

Application process for PFSL Fund Management Ltd.

At B2B Bank, we offer two easy ways to apply for an RSP loan: online using our Electronic Application Submission Entry (EASE) system or on paper, by mail. The following instructions will guide you through the loan application process for the purpose of funding your client's registered savings plan at Primerica Concert Allocation Series of Funds.

Apply online through EASE

The online loan application allows you to enter, save, print, and submit loan applications quickly and easily.

Go to b2bbank.com/EASE and log in to EASE. Click on **New loan** at the top of the page and select the **B2B Bank Distribution Alliance Loan** option.

Select **PFSL Fund Management Ltd. (Concert)** in the program drop-down list and click on **Confirm**.

Complete all tabs of the application. Print and review for accuracy. Changes cannot be made after the application has been submitted for credit review. Ensure you and your client sign all documents. Any changes made to the paper loan application must be initialed by both you and your client.

NOTE: The minimum loan amount for PFSL Fund Management Ltd. is \$1,000.

Click on **Submit for credit review**. You will receive an email notification within seconds confirming the status of the application. If the status is:

Credit approved:
you will be contacted by email and/or fax. See the next step.

Under credit review:
you will be contacted with a decision by email and/or fax.

Credit declined:
you will be contacted by email, phone and/or fax.

If approved, mail the application with all original signatures and the required documents to¹:
Primerica Concert Allocation Series of Funds, 6985 Financial Drive, Suite 400 Mississauga, ON L5N 0G3.

PFSL Fund Management Ltd. will separate and forward the RSP loan documentation to B2B Bank.

Please include the EASE transaction number on all mailed documentation.

The loan will be funded typically within one business day upon receipt and verification of the original loan documentation.

The RSP loan proceeds will be forwarded to PFSL Fund Management Ltd. for deposit into the borrower's registered account.

A welcome letter, including the cost of borrowing disclosure, will be mailed to the borrower.

For current RSP lending interest rates, please visit b2bbank.com/primerica.



Apply on paper by mail

To submit an application by mail, simply follow the steps outlined below.

Go to b2bbank.com/primerica for a fillable pdf of the *B2B Bank RSP Loan Application*.²

Complete the application and required supporting documentation with your client.
Ensure you and your client sign all documents.
Any changes made to the paper loan application must be initialed by both you and your client.

Mail the application and the required documents to¹:
Primerica Concert Allocation Series of Funds, 6985 Financial Drive, Suite 400 Mississauga, ON L5N 0G3.
PFSL Fund Management Ltd. will separate and forward the RSP loan documentation to B2B Bank

NOTE: The original application and supporting documents are required by B2B Bank in order to start the adjudication process.

A status of the application will be sent by email and/or fax. If the status is:

Credit approved:
you will be contacted by email and/or fax and the loan will be funded on a reasonable efforts basis.

Under credit review:
you will be contacted with a decision by email and/or fax.

Credit declined:
you will be contacted by email, phone and/or fax.

The RSP loan proceeds will be forwarded to PFSL Fund Management Ltd. for deposit into the borrower's registered account.
A welcome letter, including the cost of borrowing disclosure, will be mailed to the borrower.

RSP loan documentation

| Documentation | Required |
|--|--|
| Original, completed and signed <i>B2B Bank RSP Loan Application</i> ² | For all RSP loan applications. |
| Void cheque from the client's personal account | For all RSP loan applications. |
| Proof of assets | Upon request. |
| Proof of income ³ Salaried income — <i>Recent pay stub or Notice of Assessment</i> Commissioned income — <i>Last two years' Notice of Assessment</i> Self-employed income — <i>Last two years' Notice of Assessment and Financial Statements</i> | Required for registered savings plan loan amounts greater than the maximum RRSP deduction limit for the current year, <u>or</u> loans with a term longer than 2 years. |
| Letter of Direction | If paying out another financial institution. |

For more information, call **1.800.263.8349** or visit b2bbank.com/primerica.

¹Some dealers may request an initial review of all documentation. ²Additional documentation may be requested at the discretion of B2B Bank. B2B Bank is not affiliated with PFSL Fund Management Ltd. and does not endorse nor promote the investment products offered by PFSL Fund Management Ltd. B2B Bank does not provide investment advice to individuals or advisors. The dealer and 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. 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 loans are subject to credit approval and borrowed monies are due and payable regardless of the performance of the investments purchased. B2B Bank reserves the right to request additional information or documentation at its sole discretion. The B2B Bank RSP Loan Program is available exclusively through licensed financial advisors. ³B2B BANK is a registered trademark of B2B Bank.