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U.S. DEPARTMENT OF COMMERCE U.S. Patent and Trademark Office

To the Honorable Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof.

1. Name of conveying party(ies): Liberty Life Insurance Company

- Individual(s) Association General Partnership Limited Partnership Corporation-State (South Carolina) Other

Additional name(s) of conveying party(ies) attached? Yes No

2. Name and address of receiving party(ies)

Name: Royal Bank of Canada

Internal

Address: a/s RBC Law Group

Street Address: 1 Place Ville-Marie, 4th Fl. Montreal Quebec CANADA East Wing City: State: Zip: H3C 3A9

- Individual(s) citizenship Association General Partnership Limited Partnership Corporation-State Other Canadian Chartered Bank

If assignee is not domiciled in the United States, a domestic representative designation is attached: Yes No (Designations must be a separate document from assignment) Additional name(s) & address(es) attached? Yes No

3. Nature of conveyance:

- Assignment Merger Security Agreement Change of Name Other

Execution Date: 07/30/03

4. Application number(s) or registration number(s):

A. Trademark Application No.(s) 78/171265

B. Trademark Registration No.(s)

Additional number(s) attached Yes No

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Peter F. Weinberg

Internal Address:

08/04/2003 EDDOPER 00000065 78171265

01 FC:8521

40.00 DP

Street Address: Gibson, Dunn & Crutcher LLP

1801 California St., Suite 4100

City: Denver State: CO Zip: 80202

6. Total number of applications and registrations involved: 1

7. Total fee (37 CFR 3.41).....\$ 40.00

- Enclosed Authorized to be charged to deposit account for any deficiency/credit any overpayment

8. Deposit account number:

50-0792

DO NOT USE THIS SPACE

9. Signature.

To the best of my knowledge and belief, the foregoing instrument is true and correct and any attached copy is a true copy of the original document.

Peter F. Weinberg

Name of Person Signing

Signature

July 30, 2003

Date

Total number of pages including cover sheet, attachments, and document: 2

Mail documents to be recorded with required cover sheet information to: Commissioner of Patent & Trademarks, Box Assignments Washington, D.C. 20231

CERTIFICATE OF MAILING 37 CFR 1.8

I hereby certify that this document and any documents indicated as being enclosed therein are being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Assignment Recordation Services, Commissioner for Patents & Trademarks, P.O. Box 1450, Alexandria, VA 22303-1450 on July 30, 2003.

By: Jean A. Burns

Name: Jean A. Burns

TRADEMARK

REEL: 002794 FRAME: 0502

**Assignment of Trademark and Trademark Application**

WHEREAS, Liberty Life Insurance Company, a South Carolina corporation (hereinafter "Assignor"), is the owner of United States trademark application serial no. 78171265 filed on October 4, 2002 (hereinafter the "Application") for the mark "RBC DIRECTTERM" (hereinafter the "Mark"); and

WHEREAS, Royal Bank of Canada, a Canadian chartered bank having an address of a/s RBC Law Group, 1 Place Ville-Marie, 4<sup>th</sup> Floor - East Wing, Montreal, Quebec, Canada H3C 3A9 (hereinafter "Assignee") wants to acquire any and all rights that Assignor may have in and to said Mark and said Application, together with the goodwill of the business in connection with which said Mark is used and which is symbolized by said Mark, along with the right to recover for damages and profits for past infringements thereof.

NOW, THEREFORE, by good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Assignor does hereby assign unto Assignee all right, title and interest in and to said Mark and the Application for the United States and throughout the world together with the goodwill of the business in connection with which said Mark is used and which is symbolized by said Mark, along with the right to recover for damages and profits for past infringements thereof.

Assignor agrees to execute and deliver at the request of the Assignee, all papers, instruments, and assignments, and to perform any other reasonable acts the Assignee may require in order to vest all Assignor's rights, title, and interest in and to said Mark and Application in the Assignee and/or to provide evidence to support any of the foregoing in the event such evidence is deemed necessary by the Assignee, to the extent such evidence is in the possession or control of Assignor.

Liberty Life Insurance Company

By: Debra B. Patterson  
Name: Debra B. Patterson  
Title: VP, Marketing Communications

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