



Canada's Challenger Bank™

Equitable Bank CSV Line of Credit Suite

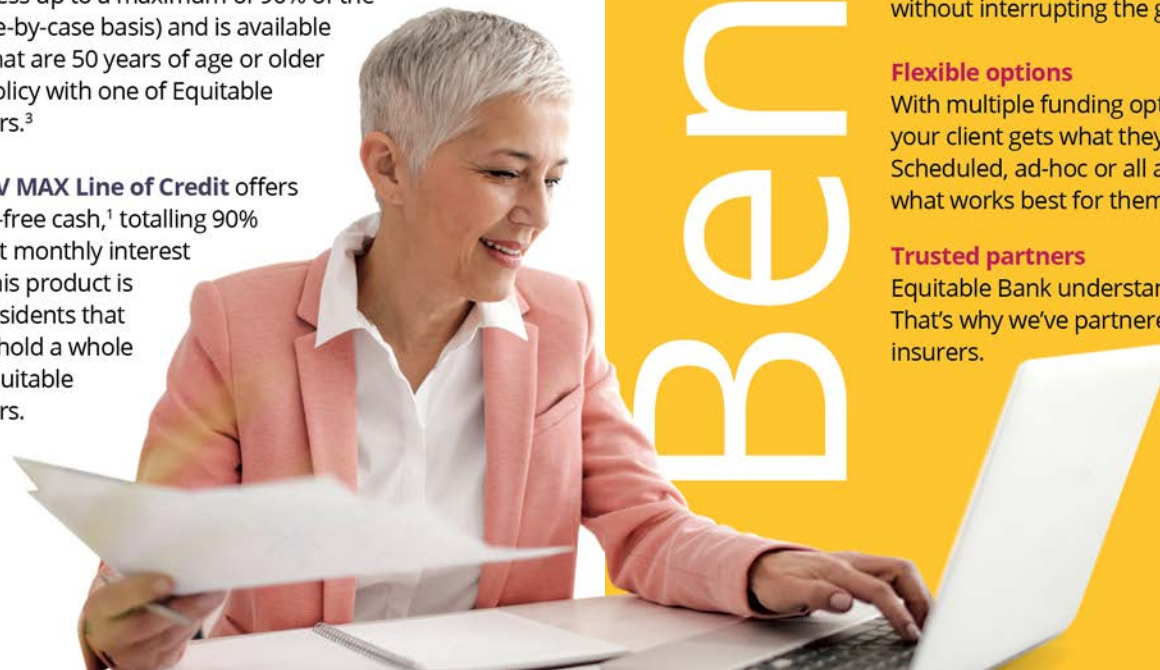
Help your clients access
tax-free cash and pursue more
of life's opportunities

Help Your Clients Do More with Their Whole Life Insurance Policy

If your client is looking for quick access to tax-free cash¹, we offer line of credit products that are secured against the cash surrender value (CSV) of whole life insurance policies.

The **Equitable Bank CSV FLEX Line of Credit** offers your client access to tax-free cash¹ while allowing the policy to continue to grow, and does not require principal or interest payments². This product allows your client to access up to a maximum of 90% of the CSV (evaluated on a case-by-case basis) and is available to Canadian residents that are 50 years of age or older who have a whole life policy with one of Equitable Bank's insurance partners.³

The **Equitable Bank CSV MAX Line of Credit** offers your client access to tax-free cash,¹ totalling 90% of the CSV, provided that monthly interest payments are made.² This product is available to Canadian residents that are age of majority and hold a whole life policy with one of Equitable Bank's insurance partners.



Benefits

Equitable Bank **CSV FLEX** Line of Credit

Tax-free funds

Your client can take their financial planning to a new level by getting access to cash that's tax-free.¹

No payments required

Principal or interest payments are not required provided your client's loan remains in good standing.²

Access up to 90% of the CSV value of the policy

Your client may be eligible to access up to a maximum of 90% of the cash surrender value of their policy.³

Continued growth

Borrowing against the policy's CSV allows your client to keep their policy intact. They get access to cash without interrupting the growth of their policy.

Flexible options

With multiple funding options to obtain funds, your client gets what they want when they need it. Scheduled, ad-hoc or all at once—they decide what works best for them.

Trusted partners

Equitable Bank understands the value of expertise. That's why we've partnered with well-known Canadian insurers.

Equitable Bank **CSV MAX** Line of Credit

Tax-free funds

Your client can take their financial planning to a new level by getting access to cash that's tax-free.¹

Access 90% of the CSV value of the policy

Your client may be eligible to access 90% of the cash surrender value of their policy.⁴

Widely Available

Canadian residents that are the age of majority are eligible to apply for this option. Equitable Bank provides lines of credits on smaller policies (minimum loan size is only \$15K).

Continued growth

Borrowing against the policy's CSV allows your client to keep their policy intact. They get access to cash without interrupting the growth of their policy.

Flexible options

With multiple funding options to obtain funds, your client gets what they want when they need it. Scheduled, ad-hoc or all at once—they decide what works best for them.

Trusted partners

Equitable Bank understands the value of expertise. That's why we've partnered with well-known Canadian insurers.

Eligibility

Your client may be eligible for the Equitable Bank **CSV FLEX** Line of Credit if they:

- Are 50 years of age or over and a resident of Canada
- Have a whole life insurance policy with one of Equitable Bank's insurance partners
- Have adequate cash surrender value available in their policy

Your client may be eligible for the Equitable Bank **CSV MAX** Line of Credit if they:

- Are age of majority and a resident of Canada
- Have a whole life insurance policy with one of Equitable Bank's insurance partners
- Have adequate cash surrender value available in their policy
- Meet financial qualifications to ensure interest payments can be made

With the Equitable Bank CSV Line of Credit Suite, your client can:

- Support their family by covering large expenses
- Expand their investment portfolio
- Plan for their retirement
- Grow their business with working capital
- Create an emergency fund



Simplified Application

- Minimal personal information required
- Reduced documentation for a faster underwriting process

Compensation

20 bps is paid monthly based on the minimum monthly balance on your client's line of credit provided their account is in good standing. Each advisor has the option to opt out of compensation.⁵

Advance Options

Your client can choose between four options:

Up-Front	A single one-time amount
Ad-Hoc	Upon request when needed
Monthly	Scheduled on a monthly basis
Combination	A mix of any options available



1. Consult with your client to discuss their unique tax situation and the tax-free benefits of an Equitable Bank CSV Line of Credit.
2. The Equitable Bank CSV Line of Credit is a demand credit facility, meaning Equitable Bank can demand payment of all or part of the outstanding balance at any time. The outstanding balance of your client's loan must remain below 95% of the cash surrender value of their policy.
3. The amount of capital made available depends on the projected growth of the policy and the age of the borrower.
4. Credit limits are subject to deductions based on required premium payments.
5. Compensation is subject to change.

Talk to a CSV Relationship Manager today for more information on the Equitable Bank CSV Line of Credit Suite

Equitable Bank

We offer a diverse suite of lending and savings solutions so that no matter what your client's aspirations are, we have the right options to help them achieve them.

Toronto | Corporate Office

Equitable Bank Tower

30 St. Clair Avenue West, Suite 700

Toronto, ON M4V 3A1

Tel: 416-515-7000

Fax: 416-515-7001

Toll Free: 1-866-407-0004

British Columbia

777 Hornby Street, Suite 1240

Vancouver, BC V6Z 1S4

Tel: 604-602-2424

Fax: 604-675-5188

Toll Free: 1-866-505-6886

Alberta

906 12th Avenue SW, Suite 700

Calgary, AB T2R 1K7

Tel: 403-440-1200

Fax: 403-440-1201

Toll Free: 1-888-440-1201

equitablebank.ca/lines-of-credit/csv



Canada's Challenger Bank™