

- Standard Life Mutual Funds
- Ideal Segregated Funds

These administrative guidelines provide details on the three steps to follow when applying for an RRSP loan with B2B Trust for a savings investment in a new or existing Standard Life Mutual Funds account or Ideal Segregated Funds contract.

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

Topics covered in this guideline are:

- [Step 1- Submit the RRSP Loan Application Online](#) (manual submission also available)
- [Step 2- Send the original B2B Trust RRSP Loan Application, duly completed and signed, and supporting loan documentation to B2B Trust.](#)
- [Step 3 - Send the investment application to Standard Life](#)
- [Contacts for servicing requests](#)
- [Loan and application deadlines for RRSP contributions](#)

Step 1 – Submit the RRSP Loan Application Online

A B2B Trust RRSP 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 our SLMF AccountINFO and ClientINFO websites.

Once the RRSP loan application has been submitted for credit review, 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.

Proceed as follows to submit a request for an RRSP loan:

- Visit the Standard Life website at 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.
- On the **Log-in** page, enter the advisor's **User ID** and **PIN**. Click on **Submit** to continue.

- **Home** page:

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- 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.

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- Select **RRSP and Investment loans** to access the EASE system.

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- **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 RRSP 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 RRSP Loan application.
- The minimum loan amount is \$2,500.
- 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 in the **Borrower(s) Authorization** area on page 7. The advisor signs and dates in the last section on page 7.
- 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. 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

Manual Submission of an RRSP Loan Application

- Print and complete all sections of the **B2B Trust RRSP Loan Application**.
- The Borrower and, if applicable, the Co-Borrower must sign and date in the **Borrower(s) Authorization** area on page 7. The advisor signs and dates in the last section on page 7.

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Step 2 – Send the original B2B Trust RRSP loan application, signed by the borrower(s) and the 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.

Requirements	When Required
<ul style="list-style-type: none"> ▪ Original, completed and signed B2B Trust RRSP loan application. ▪ Void cheque from a personal account. Cheque cannot be from a Line of Credit. 	For all RRSP loan applications.
<ul style="list-style-type: none"> ▪ Letter of Direction – In the case of a co-borrower, both signatures are required. 	Client requests B2B Trust to repay an existing RRSP loan at another institution.
<ul style="list-style-type: none"> ▪ Proof of Assets 	Upon request
<ul style="list-style-type: none"> ▪ Proof of Income <ul style="list-style-type: none"> Salaried income - A copy of the borrower's most recent pay stub (must show year-to-date income) or the most recent T4 slip Commission income - Last two years' Notice of Assessment Self-employed income - Last two years' Notice of Assessment and Financial Statements 	RRSP loan amount is greater than the current year's contribution maximum. or Loans with a term longer than 2 years.

- B2B Trust will provide the advisor with a credit decision within 1 business day of receiving the RRSP loan application.
- 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 Standard Life.

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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 cover of the application.
- For an **existing** account, the following information may be provided in a letter/note signed by the client (instead of completing the above application form):
 - Account number
 - Standard Life Mutual Fund name(s) and respective fund number(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 cover of the application.
- For an **existing** contract, the following information may be provided in a letter/note signed by the client (instead of completing the above application form):
 - Contract number
 - Ideal Segregated Fund name(s) and respective fund number(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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Step 3 – Send the investment application to Standard Life cont'd

- Please do not fax documentation.
- **Standard Life Mutual Funds** - send the original copy of the Mutual Funds application or investment instructions.
- **Ideal Segregated Funds**- send the original copy of the Ideal Segregated Funds application or investment instructions.

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

Contacts for Servicing Requests

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

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

Loan and application deadlines for RRSP Contributions

B2B Trust Loan deadline for 2011 RRSP contributions	The original RRSP loan application and any supporting loan documentation must be received at B2B Trust in good order by 5:00 p.m. Eastern time on Wednesday, February 29, 2012 in order for the client to be eligible for the first 60-day RRSP contribution receipt for 2011.
Standard Life Application deadline for 2011 RRSP contributions	The Standard Life Mutual Funds or Ideal Segregated Funds investment application forms must be dated February 29, 2012 or earlier. Applications sent by mail or courier must be received at Standard Life by Monday, March 5, 2012 . Hand-delivered applications must be received at Standard Life Montreal Head Office no later than 2:00 p.m. Eastern time on Thursday, March 1, 2012 .