

EMPIRE LIFE INVESTMENTS LOAN PROGRAM

For non-registered plans

Investment loans are provided by B2B Bank

B2B Bank Investment Loan Options

Loan Type	Minimum/ Maximum	Rates ¹	Payment Options	Margin Call (if applicable)
100% Investment Loan				120% LTV (Loan-to-Value)
3 For 1 Investment Loan			Interest only or principal plus interest ⁴	95% LTV
2 For 1 Investment Loan	\$10,000 \$300,000 ²	\$10,000 - \$99,999: Prime ³ + 1.00% \$100,000 - \$300,000: Prime + 0.75%		85% LTV
1 For 1 Investment Loan				85% LTV

¹ Rates are applicable to interest only or principal plus interest monthly payment types.

² Loan applications greater than \$300,000 are welcome, however, credit qualification criteria, documentation requirements and processing time may vary.

³ Prime 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"). The annual percentage rate (APR) is the same as the posted rate and is based on a twenty-year term. All rates are subject to change without notice. For current investment lending interest rates, please visit the I Need section of b2bbank.com.

⁴ Principal plus interest payments may be amortized for up to 20 years.

B2B Bank, Investment Lending

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For full details on the investment loan options go to our advisor website at www.empirelifeinvestments.ca/en/advisor.page

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