



RBC Royal Bank RBC® Group Retirement Savings Plan (GRSP) and RBC® Group Deferred Profit Sharing Plan (DPSP)

Decision to Not Participate

Ipsos encourages all employees to prepare for their long-term financial wellness. To help you save for retirement, Ipsos has established a Group Retirement Savings Plan (GRSP) and Group DPSP through the RBC Group Advantage™ program.

Confirmation of Understanding of the Program

I understand that I have an opportunity to participate in the Group Retirement Savings Plan and the Group DPSP Plan for the purpose of helping me to save for retirement. I am aware that by participating in these plans, I will receive contributions from my employer as per the conditions of the plan.

Opting out of the Group Savings Program

I, _____, understand the goals of the GRSP and DPSP and have elected not to participate in the Group Retirement Savings Plans offered by my employer at this time. I realize that it is my responsibility to inform my employer if and when I choose to participate in the plan in the future.

Name (Please print)

Signature

Date

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