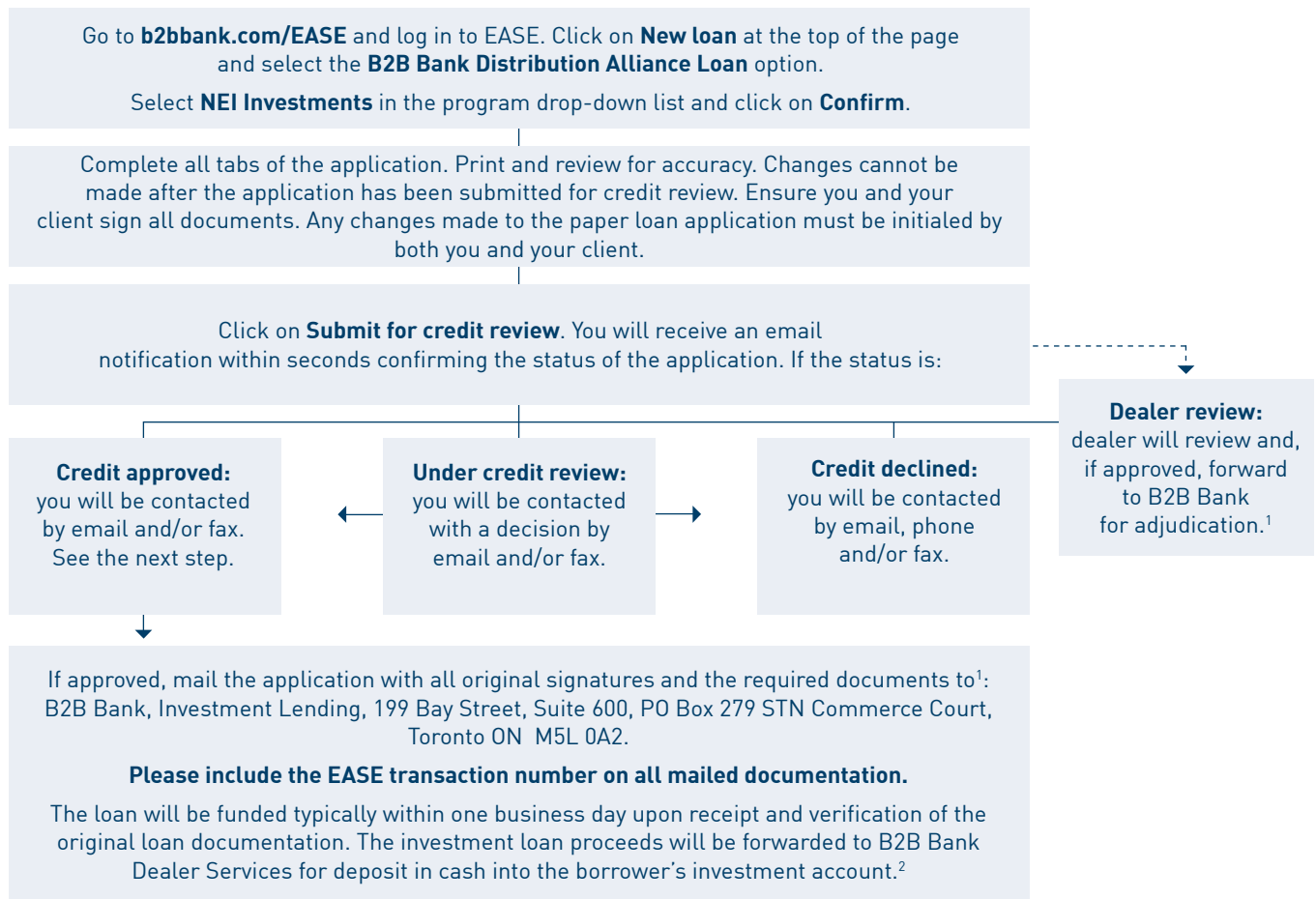


## Loan application process for NEI Investments

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

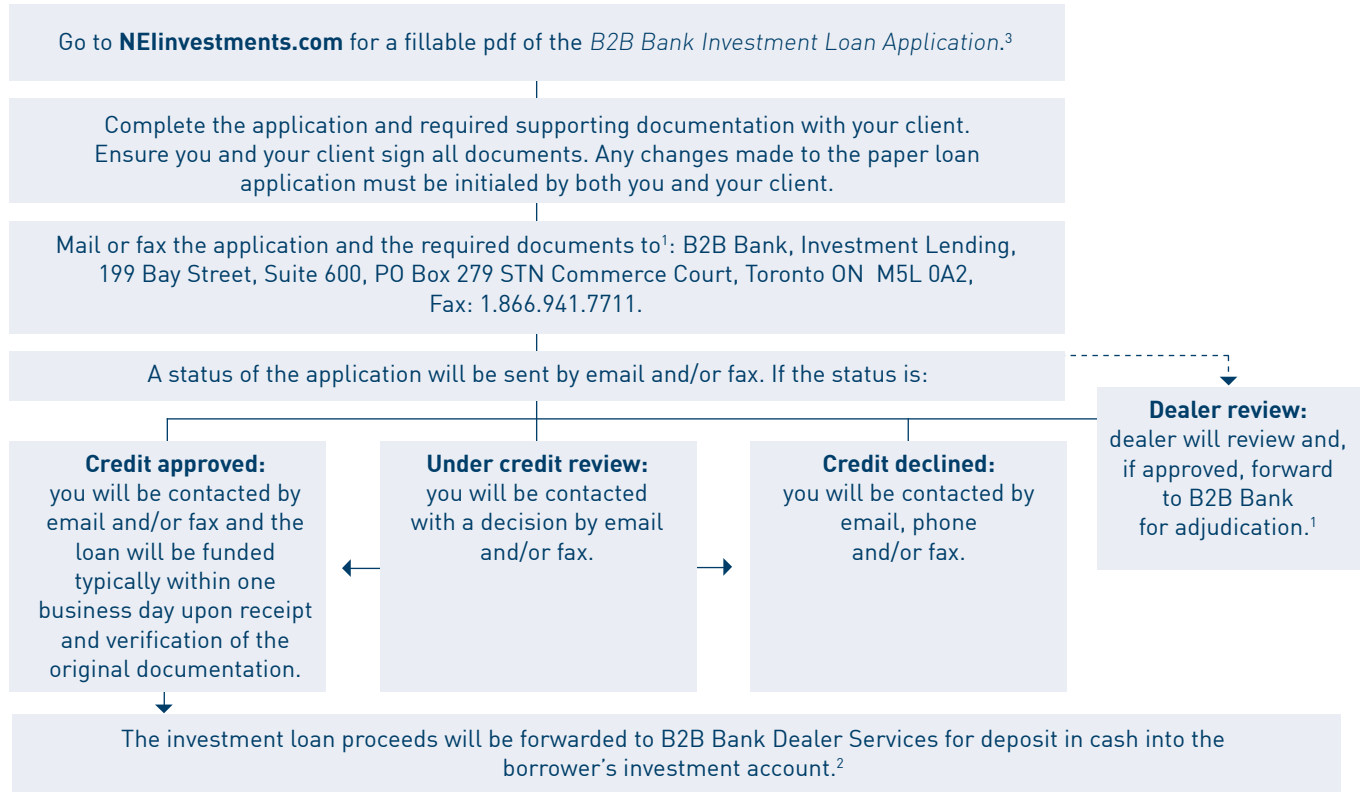
The online loan application allows you to enter, save, print, and submit loan applications quickly and easily.



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**.

### Apply on paper by fax and mail

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



### Investment loan documentation

Documentation	Required
Original, completed and signed <i>B2B Bank Investment Loan Application</i> <sup>3</sup>	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 assets <sup>4</sup>	For 100% Loans greater than \$100,000. Upon request for 100% Loans under \$100,000 and for 3 For 1, 2 For 1 and 1 For 1 Loans.
Proof of income <sup>4</sup>	
Salaried income — Recent pay stub or Notice of Assessment	For 100% Loans greater than \$100,000.
Commissioned income — Last two years' Notice of Assessment	Upon request for 100% Loans under \$100,000 and for 3 For 1, 2 For 1 and 1 For 1 Loans.
Self-employed income — Last two years' Notice of Assessment and Financial Statements	
Letter of Direction	If paying out another financial institution.
Pledge Letter <sup>5</sup> and/or cheque payable to 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**.

<sup>1</sup>Some dealers may request an initial review of all documentation. <sup>2</sup>If the borrower does not have an existing account, B2B Bank Dealer Services will automatically open an investment account on behalf of the borrower. <sup>3</sup>Contact NEI Investments for more instructions on how to access the application from their website. <sup>4</sup>Additional documentation may be requested at the discretion of B2B Bank. <sup>5</sup>Pledged funds must be unencumbered and in the name of the borrower(s) only. B2B Bank is not affiliated with Northwest & Ethical Investments L.P. and does not endorse nor promote the investment products offered by Northwest & Ethical Investments L.P. B2B Bank does 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 purchased. 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. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Investors should read the prospectus before investing. Mutual funds are not guaranteed, their unit values change frequently and past performance may not be repeated. Northwest Funds and Ethical Funds are divisions of Northwest & Ethical Investments L.P. Northwest Funds, Ethical Funds and NEI Investments are registered marks and trademarks owned by Northwest & Ethical Investments L.P. <sup>6</sup>B2B BANK is a registered trademark of B2B Bank. B2B Bank Dealer Services includes B2B Bank Financial Services Inc. (an MFDA member), B2B Bank Securities Services Inc. (an IIROC member, Member — Canadian Investor Protection Fund) and B2B Bank Intermediary Services (an AMF-regulated dealer operating in Quebec). B2B Bank is a trademark used under license.