



BANKING THAT WORKS *FOR ADVISORS*[®]



**A bank
focused
on advisors**

Our first priority is, and has always been the **advisor**. The unique demands of the advisor channel drive us to constantly **innovate** around their needs and deliver them increasingly **smart banking solutions**. We are relentless in our pursuit of building **better banking experiences for advisors** and their clients — **simplifying** the complicated and striving for **service excellence** day in and day out. Simply put, **we make banking work for advisors**. After all, we only succeed when advisors do.

Our Corporate Timeline

B2B Bank was formally established in 2012 but our roots serving the advisor community span decades.

1990s – Laurentian Bank of Canada acquired North American Trust and Sun Life Trust and established its Agency Banking division dedicated exclusively to independent financial advisors.

November | 2011 – B2B Trust acquired the MRS Group of Companies to become the leading independent provider of Investment Accounts and Services to financial advisors in Canada — in addition to being a leader in third-party lending and deposit taking.

TODAY – B2B Bank is a Schedule I Canadian bank. Our products and services are considered best-in-class to the network of some 22,000 independent financial advisors that we serve.

July | 2000 – the organization was renamed B2B Trust and entered a growth phase that lasted more than a decade.

July | 2012 – B2B Trust became B2B Bank to further its evolution, better reflect the nature of its business, and continue its focus on the advisor community.

Supporting [you] and your clients' needs

At B2B Bank, we make it our business to understand your business. We know the advisor channel better than anyone else and respect the relationships within it more by not soliciting consumers directly. We focus on supporting your needs so that you can focus on your clients. The best way we can do this is by concentrating on two areas essential to your success.

Product innovation

Our solutions are designed to meet the unique needs of investors and we strive to provide advisors with a broad product suite and innovative offers that make it easy to recommend B2B Bank to their clients.

Service excellence

In everything we do, our focus is always on making banking better for advisors. We achieve this by using a combination of best processes, best practices and best service standards. At the end of the day, our goal is to provide advisors with error-free, hassle-free support.

To us, being able to offer product innovation and service excellence is what being 100% focused on advisors is all about.

Our business helps develop [yours]

Today's advisor faces various day-to-day challenges. From maintaining regulatory compliance to competing with offers from the big banks, running your practice is tough... growing it is even tougher. Our goal is to simplify the complicated so that advisors can focus on spending time with their clients and building their business.

We do this by offering advisors a combination of the right people and the right tools. Our team approach provides tailored service at every stage of your interactions with us.

Our Business Development Managers provide:

- ▶ One-on-one support and sales-oriented solutions.
- ▶ Opportunities for the development of new business relationships.
- ▶ Knowledge relating to our products and processes, including all platform and service options available to advisors.

Our Client Service Representatives are:

- ▶ Experienced, knowledgeable and ready to assist you over the phone.
- ▶ Front-line support professionals to handle questions or issues resolution.

Our Underwriters are:

- ▶ Specialized and skilled individuals who will work with advisors to help ensure credit applications get funded quickly.

Together, it's a full-support system working for advisors, to help them succeed.

Making it easy for [you]

Building your business is easier if you have the proper tools to get the job done efficiently.

Our online loan application — EASE:

- ▶ Delivers credit decisions quickly.
- ▶ Helps the submission process with the use of pre-populated forms and dynamic checklists.
- ▶ Keeps you on top of your submitted business with detailed reporting.

We're committed to innovating and improving the online user experience for advisors.



Why B2B Bank?

Most advisors consider several factors when choosing to work with one financial services provider over another. At B2B Bank, we believe there are five key criteria that should be on all advisors' lists. And proudly, we excel in each area.

Advisor-focused
banking solutions

**Advisors choose
B2B Bank because
our products are
competitive, reliable
and relevant.**

LOANS

We offer a complete range of investment and RSP loans for individuals looking to borrow money for investment purposes. With more loan types and options than any other third-party lender in Canada, advisors can customize loans according to the specific needs of their clients.

- 100% Loan
- 3 For 1 Loan
- 2 For 1 Loan
- 1 For 1 Loan
- Fixed Rate RSP Loan
- Variable Rate RSP Loan

MORTGAGES

One of our key strengths is working with mortgage brokers to negotiate the best deal on mortgages and lines of credit for their clients. We're experienced in providing flexible underwriting, finding alternative lending solutions, and processing applications with fast turn-around times for funding.

- Standard Single Family Residential
- Self-employed and Business For Self
- Specialty Residential
- Multi-Residential and Mixed Use Commercial
- Home Equity Line of Credit and Homeowner's Kit

1 Complete dedication to advisors

Advisors are our only clients and we don't compete by soliciting their clients directly.

2 Innovative solutions

We design solutions with advisors in mind. Our products have to be relevant, competitive and easy for advisors to explain to their clients.

3 Service excellence

We want advisors to have a positive experience every time they interact with us. Our advisor-centric service culture means that we're committed to service excellence and offering precise fast and accurate back-office support.

4 Access to the experts

We provide access to the experts. Depending on the need, we have an expert who can work with advisors — Business Development Managers, Client Service Representatives or Underwriters.

5 Our solid reputation

We're a solid and reputable firm with a long history of serving advisors. We won't take unnecessary risks because we're in this business for the long run.

BANKING SERVICES

Whether individuals prefer to have their advisors manage their accounts or simply refer them, B2B Bank's suite of banking services offers solutions for a variety of investor needs.

- High Interest Investment Account (B2B Bank HIIA®)
- High Interest Savings Account (B2B Bank HISA®)
- Business High Interest Savings Account (B2B Bank Business HISA®)
- Unsecured Line of Credit

DEPOSITS

Our broker GICs are a popular fixed-income option for diversified portfolios. Investors can purchase terms from B2B Bank, Laurentian Bank, Laurentian Trust and LBC Trust — all are members of the Canada Deposit Insurance Corporation (CDIC).

- Short-Term and Long-Term GICs

INVESTMENT ACCOUNTS

We are the leading independent provider of Investment Accounts and Services to financial advisors across Canada. B2B Bank Dealer Services leads the way in administering both registered and non-registered accounts for clients looking to diversify their investments and consolidate plans from various financial institutions.

- RRSP and RRIF
- Non-Registered Account
- Tax-Free Savings Account
- Group Plans

Client Services:

For day-to-day inquires, speak with one of our knowledgeable and friendly Client Service Representatives at 1.800.263.8349 from Monday to Friday between the hours of 8:00 a.m. and 8:00 p.m. ET.

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