- If you need a Claim & Authorization form, please contact our Claims Department at 1-800-387-2487 toll-free from the U.S. and Canada, or (905) 816-2561.
- Or you can visit our website at <https://www.rbcroyalbank.com/travelinsurance/travel-insurance-claims.html> to obtain an **Emergency Medical** claim form.
- Our address: P.O. Box 97, Station A, Mississauga, Ontario, L5A 2Y9

### Information Required for each type of claim

If you are making an **Emergency Medical Insurance** claim:

We require the fully completed Claim & Authorization form, and when applicable:

- Our medical questionnaire.
- Original of all bills, invoices and receipts.
- Proof of payment by your government health insurance plan and payment from any other insurer or benefit plan.
- The completed and signed Power of Attorney and Régie de l'assurance maladie du Québec forms if you reside in the province of Québec.
- A complete diagnosis from the physician(s) and/or hospital(s) who provided the treatment, including, where applicable, written verification from the physician who treated you during your trip that the expenses were medically necessary.

In addition, for accidental dental expenses, we require proof of the accident.

**FAILURE TO COMPLETE THE REQUIRED CLAIM & AUTHORIZATION FORM IN FULL WILL DELAY THE ASSESSMENT OF YOUR CLAIM.**

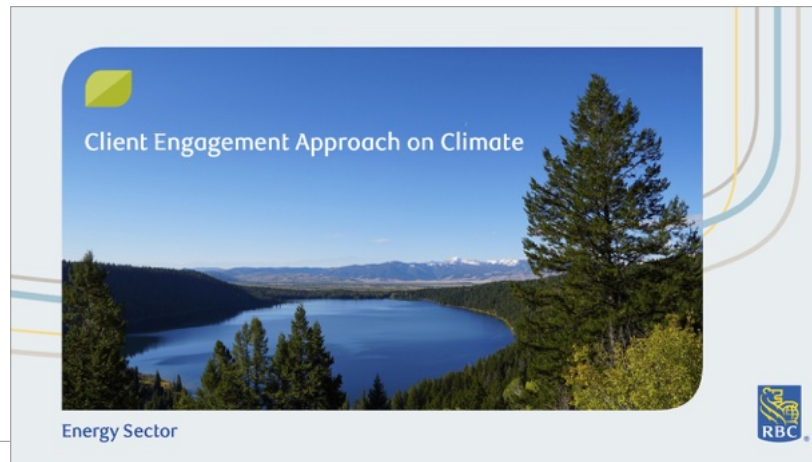
**Project:** RBC Report: Client Engagement Approach on Climate, 2023

**My Role:** Production: Text and image Layouts; full menu navigation and interactive functionality; all revisions; digital-ready preparation as *Interactive PDFs* for online download (Adobe InDesign, Photoshop, Illustrator and Adobe Acrobat)

**Created at:** Independent Studio

**Client:** RBC Royal Bank of Canada

**Web:** [www.rbc.com/our-impact/sustainability-reporting/index.html](http://www.rbc.com/our-impact/sustainability-reporting/index.html)





**CLIENT ENGAGEMENT APPROACH: ENERGY SECTOR**

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- About this document
- Introduction
- Client engagement on transition plans
- Assess
- Respond
- Path ahead
- End notes
- Legal notes



**About this document**

Introduction: RBC's position on the transition to net-zero

- Plans for the transition
- RBC's role



**Client engagement on transition plans**

- Cross-sector approach
- Energy sector approach



**Assess**

- Overview
- A. Assessment criteria
- B. Maturity scale
- C. Sector-specific adaptations



**Respond**

- Leverage insights from assessment
- Deepen support



**Path ahead**

- Areas of focus
- Commitment to transparency



**CLIENT ENGAGEMENT APPROACH: ENERGY SECTOR**

## Assess

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**C. Sector-specific adaptations: oil & gas**

**Sector context**

RBC CMs encouraged by the emission reduction policies of many of its oil & gas clients. Through collaborative discussions with these clients, the business understands that many clients share RBC's view on the need to reduce global emissions and interest in working together to help achieve this. There is much more to do to partner with clients in preparing for the low carbon economy of the future.

As clients in the sector continue to build stronger resilience, the business expects many of its clients to continue to invest in reducing their operational (scopes 1 and 2) emissions and to explore new growth opportunities in areas such as low emissions energy sources\* (e.g. green hydrogen and renewable energy) which will be important for RBC CMs and its clients to work together to help mitigate emerging future risks such as the potential for asset stranding.

Reducing operational emissions in the oil & gas sector will require a continued focus on reducing fugitive methane emissions.

**RBC CM expects many of its clients to continue to invest in reducing their operational (scopes 1 and 2) emissions and to evaluate new growth opportunities in areas such as low-emissions energy sources.**

