

Loan application process for SSQ Insurance

At B2B Bank, we offer two easy ways to apply for an investment loan: online using our Electronic Application Submission Entry (EASE) system or on paper, via fax and mail. The following instructions will guide you through the loan application process for the purchase of segregated funds offered by SSQ Insurance.

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 Insurance** 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.

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 to:
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.

NOTE: Send all paperwork, including the SSQ Application Form, directly to B2B Bank and not SSQ.

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

Loans are offered at a 0.50% discount from the B2B Bank Standard Loan Program rates. For current investment lending interest rates, please visit b2bbank.com.

Apply on paper by fax and mail

To submit an application by fax and mail, 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 Investment Loan Application*.²

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.

Mail or fax the application and the required documents to¹: B2B Bank, Investment Lending, 600-199 Bay Street, PO Box 279 STN Commerce Court, Toronto ON M5L 0A2, Fax: 1.866.941.7711.
NOTE: *Send all paperwork, including the SSQ Application Form, directly to B2B Bank and not SSQ.*

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 typically within one business day upon receipt and verification of the original documentation.

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

Investment loan documentation

Documentation

Required

Original, completed and signed <i>B2B Bank Investment Loan Application</i> ²	For all investment loan applications.
Void cheque from the client's personal account	For all investment loan applications.
Original Canada Life <i>Nominee/Intermediary Application</i> with completed <i>B2B Bank Segregated Fund Trade Ticket</i>	For all investment loan applications.
Original <i>Assignment, Hypothecation, Acknowledgement and Direction</i>	For all investment loan applications.
Movable Hypothec on an Insurance Policy	For Quebec only.
Proof of assets ³	For 100% Loans greater than \$100,000. Upon request for 100% Loans under \$100,000 and for 3 For 1, 2 For 1 and 1 For 1 Loans.
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>	For 100% Loans greater than \$100,000. Upon request for 100% Loans under \$100,000 and for 3 For 1, 2 For 1 and 1 For 1 Loans.
Letter of Direction	If paying out another financial institution.
Notice of Investments ⁴ and/or cheque payable to B2B Bank	If paying out another financial institution or if pledging collateral on 3 For 1, 2 For 1 and 1 For 1 Loans.

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

¹Some dealers may request an initial review of all documentation. ²Contact SSQ Insurance for more instructions on how to access the application from their website. ³Additional documentation may be requested at the discretion of B2B Bank. ⁴Pledged funds must be unencumbered and in the name of the borrower(s) only. B2B Bank is not affiliated with SSQ, Life Insurance Company Inc., and does not endorse nor promote the investment products offered by SSQ, Life Insurance Company 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 Loan Program is available exclusively through licensed financial advisors. **Special note for Segregated Fund Investments:** The costs of the registration, renewal and/or discharge of the security under applicable personal property security legislation will be applied to the borrowers' loan payment at the time of the occurrence. B2B Bank will take an assignment on the individual variable insurance contract, which will be held as collateral. Advisors should be aware that a segregated fund policy or any other investment product with a principal guarantee feature or other guaranteed benefits could be surrendered by B2B Bank to repay the loan. Investors cannot depend on any principal repayment guarantees or other guaranteed benefits until such time as all conditions for the payment of guarantees or benefits are satisfied. Any surrenders made by B2B Bank to repay the loan may affect guarantees or benefits, may result in a loss of original invested capital and/or other guaranteed benefits, including but not limited to guaranteed minimum withdrawal benefits, and may have tax consequences. ⁵B2B BANK is a registered trademark of B2B Bank.