

	50,000 to \$1,000,000 Loan Amount	1,000,001 to \$2,000,000 Loan Amount
<b>Maximum Loan to Value</b>	• 75%	
<b>Target Client</b>	• Investors who wish to use leverage to maximize potential investment returns	
<b>Funds Available</b>	<ul style="list-style-type: none"> <li>• Non-registered mutual funds, exchange traded funds, managed accounts and segregated funds</li> <li>• Investments must be approved by DUCA in advance</li> </ul>	
<b>Minimum Loan Amount</b>	• \$50,000	• \$1,000,001
<b>Maximum Loan Amount</b>	• \$1,000,000	• \$2,000,000
<b>Availability</b>	• Personal and Corporate Investment Loans	
<b>Underwriting</b>	• Simple Credit Bureau review	• Full underwriting including debt servicing
<b>Application and Forms Required</b>	<ul style="list-style-type: none"> <li>• Investment Loan Application</li> <li>• Void cheque from the Applicant</li> <li>• Confirmation of client equity portion</li> </ul>	
<b>Security Requirements</b>	• DUCA Securities Control Agreement; Assignment, Hypothecation, Acknowledgement and Direction; or other specified security documents	
<b>Interest Rate</b>	• DUCA Specialized Lending Base Rate <sup>1</sup> + 0.75%	
<b>Repayment</b>	<ul style="list-style-type: none"> <li>• Interest Only or Principal plus Interest</li> <li>• Fully open and can be repaid at any time without penalty</li> </ul>	
<b>Margin Breach Action</b>	• Loan to be placed on P&I amortized over 20 years when the LTV reaches 100% <sup>2</sup>	
<b>Withdrawals</b>	<ul style="list-style-type: none"> <li>• Subject to Approval</li> <li>• \$2,500 minimum withdrawal (post withdrawal LTV to be no more than 75% for Personal Investment Loans; no more than 65% for Corporate Investment Loans)</li> <li>• 2 free per year, \$100 withdrawal fee after</li> </ul>	
<b>Application fees</b>	• No fees for personal deals; \$500 if a corporation is involved	

Borrowing to invest is not appropriate for everyone. Clients with a low risk tolerance should not employ a leverage strategy. Your clients should be aware of the risks and benefits as leverage magnifies both gains and losses.

To submit an Investment Loan Application, please **fax 1-416-941-2140 or send an encrypted e-mail to mgervais@duca.com**.

For questions, please contact Michelle Gervais at (416) 997-2843 or the **Advisor Support Line: 1-833-932-2016**.

## What if your client wishes to borrow 100%?

Your client may also be eligible to borrow some or even all of the 25% equity portion of a 3 to 1 Investment Loan through another DUCA loan product, for example, our **Unsecured Personal Line of Credit\***.

For questions, please contact Michelle Gervais at (416) 997-2843 or our Advisor Support Line: 1-833-932-2016. We'll help get you started.

\*Unsecured Personal Lines of Credit are subject to full underwriting.

<sup>1</sup> **DUCA Specialized Lending Base Rate** means the variable annual interest rate that DUCA Specialized Lending sets from time to time as its reference rate. The interest rate will vary automatically if and when DUCA's Specialized Lending Base Rate changes. The DUCA Specialized Lending Base Rate will change within 5 business days of any change in the Prime Rate as published by a minimum of 3 of the 5 largest Canadian chartered banks (Royal Bank of Canada, Bank of Montreal, TD Canada Trust, CIBC and Bank of Nova Scotia).

<sup>2</sup> After 3 consecutive principal and interest payments and if the loan to value has reduced to 99% the borrower may request that the loan revert to the original repayment terms.