



**FOR IMMEDIATE RELEASE**

More value, choice and ease for advisors and investors.

**B2B Trust offers its investment loans under \$50,000  
at Prime for a limited-time.**

**Toronto, May 1<sup>st</sup>, 2007** – B2B Trust announces a promotional rate on investment loans under \$50,000 from May 1 through to May 31, 2007.

This low, low special rate of Prime has never before been offered on investment loans under \$50,000. This limited-time offer is good news for financial advisors and those of their clients with a higher risk tolerance and an appetite to increase their exposure to markets through mutual or segregated fund investments. Lower rates improve monthly cash flow and may improve net returns on investments made with borrowed money. As well, the special rate for qualifying loans booked in May is for the life of the loan - as long as the original terms remain the same and the loan is in good standing – a savings that can really add up over time.

The promotional offer coincides with the launch of a series of new enhancements to the Investment Loan Program as B2B Trust also unveils: A streamlined 100% Investment Loan product with a new 40% TDSR guideline, simplified documentation requirements and more eligible funds.

“We are committed to maintaining B2B Trust’s premier position in the industry and to strengthening our reputation for excellence,” says François Desjardins, President and Chief Executive Officer, B2B Trust. “We are confident that pairing this special rate with the overall program enhancements, in this key post-RRSP selling season, is another proof of B2B Trust’s understanding of our clients and their business priorities.”

**Input from distribution alliance partners and advisors at the heart of new enhancements.**

The Investment Loan Program enhancements have been delivered with the goal of reducing pre-sale administration and helping advisors grow their assets under management.

According to B2B Trust, the new Investment Loan Program delivers more value, better choice and enhanced ease-of-use, offering a wide range of benefits to advisors and their investor clients. Among the enhancements:

- Documentation requirements are reduced for loans under \$100,000 for the 100% Investment Loan product – a boon for salaried and commission-based employees as well as self-employed applicants.
- B2B Trust changes the TDSR guideline to 40% for the 100% Investment Loan product, making borrower pre-qualification assessments and managing applicant expectations easier than ever.
- TDSR and net worth requirements have been eliminated and, in most cases, proof of income and proof of assets documentation are no longer required to apply for 2 For 1 and 1 For 1 Loans – an application form is all that's required.
- B2B Trust eliminates the 100% Investment Loan fund eligibility list. Now investors can use borrowed monies to purchase a wider variety of funds – over 97% of industry assets can be used as loan collateral including Sector Fund categories such as International Equity, Real Estate and Financial Services. There are three simple category exclusions:
  - Labour Sponsored Venture Capital
  - Specialty: Other (e.g., hedge fund products, principal protected notes) and
  - Alternative Strategies

### **About B2B Trust**

B2B Trust provides financial advisors, planners and brokers with superior financial products and services for distribution to their clients. B2B Trust is the premier third-party supplier of investment and RRSP lending products, the leading supplier of wholesale deposit products and a long-time provider of self-directed products, banking solutions and mortgages to the financial advisor community across Canada. B2B Trust's products and services are available nationally with the head office located in Toronto and regional sales representation in Halifax, Montreal, Quebec City, Calgary, Edmonton and Vancouver. The company is a federally chartered trust company and a wholly-owned subsidiary of Laurentian Bank of Canada. The web site address is [www.b2b-trust.com](http://www.b2b-trust.com).

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