

The journey towards debt freedom



BEFORE
\$206,801 total debt
\$2,567 monthly payments
Debt free in 25+ years

MORTGAGE
\$156,801 @ 4%
\$1,157 monthly
(for 15 more years)

STORE CARDS
\$5,000 @ 29%
\$180 monthly

CREDIT CARDS
\$25,000 @ 19%
\$750 monthly

PERSONAL LOANS
\$20,000 @ 7%
\$480 monthly
(for 4 more years)



AFTER
\$210,601¹ debt consolidation loan
\$1,051² monthly payments
\$1,516 additional monthly cash flow
Debt free in 10-25 years³

**Exit C
CASH FLOW**
Use the cash savings for financial & lifestyle goals:
• \$1,051 monthly payment
• Debt free in 25 years

MAX
25
YEARS

**Exit B
BALANCED**
Apply half of the cash savings to the loan:
• \$1,809 monthly payment
• Debt free in 12 years

MAX
12
YEARS

**Exit A
ACCELERATED**
Apply the maximum amount of the cash savings to the loan:
• \$2,101 monthly payment⁴
• Debt free in 10 years

MAX
10
YEARS

? What is a SMART Loan?

It's a debt consolidation loan that utilizes the valuable equity in your home.

A SMART Loan combines your mortgage with high interest credit cards, installment loans and other debts into one easy payment. It helps reduce your overall interest costs and can increase your monthly cash flow and/or get you to your debt freedom date sooner.

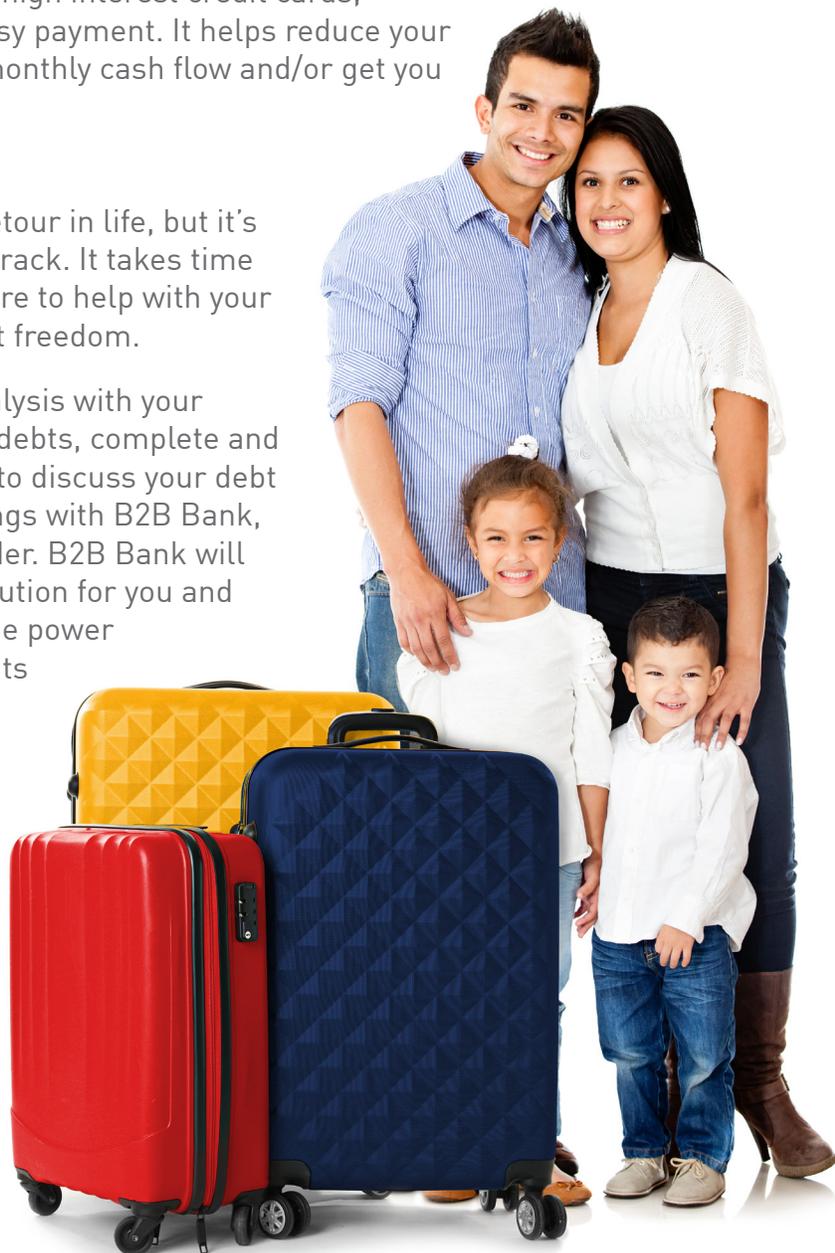
Q Finding your SMART loan solution

It's often too easy to find yourself on a debt detour in life, but it's not always easy to get your finances back on track. It takes time and dedication to get out of debt, but we're here to help with your financial goals and get you on the road to debt freedom.

Once you've completed a Financial Needs Analysis with your Primerica Representative and identified your debts, complete and submit a SMART Loan Referral Card in order to discuss your debt consolidation options and potential cash savings with B2B Bank, an established and trustworthy Canadian lender. B2B Bank will help you determine the right SMART Loan solution for you and your family; because like us, they believe in the power of independent financial advice and the benefits of working closely with a Representative who truly understands your needs.

With all the benefits a SMART Loan can offer, we're confident your SMART decisions will translate into SMART results.

Complete a SMART Loan Referral Card today and visit b2bbank.com/smartloan to start your journey towards debt freedom.



The example on reverse is for illustrative purposes only, and involves a debt consolidation loan secured by residential real estate.¹For example purposes, assumes a penalty to break the existing mortgage of \$2,800 calculated at three months interest. Mortgage breakage penalties are set by the lender and actual penalty amounts are determined at the time of mortgage discharge. Fees estimated at \$1,000 may vary by province and by loan type.²The monthly payment for the debt consolidation loan assumes a 5-year fixed term at 3.5% and an amortization period of 25 years. The hypothetical interest rate is for illustrative purposes only and is not indicative of a guaranteed rate on a debt consolidation loan. The Annual Percentage Rate (APR) based on the total cost of borrowing is 3.57%.³The debt free date is based on the selected exit as shown in options A, B or C. ⁴In choosing to accelerate the payment, the remaining amortization cannot be less than 10 years. This amount is applied directly to your principal. The information herein is intended to provide a general description of features and benefits available with different debt consolidation loan options. Loans are secured by residential real estate. You are encouraged to inquire about the terms and conditions of each program and carefully read the lender's contract documents for a full explanation of the terms of any plan. The role of the independent sales representatives (the "Representatives") of Primerica Life Insurance Company of Canada ("PLICC") and PFSL Investments Canada Ltd. ("PFSL"), where and as permitted by applicable law, is limited to making simple referrals of clients to B2B Bank in respect of the SMART Loan program. The simple referrals made by the Representatives take place pursuant to an agreement between B2B Bank, PLICC and PFSL. None of PLICC, PFSL or any of the Representatives (collectively referred to as "Primerica") is registered, or acts, as a mortgage broker. Primerica does not deal in mortgages. The Representatives are prohibited by law from dealing in mortgages, including the soliciting, negotiating or arranging of a mortgage on behalf of another person or entity for the purposes of the SMART Loan program. 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 Representatives. ©B2B BANK is a registered trademark of B2B Bank. ©SMART Loan is a registered trademark of PLICC and is used under license.