



January 19, 2016

**RE: Action required to transfer investment loan collateral**

Dear advisor,

Recently, B2B Bank purchased the TD Investment Lending Services loan portfolio. At the time, collateral for selected loans remained in client name accounts directly at mutual fund and insurance companies and was not re-registered. As B2B Bank does not allow loan collateral to be held in client name accounts, these assets must now be re-registered and held in nominee name with either B2B Bank or B2B Bank Dealer Services (B2B Bank Financial Services Inc., B2B Bank Intermediary Services Inc., or B2B Bank Securities Services Inc.). Depending on the client's investment holdings and dealership of record, we will determine how the holdings must be re-registered and transferred.

Benefits of holding a nominee account with B2B Bank include:

1. No annual account management fee for as long as the client's investment loan remains active.
2. Online access to these accounts for both you and your clients through Advisor Access and Investor Access
3. A larger selection of funds to hold in client portfolios
4. Faster and efficient trading and settlement of trades/purchases
5. Convenient consolidated statements

**What we need from you**

This is a change that benefits your clients and provides the advisor with an overview of your clients' holdings. Clients are required to complete and return the appropriate application and transfer documentation. Information about client documentation requirements for Mutual Funds and Segregated Funds is available online at **[b2bbank.com/loanconversion](http://b2bbank.com/loanconversion)**. Visit the site to ensure you have all the necessary forms to reduce any potential delays.

We request that documents be returned **no later than April 11<sup>th</sup>**. If documentation has not been received by that date, B2B Bank will contact your clients directly, requesting them to work with you to complete and return the documentation.

If you would like a report listing your impacted client accounts or have any questions regarding this notice, please contact your dealer or our support line at 1.866.273.9970 or 416.216.5370 between the hours of 8:00 a.m. and 8:00 p.m. (ET) Monday to Friday.

Sincerely,

**Michael Kazmierowski**  
Vice President, Operations