

## 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.

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 initialed by both you and your client.

NOTE: The minimum RSP loan amount for SSQ Financial Group is \$2,500, and the minimum TFSA loan amount is \$5,000.

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.<sup>1</sup>

If approved, send the application with all signatures and the required documents to<sup>1</sup>: Fax application to: Attn: B2B Bank Investment Lending Fax: 1.866.941.7711 OR Mail original documentation to: B2B Bank, Investment Lending\* 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto, Ontario 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 completed loan documentation.

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

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.

Go to SSQ's secure website on **ssq.ca** and select the top right-hand tab (**Login | Secure websites**) for a fillable pdf of the *B2B Bank RSP Loan Application* or *B2B Bank TFSA Loan Application*.<sup>2</sup>

Complete the application and required supporting documentation with your client.  
Ensure you and your client sign all documents.

Any changes made to the paper loan application must be initialed by both you and your client.

Send the application and the required documents to<sup>1</sup>: Fax application to:  
Attn: B2B Bank Investment Lending Fax: 1.866.941.7711 OR Mail original documentation to: B2B Bank,  
Investment Lending\* 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto, Ontario M5L 0A2.

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

NOTE: The application and supporting documents are required by B2B Bank in order to start the adjudication process.

A status of the application will be sent by email and/or fax. If the status is:

**Credit approved:**  
you will be contacted by email and/or fax and the loan will be funded on a reasonable efforts basis.

**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.<sup>1</sup>

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

## RSP and TFSA loan documentation

Documentation	Required
Completed and signed B2B Bank Loan Application <sup>2</sup>	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 <sup>3</sup> 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>	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**.

<sup>1</sup>Some dealers may request an initial review of all documentation. <sup>2</sup>Contact SSQ Financial group for more instructions on how to access the application from their website. <sup>3</sup>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. <sup>4</sup>B2B BANK is a registered trademark of B2B Bank.