

Have you considered the advantages of contributing to your retirement savings with an RSP loan? No matter what kind of saver you are, an RSP loan can help ensure that you’re using the benefits of RSP tax-deferred investing.

**What kind of saver are you?**

|  |  |  |
| --- | --- | --- |
| **Your saver type:** |  |  |
| **Kick-starter** | **Maximizer** | **Catch-up** |
| **Savings goal:**  |
| * Start saving for retirement
 | * Supplement retirement savings from pension, OAS and GIS
 | * Utilize unused contribution room to accelerate tax-deferred savings
 |
| **Your financial situation:** |
| * Establish savings
 | * Peak or stable income
 | * Limited assets
 |
| * Starting career
 | * Established assets
 | * Life-changing events
 |
| * Millennial
 | * Excess cash flow
 | * Shortened-time horizon
 |
| * Long-term horizon
 | * Manageable debt
 | * Unused contribution room
 |

B2B Bank offers a lending solution that can help build your wealth and ensure sufficient savings for
the future:

|  |  |
| --- | --- |
| * Flexible terms (1- to 10-years)
* Deferral payment options (up to 180 days)1
* Multiple funding options (ex. mutual or segregated funds)
 | * Low minimum amount
* No maximum amount
 |

Let’s talk about how an RSP loan fits within your overall financial strategy.

Sincerely,

[ADVISOR NAME]

[ADVISOR TITLE]

[ADVISOR COMPANY]

[ADVISOR TELEPHONE]

[ADVISOR CELLULAR]

[ADVISOR E-MAIL]

[OTHER]

[OTHER]

1. Clients can defer their first payment for up to 180 days on all B2B Bank RSP Loans. If a deferral option is selected, the first payment is due on the first payment date after the expiration of the deferral period. The interest accrues from the date of funding and extends the term of the loan by the length of deferral. RRSP contributions cannot be deducted from income in all circumstances. Consult a qualified tax professional for more information. B2B Bank does not provide investment advice to individuals. The dealer and financial 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. The B2B Bank RSP Loan program is available exclusively through licensed financial advisors. 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 RSP loans are subject to credit approval and borrowed monies are due and payable regardless of the performance of the investments purchased. ®B2B BANK is a registered trademark of B2B Bank.