

## Loan Financial Institutions and Fund Companies Available

"Alliance" Companies		IA Trust	Manulife Bank	B2B Bank	Contact
Mutual Funds (Dealer 7599)	Investia	X		X	1-888-684-5548 <a href="http://www.investia.ca">www.investia.ca</a>
	CCM - iA Clarington	X		X	1-877-386-3422 <a href="http://www.iaclarington.com">www.iaclarington.com</a>
	AGF - AGF Investments			X	1-800-268-8583 <a href="http://www.agf.com">www.agf.com</a>
	AIM - Invesco			X	1-800-874-6275 <a href="http://www.invesco.ca">www.invesco.ca</a>
	ATL – CIBC/Renaissance Asset Management			X	1-888-888-3863 <a href="http://www.renaissanceinvestments.ca">www.renaissanceinvestments.ca</a>
	BIP - Bridgehouse Asset Managers			X	1-888-861-9998 <a href="http://www.bridgehousecanada.com">www.bridgehousecanada.com</a>
	CIG - C.I. Investments			X	1-800-563-5181 <a href="http://www.cifunds.com">www.cifunds.com</a>
	DYN - Dynamic			X	1-800-268-8186 <a href="http://www.dynamic.ca">www.dynamic.ca</a>
	NBC – National Bnk			X	1-877-463-7627 <a href="http://www.nbinvestments.ca">www.nbinvestments.ca</a>
	FID - Fidelity			X	1-800-263-4077 <a href="http://www.fidelity.ca">www.fidelity.ca</a>
	MFC - Mackenzie			X	1-800-387-0615 <a href="http://www.mackenziefinancial.com">www.mackenziefinancial.com</a>
	NWT - NEI Investments			X	1-888-809-3333 <a href="http://www.neiinvestments.com">www.neiinvestments.com</a>
	TML - Franklin Templeton			X	1-800-387-0830 <a href="http://www.franklintempleton.ca">www.franklintempleton.ca</a>
	MMF - Manulife		X		1-800-567-9170 <a href="http://www.standardlife.ca">www.standardlife.ca</a>
	Others - Marquest/Canoe/ Fiera/ Natixis			X	

## Summary – Loan Financial Institution Details

	Minimum Amount and Terms	Reimbursement and Payments	Variable Rates	Fixed Rates	Conditions / Comments	Contacts
IA Trust	12 to 24 months (V) Minimum: \$1,000 Maximum: \$5,000  5 years or less (V) \$5,000 to \$12,499  6 to 10 years (V) \$12,500 or over Maximum: \$50,000  <b>Nominee accounts only            Investia            except client name            with IA Clarington</b>	Choice of date between the 1 <sup>st</sup> and the 28 <sup>th</sup> of the following month  1 <sup>st</sup> payment 30 days or deferred 120 days after approval of loan	Less than \$5,000 : 12 months: PR + 1.75% 24 months: PR + 1.75% 36 to 120 months: N/A  Over \$5,000: 12 months: PR + 0.25% 24 months: PR + 0.75% 36 to 60 months: PR + 1.75% 72 to 120 months: PR + 2.50%  <b>Rates includes rebate of ½%            After February 9, 2024, the            rate will be increased by ½%</b>	Please consult: <a href="http://www.iatrust.ca">www.iatrust.ca</a>  Part or all of the RRSP loan can be paid in the RRSP of the borrower and/or spouse's RRSP. The spouse must be the co-borrower.	Please use form "RRSP Loan Report" (TF11-1), available at <a href="http://www.iatrust.ca">www.iatrust.ca</a> online or by mail (original only) Guide F50-615A Guide F50-643 Financial information to provide Credit investigation Transaction costs: See fees schedule at <a href="http://www.iatrust.ca">www.iatrust.ca</a>  Deadline: February 29, 2024 <a href="https://iatrust.ca/forms-documents">https://iatrust.ca/forms-documents</a>	<a href="http://www.iatrust.ca">www.iatrust.ca</a>  IA Trust: 418 780-5928 IA: 1 855-684-5515 1-844-744-4272 1080, Grande Allée W. P.O. 1907 Station Terminus Quebec City (Quebec) G1K 7M3  <a href="mailto:savings@ia.ca">savings@ia.ca</a>  Fax: 418-684-5161 <a href="mailto:IAQTRANSACTIONS@IA.CA">IAQTRANSACTIONS@IA.CA</a> <a href="mailto:Ri-credit@ia.ca">Ri-credit@ia.ca</a>
B2B Bank	1 to 2 years (V & F) Minimum: \$2,500* Maximum: none  3 to 10 years (V) Minimum: \$2,500 Maximum: none  *Minimum of \$1,000 for CI Investments and AGF Investment	Choice of date between the 1 <sup>st</sup> and the 28 <sup>th</sup> of the following month  1 <sup>st</sup> payment deferred up to 6 monthly payments (180 days)	1 year: PR + 1.00% 2 years: PR + 1.50% 3 years: PR + 2.50% 4 years: PR + 2.50% 5 years: PR + 2.50% 6 years: PR + 3.25% 7 years: PR + 3.25% 8 years: PR + 3.25% 9 years: PR + 3.25% 10 years: PR + 3.25%	1 year: 10.70% 2 years: 11.70%	Submission available online on EASE website (only)  Proof of income required for loan of \$50,000 or more  Fees: \$50-payment without provision  Deadline: February 29, 2024 <a href="https://b2bbank.com/rspcentre/index">https://b2bbank.com/rspcentre/index</a>	<a href="http://www.b2bbank.com">www.b2bbank.com</a> <a href="http://www.ease.b2bbank.com">www.ease.b2bbank.com</a> Ease: 1 866 884-9407  Client Service B2B Bank: 1 800 263-8349 Fax: 1 866 941-7711 416-941-7714 B2B Bank (Loan): 199 Bay Street, Suite 600, Box 279 Toronto (ON) M5L 0A2

LEGEND: PR: Preferred rate – V: Variable rate – F: Fixed rate

Preferred rate as of January 17, 2024: 7.20 %

Note: For the exclusive use of Investia. Loans from the various companies may be affected by a number of items not mentioned in this document. We recommend that you consult the guides and websites of the companies you select. We are not responsible for any errors or omissions in the content of this document. Rates mentioned in this document may be changed without prior notice. Prepared by Jean Rochon  
 Last update: January 17, 2024

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Manulife Bank	<p><u>Standard</u> 12 to 24 months (V): Minimum: \$1,000 Maximum: \$30,780</p> <p><u>Accelerator</u> 12 to 60 months (V) \$5,000 to \$50,000</p> <p><u>Accelerator maximum</u> 12 to 120 months (V) \$10,000 to \$150,000</p> <p>Only for Manulife products:</p> <ul style="list-style-type: none"> <li>GIC Manulife</li> <li>Advantage account</li> <li>Manulife mutual funds</li> </ul>	<p>Choice of date of payment</p> <p><u>Standard</u> Equal payments 12 to 24 months or deferred of 120 days</p> <p><u>Accelerator</u> Equal payments 12 to 60 months</p> <p><u>Accelerator maximum</u> Equal payments 12 to 120 months</p>	<p><u>Standard</u> 12 to 24 months : PR + 0.5 %</p> <p><u>Accelerator</u> 12 to 60 months PR +1.5 %</p> <p><u>Accelerator maximum</u> 12 to 120 months PR +2.5 %</p>	N/A	<p><u>Standard</u> :</p> <ul style="list-style-type: none"> <li>Client authorization form: #AB0404E</li> </ul> <p><u>Accelerator</u></p> <ul style="list-style-type: none"> <li>Possibility of preapproval, Banklink form #AB0474E #AB0415E</li> <li><u>Online requests (Banklink)</u></li> </ul> <p><u>Paper application only for Accelerator #AB0415</u></p> <ul style="list-style-type: none"> <li>Use your individual Manulife Bank code on the loan application and your rep code on the investment application</li> </ul> <p>Deadline Standard: February 29, 2024 Deadline Accelerator: 16 February 2024 Deadline Accelerator maximum: 16 February 2024</p>	<p><a href="http://www.manulifebank.com">www.manulifebank.com</a></p> <p>Tel.: 1-800-567-9170</p> <p>Fax: 1-877-565-2265 Fax: 1-866-236-7317 Fax: 1-519-747-2486 500, King Street North Waterloo (Ontario) N2J 4G6</p> <p><a href="http://www.manulife.ca/advisors">www.manulife.ca/advisors</a></p> <p><a href="http://www.advisor.manulife.ca">www.advisor.manulife.ca</a></p> <p>email: <a href="mailto:advisorbank@manulife.ca">advisorbank@manulife.ca</a></p>

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