

SMART Loan — Fast Facts

SMART LOAN

The SMART Loan is a debt consolidation loan offered by B2B Bank that takes the form of a first mortgage. By unlocking the equity in your home, you can pay-off those high interest credit cards and lines of credit and set yourself on the path to financial freedom.

SMART RESULTS

Here are just some of the benefits that you can expect from a SMART Loan:

- Consolidate multiple debt obligations into one convenient lower monthly payment
- Free up cash flow for investment or other purposes
- Know exactly what your payments will be as your interest is fixed for the term of the loan
- Select from a variety of payment frequency options to match your pay dates

It even allows you to tackle your debt at your own pace:

- Choose the most affordable amortization period for you
- Reduce principal and interest by taking advantage of annual pre-payment privileges that get you to your debt-freedom date even sooner

CHOOSING A SMART LOAN THAT'S RIGHT FOR YOU

Each and every SMART Loan solution is customized to your specific financial circumstances. Below are some of the key features and options that the SMART Loan has to offer.

PRODUCT FEATURES

Purpose	Debt Consolidation
Property Type	Residential, Owner Occupied (up to 4 units)
Loan Amounts	\$50,000 to \$2,000,000
Loan-to-Value	Up to 80% of the current value of your home
Payment Options	Monthly, Accelerated Bi-Weekly, and Accelerated Weekly payments
Pre-payment Privileges	Increase your payment by 15% and/or pay down your outstanding principal by 15% every calendar year
Terms	3 year fixed 5 year fixed 10 year fixed ¹
Amortization	Minimum 10 years Maximum 35 years
Rate Guarantee²	We will hold your rate for up to 60 days
Fees³	Subject to application fees (if applicable) Subject to a home appraisal fee (if required) and loan transaction closing fees Subject to mortgage insurer premiums (if applicable)

¹Certain restrictions may apply. ²The Rate Hold Period is 60 days. The Rate Hold Period shall commence on the date that the Loan application is approved by B2B Bank and continue for 60 days from such date; provided, however conditions for approval are satisfied prior to funding of the proposed Loan. ³Fees may vary by Province and by mortgage type. SMART Loans are subject to clients meeting B2B Bank lending criteria. SMART Loans are offered by B2B Bank. B2B Bank acts solely as lender in the Smart Loan program and does not provide investment advice to individuals or advisors. [®]B2B BANK is a registered trademark of B2B Bank. The SMART Loan is available by referral to Primerica clients. . Primerica does not deal in mortgages. Primerica representatives make simple referrals to B2B Bank for mortgage loans. Product Features as at February 5, 2014. Terms and conditions are subject to change without notice [®]SMART Loan is a registered trademark of Primerica Life Insurance Company of Canada and used under license.