

Investment loans (independent MGAs)

The following information will help you in the administration of your client's account.

If you want to		Required forms and process	Send to	Don't forget
Purchase, redeem or switch segregated funds	Additional purchases can be added to the same family of funds.	To purchase funds, complete the B2B Bank <i>Segregated Fund Trade Ticket</i> .	Fax to 1.866.941.7711 .	Trades are executed by fund codes only. If placing purchases online via FundSERV, use the intermediary code BTBB. Indicate unit, dollar or percentage amounts. If paying down a loan, indicate the loan account number and specific dollar amount. Signatures are required. Indicate special instruction for redemption proceeds. For switches or purchases, indicate in the comment section distribution/dividend options.
	Redeemed funds may be used to pay down a loan, or to purchase a different fund within the same loan program or fund family.	To redeem funds, complete the B2B Bank <i>Segregated Funds Redemption</i> form.		
	A switch occurs within the same family of funds.	To switch funds, complete the B2B Bank <i>Segregated Fund Trade Ticket</i> .		
Change dividend/distribution payments	Segregated fund dividends or distributions can be: <ul style="list-style-type: none"> • Reinvested (default) • Deposited to your client's bank account¹ • Deposited into cash position of the client's pledged account¹ 	Complete and submit a letter of direction. ²	Fax to 1.866.941.7711 .	Indicate both the loan account and pledged account numbers.

If you want to	Required forms and process	Send to	Don't forget	
Withdraw excess collateral³	<p>Excess collateral can be released when the loan-to-value (LTV) ratio is:</p> <ul style="list-style-type: none"> < 100% on a 100% Loan < 75% on a 3 For 1 Loan < 66.6% on a 2 For 1 Loan < 50% on a 1 For 1 Loan <p>Funds can be redeemed and deposited directly into the client's account, re-registered in-kind, sent to the advisor by ICS courier or mailed to the client.</p>	<p>Complete and submit a letter of direction² and the B2B Bank Segregated Funds Redemption form.</p> <p>To re-register excess collateral in-kind, see the Re-register assets section on Page 3 of this document.</p>	<p>Fax to 1.866.941.7711.</p>	<p>Easy calculation Multiply the loan amount owed by the applicable factor:</p> <ul style="list-style-type: none"> x 1.00 (100% Loan) x 1.33 (3 For 1 Loan) x 1.50 (2 For 1 Loan) x 2.00 (1 For 1 Loan) <p>Then, subtract the result from the total collateral.</p> <p>All redemptions from a pledged account are reviewed and approved prior to disbursement.</p> <p>Signatures are required.</p>
Update non-financial information	<p>Typical non-financial requests include:</p> <ul style="list-style-type: none"> • Address changes • Banking information changes for pre-authorized credit • Name changes • Telephone changes 	<p>Complete and submit a <i>Non-Financial Account Changes</i> form.</p> <p>A void cheque is also required when changing banking information.</p>	<p>Fax to 1.866.941.7711.</p>	<p>A legal document, such as a marriage certificate is required for name changes.</p> <p>The void cheque must be from a personal chequing account and imprinted with the borrower's name.</p> <p>Client signature is required.</p>
Update MGA and agent information	<p>We rely on the collaboration of agents and MGAs alike to ensure information is up-to-date. When there are changes to agent profiles, please provide us with the appropriate account direction so that you may be able to better service to your clients.</p>	<p>Complete and submit B2B Bank <i>Non-Financial Account Changes</i> form or submit a letter of direction.²</p>	<p>Fax to 1.866.941.7711.</p>	<p>Indicate both the loan account and pledged account numbers.</p> <p>When moving from one independent MGA to another an active <i>Segregated Funds Trading and Settlement Agreement</i> with B2B Bank must be in place. The updated Dealer/Rep code must be active with B2B Bank.</p> <p>Client signature is required.</p>
Pledge additional collateral⁴	<p>To increase your collateral, we accept cash or collateral in-kind.</p>	<p>If pledging cash, complete and submit a letter of direction.² A bank draft or personal cheque is accepted.</p> <p>If funds are being pledged in-kind, complete:</p> <ul style="list-style-type: none"> • A <i>Notice of Investments</i> for segregated funds 	<p>Fax to 1.866.941.7711.</p>	<p>Indicate the pledged account number.</p> <p>Trades are executed by fund codes only. If placing purchases online via FundSERV, use the intermediary code BTBB.</p> <p>Indicate unit or dollar amount required.</p> <p>When pledging additional collateral, the fund codes must be from the same fund family.</p>

If you want to		Required forms and process	Send to	Don't forget
Re-register assets	Funds can be re-registered in-kind when: <ul style="list-style-type: none"> The loan has excess collateral. The loan has been paid in full. Funds can be re-registered in the client's name or as instructed. 	Complete and submit a letter of direction. ²	Fax to 1.866.941.7711 .	Trades are executed by fund codes only. If placing purchases online via FundSERV, use the intermediary code BTBB. Indicate unit, dollar or percentage amount required. Both the loan account and pledged account numbers are required.
Increase the amortization of the loan to its original period	Increasing the amortization of a loan may lower the monthly loan payment amount.	To renew the amortization, complete and submit a new <i>Investment Loan Application</i> .	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	You and your client must sign the <i>Investment Loan Application</i> form. Proof of income and proof of assets required.
Change the principal amount of the loan⁵	Principal loan amounts can be increased or decreased without a penalty or fees. Changes to the principal may affect monthly payments. For Interest Only loans, amounts will be adjusted on a yearly basis.	To increase the principal loan amount, complete and submit a new Investment Loan Application and the B2B Bank <i>Segregated Fund Trade Ticket</i> . To decrease the principal loan amount, send a cheque payable to B2B Bank, along with a letter of direction. ²	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	If the principal amount of the loan is decreased, the monthly payment can be reduced at the borrower's request. This should also be indicated in the letter of direction. ² Proof of income and proof of assets required.
Change monthly payment type from Principal & Interest to Interest Only⁵	This request may decrease the monthly payment.	Complete and submit a new <i>Investment Loan Application</i> .	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	To calculate monthly payments for your client, refer to our Investment Loan Calculator at b2bbank.com . Proof of income and proof of assets required. Indicate both the loan account and pledged account numbers.
Change the monthly payment type from Interest Only to Principal & Interest	This request may increase the monthly payment.	Complete and submit a letter of direction. ²	Fax to 1.866.941.7711 .	Indicate both the loan account and pledged account numbers. Payments will be based on a 20 year amortization period. To calculate monthly payments for your client, refer to our Investment Loan Calculator at b2bbank.com .

If you want to		Required forms and process	Send to	Don't forget
Recalculate monthly payments (initiated by the borrower)	Recalculating monthly payments may increase or decrease the payment amount.	Complete and submit a letter of direction. ²	Fax to 1.866.941.7711 .	Indicate the loan account number. To calculate monthly payments for your client, refer to our Investment Loan Calculator at b2bbank.com .
Modify banking information for pre-authorized debit purposes	Advisors must notify B2B Bank when a borrower changes their banking information.	Complete and submit a <i>Pre-Authorized Debit Agreement</i> and a void cheque when changing banking information.	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Indicate the pledged account number. Information received will automatically be updated on the loan account. The void cheque must be from a personal chequing account and imprinted with the borrower's name. A pre-authorized debit form authorized by the client's bank (stamped) may also be submitted instead of a void cheque.
Convert margin call to no margin call or vice versa⁵	Depending on market conditions, borrowers may switch between margin and no margin call options.	From margin call to no margin call: complete and submit a new <i>Investment Loan Application</i> . From no margin call to margin call: complete and submit a letter of direction. ²	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	You and your client must sign the <i>Investment Loan Application</i> . Indicate both the loan and pledged account numbers on the letter of direction. The loan will not be adjudicated.
Convert from one Distribution Alliance Segregated Fund Loan to another Distribution Alliance Segregated Fund Loan	Distribution Alliance loans can only hold funds manufactured by one Distribution Alliance.	Complete and submit a new <i>Letter of Direction – Distribution Alliance Program (DAP) change request</i> , the <i>Assignment, Hypothecation, Acknowledgement and Direction</i> and the <i>B2B Bank Segregated Fund Trade Ticket</i> , for the applicable segregated fund Distribution Alliance program. The original segregated fund application is also required.	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Contact the applicable Distribution Alliance directly to obtain their application. When switching between the various loan programs offered by B2B Bank, the investment loan will not be re-adjudicated and all the terms and conditions will remain the same. Visit b2bbank.com for all B2B Bank forms
Change the existing investment loan type	Convert to and from any available B2B Bank Investment Loan type.	Complete and submit a new <i>Investment Loan Application</i> . A Notice of Investments and/or cheque payable to B2B Bank may be required depending on the loan type.	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Pledged funds must be in the name of the borrower. Any excess collateral can be released back to the borrower.

If you want to		Required forms and process	Send to	Don't forget
Add a co-borrower⁵	Adding a borrower may affect the amount an individual can borrow.	Complete and submit a new <i>Investment Loan Application</i> . Please also submit the original insurance contract (Segregated Fund client application form) with the loan application. If the client's account number or details have changed, a new void cheque is also required.	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Applicants must: <ul style="list-style-type: none"> • Be at least 18 years of age • Be a Canadian resident • Have a Canadian personal chequing account
Remove a co-borrower⁵	Removing a borrower may affect the amount an individual can borrow.	Complete and submit a new <i>Investment Loan Application</i> . A void cheque must be provided if the client's account number or details have changed. Please also submit the original insurance contract (Segregated Fund client application form) with the loan application. A letter of direction ² is also required.	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Legal documentation is required to remove a borrower. The following must be provided with the new loan application: <ul style="list-style-type: none"> • Letter of direction signed by the borrower <p>The following must also be provided if a borrower is being removed due to separation or divorce:</p> <ul style="list-style-type: none"> • Original or certified true copy of separation agreement • Notarized or certified true copy of the divorce settlement
Know the estate requirements	Agents must notify B2B Bank when a borrower passes away.	For loans that are being transferred to the executor, or as stated in the letter of direction, complete and submit a new <i>Investment Loan Application</i> . A void cheque must be provided if the client's account number or details have changed. Please also submit a copy of the original insurance contract (Segregated Fund client application form) with the loan application. Legal documentation is required for estate transfers. The following must be provided with the new loan application: <ul style="list-style-type: none"> • Original or certified true copy of the proof of death • Notarized or certified true copy of the will • Letter of direction² signed by the executor (with signature guarantee) 	Mail original documents to: B2B Bank, Investment Lending 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	The agent and executor must sign the loan application. The void cheque must be from a personal chequing account and imprinted with the borrower's name. When transferring to a beneficiary, the loan will be adjudicated.

All B2B Bank forms can be found at [b2bbank.com/forms](https://www.b2bbank.com/forms). For more information, call **1.800.263.8349** or visit [b2bbank.com](https://www.b2bbank.com).

NOTE: In order to avoid delays when submitting a new loan application, refer to the Documentation Requirements Checklist to ensure all applicable support documentation is provided. ¹This option is not available for 100% Interest Only loans. Cash distribution dependent on allowance of fund manufacturer. ²In this document, a letter of direction is not referring to a B2B Bank form, but rather a written instruction signed by the borrower. ³For GMWB segregated funds, excess collateral can only be released when the LTV ratio is: < 80% for 100% Loans, < 67.5% for 3 For 1 Loans, < 66.6% for 2 For 1 Loans and < 50% for 1 For 1 Loans. ⁴Refer to our *Fund Collateral Eligibility List* for a complete list of eligible funds. ⁵Subject to credit approval. ©B2B BANK is a registered trademark of B2B Bank

For advisor information only