

# e-bulletin from B2B Trust

## The benefits of a B2B Trust RRSP loan for both you and your clients

Whether your clients need help kick starting their savings, or simply want to catch-up on unused RRSP contribution from previous years, an RRSP loan may be just the answer to help reach their unique financial goals. And with the many features and benefits of the B2B Trust RRSP Loan Program, it's a convenient way for you to meet your clients' diverse needs.

### Why choose a B2B Trust RRSP loan for your clients?

- Simplified pricing with rates based on the term selected, not the loan amount.
- One- and two-year variable rate loans offered at Prime + 0.50%.
- Low minimum loan amounts and flexible terms between 1 and 10 years.
- Deferral payment options up to 6 months.

RRSP Loans from B2B Trust are an affordable way for your clients to maximize their RRSP contributions.

### Why choose a B2B Trust RRSP loan for your business?

- Broad range of options and user-friendly online tools that simplify the application process.
- Quickly and easily enter, save, print, and submit all your RRSP loan applications on our Electronic Application Submission Entry (EASE) system.
- Track loan statuses all the way through to funding, where proceeds will be deposited directly into your clients' registered accounts.

With no collateral interest and a solid reputation for delivering highly-regarded distribution alliance programs to leading insurance and mutual fund companies, as well as select dealers, B2B Trust is the smart choice for your growing business.

For more information on the B2B Trust RRSP Loan Program, including rates, product information, underwriting requirements, forms and more, visit [b2btrust.com/rrspcentre](http://b2btrust.com/rrspcentre).

Don't forget we've recently updated our RRSP loan application forms. Previous versions will no longer be acceptable after December 16, 2011. To avoid delays download the latest version at [b2btrust.com/forms](http://b2btrust.com/forms).

Thank you for your continued support. If you have any questions regarding our RRSP Loan Program, please contact B2B Trust Client Services at 1.800.263.8349.

B2B Trust does not provide investment advice to individuals or advisors and does not endorse nor promote any investment products. The dealer and advisor, not B2B Trust, are responsible for determining the suitability of investments for their clients and for informing

them of the risk associated with borrowing to invest. B2B Trust acts solely in the capacity of lender and loan account administrator. Any loan approval by B2B Trust 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 Trust reserves the right to request additional information or documentation at its sole discretion. The B2B Trust RRSP Loan Program is available exclusively through licensed financial advisors.