

2013-14 RRSP Processing Guidelines – B2B Bank Dealer Services

Dear Advisor,

In conjunction with the industry processing deadline parameters of the Investment Funds Institute of Canada (IFIC), B2B Bank Dealer Services would like to communicate the following guidelines to ensure that your clients qualify for a 2014 first 60-day contribution receipt.

Contribution Type	First 60-days Contribution	Remarks
Client Cheques: Dated March 3 or earlier	Yes	Cheques must be received by B2B Bank Dealer Services no later than March 6.
Client Cheques: Dated March 4 or later	No	Clients will receive a Rest of Year 2014 receipt.
Dealer Cheques: Dated March 3 to 6	Yes	Cheques must be received by B2B Bank Dealer Services no later than March 6. <ul style="list-style-type: none"> We will issue first 60-day tax receipts unless otherwise specified by the Dealer.
Wire-orders: Placed between 12:01am March 4 to 4:00pm on March 6, 2014	Yes	We will issue first 60-day tax receipts for all dealer settled wire-orders, unless specified otherwise by Letter of Direction (LOD) from the dealer. <ul style="list-style-type: none"> Wire-orders placed after 4 p.m. on March 6 will be considered Rest of Year contributions.
Transfers-In: From non-registered accounts	Yes	Transfer requests must be dated March 3rd or prior and received by March 6. <ul style="list-style-type: none"> The receipt will be issued for the gross amount of the transfer as received. Transfers in units are given the unit price as of the date of transfer. The receipt will reflect this corresponding amount.
Online Direct Deposits (Investor Move Money): Made by midnight, March 3rd	Yes	Deposits must be made by midnight, March 3rd in order to receive a first 60-day contribution receipt. <ul style="list-style-type: none"> Clients should obtain and secure a transaction confirmation from their online banking site with the time of the transaction indicated for proof if needed.
All Contributions: Received March 7 and later	No	The decision to qualify for a first 60-day tax receipt will be based upon whether the reason given falls within the criteria published in the IFIC Best Practices Guidelines. <ul style="list-style-type: none"> There must be proof of intent such as a rejected wire-order at the fund company.

Money Movement

Online Direct Deposits (Investor Move Money)

Investors can contribute money to their Investment Account(s) simply by setting up their respective dealer (B2B Bank Financial Services Inc. or B2B Bank Securities Services Inc. only) as a bill payee and then entering their RRSP account number. To qualify for a first 60-day contribution receipt, investors should aim to transfer funds electronically at least 48 hours before the deadline day of March 3. This is to ensure the proceeds are processed as a First 60-day contribution.

A copy of this and all other advisor communications can be found in our online Communications Centre at b2bbank.com/communications.

For more information concerning the B2B Bank Dealer Services processing guidelines for first 60-day RRSP contributions, please contact our Client Services at 1.800.387.2087.

B2B Bank Dealer Services includes B2B Bank Financial Services Inc. (an MFDA member), B2B Bank Securities Services Inc. (an IIROC member, Member - Canadian Investor Protection Fund) and B2B Bank Intermediary Services Inc. (an AMF-regulated dealer operating in Quebec). B2B Bank is a trademark used under license.