

TFSA
Loans

Tax-free
savings



B2B BANK



Whether your financial goals are maximizing growth opportunities, tax efficiency or accelerating wealth, consider a **B2B Bank TFSA Loan as part of the solution.**

No matter what life stage you're in, a TFSA loan can assist you with your savings goals and ensure that you are using the benefits of a TFSA - tax free savings growth - to the fullest.

What kind of saver are you?



Profile: **Kick-starter**

Need:

- Start tax-free savings
- Start a tax-free savings plan and begin growing investments

Attributes:

- Growing assets
- Growing savings
- Starting career
- Millennial
- Long term horizon



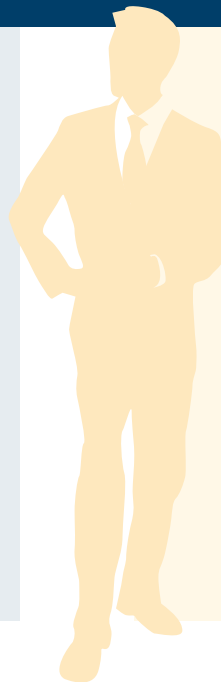
Profile: **Maximizer**

Need:

- Alternative ways to save tax-free
- Maximize opportunities for growth

Attributes:

- Excess cash flow
- Manageable debt
- Fully-utilized RRSP
- Established assets



Profile: **Catch-up**

Need:

- Utilize unused contribution room to accelerate tax-free savings

Attributes:

- Limited assets
- Life-changing event
- Shortened time horizon
- Unused contribution room



To determine if a TFSA loan is right for you, speak with your advisor. To learn more about B2B Bank TFSA Loans, visit b2bbank.com/talktfsa.

Case study: A TFSA loan can amplify your savings

The TFSA loan is an easy way to meet your savings goals.

	Year 1	Year 2	Year 3	Year 4	Year 5	
\$ 10,000 5-year TFSA loan at 4.2%	Opening TFSA balance	\$10,000	\$10,600	\$11,236	\$11,910	\$12,625
	Market gains at 6%	\$600	\$636	\$674	\$715	\$757
	Ending TFSA balance	\$10,600	\$11,236	\$11,910	\$12,625	\$13,382
	Annual rate of return	6%	6%	6%	6%	6%
	Tax Savings (\$) ¹	\$227	\$241	\$255	\$271	\$287
	Tax Savings (%)	2%	2%	2%	2%	2%

6% Annual rate of return

Additional 2% savings as a result of investing in a TFSA

The net growth in the TFSA after year 5 is \$2,278. (Market value of \$13,382 minus the \$10,000 loan and \$1,104 interest paid). Actual rates and amounts may differ. The illustration is a hypothetical example and is not intended to project or predict actual results. Tax savings used are intended for comparison with non-registered accounts.

Our TFSA Loans

Our TFSA Loan offers you:

- ✓ A wide variety of term lengths
- ✓ Loan amounts starting as low as \$5,000
- ✓ Principal and interest payments
- ✓ A wide range of product features
- ✓ Fast funding



Did you know¹

Income earned and/or amounts you withdraw from your TFSA do not affect...

Federal income-tested benefits such as:

- Old age security (OAS)
- Guaranteed income supplement (GIS)
- Employment insurance (EI)

Eligibility for federal credits such as:

- Canada child tax benefit (CCTB)
- Working income tax benefit (WITB)
- Goods and services tax/harmonized sales tax credit (GST/HST)



While TFSA loans have the ability to magnify gains, they also have the potential to magnify market losses. Leveraging involves greater risk than purchasing investments using only your own cash resources because it has the potential to magnify investment losses. You are required to repay the loan, including interest, regardless of the investment return. A TFSA loan may limit your access to credit due to the outstanding debt of the loan. Work with your advisor to understand both the benefits and risks of this strategy.

For your calculations²

Our lending philosophy is simple.

We believe in investment lending and the power it has to help you achieve your financial goals. As a responsible lender, we acknowledge that investment lending is not for everyone.

About B2B Bank

We believe that all Canadians should have access to independent financial advice. So while we don't sell our banking services directly to you like other banks, we work with your advisor, so they can offer you the products and services you need to reach your financial goals.

Our products and services include:

- Investment, RSP and TFSA Loans
- Mortgages
- Investment Accounts and Services
- Banking Services
- Deposits

¹Source: <http://www.taxtips.ca/taxrates/on.htm>, Ontario resident with a 37.91% tax rate. Individuals should consult qualified tax specialists for more information. ²B2B Bank is not responsible for any investment strategy or calculation in the "For your calculations" section. B2B Bank does not provide investment advice to individuals or advisors and does not endorse or promote any investment products. The dealer and advisor, not B2B Bank, are responsible for determining the suitability of investments for their clients and for informing them of the risks associated with borrowing to invest. B2B Bank acts solely in the capacity of lender and loan account administrator. Any loan approval from B2B Bank should not be construed as an endorsement of any investment choice, program or strategy. All loans are subject to credit approval and borrowed monies are due and payable regardless of the performance of the investments purchased. B2B Bank reserves the right to request additional information or documentation at its sole discretion. The B2B Bank Lending Program is available exclusively through licensed financial advisors. ®B2B BANK is a registered trademark of B2B Bank.