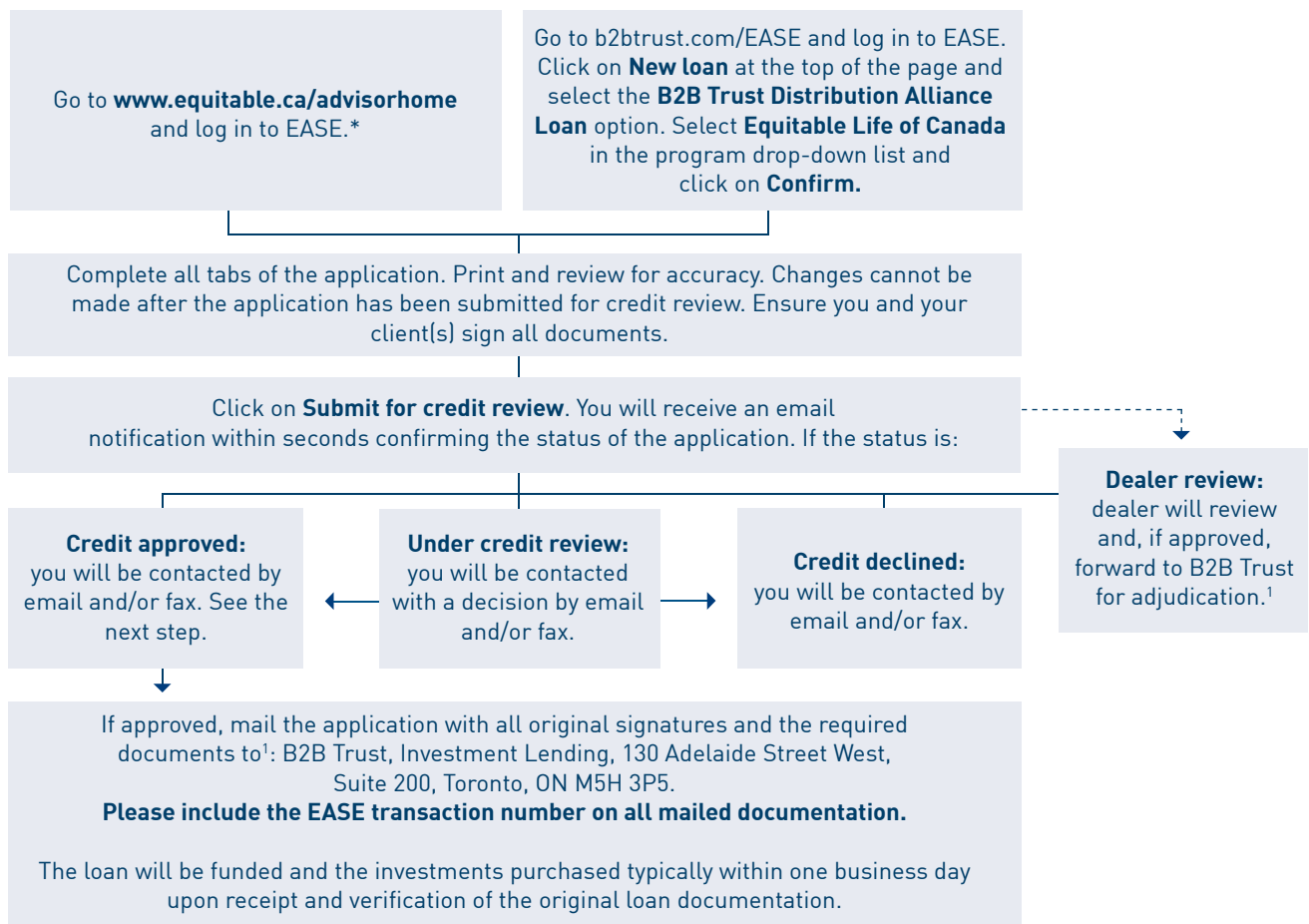


Application process for Equitable Life of Canada

At B2B Trust, 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 for the purchase of funds offered by Equitable Life of Canada.

Apply online through EASE

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

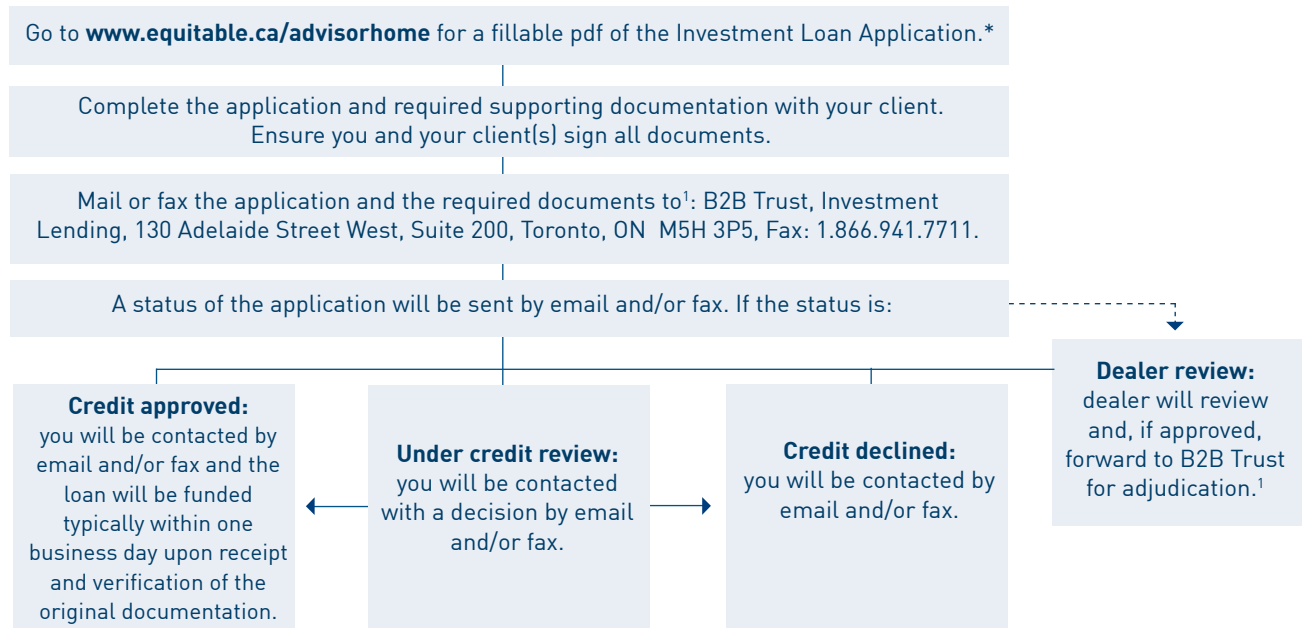


*Contact Equitable Life of Canada for more instructions on how to access the EASE application from their website.

Loans are offered at a 0.50% discount from the B2B Trust Standard Loan Program rates. For current investment lending interest rates or more information on the B2B Trust Investment Loan Program, please visit b2btrust.com.

Apply on paper by fax and mail

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



*Contact Equitable Life of Canada for more instructions on how to access the application from their website.

Investment loan documentation

Documentation	Required
Original, completed and signed B2B Trust Investment Loan Application	For all investment loan applications
Void cheque from the client's personal account	For all investment loan applications
Original insurance application	For all segregated fund investment loan applications
Original Assignment, Hypothecation, Acknowledgement and Direction	For all segregated fund investment loan applications
Movable Hypothec on an Insurance Policy	For Quebec only
Proof of assets ²	For 100% Loans of \$100K or greater. Upon request for 100% Loans under \$100K and for 3 For 1, 2 For 1 and 1 For 1 Loans.
Proof of income ²	
Salaried income - Pay stub and Notice of Assessment	For 100% Loans of \$100K or greater
Commissioned income - Last two years' Notice of Assessments	Upon request for 100% Loans under \$100K and for 3 For 1, 2 For 1 and 1 For 1 Loans
Self-employed income - Last two years' Notice of Assessments and Financial Statements	
Letter of Direction	If paying out another financial institution
Notice of Investments ³ and/or cheque payable to B2B Trust	If paying out another financial institution or if pledging collateral on 3 For 1, 2 For 1 and 1 For 1 Loans

¹ Some dealers may request an initial review of all documentation. ² Additional documentation may be requested at the discretion of B2B Trust. ³ Pledged funds must be unencumbered and in the name of the borrower(s) only. All investment/RRSP loans are approved and funded solely by B2B Trust. All investment loan documentation is entered into between your client and B2B Trust as a lender. The Equitable Life Insurance Company of Canada does not act as a lender. B2B Trust is not affiliated with The Equitable Life Insurance Company of Canada and does not endorse or promote the investment products offered by The Equitable Life Insurance Company of Canada. B2B Trust is a wholly-owned subsidiary of Laurentian Bank of Canada. B2B Trust does not provide investment advice to individuals or advisors. The dealer and advisor, not B2B Trust, are responsible for determining the suitability of investments for their clients and for informing them of the risks associated with borrowing to invest. B2B Trust acts solely in the capacity of lender and loan account administrator. Any loan approval from B2B Trust 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 Trust reserves the right to request additional information or documentation at its sole discretion. The B2B Trust Loan Program is available exclusively through licensed financial advisors. This document is for advisor information only. **Special Note to Segregated Fund Investors:** At the time the investment loan is originated, a charge of \$60 is required from the borrower to cover the cost of registering the individual variable insurance contract under applicable personal property security legislation. B2B Trust will take an assignment on the individual variable insurance contract, which will be held as collateral. Advisors should be aware that a segregated fund policy or any other investment product with a principal guarantee feature or other guaranteed benefits could be surrendered by B2B Trust to repay the loan. Investors cannot depend on any principal repayment guarantees or other guaranteed benefits until such time as all conditions for the payment of guarantees or benefits are satisfied. Any surrenders made by B2B Trust to repay the loan may affect guarantees or benefits, may result in a loss of original invested capital and/or other guaranteed benefits, including but not limited to guaranteed minimum withdrawal benefits, and may have tax consequences. Equitable Life, Equitable Life of Canada, The Lighthouse Design, Equinet and Pivotal Solutions are trademarks of The Equitable Life Insurance Company of Canada. [®]B2B TRUST is a registered trademark of B2B Trust.