

# Loan application process for Equitable Life of Canada

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.

## Apply online through EASE

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

1. Log on to EquiNet, the Equitable Life advisor website at [advisor.equitable.ca](http://advisor.equitable.ca)
2. Under "Savings & Retirement", select the "Loans" link
3. Click on the "B2B Bank" link, which will direct you to the EASE online application process

Note: The first time you login to EASE through EquiNet you will be required to validate your Equitable Life advisor code

1. Go to [b2bbank.com/EASE](http://b2bbank.com/EASE) and log in to EASE.
2. Click on **New loan** at the top of the page and select the **B2B Bank Distribution Alliance Loan** option.
3. Select **Equitable Life of Canada** in the program drop-down list and click on **Confirm**.

Complete all tabs of the application. Print and review for accuracy. Changes cannot be made after the application has been submitted for credit review. Ensure you and your client sign all documents.  
Any changes made to the paper loan application must be initiated by both you and your client.

NOTE: The minimum loan amount is \$10,000.

Click on **Submit for credit review**. You will receive an email notification and/or a fax confirming the status of the application. If the status is:

**Dealer review:**  
dealer will review and, if approved, forward to B2B Bank for adjudication<sup>1</sup>.

**Credit approved:**  
you will be contacted by email and/or fax. See the next step.

**Under credit review:**  
you will be contacted with a decision by email and/or fax.

**Credit declined:**  
you will be contacted by email, phone and/or fax.

If approved, mail the B2B loan application and Equitable Life documents (application or investment direction) to:  
B2B Bank, Investment Lending, 199 Bay Street, Suite 600, PO Box 279 STN Commerce Court, Toronto, ON M5L 0A2.

**Please include the EASE transaction number on all mailed documentation.**

The loan will be funded and the investments purchased typically within one business day upon receipt and verification of the original loan documentation.

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](http://b2bbank.com).

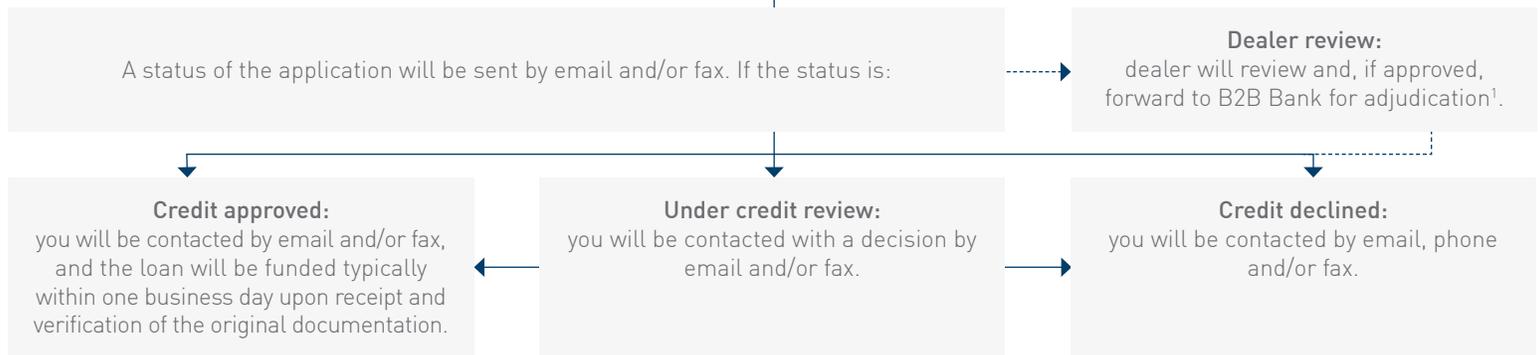
## Apply on paper by fax and mail

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

1. Log on to EquiNet, the Equitable Life advisor website at [advisor.equitable.ca](http://advisor.equitable.ca).
  2. Under "Savings & Retirement", select the "Loans" link.
  3. Click on the "B2B Bank" link, which will direct you to the EASE online application process.
- Note: The first time you login to EASE through EquiNet you will be required to validate your Equitable Life advisor code

Complete the application and required supporting documentation with your client. Ensure you and your client sign all documents. Any changes made to the paper loan application must be initiated by both you and your client.

Mail or fax the Equitable Life documents (application or investment direction) and the B2B loan application to:  
 B2B Bank, Investment Lending, 199 Bay Street, Suite 600, PO Box 279 STN Commerce Court, Toronto, ON M5L 0A2 Fax: 1.866.941.7711



## Investment loan documentation

Documentation	Required
Original, completed and signed <i>B2B Bank Investment Loan Application</i>	For all investment loan applications.
Void cheque from the client's personal account	For all investment loan applications.
Original insurance application with completed purchase instructions	For all investment loan applications.
Original <i>Assignment, Hypothecation, Acknowledgement and Direction</i>	For all investment loan applications.
Movable Hypothec on an Insurance Policy	For Quebec only.
Proof of assets <sup>2</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>2</sup> Salaried income — <i>Recent pay stub or Notice of Assessment</i> Commissioned income — <i>Last two years' Notice of Assessment</i> Self-employed income — <i>Last two years' Notice of Assessment and Financial Statements</i>	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.
Letter of Direction	If paying out another financial institution.
Notice of Investments <sup>3</sup> and/or cheque payable to B2B Bank	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>Additional documentation may be requested at the discretion of B2B Bank. <sup>3</sup>Pledged funds must be unencumbered and in the name of the borrower(s) only. All investment loans are approved and funded solely by B2B Bank. All investment loan documentation is entered into between your client and B2B Bank as a lender. The Equitable Life Insurance Company of Canada does not act as a lender. B2B Bank is not affiliated with The Equitable Life Insurance Company of Canada and does not endorse nor promote the investment products offered by The Equitable Life Insurance Company of Canada. 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. B2B Bank 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 Bank 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 Bank 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, and EquiNet are trademarks of The Equitable Life Insurance Company of Canada. <sup>®</sup>B2B BANK is a registered trademark of B2B Bank.