



Our **TFSA Loans** offer:

- ✓ Term lengths of 1 to 10 years
- ✓ Loan amounts as low as \$5,000
- ✓ Principal and interest payments
- ✓ A wide range of product features

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PRODUCT INFORMATION

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TFSA LOANS

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TFSA Loans

Tax-free savings





Whether your financial goals are maximizing growth opportunities, tax efficiency or accelerating wealth, consider a **B2B Bank TFSA Loan as part of the solution.**

No matter what life stage you're in, a TFSA loan can assist you with your savings goals and ensure that you are using the benefits of a TFSA - tax free savings growth - to the fullest.

What kind of saver are you?

Profile: Kick-starter

Need:

- Start tax-free savings
- Start a tax-free savings plan and begin growing investments

Attributes:

- Growing assets
- Growing savings
- Starting career
- Millennial
- Long term horizon

Profile: Maximizer

Need:

- Alternative ways to save tax-free
- Maximize opportunities for growth

Attributes:

- Excess cash flow
- Manageable debt
- Fully-utilized RRSP
- Established assets


Profile: Catch-up

Need:

- Utilize unused contribution room to accelerate tax-free savings

Attributes:

- Limited assets
- Life-changing event
- Shortened time horizon
- Unused contribution room

 To determine if a TFSA loan is right for you, speak with your advisor. To learn more about B2B Bank TFSA Loans, visit b2bbank.com/talktfsa.

Case study: A TFSA loan can amplify your savings

The TFSA loan is an easy way to meet your savings goals.

	Year 1	Year 2	Year 3	Year 4	Year 5		
\$10,000 5-year TFSA loan at 4.2%	Opening TFSA balance	\$10,000	\$10,600	\$11,236	\$11,910	\$12,625	6% Annual rate of return
	Market gains at 6%	\$600	\$636	\$674	\$715	\$757	
	Ending TFSA balance	\$10,600	\$11,236	\$11,910	\$12,625	\$13,382	
	Annual rate of return	6%	6%	6%	6%	6%	
	Tax Savings (\$) ¹	\$227	\$241	\$255	\$271	\$287	
	Tax Savings (%)	2%	2%	2%	2%	2%	

The net growth in the TFSA after year 5 is \$2,278. (Market value of \$13,382 minus the \$10,000 loan and \$1,104 interest paid). Actual rates and amounts may differ. The illustration is a hypothetical example and is not intended to project or predict actual results. Tax savings used are intended for comparison with non-registered accounts.

Our TFSA Loans

Our TFSA Loan offers you:

- ✓ A wide variety of term lengths
- ✓ Loan amounts starting as low as \$5,000
- ✓ Principal and interest payments
- ✓ A wide range of product features
- ✓ Fast funding

Did you know¹


Income earned and/or amounts you withdraw from your TFSA do not affect...

Federal income-tested benefits such as:

- Old age security (OAS)
- Guaranteed income supplement (GIS)
- Employment insurance (EI)

Eligibility for federal credits such as:

- Canada child tax benefit (CCTB)
- Working income tax benefit (WITB)
- Goods and services tax/harmonized sales tax credit (GST/HST)

 While TFSA loans have the ability to magnify gains, they also have the potential to magnify market losses. Leveraging involves greater risk than purchasing investments using only your own cash resources because it has the potential to magnify investment losses. You are required to repay the loan, including interest, regardless of the investment return. A TFSA loan may limit your access to credit due to the outstanding debt of the loan. Work with your advisor to understand both the benefits and risks of this strategy.

For your calculations²

Our lending philosophy is simple.

We believe in investment lending and the power it has to help you achieve your financial goals. As a responsible lender, we acknowledge that investment lending is not for everyone.

About B2B Bank

We believe that all Canadians should have access to independent financial advice. So while we don't sell our banking services directly to you like other banks, we work with your advisor, so they can offer you the products and services you need to reach your financial goals. Our products and services include:

- Investment, RSP and TFSA Loans
- Banking Services
- Mortgages
- Deposits
- Investment Accounts and Services

¹Source: <http://www.taxtips.ca/taxrates/ont.htm>, Ontario resident with a 37.91% tax rate. Individuals should consult qualified tax specialists for more information. ²B2B Bank is not responsible for any investment strategy or calculation in the "For your calculations" section. B2B Bank does not provide investment advice to individuals or advisors and does not endorse or 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 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 Lending Program is available exclusively through licensed financial advisors. *B2B BANK is a registered trademark of B2B Bank.



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RSP LOANS

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RSP Loans

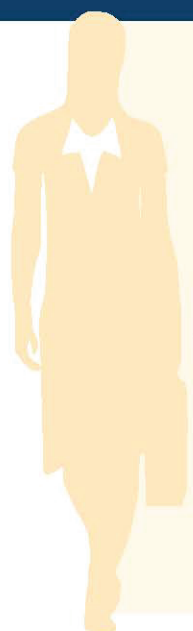
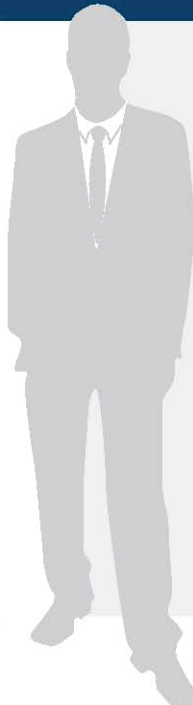

Find your RSP solution



Whether your financial goals are maximizing wealth for a comfortable retirement or ensuring ample funds for your children's education needs, consider a **B2B Bank RSP Loan as part of the solution.**

No matter what life stage you're in, an RSP loan can assist you with your savings goals and ensure that you're using the benefits of RRSP tax-deferred investing and/or available government grants through RESPs.

What kind of saver are you?

 <p>Profile: Kick-starter</p> <p>Need:</p> <ul style="list-style-type: none"> Start saving for retirement Start saving for children's education <p>Attributes:</p> <ul style="list-style-type: none"> Establishing savings Starting career Millennials Long term horizon 	 <p>Profile: Maximizer</p> <p>Need:</p> <ul style="list-style-type: none"> Maximize contribution opportunities for savings growth Supplement retirement savings from pension, OAS, and GIS Maximize available RESP government grants <p>Attributes:</p> <ul style="list-style-type: none"> Peak or stable income Established assets Excess cash flow Manageable debt 	 <p>Profile: Catch-up</p> <p>Need:</p> <ul style="list-style-type: none"> Utilize unused contribution room to accelerate tax-deferred savings Catch-up on retirement savings and benefit from potential tax refund¹ <p>Attributes:</p> <ul style="list-style-type: none"> Limited assets Life-changing event Shortened time horizon Unused contribution room
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To determine if an RSP loan is right for you, speak with your advisor. To learn more about B2B Bank RSP Loans, visit b2bbank.com/talkrsp.

Case study: An RSP loan can amplify your savings

The RSP loan is a flexible tool that could help you meet your savings needs through the growth of lump-sum investments today that benefit from the time value of money.

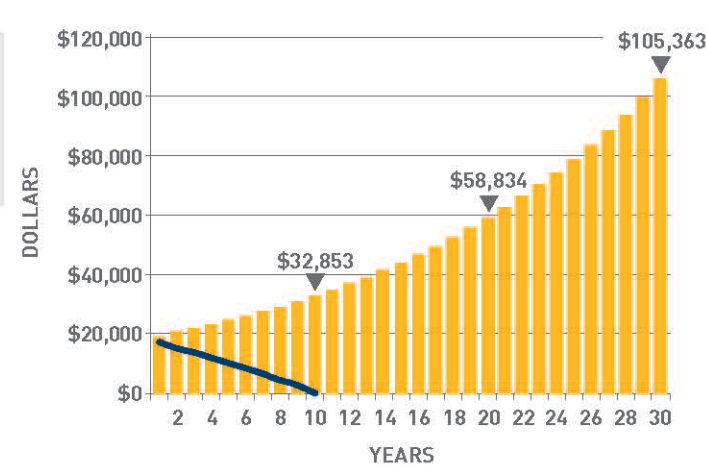
Scenario #1:

Standard RSP loan strategy

BACKGROUND
 \$200/month loan amount
 Current age: 41 (30 years until 71)

- 6% rate of return on investment
- Loan rate of 5.60%
- 10 year term
- Obtain a \$18,344.85 loan

In this case, your \$18,345 lump-sum from the RSP loan investment today could grow to \$32,853 ten years from now. And, if you keep that money invested for another 20 years, that initial \$18,345 investment could grow to \$105,363.



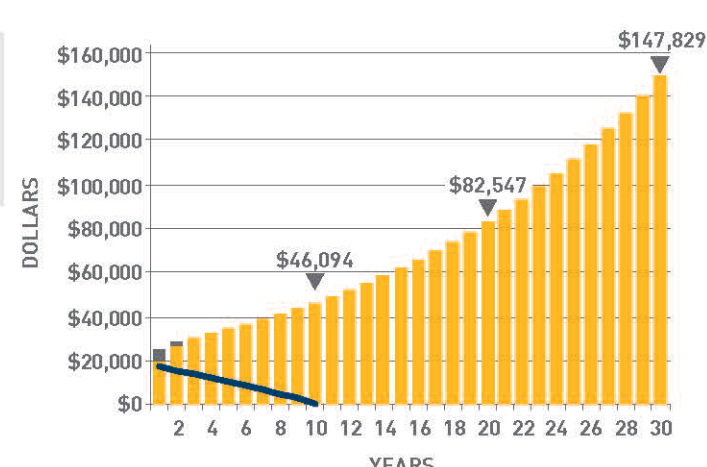
Scenario #2:

RSP loan strategy with tax refund reinvested

SCENARIO #1 + **REINVEST**

- Invest tax refund in years 1 & 2
- Approx. year 1 = -\$5,714
- Approx. year 2 = -\$1,780

In this scenario, not only could you potentially benefit from the 6% annual rate of return on investments, but reinvesting your potential tax refund generated from your RRSP contribution over years 1 and 2 will help accelerate your savings growth. Notice, after 10 years, your savings have grown to \$46,094 instead of just \$32,853 without reinvesting your tax refunds. And after another 20 years, you could grow your savings an additional \$42,466 in comparison to Scenario #1 – all through a smart and disciplined RSP borrowing strategy.



The calculations shown are for illustrative purposes only. Actual rates and amounts may differ. The illustration is a hypothetical example and is not intended to project or predict actual results.



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- Mortgages
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- Banking Services
- Deposits

¹RRSP contributions cannot be deducted from income in all circumstances. Potential tax refunds are dependent on a number of factors, and making an RRSP contribution will not yield a tax refund in all circumstances. Consult a qualified tax professional for more information. ²B2B Bank is not responsible for any investment strategy or calculation in the "For your calculations" section. B2B Bank does not provide investment advice to individuals or advisors and does not endorse or 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 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 Lending Program is available exclusively through licensed financial advisors. ©B2B BANK is a registered trademark of B2B Bank.



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INVESTMENT LOANS

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Investment Loans

Borrowing to invest



Working closely with your advisor, you may be looking at investment strategies that will help you build wealth while utilizing a disciplined approach to saving. There are 3 factors to consider as you work with your advisor to create an investment strategy to make your goals a reality.



Use your borrowing power to invest in your future

Every day, we use borrowed money to spend on lifestyle items that we want now, such as furniture, clothes, electronics and automobiles.

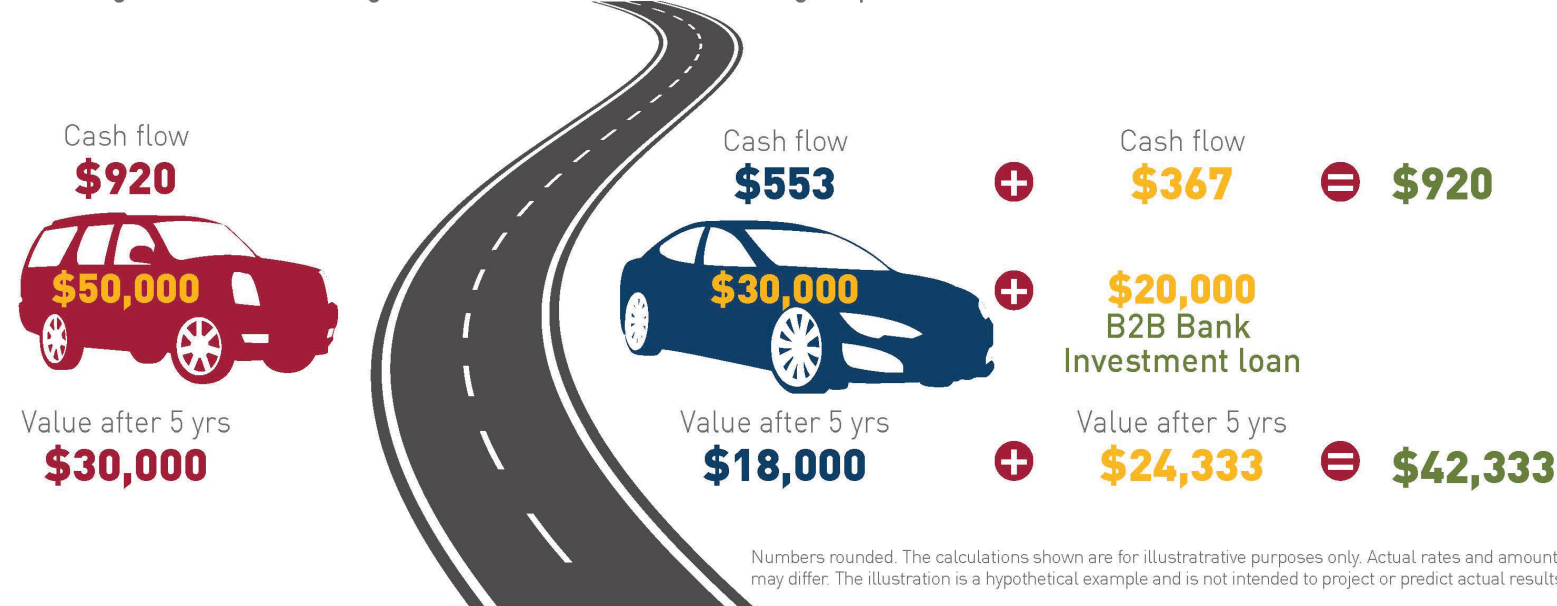
Imagine using your borrowing power to invest for the future and build wealth instead? You may already be doing it with an RSP loan or a mortgage, because investments like an RSP or a home have the potential to increase in value over time. This is a good type of debt, because rather than borrowing to spend on lifestyle items that depreciate quickly, when you borrow to invest, you're investing in your future.

Let's assume you have excess cash flow of \$920 a month, and you need a car. You could use the entire \$920 a month to finance a \$50,000¹ car. Although, within 5 years, your car will have depreciated to a value of \$30,000².

Consider this option instead – use your monthly cash flow to purchase a car and build your wealth.

Instead of paying \$920 to finance a \$50,000 car, you could buy a \$30,000 car, where your monthly payment would be \$553 instead. This would free up \$367 a month, which could be used for a principal and interest payment on a \$20,000³ investment loan. After 5 years, you would have paid off the loan, and the combined value of your car and investments could be \$42,333⁴.

It's straightforward: borrowing to invest is smarter than borrowing to spend.



Tell me more about investment loans

An investment loan allows you to borrow money to purchase investments that have the potential to increase in value, and:

- Accelerates savings through an initial lump sum investment
- Interest costs may be tax deductible⁵
- Can be used as a wealth building tool

What are compound returns?

Compound returns on an investment means that returns are calculated not only on the initial investment, but also on the accumulated growth from year to year. Having a larger initial investment growing for the longest possible time is essential for compounding success.

Is an investment loan right for me?

Only your advisor can help you determine if investment lending is right for you. In general, investors who may benefit from this strategy will have:

- ✓ A long investment horizon
- ✓ Available cash flow
- ✓ A high risk tolerance

Our investment loans

We have been offering investment loans for over 20 years. Our Loan products are among the most competitive in the industry and offer:

- Flexible payment options
- Manageable loan amounts starting as low as \$10,000
- Broad fund eligibility
- A wide range of product features
- Fast funding

What is interest deductibility?

Generally speaking, interest paid to borrow money to earn investment income is tax deductible. When the interest is deducted, it can be an effective way of reducing the overall cost of an investment lending strategy.⁶



While investment loans have the ability to magnify gains, they also have the potential to magnify market losses. Leveraging involves greater risk than purchasing investments using only your own cash resources because it has the potential to magnify investment losses. You are required to repay the loan, including interest, regardless of the investment return. An investment loan may limit your access to credit due to the outstanding debt of the loan. Work with your advisor to understand both the benefits and risks of this strategy.

For your calculations⁶

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To determine if an investment loan is right for you, speak with your advisor. To learn more about B2B Bank Investment Loans, visit b2bbank.com/borrowtoinvest.

¹Assumes a 4% annual interest cost to finance the car over 5 years. ²Assumes 40% depreciation over 5 years. ³Assumes a 4% annual interest cost on a 5 year investment loan. ⁴Assumes a 4% rate of return on investments over a 5 year period. ⁵Interest is not deductible in all circumstances. Individuals should consult qualified tax specialists for more information. ⁶B2B Bank is not responsible for any investment strategy calculation in the "For your calculations" section. B2B Bank does not provide investment advice to individuals or advisors and does not endorse or 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 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 money is 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 Investment Loan Program is available exclusively through licensed financial advisors. [®]B2B BANK is a registered trademark of B2B Bank.



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B2B Bank Dealer Services

For advisor information only

The value of our services

B2B Bank Dealer Services is one of Canada's largest carrying dealer organizations, providing account administration, clearing and settlement, and reporting services to over 27,000 independent advisors and 300,000 individual investors across the country.



Peace of mind

More than 30 years of experience serving Canada's investment community.



Consolidated account

Consolidate your client's holdings and reduce the need for multiple statements and tax slips.



Online access

Use our secure Advisor Access tool to help you manage your clients' accounts.



Account choice

A wide range of registered and non-registered account types to choose from.



One contact

Relying on one direct relationship with a single financial institution.

B2B Bank Dealer Services specializes in simplified account administration, trade and transaction processing, account management and reporting for a simple fee¹.

In addition to a wide range of account types, we deliver value-added services today's investors demand:

- Group plan services
- Account transfer assistance
- Fee for service option
- Discount brokerage²

Talk to your BDM today

If you're interested in learning how B2B Bank Dealer Services can help you streamline your business, talk to your Business Development Manager, call Client Services at **1.800.387.2087** or visit **b2bbank.com/dealservices**.

¹Some conditions apply – for full details, refer to our fee schedule that can be found on b2bbank.com/dealservices. ²Available only through B2B Bank Securities Services Inc. B2B Bank Dealer Services includes B2B Bank Financial Services Inc. (Member of the Mutual Fund Dealers Association of Canada (MFDA)), B2B Bank Securities Services Inc. (an IIROC member, Member – Canadian Investor Protection Fund) and B2B Bank Intermediary Services Inc. (an AMF-regulated dealer operating in Quebec). B2B Bank Dealer Services does not endorse nor promote any investment products, programs or strategies. This document is intended for licensed financial advisors exclusively and is for information purposes only. B2B Bank is a trademark used under license.

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 Yes, send me the B2B Bank Loan Brochures
 Yes, send me the B2B Bank Advisor Outlook
 Yes, Have my local BDM call me to book an appointment

LANGUAGE PREFERENCE
 English French

SUBMIT

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