

Distribution Alliance RRSP Loan Program

At B2B Trust, we believe that, when it comes to RRSP loans, it's important to provide your clients with great value. That's why we've created an RRSP Loan Program that offers competitive rates, a broad range of options and user-friendly tools that simplify the application process.

Feature	Benefit
Simplified pricing	Pricing is based on the term selected, not the loan amount.
Low loan amounts	A low minimum RRSP 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.
Easy online application	Apply for all your loans online, including Distribution Alliance loans, using our Electronic Application Submission Entry (EASE).
	Check online to verify if your existing clients, who have an active RRSP loan, have been pre-qualified for an RRSP loan this year.

RRSP Lending Rates¹

Effective December 1, 2009

Amortization period	Variable rate	Fixed rate
1 year	Prime + 0.50%	Prime + 2.00%
2 years	Prime + 0.50%	Prime + 3.00%
3-4 years	Prime + 1.75%	Not available
5 years	Prime + 2.00%	Not available
6-10 years	Prime + 2.25%	Not available

For more information, call **1.800.263.8349** or visit **b2btrust.com**

¹Prime Rate means the annual interest rate announced by B2B Trust from time to time as being its reference rate then in effect (the "Prime Rate"). The annual percentage rate (APR) cost of borrowing for a one year term fixed rate RRSP loan of \$10,000 is 4.25% (Prime Rate + 2.00% as of December 1, 2009). The APR presented is an example only. The APR will vary depending on the term selected. The interest rate applicable to the loan and the associated borrowing costs may vary with fluctuations in the Prime Rate. All rates are subject to change without notice. B2B Trust is a wholly-owned subsidiary of Laurentian Bank of Canada. B2B Trust does not provide investment advice to individuals or advisors and does not endorse or promote any investment products. The dealer and advisor, not B2B Trust, are responsible for determining the suitability of investments for their clients and for informing them of the risks associated with borrowing to invest. B2B Trust acts solely in the capacity of lender and loan account administrator. Any loan approval by B2B Trust 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 Trust reserves the right to request additional information or documentation at its sole discretion. The B2B Trust RRSP Loan Program is available exclusively through licensed financial advisors. This document is for advisor information only.

[®]B2B TRUST is a registered trademark of B2B Trust.

