



# THE SMART LOAN PROCESS

## 5 Steps to SMART Success

Primerica is committed to your financial success. That's why your Representative recommended the SMART Loan, from B2B Bank. This loan combines all your debts into one. So instead of paying different amounts to different creditors each month, you get to pay one lower amount to just one creditor. The result? You're left with extra money every month that you can use to reach your financial goals.

Of course, you didn't get into debt overnight, so it's going to take some time to get out too. The good news is that you've got a team at B2B Bank to help. When you complete and submit the required forms quickly and respond to our initial phone call, you can get on the road to debt freedom in as little as 30 to 45 days. So don't delay – start by completing your application online today!

## APPLYING FOR A SMART LOAN

Visit [b2bbank.com/smartloan](http://b2bbank.com/smartloan), click on the **Apply Now** button and complete the application. When you submit your application online, you will get access to our SMART Loan Priority Service line to expedite the process. Our hours of operation are Monday to Friday from 9:00 a.m. to 9:00 p.m.



## REVIEW YOUR SMART LOAN SOLUTION

You may have more than one conversation with us before all of the information needed for the application is complete. Refer to our SMART Loan Referral Card and Application Checklist at [b2bbank.com/smartloan](http://b2bbank.com/smartloan) for an idea of the type of information we'll need during the referral and application stages.



Once the application is complete, you will receive a Solution Letter from B2B Bank. This letter will outline the **cash savings options** that will help you achieve your debt freedom plan. Review the cash savings options with your Primerica Representative.



## APPRAISING YOUR PROPERTY

Part of the application process includes an appraisal of your home. Many people overestimate the value of their property, and your property tax assessment may not reflect the true market value. So B2B Bank will send an appraiser to your house at no upfront cost\* to conduct a quick assessment. How quick? 20 to 30 minutes. Seriously!



Once the appraiser has completed the home valuation, a copy will be sent to B2B Bank. We'll use the value of your home to determine the loan amount you that qualify for. Once your loan is approved, we'll call you to review the final solution and request your approval to move forward.

\*some conditions apply



## CONFIRMING YOUR SMART LOAN SOLUTION

You've filled out your forms, spoken to us a couple of times, had your house appraised and you're ready to go, now it's time for us to do the rest of the heavy lifting. Over the next two weeks, we're hard at work behind the scenes, speaking to your current creditors and arranging to have your debts paid off.



Be patient! You're only days away from the road to debt freedom. You'll know that you're at the end of the process when you get a call from our partners at FNF Canada to set up an appointment and come to you to sign all your documents.

This is one call you do NOT want to miss.





## YOU'RE ALMOST THERE!

Once we get your signed documents and agree on a closing date, we'll pay off your debts included in the SMART Loan. Just like that. 24 hours after closing, B2B Bank will send money directly to the lender(s) that hold your current mortgage. We'll also send you cheques directly so that you can pay off your other debts, such as your personal loans and credit cards. Be sure to mail them to your creditors right away so you can pay off your loans immediately! Any delays may result in further interest charges by the creditors.

# CONGRATULATIONS!

Your SMART Loan solution is complete — your loan is funded and your creditors are paid off. Be sure to contact your Primerica Representative to find out how you can apply your savings to meet your financial goals.

For more information on the SMART Loan referral program, contact a B2B Bank Lending Specialist at 1.877.702.7627 or visit [b2bbank.com/smartloan](http://b2bbank.com/smartloan).

The information herein is intended to provide a general description of features and benefits of the Smart Loan Program. This document does not create a contract between the lender and any individual being provided this brochure, and is not intended as an offer to extend credit nor a commitment to lend. Limitations, conditions and eligibility requirements apply. Features and benefits may change without notice. Loans are secured by residential real estate. You are encouraged to inquire about the terms and conditions of the program and carefully read the contract documents for a full explanation of the terms of any loan. 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. 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. ©B2B BANK is a registered trademark of B2B Bank. ©SMART Loan is a registered trademark of Primerica Life Insurance Company of Canada and used under license.