



## How to apply for an RRSP loan with B2B Trust

- Standard Life Mutual Funds
- Ideal Segregated Funds

The following provides a summary of the three steps to follow when applying for an RRSP loan with B2B Trust. For detailed administrative guidelines (including manual submission and deadlines for 2010 RRSP contributions) see [RRSP Loan with B2B Trust for Standard Life Mutual Funds and Ideal Segregated Funds](#).

For additional information see the RRSP Loan Program [Overview](#) and [Product Brochure](#).

### Step 1 – Submit the RRSP Loan Application Online

- Visit the Standard Life website at [www.standardlife.ca](http://www.standardlife.ca).
- Under **Secure Online Access** select **SLMF AccountINFO** if the RRSP loan will fund an investment under a Mutual Fund Account **or** select **ClientINFO** if the RRSP loan will fund an investment under an Ideal Segregated Funds contract.
- **Log-in page** - enter your **User ID** and **PIN** and click on **Submit**.
- **Home page**:
  - Standard Life Mutual Funds** - select **SLMF AccountINFO** to proceed to the next page displaying information on commissions, recently settled transactions, etc. Select the **RRSP and Investment loans** link located at the top of this page to access the Ease system.
  - Ideal Segregated Funds** - select **RRSP and Investment loans** to access the EASE system.
- Follow the prompts on the EASE system to complete and submit the RRSP loan application online for credit review.
- The minimum loan amount is \$2,500.
- Prior to submission, the RRSP loan application must be printed and signed by the Borrower, Co-Borrower and advisor.
- **Credit Decision/Confirmation** – The advisor will receive a credit decision via email within seconds. If the loan application is in Under Credit Review or Pending status, notification for additional required information is sent by email or fax to the advisor within one business day of status notification.
- Questions regarding the credit decision or submission are directed to:  
**B2B Trust Client Services Team – 1-800-263-8349.**

### Step 2 – Send the RRSP Loan Application to B2B Trust

- **Send the original B2B Trust RRSP Loan application, signed by the borrower(s) and advisor, and all supporting loan documentation to:**
    - B2B Trust
    - Investment Lending
    - 130 Adelaide Street West, Suite 200
    - Toronto, Ontario M5H 3P5
- Indicate the **EASE** transaction number on the loan documentation.
- **Additional Requirements**
    - **Void cheque** from client's personal account - cheque cannot be from a Line of Credit
    - **Letter of Direction** - only required if repaying an existing RRSP Loan at another institution.

- [Standard Life Mutual Funds](#)
- [Ideal Segregated Funds](#)

- **Proof of Income** - only required for loans greater than the current year's contribution maximum or loans with a term longer than 2 years.

**Salaried income** – A copy of borrower's most recent pay stub (must show year-to-date income) or the most recent T4.

**Commission income** – Last two years' Notice of Assessment.

**Self-employed income** – Last two years' Notice of Assessment and Financial Statements.

- **Proof of Assets** – upon request.
- Once the RRSP loan is credit approved and the original RRSP loan application and supporting documents have been received and verified by B2B Trust, funding occurs within one business day. The advisor will receive an email confirmation from B2B Trust stating that the loan has been funded. The advisor should verify the details of the funded loan confirmation email for accuracy.
- B2B Trust will transmit the funds directly to the Standard Life.

### Step 3 – Send the Investment Application to Standard Life

- To determine which Funds are available for investment, see list of:
  - [Standard Life Mutual Funds](#)
  - [Ideal Segregated Funds – Signature Series](#)
  - [Ideal Segregated Funds](#)

#### Standard Life Mutual Funds

- For a **new** or **existing** Standard Life Mutual Fund account, complete Application for your [Standard Life Mutual Funds](#) (Form 3133) and write **RRSP Loan** on the front cover of the application.
- For an **existing** account, the following information may be provided in a letter/note signed by the client:
  - Account number
  - Standard Life Mutual Fund name(s) and respective fund numbers(s) the loan will fund
  - For an investment in more than one Standard Life Mutual Fund, provide the allocation for each fund
  - Notation that an **RRSP loan** is funding the investment(s).

#### Ideal Segregated Funds

- For a **new** or **existing** Ideal Segregated Funds – Signature Series contract, complete [Application for an Ideal Segregated Funds – Signature Series Contract](#) (Form 6415) and write **RRSP loan** on the cover the application.
- For a **new** or **existing** Ideal Segregated Funds contract, complete [Application for your Ideal Segregated Funds Contract](#) (Form 4295) and write **RRSP Loan** on the front cover of the application:
- For an **existing** contract, the following information may be provided in a letter/note signed by the client:
  - Contract number
  - Ideal Segregated Fund name(s) and respective fund numbers(s) the loan will fund
  - For an investment in more than one Ideal Segregated Fund, provide the allocation for each fund
  - Notation that an **RRSP loan** is funding the investment(s).



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- Send the original copy of the investment application or investment instructions to Standard Life as follows (**originals only**, no faxes):

Mailing Address	Courier (street) address
Standard Life Retail Investment, Customer Services P.O. Box 11497, Stn. Centre-ville Suite 1200 Montréal, Québec H3C 5S5	Standard Life Retail Investment, Customer Services 1245 Sherbrooke Street West Suite 1200 Montreal, Québec H3G 1G3