High Interest Investment Account (HIIA)

B2B Bank HIIA®

If your clients are looking for a competitive rate of interest on the cash component of their investment portfolio and prefer to have their advisor manage their account, the B2B Bank HIIA may be an ideal savings solution.

The B2B Bank HIIA is a Fundserv-accessible Canadian-dollar savings account available only through licensed financial advisors. It offers a competitive rate of interest plus, the B2B Bank HIIA is eligible for CDIC deposit insurance.[1]

Highlights

- A competitive interest rate — current interest rates are available on **b2bbank.com** and on Cannex.
- CDIC eligible.[1]
- No hidden fees,[2] no minimums.
- Available exclusively to advisors through Fundserv.
- Maximum account of $5 million.
- Eligible for non-registered and registered accounts, including TFSAs.
- No lock-in period or maturity date; T+1 settlement.
- 25 bps annualized trailer on A Series (BTB 100).
- An additional 25 bps interest on F Series (BTB 101)[3] for your clients.
- Available to Canadian residents and Canadian registered businesses.

The Client Information Document for the B2B Bank HIIA is available at b2bbank.com and must be provided to clients upon account opening.

To learn more about the B2B Bank High Interest Investment Account, call us at **1-800-263-8349** or visit **b2bbank.com.**

B2B BANK

Answers to your questions about the B2B Bank HIIA

How can the B2B Bank HIIA benefit you?

With the B2B Bank HIIA, you benefit from worry-free thinking and your client benefits from knowing the interest rate they earn will always be competitive. You'll also be able to easily manage your client's accounts through Fundserv. T+1 settlement ensures that the funds are readily available to respond to other investment opportunities. Plus, you have the flexibility to earn a 25 bps trailer with the A Series or pass 25 bps in additional interest to your client with the F Series.

How can the B2B Bank HIIA benefit your clients?

The B2B Bank HIIA is a savings account that is unaffected by stock market fluctuations — unlike typical investment products — and therefore provides a safe harbour for investors.

With no lock-in period or maturity dates, the HIIA can be readily accessed and that means you are able to respond quickly to other investment opportunities on behalf of your client. There is also no minimum investment and no hidden fees, making the HIIA an affordable savings solution.

In addition, your client can rest assured knowing that their investment is CDIC eligible, and leave the administration on their account up to you, their advisor.

How is the interest paid?

Interest is calculated daily on the closing balance and paid monthly. The default payment method for the B2B Bank HIIA is to have the interest paid as a distribution into the B2B Bank HIIA. Investors can also choose to have interest paid to the cash component of their account, but in this case, they will not benefit from compound interest.

1. B2B Bank is a member of the CDIC. For more information about CDIC coverage, refer to b2bbank.com for a copy of the CDIC brochure Protecting Your Deposits. 2. No B2B Bank HIIA fees; account fees may apply depending on where the account is held. 3. The B2B Bank HIIA F Series does not offer trailer commission. B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada. B2B Bank does not provide investment advice to individuals or advisors. B2B Bank does not endorse nor promote any investment programs or strategies. The B2B Bank HIIA is sold exclusively through licensed financial advisors and requires a Distribution Agreement with B2B Bank.

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