How to apply for an Investment Loan with B2B Trust for Ideal Segregated Funds (Non-Registered Funds)

The following provides a summary of the two steps to follow when applying for an Investment Loan with B2B Trust. For detailed administrative guidelines (including manual submission) see Investment Loan with B2B Trust for Ideal Segregated Funds.

For additional information see the Investment Loan Program Overview and Product Brochure.

Step 1 – Submit the Investment Loan Application Online

- Visit the Standard Life website at www.standardlife.ca.
- Under **Secure Online Access** select **ClientINFO**.
- **Log-in** page - enter your **User ID** and **PIN** and click on **Submit.**
- **Home** page - select **RRSP and Investment Loans** to access the EASE system.
- Follow the prompts on the EASE system to complete and submit the Investment Loan application online for credit review.
- **Prior to submission** the Investment Loan application must be printed and signed by the Borrower, Co-Borrower and advisor.
- Depending on the information entered during the online loan application, additional documents that are required, such as the *Notice of Investments, Letter of Direction, Assignment, Hypothecation, Acknowledgement and Direction, Movable Hypothec*, are also printed along with the Investment Loan application. These documents must be signed by the Borrower and Co-Borrower.
- **Credit Decision/Confirmation** – The advisor will receive a credit decision via email within seconds. When the loan application is in *Under Credit Review* or *Pending* status, notification for additional 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 all Documentation to B2B Trust

- Send the **originals** of all loan documentation including the Standard Life Ideal Segregated Funds – Signature Series application or Ideal Segregated Fund application to B2B Trust at:

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

- Indicate the **EASE** transaction number on the loan documentation.
- Use the B2B Trust checklist to ensure all required documentation is submitted to approve and process the loan.
- Provide a void cheque from the client's personal account to set up loan repayments. Cheques cannot be from a line of credit.
- Complete the Standard Life Ideal Segregated Funds – Signature Series Application (Form 6415) or Ideal Segregated Fund Application (Form 4295) and write **Investment Loan** on the front cover.
- To determine which Funds are available for investment, see list of:

  Ideal Segregated Funds – Signature Series

  Ideal Segregated Funds

- The loan will not be funded until B2B Trust receives all **original documentation**.
- B2B Trust charges Segregated Fund clients a fee to register the loan with the applicable Personal Property Security Act (PPSA). For more information on fees, see section 5 of the Terms and Conditions in the B2B Trust Investment Loan Application.
- For **more details**, contact B2B Trust at **1-800-263-8349**.