



Canada Trust

Investment Lending Services



TD Investment Loan Forms Tip Sheet

This Tip Sheet is only to be used by advisors, to assist them in completing TD Investment Loan forms. Should an advisor have any questions regarding the process of completing any TD Investment Loan forms, or the guidance provided in this Tip Sheet, the advisor should contact TD Canada Trust at the contact details provided below. This Tip Sheet is for instructional purposes only, and is subject to change by TD.

Loan Application: (form #529890)

Page 1: Synopsis of our available loan programs, and a checklist.

Page 2: - Indicate at the top what kind of loan is being applied for (1-for-1, 2-for-1 etc).
- Indicate the “assignment of a policy” is with **Standard Life Canada**.
- If the form was printed from a pdf file, have the client(s) initial at the bottom.

Page 3: - Fill in the Dealer Code and Advisor Code.
- Fill in the advisor’s company name, advisor name, telephone and fax numbers.

Advisor’s Acknowledgement: The advisor signs the statement and fills in the clients’ ID info.

Applicant Information: Fill in the standard client information. Include “Empl Add” and “Empl P-code”.

Assets and Liabilities: Disclose all assets and liabilities.

Have the client(s) sign as “Applicant”, and then the advisor signs and dates as “Witness”.

Page 4: **Authorization Re: Pre-Authorized Debit:** Client(s) sign as PAD account holder and **attach** ‘void cheque’.

Loan and Security Agreement for Investment Loans: (form # 529916)

Page 1: The **Acknowledgement** lists the things the client acknowledges and agrees to by signing this Agreement.

Page 2: Page 2: Fill in the Date of Agreement, and the client(s) name and address.

“A. BLENDED PAYMENTS” (only used if the client wants to make blended payments of principal and interest). **You can skip to section “B. INTEREST ONLY PAYMENTS” if the client wants to make payments of “interest only”.**

Principal Amount: The amount the client wants to borrow.

Annual Interest Rate: The current TD Bank Prime Rate plus the applicable spread.

Determination of Interest: The spread is the amount above TD Prime that is applicable for this loan (example 1.25%). Insert the current date and the current TD Prime Rate.

Annual Percentage Rate: The same as “Annual Interest Rate” above – will auto-fill if you are using the pdf version of the form.

Term: The number of months the client wants to amortize the loan payments over.

Payments: The monthly payment based on the amortization chosen (see chart on application) – fill in the day of the month the client would like for their payments.

Amortization Period: The same as the Term above – will auto-fill if you are using the pdf version of the form.

Page 3: **Principal and Term:** The amount the client wants to borrow – will auto-fill if you are using the pdf version of the form. Term and amortization both refer to # of months the loan payments are spread over.

Interest Rate: TD Prime Rate as at the current date. Insert the spread over Prime that is applicable for the loan – the total should match the Annual Interest Rate on the previous page.

The cost of borrowing is calculated as follows:

NOTE: This whole section auto-fills when using the pdf version of the form.

(Monthly Payment Amount X Amortization Period) – (Principal Amount of Loan) and “expressed as an annual percentage rate” is filled in with Annual Interest Rate, which is the TD Prime Rate plus the spread.

Payment Information: This whole section (except for 1st Payment Date & Last Payment Date) auto-fills when using the pdf version of the form.

Periodic Payment Date: Date of the month for each payment (eg. 15th)

First Payment Due Date: Date of first payment, for example March 25, 2010

Last Payment Due Date: Date of last payment, for example February 25 2040 (based on 30 yrs)

Periodic Payment Amount: The monthly payment amount

Total Number of Periodic Payments: The Amortization Period

Total Amount of All Payments:

(Periodic Payment Amount) X (Total Number of Periodic Payments)

B. INTEREST ONLY PAYMENTS (Not available for 2-for-1 No Margin Call loans)

Principal: The amount the client wants to borrow.

Interest Rate: Insert TD Prime Rate as at the current date. Insert the spread over Prime that is applicable for the loan. Show the total that the client will be charged.

Payment: Insert current month unless Application is signed after the 20th of the month.

C. ADDITIONAL TERMS

Security Interest/Pledge: Leave part (a) blank (it is for mutual fund loans)

Part (b): Leave blank for all new loans where the client portion is submitted in cash. For loans where the client is assigning existing funds, you can fill in the policy number and **Standard Life Canada**. If in doubt, just leave it blank or give us a call.

Page 4:

- Have client(s) sign as "Applicant" for **both** the Agreement **and** the Third Party Statement.
- Check either "Yes" or "No" on the Third Party Statement.
- If the loan proceeds are to be used for or on behalf of a 3rd party, provide the required details on a separate sheet of paper.

LOAN KITS

Loan Kits can be shipped directly to your office, or you can download the forms from our website.

A "**Loan Kit**" consists of these two forms and a **Disclosure Statement** (form #511560) which is required for all loans and sundry other forms that may be required depending on the collateral, whether or not the client is pledging existing funds, and the client's province of residence.

The **Pledge Letter** (form #511568) is not applicable for **Standard Life Canada** loans.

The **Designation of Irrevocable Beneficiary** (form #511546) is for all residents of Quebec .

You need to include investment instructions using either **Investment Direction** for subsequent transactions or **Investment Application**.

Once the forms are complete, please send all originals (including investment instructions) to us directly by mail or courier, or through your compliance department if required by your MGA.

Please contact us for any questions or concerns.

**TD CANADA TRUST
INVESTMENT LENDING SERVICES
55 KING ST W, 28TH FLOOR TD TOWER,
TORONTO, ONTARIO M5K 1A2**

**Telephone: 1-800-450-3935 Facsimile: 1-866-294-7662
Website: www.tdcanadatrust.com/investmentlending**

For advisor information only

Mutual funds are offered by Standard Life Mutual Funds Ltd. and segregated funds are offered by The Standard Life Assurance Company of Canada