



Anti-Money Laundering – Required KYC Refresh client mailing

In the coming weeks, we will mail letters to applicable clients and ask that they complete the relevant Know Your Client (KYC) form below to confirm and update the required information.

To meet our AML Ongoing Monitoring regulatory obligations, we must conduct a KYC refresh as required under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (PCMLTFA) and associated Regulations.

- **Wealth mailing:**
 - [Sample letter](#) for applicable wealth clients with non-registered RBC GIF and Payout Annuities accounts.
 - KYC forms for wealth clients: [individual owned](#) or [corporate owned](#).
- **Universal Life (UL) mailing:**
 - [Sample letter](#) for Universal Life clients who have funds in side accounts.
 - KYC forms for UL clients: [individual owned](#) or [corporate owned](#).

If clients do not respond to the initial mailing, we will mail a second and third reminder.

Note: For accounts with joint owners – each owner will receive a letter, and both must complete and return their letters. The **file is not complete until both letters are received**.

Please review the sample letters, should you receive an inquiry. You may receive a request for assistance from our admin offices to follow up with the client if the form is not completed properly, or if no response is received.

Questions?

Please call your local RBC Insurance regional office at 1-866-235-4332.

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