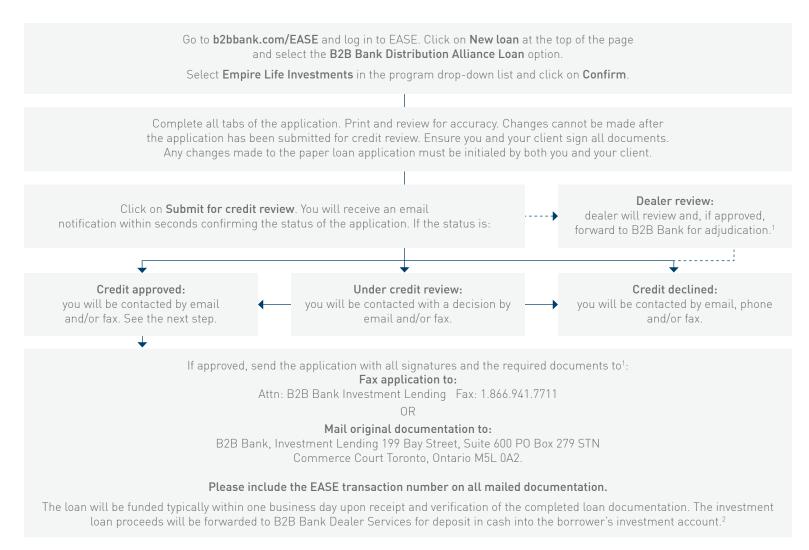
Loan application process for Empire Life Investments

At B2B Bank, we offer two easy ways to apply for an investment loan: online using our Electronic Application Submission Entry (EASE) system or on paper, via fax and mail. The following instructions will guide you through the loan application process.

Apply online through EASE

The online loan application allows you to enter, save, print, and submit loan applications quickly and easily.



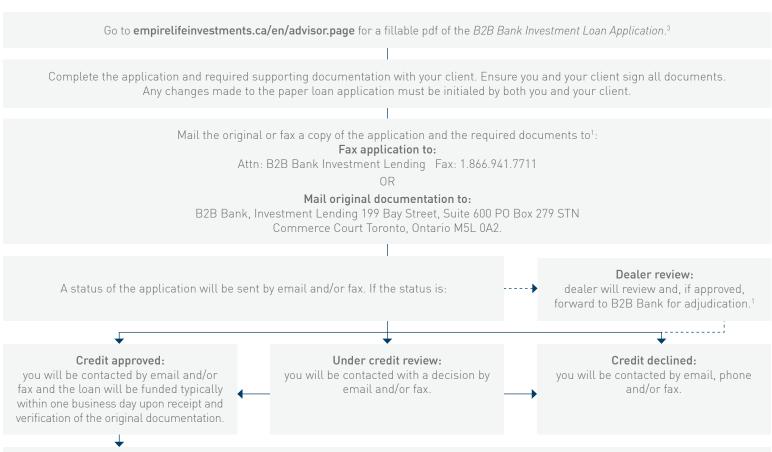
Loans are offered at a 0.50% discount from the B2B Bank Standard Loan Program rates. For current investment lending interest rates, please visit **b2bbank.com/rates**.





Apply on paper

To submit an application by fax and mail, simply follow the steps outlined below.



The investment loan proceeds will be forwarded to B2B Bank Dealer Services for deposit in cash into the borrower's investment account.²

Investment loan documentation

Documentation	Required
Completed and signed B2B Bank Investment Loan Application ³	For all investment loan applications.
Void cheque from the client's personal account	For all investment loan applications.
Letter of Privilege	For all investment loan applications.
Movable Hypothec on Investment Securities	For Quebec only.
Proof of income and assets ⁴	Refer to required income and asset document list available at b2bbank.com/loandocs
Letter of Direction	If paying out another financial institution.
Pledge Letter⁵ and/or cheque payable to B2B Bank, B2B Bank Financial Services Inc., B2B Bank Securities Services Inc., or B2B Bank Intermediary Services Inc.	If paying out another financial institution or if pledging collateral on 3 For 1, 2 For 1 and 1 For 1 Loans.

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

¹Some dealers may request an initial review of all documentation. ²If the borrower does not have an existing account, B2B Bank Dealer Services will automatically open an investment account on behalf of the borrower. ¹Contact Empire Life Investments for more instructions on how to access the application from their website. ⁴Additional documentation may be requested at the discretion of B2B Bank. ³Pledged funds must be unencumbered and in the name of the borrower(s) only. B2B Bank is not affiliated with Empire Life Investments Inc. B2B Bank and Empire Life Investments do not provide investment advice to individuals or advisors. 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. B2B Bank acts solely in the capacity of lender and loan account administrator. Any loan approval from 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. All 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. B2B Bank reserves the right to request additional information or documentation at its sole discretion. The B2B Bank Loan Program is available exclusively through licensed financial advisors. The purchase made using cash resources only. To what extent a leveraged purchase involves risk is a determination to be made on an individual basis by each purchaser, and will vary depending on the circumstances of the purchaser and the mutual funds or securities purchased. Commissions, trailing commissions, mangement fees and expenses all may be associated with mutual funds are not guaranteed, their values change frequently and past performance company.