

TFSA LOANS GUIDE

Maximize your tax-free savings account with a TFSA Loan through B2B Bank



Empire Life now gives your clients the opportunity get the most of their TFSA by offering TFSA Loans through B2B Bank.

A TFSA Loan may be suitable for your clients that are just starting out, looking for alternative ways to save tax-free or just looking to utilize unused contribution room in their TFSA.

It's fast and easy to apply for a TFSA Loan through B2B Bank; you can fax in the application form or through the EASE online application. After submitting the application electronically you will receive an email notification within seconds of submitting the application confirming that it has been received.

Approved TFSA loans are funded to your clients' accounts typically within one day of approval.

TFSA LOAN HIGHLIGHTS:

- Flexible term lengths between one and ten years
- Pricing is based on the term selected not the loan amount
- Loan amounts starting as low as \$5,000
- Principal and interest payments
- A wide range of product features
- Easy online application with fast funding

B2B BANK TFSA LOAN LENDING RATES

Amortization Period	Variable Rate ¹
1-2 years	Prime + 1.00%
3-5 years	Prime + 1.50%
6-10 years	Prime + 2.90%

For more information, speak with your Empire Life sales representative or visit empire.ca

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¹ Prime Rate means the annual interest rate announced by B2B Bank from time to time as being its reference rate then in effect (the "Prime Rate"). The annual percentage rate (APR) is the same as the posted rate. For current interest rates, please visit b2bbank.com. All rates are subject to change without notice.

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Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our mission is to make it simple, fast and easy for Canadians to get the investment, insurance and group benefits coverage they need to build wealth, generate income, and achieve financial security. ¹ Based on general fund and segregated fund assets in Canada as at December 31, 2016 as reported in regulatory filings ² As at June 1, 2017. For the latest rating, access www.ambest.com.

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