

## Johnson, Tracey FIN:EX

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**From:** Hopkins, Jim FIN:EX  
**Sent:** August 1, 2018 3:51 PM  
**To:** Posch, Petra FIN:EX  
**Subject:** RE: BCTESG messaging

Petra,,,,if I sent the emails, I would have copied Kevin ..

Cheers Jim

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**From:** Hopkins, Jim FIN:EX  
**Sent:** Wednesday, August 1, 2018 3:45 PM  
**To:** Horner, Melissa EDUC:EX  
**Cc:** Edgington, Neil EDUC:EX; Hope, Jean FIN:EX; Kelly, Erin EDUC:EX; Posch, Petra FIN:EX  
**Subject:** FW: BCTESG messaging

Hi Melissa...I will be pleased to alert the major banks of this reminder ...to whom shall we refer them if they have any questions --name , title, email, phone number

Plse know that the banks will take some time to rally their work force to help us and there is not much time here—so I don't hold out a lot of hope for material success. If I may suggest a better way to promote this opportunity is to get to parents by ad in newspapers /radio or a social media avenue or perhaps through school board administration offices to eligible families

Best regards  
Jim

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**From:** Horner, Melissa EDUC:EX  
**Sent:** Wednesday, August 1, 2018 12:37 PM  
**To:** Hopkins, Jim FIN:EX  
**Cc:** Edgington, Neil EDUC:EX; Kelly, Erin EDUC:EX  
**Subject:** BCTESG messaging

Dear Jim;

The Ministry of Education is working to remind B.C. parents and guardians of eligible children that a deadline is fast approaching to sign up for the \$1,200 B.C. Training and Education Savings Grant (BCTESG). For those born in 2007 and 2008, the deadline to apply for the BCTESG is August 14, 2018. For children born in 2009, the deadline to sign up for the BCTESG is August 14, 2018 or the day before the child's ninth birthday, whichever is later. This is the last time that these cohorts of children will be eligible to receive the BCTESG. This grant is an important resource for students as it provides a free \$1,200 for when students are entering post-secondary education and training. The grant may be used towards full-time and part-time studies in a wide range of programs, including vocational schools, apprenticeships, trades training, college or university.

Any assistance in promoting the BCTESG leading up to and beyond the August 14, 2018 deadline would be appreciated and would benefit many B.C. children.

Please share the attached information to any stakeholders who you feel it may benefit. Our goal is to reach as many families and caregivers as possible. Kevin MacMillen shared information regarding the Premiers Award nomination to the top participating banks, see emails below. It would be wonderful if this messaging could be forwarded to those institutions, if possible, or even all of the 56 institutions in B.C. that are offering the grant. We are hearing that some families are under that impression that their institution is not offering the grant, even though they are listed as a provider.

Please let me know if you have any questions, concerns, or suggestions. I would be happy to work with your staff in any way to try and get the messaging out.

Thank you,

Melissa Horner  
 Director, Graduation Program Policy  
 Ministry of Education  
[Melissa.Horner@gov.bc.ca](mailto:Melissa.Horner@gov.bc.ca)  
 250-208-0712

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**From:** Horner, Melissa EDUC:EX  
**Sent:** Tuesday, February 13, 2018 1:45 PM  
**To:** MacMillen, Kevin FIN:EX  
**Subject:** RE: BCTESG

Hello Kevin,

The table below provides the year over year numbers for the major institutions.

Financial Institutions	2015 (\$)	2016 (\$)	2017 (\$)
BMO Investments Inc.	492,000	3,880,800	2,042,400
CIBC	-	-	990,000
HSBC Investment Funds (Canada) Inc.	-	633,600	433,200
HSBC Securities (Canada) Inc.	-	-	61,200
RBC Global Asset Management Inc.	-	212,400	91,200
RBC Investor Services Trust	58,800	246,000	94,800
Royal Bank of Canada	-	12,756,000	10,447,200
Scotia Capital Inc.	232,800	632,400	367,200
Scotia Securities Inc.	-	2,175,600	1,725,600
The Bank of Nova Scotia	-	211,200	294,000
TD Securities Inc.	-	-	7,200
The Toronto-Dominion Bank	-	2,905,200	6,073,200

Please let me know if you need any additional information.

Thank you,  
 Melissa

**From:** Horner, Melissa EDUC:EX  
**Sent:** Friday, February 9, 2018 3:46 PM  
**To:** MacMillen, Kevin FIN:EX  
**Subject:** RE: BCTESG

Hello Kevin,

Just wanted to provide an update and let you know that we are working on the request and should have the numbers within the next week or so.

Thank you,  
Melissa

**From:** MacMillen, Kevin FIN:EX  
**Sent:** Thursday, February 1, 2018 1:33 PM  
**To:** Hillier, Emilie A EDUC:EX  
**Cc:** Horner, Melissa EDUC:EX  
**Subject:** RE: BCTESG

Yes you have identified the banks we are interested in. Thanks for helping out on this request.

Kevin

**From:** Hillier, Emilie A EDUC:EX  
**Sent:** Thursday, February 1, 2018 12:32 PM  
**To:** MacMillen, Kevin FIN:EX  
**Cc:** Horner, Melissa EDUC:EX  
**Subject:** RE: BCTESG

Hi Kevin,

You are very welcome for the certificate. The work of Jim Hopkins, you, and your team has been instrumental to the success of the program.

Our current ADM is Sally Barton.

I have copied Melissa Horner who will be able to get you some numbers. She may need to contact our ESDC partners for the latest numbers on the major banks.

Melissa, please see Kevin's request below.

For confirmation, are you looking for TD, RBC, CIBC, Scotiabank, BMO, and HSBC?

Thanks for reaching out,

Emilie

**Emilie Hillier**  
Executive Director, Strategic Initiatives and Student Certification  
BC Ministry of Education | 250-886-4844

**From:** MacMillen, Kevin FIN:EX  
**Sent:** Thursday, February 1, 2018 11:25 AM  
**To:** Hillier, Emilie A EDUC:EX  
**Subject:** BCTESG

Hi Emilie.

I recently received a very nice letter and framed Premiers Award certificate relating to this program. I am grateful that Provincial Treasury's efforts were recognized.

We would like to send a note to our banking partners to thank them for their participation in making this such a success. To that end, would your team be able to provide year over year stats for the major banks (2016 v 2017)? My boss Jim Hopkins will send it, and wants to cc your ADM – Jill Cott has moved on so who would that be?



**Kevin MacMillen**  
Executive Director | Banking & Cash Management | Provincial Treasury | Ministry of Finance  
Office: 778 698-5882 | Mobile: 250 217-7874

## **Johnson, Tracey FIN:EX**

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**From:** Hopkins, Jim FIN:EX  
**Sent:** August 2, 2018 11:15 AM  
**To:** Salling, Tammy L FIN:EX  
**Subject:** Canadian Imperial Bank of Commerce Letter re BCTESG.  
**Attachments:** Canadian Imperial Bank of Commerce.docx

Please address it to the people named here and include Geoff and Veni as bank cc's

Thx Jim

## Johnson, Tracey FIN:EX

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**From:** Salling, Tammy L FIN:EX on behalf of Hopkins, Jim FIN:EX  
**Sent:** August 2, 2018 2:34 PM  
**To:** 'lesly.tayles@scotiabank.com'  
**Cc:** Barton, Sally EDUC:EX; Horner, Melissa EDUC:EX; Hope, Jean FIN:EX; 'mark.hadden@scotiabank.com'  
**Subject:** BC Training and Education Savings Grant (BCTESG) Program  
**Attachments:** BCTESG shareable text and links.docx

371720

Dear Ms. Tayles:

The Bank of Nova Scotia has been a welcome partner in establishing the banking infrastructure required to deliver the British Columbia Training and Education Savings Grant Program (BCTESG). I am writing to alert you and your colleagues to the fact that a deadline is fast approaching for parents and guardians of eligible children to sign up for the BCTESG and I am seeking your support in reminding your clients.

Specifically, for those children born in 2007 and 2008, the deadline to apply for the BCTESG is August 14, 2018, and for children born in 2009, the deadline to sign up for the BCTESG is August 14, 2018, or the day before the child's ninth birthday, whichever is later. This is the last time that these cohorts of children will be eligible to receive the BCTESG. This grant is an important resource for students as it provides a free \$1,200 for when students are entering post-secondary education and training. The grant may be used towards full-time and part-time studies in a wide range of programs, including vocational schools, apprenticeships, trades training, college or university.

The Ministry of Education has issued news releases dating back to March 2018 to remind parents and guardians, and will be following up with other communications to parents over the few remaining weeks.

Any assistance on this tight notice in promoting the BCTESG leading up to and beyond the August 14, 2018, deadline would be appreciated and would benefit many BC children. Our goal is to reach as many families and caregivers as possible.

For reference I am attaching an information sheet on the matter for your colleagues. Please let me know if you have any questions or suggestions. Your staff are welcome to contact:

[BCTESG@gov.bc.ca](mailto:BCTESG@gov.bc.ca) OR:

Melissa Horner

Director, Graduation Program Policy

Ministry of Education

[Melissa.Horner@gov.bc.ca](mailto:Melissa.Horner@gov.bc.ca)

250 208-0712

Many thanks. Your support of the BCTESG Program and its continued success is gratefully acknowledged.

Best regards,

**Jim Hopkins** | Assistant Deputy Minister

Provincial Treasury Division

Ministry of Finance

**Ph:** 250 387-9295 | **e:** [Jim.Hopkins@gov.bc.ca](mailto:Jim.Hopkins@gov.bc.ca)



## **BC Training and Education Savings Grant (BCTESG)**

B.C. parents and guardians of eligible children are reminded that a deadline is fast approaching to sign up for the \$1,200 B.C. Training and Education Savings Grant (BCTESG). The grant may be used towards full-time and part-time studies in a wide range of programs, including vocational schools, apprenticeships, trades training, college or university.

Children born in 2006 or later are eligible for the grant. For those born in 2007 and 2008, the deadline to apply for the BCTESG is August 14, 2018. For children born in 2009, the deadline to sign up for the BCTESG is August 14, 2018 or the day before the child's ninth birthday, whichever is later. At the time of application the child and at least one parent or guardian must be a resident of British Columbia.

There are no additional fees or financial contributions needed to receive the \$1,200, so parents and families who can't afford to put aside savings at this time can still start an RESP. Even the smallest investment can grow over time and make it easier to pursue post-secondary education.

Signing up is as easy as stopping in at a local bank or financial institution to complete a simple application for an RESP. If approved, the \$1,200 grant will be deposited directly into the RESP. Once deposited, the investment grows tax free.

More than 280,000 B.C. children are eligible to receive the grant. To date, about 60 per cent of eligible parents have not signed up for the \$1,200 grant.

### **Quick facts**

- The BCTESG is available through 56 financial institutions, including credit unions. A complete list of promoters is available on our website at <https://www2.gov.bc.ca/gov/content/education-training/k-12/support/bc-training-and-education-savings-grant>
- RESPs can be left open for up to 36 years and can be used by beneficiaries to pay for full-time or part-time studies in a qualifying college, university, trade school, or apprenticeship programs.
- In the event that the RESP is closed or the beneficiary chooses not to pursue a post-secondary education or training program, the BCTESG will be returned to the Province of British Columbia.
- All RESPs grow tax free, and money paid out of an RESP is taxed based on the income of the student. Since many students have little or no income when they attend post-secondary education, they can usually withdraw the money without paying tax.
- The BCTESG has been offered since August 2015.

Contact email: [BCTESG@gov.bc.ca](mailto:BCTESG@gov.bc.ca)

More information here: [www.gov.bc.ca/BCTESG](http://www.gov.bc.ca/BCTESG)

June 22, 2018 News release: <https://www2.gov.bc.ca/gov/content/education-training/k-12/support/bc-training-and-education-savings-grant>

Social Media:

Facebook:

<https://www.facebook.com/BCProvincialGovernment/photos/pb.203652059653094.-2207520000.1530891798./2219146091437004/?type=3&theater>

Twitter: <https://twitter.com/BCGovNews/status/933416649625096192>

Promotional Materials:

Poster and rack cards: <https://www2.gov.bc.ca/gov/content/education-training/k-12/support/bc-training-and-education-savings-grant/print-material>



## Johnson, Tracey FIN:EX

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**From:** Salling, Tammy L FIN:EX on behalf of Hopkins, Jim FIN:EX  
**Sent:** August 2, 2018 2:41 PM  
**To:** 'smauro.manzi@td.com'  
**Cc:** Barton, Sally EDUC:EX; Horner, Melissa EDUC:EX; Hope, Jean FIN:EX; 'Thom, Trevor'  
**Subject:** BC Training and Education Savings Grant (BCTESG) Program  
**Attachments:** BCTESG shareable text and links.docx

371720

Dear Mr. Manzi:

The Toronto Dominion Bank has been a welcome partner in establishing the banking infrastructure required to deliver the British Columbia Training and Education Savings Grant Program (BCTESG). I am writing to alert you and your colleagues to the fact that a deadline is fast approaching for parents and guardians of eligible children to sign up for the BCTESG and I am seeking your support in reminding your clients.

Specifically, for those children born in 2007 and 2008, the deadline to apply for the BCTESG is August 14, 2018, and for children born in 2009, the deadline to sign up for the BCTESG is August 14, 2018, or the day before the child's ninth birthday, whichever is later. This is the last time that these cohorts of children will be eligible to receive the BCTESG. This grant is an important resource for students as it provides a free \$1,200 for when students are entering post-secondary education and training. The grant may be used towards full-time and part-time studies in a wide range of programs, including vocational schools, apprenticeships, trades training, college or university.

The Ministry of Education has issued news releases dating back to March 2018 to remind parents and guardians, and will be following up with other communications to parents over the few remaining weeks.

Any assistance on this tight notice in promoting the BCTESG leading up to and beyond the August 14, 2018, deadline would be appreciated and would benefit many BC children. Our goal is to reach as many families and caregivers as possible.

For reference I am attaching an information sheet on the matter for your colleagues. Please let me know if you have any questions or suggestions. Your staff are welcome to contact:

[BCTESG@gov.bc.ca](mailto:BCTESG@gov.bc.ca) OR:  
Melissa Horner  
Director, Graduation Program Policy  
Ministry of Education  
[Melissa.Horner@gov.bc.ca](mailto:Melissa.Horner@gov.bc.ca)  
250 208-0712

Many thanks. Your support of the BCTESG Program and its continued success is gratefully acknowledged.

Best regards,

**Jim Hopkins** | Assistant Deputy Minister  
Provincial Treasury Division  
Ministry of Finance  
**Ph:** 250 387-9295 | **e:** [Jim.Hopkins@gov.bc.ca](mailto:Jim.Hopkins@gov.bc.ca)



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There are no additional fees or financial contributions needed to receive the \$1,200, so parents and families who can't afford to put aside savings at this time can still start an RESP. Even the smallest investment can grow over time and make it easier to pursue post-secondary education.

Signing up is as easy as stopping in at a local bank or financial institution to complete a simple application for an RESP. If approved, the \$1,200 grant will be deposited directly into the RESP. Once deposited, the investment grows tax free.

More than 280,000 B.C. children are eligible to receive the grant. To date, about 60 per cent of eligible parents have not signed up for the \$1,200 grant.

### **Quick facts**

- The BCTESG is available through 56 financial institutions, including credit unions. A complete list of promoters is available on our website at <https://www2.gov.bc.ca/gov/content/education-training/k-12/support/bc-training-and-education-savings-grant>
- RESPs can be left open for up to 36 years and can be used by beneficiaries to pay for full-time or part-time studies in a qualifying college, university, trade school, or apprenticeship programs.
- In the event that the RESP is closed or the beneficiary chooses not to pursue a post-secondary education or training program, the BCTESG will be returned to the Province of British Columbia.
- All RESPs grow tax free, and money paid out of an RESP is taxed based on the income of the student. Since many students have little or no income when they attend post-secondary education, they can usually withdraw the money without paying tax.
- The BCTESG has been offered since August 2015.

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## Johnson, Tracey FIN:EX

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**From:** Salling, Tammy L FIN:EX on behalf of Hopkins, Jim FIN:EX  
**Sent:** August 2, 2018 2:38 PM  
**To:** 'ashif.ratanshi@rbc.com'  
**Cc:** Barton, Sally EDUC:EX; Horner, Melissa EDUC:EX; Hope, Jean FIN:EX; 'alex.caridia@rbc.com'  
**Subject:** BC Training and Education Savings Grant (BCTESG) Program  
**Attachments:** BCTESG shareable text and links.docx

371720

Dear Mr. Ratanshi:

The Royal Bank of Canada has been a welcome partner in establishing the banking infrastructure required to deliver the British Columbia Training and Education Savings Grant Program (BCTESG). I am writing to alert you and your colleagues to the fact that a deadline is fast approaching for parents and guardians of eligible children to sign up for the BCTESG and I am seeking your support in reminding your clients.

Specifically, for those children born in 2007 and 2008, the deadline to apply for the BCTESG is August 14, 2018, and for children born in 2009, the deadline to sign up for the BCTESG is August 14, 2018, or the day before the child's ninth birthday, whichever is later. This is the last time that these cohorts of children will be eligible to receive the BCTESG. This grant is an important resource for students as it provides a free \$1,200 for when students are entering post-secondary education and training. The grant may be used towards full-time and part-time studies in a wide range of programs, including vocational schools, apprenticeships, trades training, college or university.

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Melissa Horner

Director, Graduation Program Policy

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Many thanks. Your support of the BCTESG Program and its continued success is gratefully acknowledged.

Best regards,

**Jim Hopkins** | Assistant Deputy Minister

Provincial Treasury Division

Ministry of Finance

**Ph:** 250 387-9295 | **e:** [Jim.Hopkins@gov.bc.ca](mailto:Jim.Hopkins@gov.bc.ca)



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## Johnson, Tracey FIN:EX

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**From:** Salling, Tammy L FIN:EX on behalf of Hopkins, Jim FIN:EX  
**Sent:** August 2, 2018 2:21 PM  
**To:** 'harry.culham@cibc.com'; 'christina.kramer@cibc.com'  
**Cc:** Barton, Sally EDUC:EX; Horner, Melissa EDUC:EX; Hope, Jean FIN:EX; 'Geoffrey.Reeves@cibc.com'; 'veni.iozzo@cibc.com'  
**Subject:** BC Training and Education Savings Grant (BCTESG) Program  
**Attachments:** BCTESG shareable text and links.docx

371720

Dear Mr. Culham and Ms. Kramer:

The Canadian Imperial Bank of Commerce has been a welcome partner in establishing the banking infrastructure required to deliver the British Columbia Training and Education Savings Grant Program (BCTESG). I am writing to alert you and your colleagues to the fact that a deadline is fast approaching for parents and guardians of eligible children to sign up for the BCTESG and I am seeking your support in reminding your clients.

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Melissa Horner

Director, Graduation Program Policy

Ministry of Education

[Melissa.Horner@gov.bc.ca](mailto:Melissa.Horner@gov.bc.ca)

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Best regards,

**Jim Hopkins** | Assistant Deputy Minister

Provincial Treasury Division

Ministry of Finance

**Ph:** 250 387-9295 | **e:** [Jim.Hopkins@gov.bc.ca](mailto:Jim.Hopkins@gov.bc.ca)



## BC Training and Education Savings Grant (BCTESG)

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## Johnson, Tracey FIN:EX

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**From:** Hopkins, Jim FIN:EX  
**Sent:** August 3, 2018 11:27 AM  
**To:** Horner, Melissa EDUC:EX  
**Cc:** Posch, Petra FIN:EX; Edgington, Neil EDUC:EX  
**Subject:** RE: BC Training and Education Savings Grant (BCTESG) Program

Much appreciated...and the Ministry's communications initiatives looks good and will hopefully turn the dial  
Cheers Jim

**From:** Horner, Melissa EDUC:EX  
**Sent:** Friday, August 3, 2018 10:46 AM  
**To:** Hopkins, Jim FIN:EX  
**Cc:** Posch, Petra FIN:EX; Edgington, Neil EDUC:EX  
**Subject:** RE: BC Training and Education Savings Grant (BCTESG) Program  
Hello Jim,

We are happy to answer any questions that come your way; for your interest and information is the attached document which includes current participation rates and completed promotional activities.

Upcoming:

- August 6, 2018 – B.C. day, social media reminders
- August/September 2018 – inclusion of information into the Ministry of Education back to school packages
- Fall/Winter 2018 – start up of project with PSA Behavioural Insights Group (BIG)
- October RESPAG meeting in Toronto
- messaging during Financial Literacy month (Nov) and Education Savings Week (Nov)
- December – holiday messaging (not confirmed)

We can give you an update on numbers at the end of this month.

Melissa

**From:** Hopkins, Jim FIN:EX  
**Sent:** Friday, August 3, 2018 9:57 AM  
**To:** Horner, Melissa EDUC:EX  
**Cc:** Posch, Petra FIN:EX  
**Subject:** RE: BC Training and Education Savings Grant (BCTESG) Program

Melissa...plse tell us what your Ministry decides to do by way of communications with parents/guardians –I expect follow up inquiry from the banks ...also hope all this makes a difference and we wld be grateful to know if it moved the dial with take up by parents ...

Thanks Jim

**om:** Horner, Melissa EDUC:EX  
**Sent:** Friday, August 3, 2018 9:08 AM  
**To:** Hopkins, Jim FIN:EX  
**Subject:** RE: BC Training and Education Savings Grant (BCTESG) Program  
Thank you again, Jim!

**From:** Hopkins, Jim FIN:EX  
**Sent:** Thursday, August 2, 2018 7:15 PM  
**To:** Horner, Melissa EDUC:EX  
**Cc:** Hope, Jean FIN:EX  
**Subject:** Fw: BC Training and Education Savings Grant (BCTESG) Program  
Fyi

Sent from my BlackBerry 10 smartphone on the TELUS network.

**From:** Manzi, Mauro  
**Sent:** Thursday, August 2, 2018 6:19 PM  
**To:** Hopkins, Jim FIN:EX

**Subject:** Re: BC Training and Education Savings Grant (BCTESG) Program

Thanks Jim for the reminder I will make sure this gets in our teams hands to communicate and hopefully allow our customers to take full advantage of the opportunity. Many thanks.

Mauro

Sent from my iPhone

On Aug 2, 2018, at 2:47 PM, Hopkins, Jim FIN:EX <[Jim.Hopkins@gov.bc.ca](mailto:Jim.Hopkins@gov.bc.ca)> wrote:

371720

Dear Mr. Manzi:

The Toronto Dominion Bank has been a welcome partner in establishing the banking infrastructure required to deliver the British Columbia Training and Education Savings Grant Program (BCTESG). I am writing to alert you and your colleagues to the fact that a deadline is fast approaching for parents and guardians of eligible children to sign up for the BCTESG and I am seeking your support in reminding your clients.

Specifically, for those children born in 2007 and 2008, the deadline to apply for the BCTESG is August 14, 2018, and for children born in 2009, the deadline to sign up for the BCTESG is August 14, 2018, or the day before the child's ninth birthday, whichever is later. This is the last time that these cohorts of children will be eligible to receive the BCTESG. This grant is an important resource for students as it provides a free \$1,200 for when students are entering post-secondary education and training. The grant may be used towards full-time and part-time studies in a wide range of programs, including vocational schools, apprenticeships, trades training, college or university.

The Ministry of Education has issued news releases dating back to March 2018 to remind parents and guardians, and will be following up with other communications to parents over the few remaining weeks.

Any assistance on this tight notice in promoting the BCTESG leading up to and beyond the August 14, 2018, deadline would be appreciated and would benefit many BC children. Our goal is to reach as many families and caregivers as possible.

For reference I am attaching an information sheet on the matter for your colleagues. Please let me know if you have any questions or suggestions. Your staff are welcome to contact:

[BCTESG@gov.bc.ca](mailto:BCTESG@gov.bc.ca) OR:

Melissa Horner

Director, Graduation Program Policy

Ministry of Education

[Melissa.Horner@gov.bc.ca](mailto:Melissa.Horner@gov.bc.ca)

250 208-0712

Many thanks. Your support of the BCTESG Program and its continued success is gratefully acknowledged.

Best regards,

**Jim Hopkins** | Assistant Deputy Minister

Provincial Treasury Division

Ministry of Finance

**Ph:** 250 387-9295 | **e:** [Jim.Hopkins@gov.bc.ca](mailto:Jim.Hopkins@gov.bc.ca)

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## Johnson, Tracey FIN:EX

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**From:** Hopkins, Jim FIN:EX  
**Sent:** August 9, 2018 3:21 PM  
**To:** 'Caridia, Alex'  
**Cc:** Myers, Sam FIN:EX; Lewis, Jason FIN:EX  
**Subject:** FW: BCTESG - RBC

Alex...fyi...your colleagues are doing some good work for the province on the investment side of the bank ledger

I will call tomorrow am

Cheers Jim

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**From:** Dalton, Kevin [mailto:kevin.dalton@rbc.com]  
**Sent:** Thursday, August 9, 2018 8:51 AM  
**To:** Hopkins, Jim FIN:EX  
**Cc:** Walker, Michael J (Toronto); Yeung, Rachel  
**Subject:** BCTESG - RBC contacts

Jim,

It was very nice to speak to you yesterday – thank you for your time and for your continued partnership on the BC Training and Education Savings Grant Program – a great initiative which supports our clients and their families through their RESP investments.

As I mentioned, I am part of the RBC National Office team here in Toronto which supports the full range of RBC Branch-based investment products and accounts, including the registered plans portfolio and of course our RESP account.

In terms of ongoing contacts here at RBC I thought worth sharing some leadership moves which may be relevant to you. I know that you have previously been in contact with Ashif Ratanshi, but as I mentioned he has recently taken on an international leadership position within RBC and is now based out of the UK. So that you continue to have an appropriate executive contact at RBC I think it would be worth making an introduction to Michael J. Walker (copied). Michael has responsibility for the part of our business which I believe is most relevant to this program; he is President of Royal Mutual Funds Inc. and is the executive responsible for the business of RBC Mutual Fund Distribution and Financial Planning. For your records, and for future communications, could I suggest that you substitute Ashif's details with:

Michael J. Walker  
President, Royal Mutual Funds Inc.  
88 Queens Quay West  
Toronto, ON  
M5J 0B8

Michael can also be contacted on email at [michael.j.walker@rbc.com](mailto:michael.j.walker@rbc.com). His assistant is Rachel Yeung who I am also copying in.

I report directly to Michael and you can of course always reach out to me if there is anything I assist with. I know that various members of your team are in contact with my team here for more 'operational' issues and they should continue to use those contacts as appropriate.

We look forward to RBC's continued partnership with the BC Ministry of Finance, helping clients thrive and communities prosper

Kevin

**Kevin Dalton** | Senior Director, Business & Product Management, Mutual Fund Distribution and Financial Planning |  
**Royal Bank of Canada**

Mobile: +1 (647) 225 2542 | Email: kevin.dalton@rbc.com

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## **Johnson, Tracey FIN:EX**

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**From:** Hopkins, Jim FIN:EX  
**Sent:** August 9, 2018 9:09 AM  
**To:** Dalton, Kevin  
**Cc:** Walker, Michael J (Toronto); Yeung, Rachel; Hope, Jean FIN:EX; Salling, Tammy L FIN:EX; Horner, Melissa EDUC:EX; Posch, Petra FIN:EX  
**Subject:** Re: BCTESG - RBC contacts

Many thanks Kevin and again we appreciate RBC 's support and interest in the BC Training and Education Saving Grant program.

Pleased to meet you Michael and we will be pleased to add you and Kevin to our distribution list for important communications respecting BCTESG

Best regards  
Jim

Sent from my BlackBerry 10 smartphone on the TELUS network.

**From:** Dalton, Kevin  
**Sent:** Thursday, August 9, 2018 8:51 AM  
**To:** Hopkins, Jim FIN:EX  
**Cc:** Walker, Michael J (Toronto); Yeung, Rachel  
**Subject:** BCTESG - RBC contacts

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Kevin

**Kevin Dalton** | Senior Director, Business & Product Management, Mutual Fund Distribution and Financial Planning |  
**Royal Bank of Canada**  
Mobile: +1 (647) 225 2542 | Email: [kevin.dalton@rbc.com](mailto:kevin.dalton@rbc.com)

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