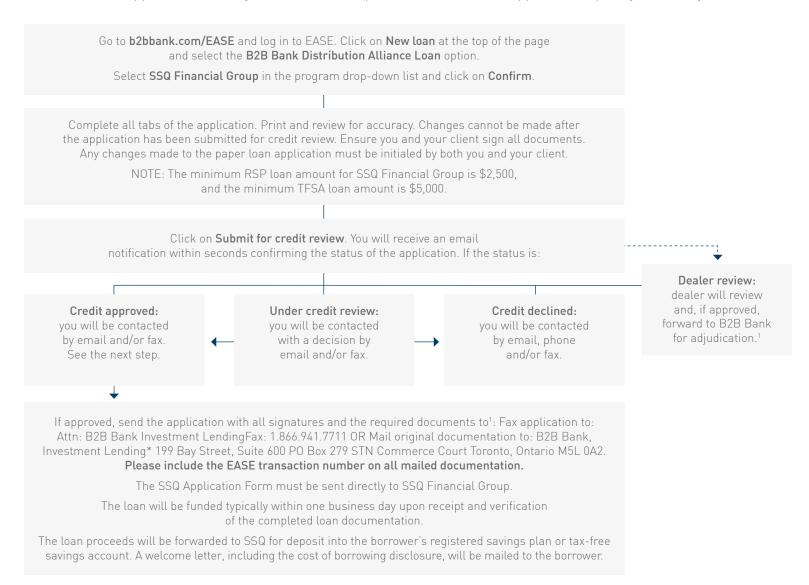
RSP and TFSA loans

Application process for SSQ Financial Group

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



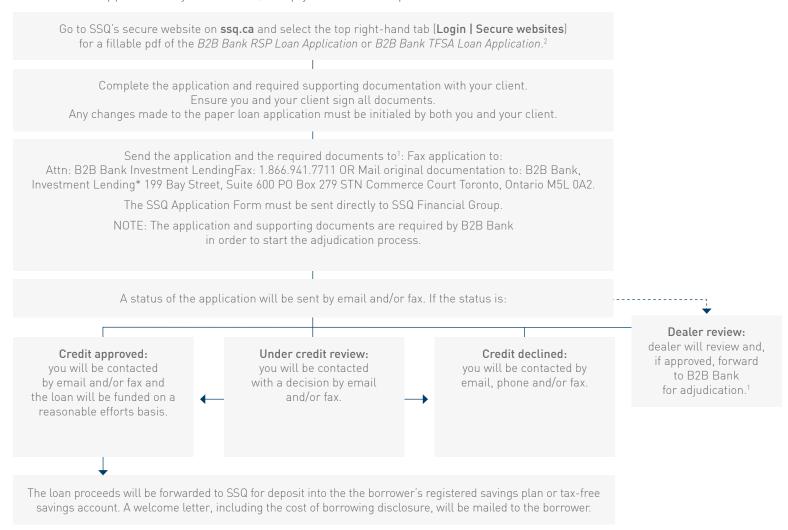
For current RSP and TFSA lending interest rates, please visit b2bbank.com/rates.





Apply on paper

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



RSP and TFSA loan documentation

Documentation	Required
Completed and signed B2B Bank Loan Application ²	For all RSP and TFSA loan applications.
Void cheque from the client's personal account	For all RSP and TFSA loan applications.
Proof of assets	Upon request.
Proof of income ³ Salaried income — Recent pay stub or Notice of Assessment Commissioned income — Last two years' Notice of Assessment Self-employed income — Last two years' Notice of Assessment and Financial Statements	RSP 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. For TFSA loans, proof of income may be required for loan amounts greater than \$20,000 or loans with a term greater than 2 years.
Letter of Direction	If paying out another financial institution.

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

Some dealers may request an initial review of all documentation. Contact SSQ Financial group for more instructions on how to access the application from their website. Additional 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. While loans have the ability to magnify gains, they also have the potential to magnify market losses. 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 and TFSA Loan Programs are available exclusively through licensed financial advisors. BBB BANK is a registered trademark of B2B Bank.

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