

SMART DECISIONS

Refer your clients to B2B Bank for a SMART Loan® solution to help them tackle their debt and generate cash flow.

SMART RESULTS

Help your clients achieve financial freedom while growing your business.

ABOUT THE SMART LOAN SOLUTION

The SMART Loan is a debt consolidation loan offered by B2B Bank. With this customized loan solution, existing home-owners can use the equity in their home to consolidate higher interest debt and free up additional cash flow to put towards achieving their financial and personal lifestyle goals.

REFER YOUR CLIENTS TODAY!

- ✓ Help your clients get to their debt-freedom date sooner by taking advantage of the equity in their home.
- ✓ Provide your clients with additional cash flow that can be used for investment purposes.
- ✓ Earn referral fees while offering your clients a complementary debt consolidation product.
- ✓ Take advantage of our simple referral process.

At B2B Bank, we understand the value that you bring to your clients and we are here to support you and make their SMART experience a great one.

Upon your referral, each of your clients will be matched with a Lending Specialist who will be dedicated to finding the SMART Loan solution that is right for them.

With B2B Bank on your side, you can feel confident that your clients will be well taken care of and that we'll guide them every step of the way.

SMART LOAN HIGHLIGHTS

With a SMART Loan, your clients will be able to:

Reduce monthly debt payments

- ✓ Consolidate multiple debt obligations into one convenient lower monthly payment.

Have peace of mind

- ✓ Maintain a guaranteed interest rate over a specified term to help manage the household budget and know exactly what their payments will be.
- ✓ Select from a variety of payment frequency options to coincide with personal pay dates or banking preferences.

Tackle debt at their own pace

- ✓ Choose the best amortization period, one that is affordable or that eliminates debt at a faster rate.
- ✓ Reduce principal and interest by taking advantage of pre-payment privileges to get to their debt-freedom date even sooner.

THE SMART SIMPLE REFERRAL PROCESS

Step 1: The SMART decision

Provide a SMART Loan Referral Card to your home-owner client(s) who may be looking for ways to:

- Consolidate debt into one convenient payment at a lower rate of interest than many credit cards and loans
- Allocate cash flow towards achieving their financial dreams and goals

The SMART Loan Referral Card is faxed directly to B2B Bank at 1.877.708.7627.

Step 2: The SMART solution

B2B Bank will work with your client(s) to customize a SMART Loan solution that is right for them.

Step 3: The SMART result

Help your clients, build your business and earn compensation for every funded SMART Loan that you refer.

SMART LOAN REFERRAL

A simple referral fee is paid to YOU by Primerica for every funded SMART Loan!

Referral fee is paid to Primerica who distributes compensation directly to Primerica Representatives. Information about the referral fees is disclosed to clients in the Referral Card.

Once we receive your client's Referral Card:

1. A web application is the fastest next step for your clients in the SMART Loan process. The online application includes the necessary applicant authorizations and will allow us to get to a solution quicker with fewer client interactions and less paperwork. Encourage your clients to take this quick and easy next step through our simple online web application at b2bbank.com/smartloan.
2. A B2B Bank representative will also contact your client within five business days of Referral Card receipt to confirm a time for a call with their assigned Lending Specialist.
3. A Lending Specialist will get to know your client to help find a SMART solution that best fits their needs.
4. Once a SMART Loan solution has been approved, we will confirm and review all the details of the loan with your client.
5. If the client accepts the loan terms, we will arrange for the signing of the loan documents and the debt payouts, helping to put them on the path to financial freedom!

Note: Legal and closing services will be facilitated by an external closing services firm. Appraisal services (if needed) will be provided by an accredited appraisal firm.

Where to go for help:

- Contact your B2B Bank Business Development Manager today for more information about the impact that a SMART decision can have on your clients and your business.
- Contact Client Services at 1.877.702.7627 and press 1 to order Referral Cards.

For more information, call **1.877.702.7627** or visit b2bbank.com/smartloan.

*In Quebec, Representatives must be certified with the Autorité des marchés financiers as a mutual fund Representative and/or a Representative in insurance of persons in order to be eligible to participate in the SMART Loan Referral Program. In Alberta, Representatives who hold only a mutual fund license are not eligible to participate in the SMART Loan Referral Program. 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. Primerica does not deal in mortgages. Primerica Representatives make simple referrals to B2B Bank for mortgage loans. 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. 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 Primerica Life Insurance Company of Canada and used under license.