STANDARD LIFE

How to apply for an Investment Loan with B2B Trust for Standard Life Mutual Funds (Non-Registered Funds)

The following provides a summary of the three steps to follow when applying for an Investment Loan with B2B Trust. For detailed administrative guidelines see Investment Loan Program with B2B Trust – Standard Life Mutual 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 **SLMF AccountINFO**.
- **Log-in** page - enter your **User ID** and **PIN** and click on **Submit.**
- **Home** page - 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.
- 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 *Pledge Letter, Letter of Direction, Letter of Privilege, 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 Loan Documentation to B2B Trust

- Send the **originals** of all loan documentation 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 loan 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.
- The advisor may fax the completed and signed loan documentation to **B2B Trust at 1-866-941-7711**. The original loan documentation must be sent to **B2B Trust within 10 business days of sending the fax**.
- B2B Trust will place the trade on FundSERV under the advisor's dealer rep code if there is a wire order agreement with the dealer.
- For **more details**, contact B2B Trust at **1-800-263-8349.**

Step 3 – Send the Mutual Fund Application to Standard Life

- Complete the Standard Life Mutual Funds Application (Form 3133) or Nominee dealer application and write **Investment Loan** on the front cover of the application.
- To determine which Funds are available for investment, see list of Standard Life Mutual Funds.
- Send the original copy of the Standard Life Mutual Fund investment application or Nominee dealer application to:

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 Montréal, Québec H3G 1G3