

CSAE Member Services

For associations and not-for-profit organizations

As a result of your membership with CSAE, you have access to a special group benefits offer to help ensure your program provides additional value to your employees.



csae | scda®

CANADIAN SOCIETY OF ASSOCIATION EXECUTIVES
SOCIÉTÉ CANADIENNE DES DIRECTEURS D'ASSOCIATION



Group Banking Packages

Advice and support to help your employees address their financial needs

Our Group Banking Program is built on a platform of one-on-one financial advice where employees can enjoy the convenience of a single contact point for access to a full range of banking and financial services.

Some of the biggest challenges in today's business environment are attracting talent, retaining employees and building loyalty in the workforce. With the cost of replacing an employee ranging from 25 to 50 percent of their salary, and anxiety about economic conditions impacting productivity, building loyalty to your organization is key to achieving better business results.

By helping your employees address their banking questions and concerns in today's complex financial world, you can also address morale, improve productivity and build employee loyalty.

Advantages for your association or not-for-profit organization

- › Dedicated advisors who work with employees to build personalized financial strategies based on their individual needs and goals.
- › Competitive savings plans that help you attract and retain quality employees.
- › No additional cost to you to establish and maintain a group banking program.

Advantages for your employees

- › Personal financial advice – one on one or through group seminars.
- › A single contact point for all their financial needs.
- › Choice of banking packages with special offers on premium packages.
- › More savings with lower banking fees and preferred interest rates.

Product Solutions

Deposit accounts

- › Monthly fee waived for first three months on RBC VIP Banking® account (\$90 value). Monthly fee waived for first six months on RBC Signature No Limit Banking® account (\$83.70 value).
- › More value with your choice of all inclusive premium banking packages offering freedom, flexibility and real savings.

- › Save more with MultiProduct Rebate®. If you have two or more eligible RBC® products, you could enjoy fully rebated or reduced monthly banking fees. Other transaction fees may apply.

Credit cards

- › Receive 20,000 welcome bonus RBC Rewards® points when you enroll for an RBC Visa Infinite® Avion® card*.

Residential mortgages

- › Customized options.
- › Special discount rates.

Personal lending

- › Preferred interest rates on a Royal Credit Line® account.
- › Special discount of 0.5% on fixed or variable rate installment loans.
- › RRSP loans at Royal Bank Prime + 0%.**

Investment services

- › Receive preferred interest rates on GICs including best customer bonus rate.†
- › A broad range of registered education savings plan (RESP) options.
- › Access to Tax-Free Savings Accounts.

Our knowledgeable representatives are there to ensure your employees receive the advice they need, whether it is for managing a budget, establishing a mortgage or saving for the trip of a lifetime.

Group Savings Plans

Providing personal financial advice to your employees

Group savings plans are a flexible, cost-effective way to provide additional benefits to attract and retain the people who make your association or not-for-profit organization work.

As a member of CSAE, you can take advantage of a special RBC Royal Bank group savings plan offer to help establish or add additional value to the benefits of working for your organization. Working with RBC Royal Bank, you can help your employees save for the future while providing them with one-on-one assistance to take full advantage of the benefits you are offering them. The RBC team of advisors will help you set up a plan that fits your needs and is easy to administer.

Advantages for your association or not-for-profit organization

- › Advice in helping you build the right group savings plan for your particular needs.
- › Dedicated support and services.
- › Ongoing education for employees and seminars at your request.
- › Ease of administration.
- › No administration fee with our standard option.
- › Access to comprehensive tools and educational materials.

Advantages for your employees

- › Personalized investment advice from qualified advisors.
- › Comprehensive investment portfolio solutions that can help meet the individual needs of each of your employees.
- › Convenient payroll deductions that make investing easier.
- › Tax advantages for registered plans.

About Group Financial Services

Currently, Group Financial Services (GFS) administers more than 4,000 group savings plans in Canada for organizations of all sizes, in all major industries and across the association, private and public sectors. We manage more than \$2 billion in assets for more than 150,000 employees enrolled in these plans.

Group Savings Plan Solutions

Group RRSP

- › Versatile retirement savings plans.
- › Diversified investment options including deposit accounts, GICs, mutual funds and more.
- › Easy account set-up with ongoing access to advisors.

Group Investment Account

- › A non-registered group savings plan that helps your employees save for short-, medium- and long-term goals such as supplemental retirement savings, home ownership, education or the vacation of a lifetime.

RBC group savings plans offer personal investment advice to help your employees identify and reach their goals – an ongoing process that can help attract and retain long-term employees and motivate greater productivity.



Support for you

The GFS support structure is designed to reduce your time and effort in managing your plan. We will work with you to build and maintain your program, leaving you free to concentrate on your organization's needs. We also provide a wealth of tools and communications support to help you make the most of your plan.



Sponsor materials

Resources to outline the services and support associated with your RBC group savings plan.



Group Financial Services Sponsor Site

A password-protected website providing online contribution remittance and reporting, plus a library of information and updates on group savings plans.



Complete CAP Guidelines Support

Materials and expertise to ensure you are familiar with the requirements of establishing a group savings plan.



Group Advisor Electronic Newsletter

Updates in a quarterly newsletter on industry issues, regulatory requirements, and products and services that can add value to your plan.



Ongoing Annual Reports

Performance reviews, plan summaries and updates from the RBC Group Financial Services team.

To find out how you can benefit from this exclusive offer or for more information, please call us at 1-877-633-2425 or email us at GFSnationalaccountrep@rbc.com



RBC group savings plans are products of Group Financial Services, a division of RBC Global Asset Management Inc. RBC Funds are offered by RBC Global Asset Management Inc. and distributed through authorized dealers. Guaranteed investment certificates (GICs) are products of Royal Bank of Canada or its affiliates. Investment advice is provided by Royal Mutual Funds Inc. Royal Mutual Funds Inc. is licensed as a financial services firm in Quebec. RBC Global Asset Management Inc., Royal Mutual Funds Inc. and Royal Bank of Canada are separate corporate entities which are affiliated.

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* To receive the 20,000 bonus RBC Rewards points, your application form must be received by December 31, 2011 and approved by us. Upon enrolment, 20,000 bonus RBC Rewards points will appear on your first monthly statement. Additional cardholder(s), as well as existing RBC Visa Infinite Avion cardholders as of the offer eligibility period, are not eligible for this offer. Existing Visa Platinum Avion, Cathay Pacific Visa Platinum, British Airways Visa Platinum, Visa Gold Preferred or Visa Platinum Preferred cardholders (now RBC Rewards Preferred cardholders), transferring to an RBC Visa Infinite Avion card as of the offer eligibility period, are not eligible for this offer. This offer may not be combined or used in conjunction with any other offer.

** RRSP preferred rate pricing is only available to clients who contribute into an RSP within RBC (such as RBC Royal Bank, RBC Direct Investing, RBC Dominion Securities, RBC Insurance and Phillips, Hager & North Investment Counsel).

† Interest rates are per annum rates. Applies to minimum one-year non-redeemable GICs with a minimum balance of \$1,000.

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