

This administrative guideline provides details on the two steps to follow when applying for an Investment Loan with B2B Trust for an investment in a **new** Ideal Segregated Fund Policy or **new** Ideal Segregated Funds – Signature Series Policy with Standard Life.

For complete loan details see the B2B Trust Investment Loan [Program Overview](#) and [Product Brochure](#).

Topics covered in this guideline are:

- [Program Eligibility](#)
- [Step 1 - Submit the B2B Trust Investment Loan Application online](#) (manual submission also available)
- [Step 2 - Submit all documentation to B2B Trust](#) (also see [Requirements](#))
- [Contacts for Servicing Requests](#)

Program Eligibility

- The Investment Loan Program is available for individuals only. Applications and pledges of collateral in company names are not permitted.
- Loans can be registered individually or jointly (power of attorney forms are not accepted).
- Loan applicant(s) must be at least 18 years of age.
- Loan applicant(s) must be a Canadian resident and have a Canadian personal chequing account for pre-authorized monthly loan payments.

Step 1 – Submit the Investment Loan Application Online

A B2B Trust Investment Loan application is completed and submitted online. This electronic transaction is processed through the EASE system. Access to the EASE system is provided through a link on the Standard Life website.

Once the Investment Loan application has been submitted for credit review, the advisor will receive a credit decision via email within seconds. When the loan application is 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.

Proceed as follows to submit an online request for an investment loan:

- Visit the Standard Life website at www.standardlife.ca
- Under **Secure Online Access** select **ClientINFO**.
- On the **Log-in** page, enter the advisor's **User ID** and **PIN**. Click on **Submit** to continue.
- On the **Home** page select **RRSP and Investment Loans** to access the EASE system.
- **Multiple Advisor Codes** - If an advisor has more than one code, a list of the advisor's codes will be displayed. The code selected will automatically be recorded on the loan application and this same advisor code **must be entered on the Standard Life investment application**.

- For each advisor code initially selected, a profile page is displayed to enter/verify the advisor's contact information (email, telephone and fax numbers).
- Click on **Submit** to continue.
- On B2B Trust's **Welcome** page click on **New Loan**.
- Select the **B2B Trust Distribution Alliance Loan** program and select **Confirm** to proceed.
- Complete all required sections of the Investment Loan application.
- Select **Save This Data** to ensure the information entered is saved.
- An **EASE** transaction number will be displayed in the upper-left corner of the screen. The **EASE** number must be indicated on loan documentation sent to B2B Trust or when communicating with B2B Trust regarding the loan transaction.
- Select **Inputs Are Complete** to verify that all required information has been entered. A notice is displayed at the bottom of the screen when details are missing.
- Click on **Print Loan Forms**.
- **Signatures**
 - The Borrower and, if applicable, the Co-Borrower must sign and date the loan application in the **Borrower(s) Authorization** area on page 7. The advisor signs and dates in the last section on page 7.
 - The Borrower and Co-Borrower must also sign any additional required documents such as the Notice of Investments, Letter of Direction, Movable Hypothec and Assignment, Hypothecation, Acknowledgement and Direction. See [Requirements](#).
- Click on **Submit for Credit Review** once the loan application is signed and dated. A checklist is displayed to confirm the requirements prior to submission. Changes to the loan application cannot be made once it has been submitted.
- **Confirmation** – The advisor will receive a credit decision by email usually within seconds of submission. When 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

Manual Submission of an Investment Loan Application

- Print and complete all sections of the [B2B Trust Investment Loan Application](#).
- **Signatures**
 - The Borrower and, if applicable, the Co-Borrower must sign and date the loan application in the **Borrower(s) Authorization** area on page 7. The advisor signs and dates in the last section on page 7.
 - The Borrower and Co-Borrower must also sign any additional required documents such as the Notice of Investments, Letter of Direction, Movable Hypothec and Assignment, Hypothecation, Acknowledgement and Direction.
- See [Requirements](#).

Requirements

Documentation	When Required
<ul style="list-style-type: none"> ▪ Original, completed and signed Standard Life Application Form Ideal Segregated Funds – Signature Series Policy or Ideal Segregated Fund Policy ▪ Write Investment loan on the cover of the application. ▪ Completion instructions are included in the applications and are also available in the New Business Guidelines – Retail Products. ▪ To determine which Funds are available for investment, see list of: Ideal Segregated Funds – Signature Series Ideal Segregated Funds 	For all loan applications.
<ul style="list-style-type: none"> ▪ Original, completed and signed B2B Trust Investment Loan Application. ▪ Void cheque from a personal account. Cheque cannot be from a line of credit. 	For all loan applications.
<ul style="list-style-type: none"> ▪ Assignment, Hypothecation, Acknowledgement and Direction (included in loan application) 	For all loan applications.
<ul style="list-style-type: none"> ▪ Movable Hypothec on an Insurance Policy or an Annuity Contract Transacted by an Insurer 	For residents of Québec only.

<ul style="list-style-type: none"> Notice of Investments (included in loan application) and/or client's personal cheque payable to B2B Trust 	<p>100% Loans - If paying out another financial institution. Required for - 3 For 1, 2 For 1 and 1 For 1 Loans.</p>
<ul style="list-style-type: none"> Letter of Direction (included in loan application) 	<p>When paying out another financial institution.</p>
<ul style="list-style-type: none"> Proof of assets 	<p>For 100% Loans of \$100,000 or greater. Upon request for:</p> <ul style="list-style-type: none"> 100% Loans under \$100,000 3 For 1 Loan 2 For 1 Loan 1 For 1 Loan
<ul style="list-style-type: none"> Proof of income <ul style="list-style-type: none"> Salaried income – Recent pay stub and Notice of Assessment Commissioned income – Last two years' Notice of Assessment Self-employed income – Last two years' Notice of Assessment and Financial Statements 	<p>For 100% Loans of \$100,000 or greater. Upon request for:</p> <ul style="list-style-type: none"> 100% Loans under \$100,000 3 For 1 Loan 2 For 1 Loan 1 For 1 Loan
<p>Note: B2B Trust reserves the right to request additional information or documentation at its sole discretion.</p>	

Step 2 – Submit all Documentation to B2B Trust

- Use the B2B Trust checklist to ensure all required documentation is submitted to approve and process the loan.
- Indicate the **EASE** transaction number on the loan documentation.
- Submit the Standard Life Ideal Segregated Funds – Signature Series application or Ideal Segregated Fund Application to B2B Trust with the loan documentation.
- Send the **original** documentation to **B2B Trust** at:

**B2B Trust
Investment Lending
130 Adelaide Street West
Suite 200
Toronto, Ontario M5H 3P5**

Contacts for Servicing Requests

- For both financial and non-financial transactions, please contact **Standard Life and B2B Trust**.

Standard Life	Across Canada	1-888-841-6633
	Montreal	514-841-6633
B2B Trust	Across Canada	1-800-263-8349 (English) 1-866-884-9407 (French)
	Toronto	416-947-7427
	Email - customerservice@b2btrust.com	