Our Collective Ambition: Purpose-Driven, Principle-Led, Performance-Focused

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| Name: | Muhamad Assaf | Employee #: | 337194435 | Level: | Enter Level # | Position: | Investment Service Representative |

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| **Collective Ambition and Leadership Model:** | | | |
| Our[Collective Ambition](http://rbcnet.fg.rbc.com/collective-ambition)articulates who we are, where we’re going, and what we stand for. It guides, unites, and inspires us to have impact and do what’s right every time. It focuses us on our purpose of helping clients thrive and communities prosper. It holds us accountable to our Vision, Values, and Strategic Priorities. Our [Leadership Model](http://rbcnet.fg.rbc.com/assets/rbcnet-home/documents/2017/05/05-2017-leadership-model.pdf) reinforces our drive to create client and business impact through a culture of continuous learning by adapting quickly, enable career development opportunities by unlocking the potential of our people, and encourage our teams to always speak up for the good of RBC and our clients. | | | |
| **Personal and Commercial Banking 2020 Priorities:** | | | |
| Transform how we serve our clients | Accelerate growth in key segments | Rapidly deliver digital solutions | Innovate to become a more agile & efficient bank |
| **Role Strategic Intent:** | | | |
| * You are a One RBC Investment Service Representative, (Access to Specialist, Email/Chat, Online Trading, Royal Circle) representative that contributes to an exceptional client experience and team results by responding to client needs * You deepen relationships by meeting client’s immediate needs and educating clients on the full capability of Direct Investing * You advocate for new and existing clients and deliver an exceptional client experience with a strong focus on problem resolution, client care and operational effectiveness * You champion the benefits of partners and other channels to ensure home(s) of best fit for clients * You proactively and diligently guide clients to our digital and self-serve capabilities * You enable and educate our clients by proactively educating and enabling our clients to self-serve through digital solutions while leading as a Digital Ambassador who keeps current on technology by building your Digital IQ | | | |

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| **Section 1A: Mandate -** This section describes the key responsibilities of your position. |
| **Deliver an Exceptional Client Experience**   * Deliver an exceptional client experience (Top Box for LTR RBC and OSAT). Ipsos Client Satisfaction surveys, Enriched Client Experience) by providing prompt, effective, and knowledgeable responses to all customer inquiries and ensure client needs are met as outlined in the Client Experience Guide * Takes ownership and resolve client issues at first point of contact, and escalates to Team Manager and/or Client Care Team when appropriate, ensuring full adherence to DI/RBC policy, procedure, guidelines and regulatory requirement including DI complaint handling policy. * Respect the clients time by achieving Average Handle Time (AHT), Other Not Ready (ONR), email/chat response time, online trading order entry time and Compliance to Schedule expectations. Meet client needs as monitored through call listening, escalations and individual client surveys   **Acquire and Deepen Client Relationships**   * Efficiently and effectively make the most of every interaction by responding to immediate needs, identifying additional areas of benefit, and by proactively educating and enabling our clients to self-serve, fulfill, and transact. Be an advocate for the RBC DI mobile application, RBC DI Community and the RBC DI Online Trading application and other digital services * Deliver effective guidance, support and assistance to clients, potential clients, RBC employees and other RBC partners with RBC DI’s capabilities and with opening new DI accounts * Supports initiatives focused on maintaining, acquiring and growing client base   **Winning as One RBC**   * Win together as One RBC by collaborating across teams, sharing best practices and knowledge sharing * Ensure home of best fit and warm transfer / refer the client to the RBC Advice Centre for triage * Partner and leverage expertise of HR, WFM, Wealth Management Operations, DI Head Office and other partners as appropriate   **Employee Capability and Engagement**   * You are a role model, coach and champion for our [Leadership Model](http://rbcnet.fg.rbc.com/assets/rbcnet-home/documents/2017/05/05-2017-leadership-model.pdf) * You lead with a growth mindset, focusing on what’s possible to maximize client acquisition, growth and deliver an exceptional client experience * Demonstrate commitment to teamwork by coaching, mentoring and assisting and recognizing colleagues * Maintain proficiency and accreditation requirements of your role and continue to build proficiency to achieve future career goals (refer to section 1C), leveraging the development plan within [TalentLink](http://rbcnet.fg.rbc.com/meandrbc/cid-295102.html). * Develop digital savviness and proficiency across multiple devices and platforms by completing regular upskilling activities and modules   **Doing What’s Right - Managing Risk and Operational Effectiveness**   * Keep up to date on relevant communications including but not limited to bulletins, broadcast messages, changes to RBC policy and procedures and applicable regulatory requirements (e.g. IIROC, UMIR, provincial securities commissions) * You make appropriate contact, engage in deep discovery to understand client needs, provide guidance and document key aspects of the discussion in the appropriate applications (e.g. Salesforce).  You fulfill on transaction requests including clear and concise read back to client from recapping details of instructions (e.g. order entry screen, service link system (e.g. reorganization instructions, address changes etc.) and receive client consent prior to processing the request * Adhere to policy and procedures for all client interactions to eliminate/reduce errors and mitigate fraud/sundry losses including but not limited to margin concentration limitations, reorganization implications, option multiplier and auto exercise risks, pre-trade disclosures requirements amongst others * Exercise sound business acumen in collecting and reversing fees / commissions while balancing client experience and overall RBC relationship. Get work right the first time and take appropriate action to close gaps identified through reviews, observational coaching and reporting * Build corporate memory to enable continuity of client service and future opportunity spotting, across channel and roles, by documenting details of client interactions through appropriate systems * Demonstrate a continuous improvement mindset focused on Simpler, Faster, Better |

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| **Section 1B: Employee Conduct -** This section lists the expectations that incumbents must adhere to at all times |
| **Expectations for all employees:**  At RBC, we hold ourselves to the highest standards of integrity to build trust with every interaction and Doing What’s Right for our clients. Adherence to RBC’s [Code of Conduct](http://rbcnet.fg.rbc.com/doingwhatsright/cid-350921.html) and our Values will guide us and set expectations for ethical behaviors and decision-making. They help us decide how we serve our clients and deal with each other with respect, transparency and fairness.  Every employee is accountable for completing mandatory assigned training within the deadline and keeping up to date on changes to RBC policies and procedures and managing, within the context of their role, reputational, operational, credit, client suitability and regulatory compliance risk. |
| **Role-specific expectations:**  In addition, your role will require you to keep up-to-date on the following authorities, policies, procedures, controls and regulations:   * Operate within Operational/SECAF Authorities and RBC DI Delegation / Signing authorities * Adhere to: [RBC Enterprise Anti-Spam Compliance](http://rbcnet.fg.rbc.com/pcb/cb/casl/p-and-c-b-tools-and-resources.page)  (CASL) policy when sending electronic messages; the [Foreign Account Tax Compliance Act](http://rbcnet.fg.rbc.com/pcb/cb/procedures/fatca.page) (FATCA) regulations / Canada Income Tax Act; [RBC Financial Group Enterprise-Wide Policy on Gifts and Entertainment](http://ppl3-reader.fg.rbc.com/GetDocument.aspx?Type=Folio&id=2&ds=2653&File=http://ppl3-reader.fg.rbc.com/cs001/ConflictsofInterestControlStandardsforGiftsEntertainment/Folio/GS14_PF2653_Folio_English.doc) * Adhere to the Investment Industry Regulatory Organization of Canada (IIROC) rules and regulations and other applicable regulatory requirements * Licensing requirements obtained (CSC, CPH, OLC, DFC)   I acknowledge my calls will be recorded as governed by RBC policy for Voice Recording/Conversation Monitoring which may be obtained from the Privacy and Information Risk Management, Policies and Related documents website as: <http://rbcnet.fg.rbc.com/privacysecurity/cid-250394.html> and the Voice Recording and Monitoring Procedures established for Canadian Banking - RBC Advice Centre  Note: Additional authorities, policies, procedures, controls and regulations may be introduced throughout the performance year, and you are expected to adhere to them as they are shared with you |
| **Additional References and Links:**   * Access mandatory training in TalentLink: <http://rbcnet.fg.rbc.com/meandrbc/cid-295102.html> * Role portal: <http://rbcnet.fg.rbc.com/pcb/cb/> Click on “Our Employees” from the drop-down menu * Canadian Workplace Policies: <http://rbcnet.fg.rbc.com/meandrbc/cid-210369.html> |

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| **Section 1C: Skills & Proficiencies -** This section describes the skills and the level of proficiency acquired and demonstrated to meet your mandate |
| **Follow the proficiencies timeline expectations as outlined in the documented “Career Development Path for ISR’s”** |
| **An assessment of “Does Not Meet” in Section 1, at any point during the year, for failure to meet mandate, conduct and/or proficiency requirements can result in a reduction in your total short term incentive payment by up to 100%.Performance evaluation takes into account the frequency and severity of any non-adherence to mandate expectations, as well as actions and progress made to correct.**  **An assessment of a ‘Does Not Meet’ rating, at any point during the year, could also impact the individual’s qualification for a base salary increase.**  **Performance evaluation also takes into account the skills and proficiencies acquired and demonstrated throughout the year to drive achievement of your mandate. An assessment of “Meeting” or “Developing” will contribute to consideration of a base salary increase.** |

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| **Section 1A Mandate + Section 1B Conduct+ Section 1C Proficiency Result -** Insert one of the following assessment levels: Meeting, Developing, Does Not Meet | | | | |
| **Q1**  ***Review expectations and set-up for success*** | **Q2**  ***Mid-year review and assessment of mandate, conduct, and proficiency*** | **Q3**  ***Assessment and review of mandate, conduct, proficiency,and set-up for year-end*** | **Q4**  ***Assessment and review of mandate, conduct, proficiency,and set-up for next year*** | **Full Year**  ***Year-end result of Section 1*** |
| Choose an item. | Choose an item. | Choose an item. | Choose an item. | Choose an item. |

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| **Year End Base Salary Increase Awarded** | **$**Enter Value. |

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| **Section 2: Short Term Incentives -** This section summarizes your results throughout the year and your short term incentive payout | | | | | |
| ***Recognizes employees for their ability to enable an exceptional client experience; collaborate as One RBC to meet the changing needs of our clients and business in a digitally enabled relationship bank, resulting in the success of their Business and RBC.***  **RBC PERFORMANCE**  **BUSINESS PERFORMANCE**  **EMPLOYEE PERFORMANCE**  **STI = + +**  **Important Resources:** [**CEAB Assessment Job Aid**](http://rbcnet.fg.rbc.com/assets/pcb/cb/performance-mgmt/guides/2020/ceab/2020-di-ceab-jobaid-reps.docx) | | | | | |
| **My Performance:**  (Individual performance with measures aligned to expectations of role) | **Q1 YTD**  ***Review expectations and set-up for success*** | **Q2 YTD**  ***Mid-year review and performance assessment*** | **Q3 YTD**  ***Assess performance and set-up for year-end*** | **Q4 YTD**  ***Assessment and set-up for next year*** | **Year End Result** |
| **Client Experience Activities and Behaviours:**   * Client Centric Service * Multi-Channel Enablement * Problem Resolution * Partnering and Teamwork | Trending at Rating: Choose an item. | Trending at Rating: Choose an item. | Trending at Rating: Choose an item. | Trending at Rating: Choose an item. | Rating: Enter Here. |
| **Team Performance:**  (Performance with measures aligned to client experience) | **Q1 YTD**  ***Review expectations and set-up for success*** | **Q2 YTD**  ***Mid-year review and performance assessment*** | **Q3 YTD**  ***Assess performance and set-up for year-end*** | **Q4 YTD**  ***Assessment and set-up for next year*** | **Year End Result** |
| **Client Loyalty:**   * % Likelihood to Recommend Dealing with RBC over the Phone (IPSOS Top Box) *(as available)* * OSAT trending   *Performance assessed and validated through ongoing practice management and observational coaching routines, call listening feedback* | YTD: Enter Here.  Rating: Enter Here. | YTD: Enter Here.  Rating: Enter Here. | YTD: Enter Here.  Rating: Enter Here. | YTD: Enter Here.  Rating: Enter Here. | Rating: Enter Here. |
| **Results Performance Rating (LP, D, HP, O, EX)**  *(Low Performance, Developing, High Performance, Outstanding, Exceptional)* | **Rating**: Enter Here. | **Rating**: Enter Here. | **Rating**: Enter Here. | **Rating**: Enter Here. | **Rating**: Enter Here. |
| **Important Resources:** [**Performance Enablement - 5 Point Rating Scale**](http://downloads.fg.rbc.com/pub/Groups/meandRBC/TalentLink_v2/pdf/FAQ_PM_STI_Rating_Scale.pdf) | | | | | |  |

**Payment of short term incentive is contingent upon your rating in section 1. A ‘Does Not Meet’ rating, at any point during the year, may result in a reduction of short term incentive by up to 100%.**

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| **Short Term Incentive Payout: Employee Performance + Business Performance + RBC Performance** | **$** |

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| **Section 3: Comments and Results** |

In addition to quarterly and year-end discussions, regular coaching discussions should take place to discuss employee’s proficiency and development requirements. You may use the CB Sales Coaching Log to capture details and commitments following each coaching discussion, and the Development Plan to document activities that will help enhance the skills, knowledge and capabilities to achieve success in your current role and to prepare you for future opportunities. Both are available on [TalentLink](http://rbcnet.fg.rbc.com/meandrbc/cid-295102.html).

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| **Employee’s Quarterly Comments** *(Recommendation: Provide quarterly comments on your success, challenges, quarterly rating, skills developed/demonstrated etc.)* | | | | | |
| Q1  It was challenging at the beginning specially hitting the floor in this critical time but I felt I got more experience dealing with different types of clients and different inquiries. I was supported all the time by my manager, floor support and my colleagues. I look forward to get trading training to be able to address more of clients’ requests. I also learnt how to enable clients to leverage the online platforms. | | | | | |
| Q2  Enter Comments Here. | | | | | |
| Q3  Enter Comments Here. | | | | | |
| Q4  Enter Comments Here. | | | | | |
| **Manager’s Quarterly Comments** | | | | | |
| Q1  Enter Comments Here. | | | | | |
| Q2  Enter Comments Here. | | | | | |
| Q3  Enter Comments Here. | | | | | |
| Q4  Enter Comments Here. | | | | | |
|  | | **Q1**  *Review and set-up for success* | **Q2**  *Mid-year review and performance assessment* | **Q3**  Assessment and preliminary view of year-end | **Q4**  *Assessment and set-up for next year* | |
| Initials for Quarterly Review | Employee Initials | Initial Here | Initial Here | Initial Here | Initial Here | |
| Reporting Officer Initials | Initial Here | Initial Here | Initial Here | Initial Here | |
| Initials for Semi-Annual Concurrence | Second Level Review Initials |  | Initial Here |  | Initial Here | |

**An initial above indicates that a joint discussion with your manager has taken place for the quarter**

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| **Year-end Comments** | | |
| Employee Comments:  Enter Comments Here. | Employee Signature: | Date:  Click here to enter a date. |
| Manager Comments:  Enter Comments Here | Manager Signature: | Date:  Click here to enter a date. |
|  | Second Level Review Signature, as required: | Date:  Click here to enter a date. |

**A signature above indicates that a joint discussion with your manager has taken place for year end and does not necessarily signify agreement with the manager’s assessment and/or evaluation**