

RSP Loan Program

At B2B Bank, we understand that charting long-term financial plans for your clients is a top priority. That's why we've created a lending solution that can help build your clients' wealth and ensure sufficient savings for the future.

| Feature | Benefit |
|--------------------------|---|
| Simplified pricing | Pricing is based on the term selected, not the loan amount. |
| Low loan amounts | An affordable \$2,500 minimum RSP loan amount across all terms. |
| No penalties | All or part of a loan can be repaid at any time without penalty. |
| Choice of product | Clients can choose between a variable or fixed rate. |
| Flexible terms | Choose a one or two-year fixed rate loan or a variable rate loan with a term between one and ten years. |
| No maximum | There is no cap on the loan amount. |
| Deferral payment options | Clients can defer their first payment for up to 180 days ¹ . |
| Easy online application | Apply for all your loans online, including Distribution Alliance loans, using our Electronic Application Submission Entry (EASE). |

RSP Lending Rates²

| Amortization period | Variable rate | Fixed rate |
|---------------------|---------------|---------------|
| 1 year | Prime + 0.50% | 5.95% |
| 2 years | Prime + 0.50% | 6.95% |
| 3 – 5 years | Prime + 2.25% | Not available |
| 6 – 10 years | Prime + 2.90% | Not available |

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

¹Clients can defer their first payment for up to 180 days on all B2B Bank RSP Loans. If a deferral payment option is selected, the first payment is due on the first payment date after the expiration of the deferral period. The interest accrues from the date of funding and extends the term of the loan by the length of deferral. ²Prime Rate means the annual interest rate announced by B2B Bank from time to time as being its reference rate then in effect (the "Prime Rate"). For current interest rates, please visit b2bbank.com. All rates are subject to change without notice. Rates are applicable to Principal & Interest monthly payment types for RSP loans. All rates may fluctuate from time to time and are subject to change without prior notice. The annual percentage rate (APR) is the same as the posted rate. The APR will vary on the term selected. B2B Bank does not provide investment advice to individuals or advisors and does not endorse nor promote any investment products. 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. While RSP loans have the ability to magnify gains, they also have the potential to magnify market losses. B2B Bank acts solely in the capacity of lender and loan account administrator. Any loan approval by 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. ®B2B BANK is a registered trademark of B2B Bank.

