

## Checklist

Get faster funding for your client's 2011 RRSP contributions by using our checklist and useful tips for each and every application.

### Application form

- Complete all tabs of the EASE online application **or** all fields of the *RRSP Loan Application* form 836-07-202E (11/01/2011).

For paper application forms, most delays occur due to missing mandatory information. Therefore, don't forget the following commonly missed fields:

- Proceeds details (Section 2 — Loan details)
- Name and address of employer (Section 3 — Primary borrower information)
- Demand Note details (Section 8 — Demand note)
- Payments and personal pre-authorized debit information (Section 10 — Personal pre-authorized debit authorization)

### Signatures

- Ensure you and your client sign the applicable authorization sections of the application form.

NOTE: If applying for a B2B Trust loan yourself, you must have another licensed financial advisor sign your application as the Validating Advisor. The same individual may **not** provide both the borrower and advisor authorization.

### Support documentation

- Complete and mail the required supporting documents to B2B Trust along with the original RRSP loan application form:
  - **Void cheque** imprinted with the borrower's name or an original **pre-authorized debit form** stamped by the client's bank.
  - **Letter of Direction** — If paying out another financial institution.
  - **Proof of assets** — Upon request.
  - **Proof of income**<sup>†</sup> — For RRSP loan amounts greater than the current year's contribution maximum or for loans with a term greater than two years.

*Salaried income* — Recent pay stub or Notice of Assessment

*Commissioned income* — Last two years' Notice of Assessment

*Self-employed income* — Last two years' Notice of Assessment and Financial Statements

<sup>†</sup>Additional documentation may be requested at the discretion of B2B Trust.

### Investment instruction forms

- For B2B Trust Self-Directed or Deposit RRSP accounts, mail the following forms with the loan documentation:
  - The original, signed *Self-Directed Registered Account Application* form along with investment instructions on the *Self-Directed Purchase/Redemption* form.

Or

  - The original, signed *RSP or RIF Account Application* form, completed with investment instructions, to deposit proceeds into a GIC.
- For a new RRSP account at a participating Distribution Alliance, send the Investment Application with instructions directly to the Distribution Alliance. The original *RRSP Loan Application* must be sent to B2B Trust.

## Mailing

- Mail all original documentation to B2B Trust at:  
B2B Trust, Investment Lending, 130 Adelaide Street West, Suite 200, Toronto, Ontario M5H 3P5  
**Faxes are not accepted** for adjudication and funding.

## Application tips

To ensure your clients receive their 2011 contribution receipts, all original documentation must be received in good order at B2B Trust by February 29, 2012. Here are a few tips to help you meet this deadline:

- Apply online with EASE for faster adjudication.
- If applying by paper, originals must be received in good order at B2B Trust **by 5:00 p.m. (ET) on February 29, 2012**.
- Send original documents by mail only. Faxes are **not** accepted for B2B Trust RRSP loans.
- Complete and mail **all** original pages of the RRSP loan application, including the Terms and Conditions, to B2B Trust.
- Submit loan applications **well ahead of the February 29, 2012 deadline** to avoid delays and to ensure the trustee (the dealer or the fund company) receives the loan proceeds in time to issue your clients' first 60-day contribution receipts.
- Allocate **additional time** if the loan documents need to go to your dealer's head office prior to B2B Trust.

Find solutions to all of your RRSP needs in one central location, including rates, product information, underwriting requirements, forms and EASE training, by visiting our online RRSP Resource Centre at **[b2btrust.com/rrspcentre](http://b2btrust.com/rrspcentre)**.

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**For advisor information only**