

## Distribution Alliance RSP Loan Program

At B2B Bank, we understand that charting long-term financial plans for your clients is a top priority. That's why we've created a lending solution that can help build your clients' wealth and ensure sufficient savings for the future.

Feature	Benefit
Simplified pricing	Pricing is based on the term selected, not the loan amount.
Low loan amounts	A low minimum RSP 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).
Multiple funding options	Proceeds from a single Distribution Alliance RSP loan can be invested in an RRSP, RESP, or any combination thereof (up to a maximum of three accounts).

### RSP Lending Rates<sup>1</sup>

As of August 13, 2013

Amortization period	Variable rate	Fixed rate
1 year	Prime + 0.50%	Prime + 2.00%
2 years	Prime + 0.50%	Prime + 3.00%
3 - 5 years	Prime + 2.25%	Not available
6 - 10 years	Prime + 2.75%	Not available

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

<sup>1</sup>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) cost of borrowing for a one year term fixed rate RSP loan of \$10,000 is 5.00% (Prime Rate + 2.00% as of August 13, 2013). 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 Bank does not provide investment advice to individuals or advisors and does not endorse nor promote any investment products. 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 by 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 purchased. B2B Bank reserves the right to request additional information or documentation at its sole discretion. The B2B Bank RSP Loan Program is available exclusively through licensed financial advisors.

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