

Application process for SSQ Financial Group

At B2B Bank, we offer two easy ways to apply for an RSP loan: online using our Electronic Application Submission Entry (EASE) system or on paper, by mail. The following instructions will guide you through the loan application process for the purpose of funding your client's registered savings plan at SSQ Financial Group.

Apply online through EASE

The online loan application allows you to enter, save, print, and submit loan applications quickly and easily.

Go to **b2bbank.com/EASE** and log in to EASE. Click on **New loan** at the top of the page and select the **B2B Bank Distribution Alliance Loan** option.

Select **SSQ Financial Group** in the program drop-down list and click on **Confirm**.

Complete all tabs of the application. Print and review for accuracy. Changes cannot be made after the application has been submitted for credit review. Ensure you and your client sign all documents. Any changes made to the paper loan application must be initiated by both you and your client.

NOTE: The minimum loan amount for SSQ Financial Group is \$2,500.

Click on **Submit for credit review**. You will receive an email notification within seconds confirming the status of the application. If the status is:

Credit approved:
you will be contacted by email and/or fax. See the next step.

Under credit review:
you will be contacted with a decision by email and/or fax.

Credit declined:
you will be contacted by email, phone and/or fax.

Dealer review:
dealer will review and, if approved, forward to B2B Bank for adjudication.¹

If approved, mail the application with all original signatures and the required documents to¹:
B2B Bank, Investment Lending, 600-199 Bay Street, PO Box 279 STN Commerce Court,
Toronto ON M5L 0A2.

Please include the EASE transaction number on all mailed documentation.

The SSQ Application Form must be sent directly to SSQ Financial Group.

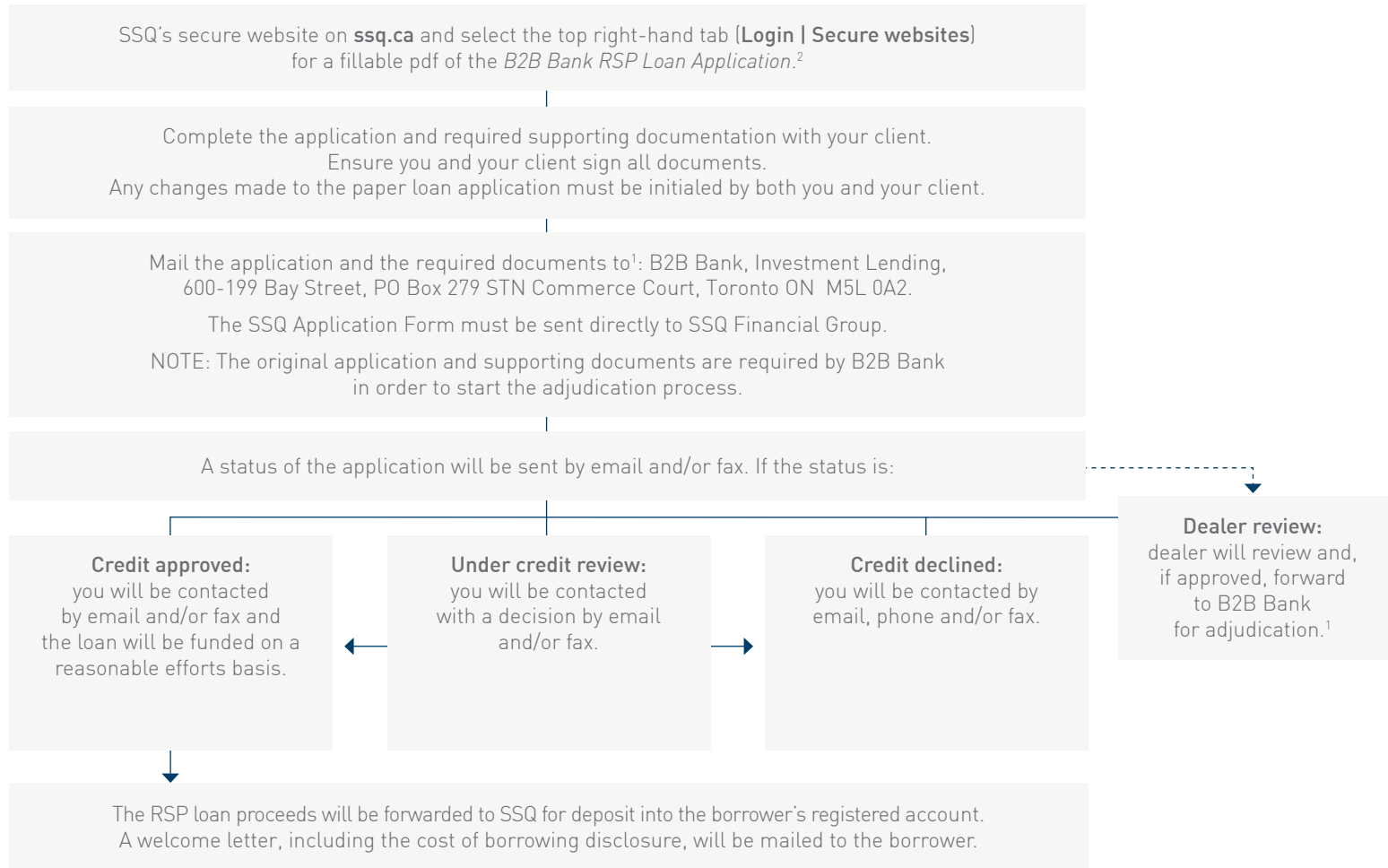
The loan will be funded typically within one business day upon receipt and verification of the original loan documentation.

The RSP loan proceeds will be forwarded to SSQ for deposit into the borrower's registered account. A welcome letter, including the cost of borrowing disclosure, will be mailed to the borrower.

For current RSP lending interest rates, please visit **b2bbank.com**.

Apply on paper by mail

To submit an application by mail, simply follow the steps outlined below.



RSP loan documentation

| Documentation | Required |
|--|--|
| Original, completed and signed <i>B2B Bank RSP Loan Application</i> ² | For all RSP loan applications. |
| Void cheque from the client's personal account | For all RSP loan applications. |
| Proof of assets | Upon request. |
| Proof of income ³ Salaried income — <i>Recent pay stub or Notice of Assessment</i> Commissioned income — <i>Last two years' Notice of Assessment</i> Self-employed income — <i>Last two years' Notice of Assessment and Financial Statements</i> | Required for registered savings plan loan amounts greater than the maximum RRSP deduction limit for the current year, <u>or</u> loans with a term longer than 2 years. |
| Letter of Direction | If paying out another financial institution. |

For more information, call **1.800.263.8349** or visit **b2bbank.com**.

¹Some dealers may request an initial review of all documentation. ²Contact SSQ Financial group for more instructions on how to access the application from their website. ³Additional documentation may be requested at the discretion of B2B Bank. B2B Bank is not affiliated with SSQ, Life Insurance Inc., and does not endorse nor promote the investment products offered by SSQ, Life Insurance Inc. B2B Bank does not provide investment advice to individuals or advisors. The dealer and advisor, not B2B Bank, are responsible for determining the suitability of investments for their clients and for informing them of the risks associated with borrowing to invest. B2B Bank acts solely in the capacity of lender and loan account administrator. Any loan approval from B2B Bank should not be construed as an endorsement of any investment choice, program or strategy. All loans are subject to credit approval and borrowed monies are due and payable regardless of the performance of the investments purchased. B2B Bank reserves the right to request additional information or documentation at its sole discretion. The B2B Bank RSP Loan Program is available exclusively through licensed financial advisors. ⁴B2B BANK is a registered trademark of B2B Bank.