



2017-18 RSP season extended hours

During the final weeks of the RSP season, we will be extending our Clients Services hours to assist in answering any questions you may have.

	Investment Lending (for RSP Loans)	Dealer Services and Deposits
Saturday, February 17	9:30 a.m. – 6:00 p.m. ET	9:30 a.m. – 6:00 p.m. ET
Monday, February 19 (Family Day – AB, ON, SK)	8:00 a.m. – 8:00 p.m. ET	8:00 a.m. - 8:00 p.m. ET
Saturday, February 24	9:30 a.m. – 6:00 p.m. ET	9:30 a.m. – 6:00 p.m. ET
Monday, February 26	7:00 a.m. – 9:00 p.m. ET	7:00 a.m. – 9:00 p.m. ET
Tuesday, February 27	7:00 a.m. – 9:00 p.m. ET	7:00 a.m. – 9:00 p.m. ET
Wednesday, February 28	7:00 a.m. – 9:00 p.m. ET	7:00 a.m. – 9:00 p.m. ET
Thursday, March 1	7:00 a.m. – 11:59 p.m. ET	7:00 a.m. – 9:00 p.m. ET

RSP 2017-18 important reminders

With the 2017-18 RSP season quickly coming to a close, we would like to remind you of some key dates and information that will help you with your clients' RSP contributions.

First 60-day contribution receipts

In order for your clients to be eligible for first 60-day contribution receipts, RSP Loan applications and supporting documentation must be received in good order at B2B Bank by 5:00 p.m. ET on Thursday, March 1, 2018. [EASE](#) is available until 11:59 p.m. ET on March 1, 2018 for new loan submission. Paperwork for outstanding EASE applications that are received in good order after this deadline will result in clients receiving a contribution receipt that may be deducted from their 2018 income. We recommend you contact the trustee for information about their final date for issuing first 60-day contribution receipts. As always, we strongly encourage you to send in all required documentation, in good order, by 5:00 p.m. ET on Thursday, March 1, 2018.

RSP Loans

To help reduce loan application delays, we encourage you to use EASE. Refer to our [RSP Loan Checklist](#) located on the last page of the loan application to ensure you've accurately completed the application and submitted all required support documentation.

Important: If using EASE, ensure that you obtain all required client signatures on the application **prior** to submitting the loan documentation.

RRSP Accounts

Cash or in-kind contributions to a B2B Bank Dealer Services RRSP account and/or a B2B Bank Deposit RRSP account made between January 1 and March 1, 2018, may either be used against 2017 or 2018 income. Beginning March 2, 2018, contributions to these accounts cannot be used against 2017 income.

Should you have any questions, please contact B2B Bank Client Services at 1.800.263.8349 or B2B Bank Dealer Services at 1.800.387.2087.

RRSP contributions cannot be deducted from income in all circumstances. Potential tax refunds are dependent on a number of factors, and making an RRSP contribution will not yield a tax refund in all circumstances. Consult a qualified tax professional for more information. This communication is intended exclusively for licensed financial advisors and head offices and is for information purposes only. It can be distributed internally to all representatives of head offices. This communication is not intended for distribution to the general public. B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada. B2B Bank does not provide investment advice to individuals, dealers or financial advisors and does not endorse or promote any investment products, programs

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