

1, 2, 3 Step Process – Advisor Distribution

Reminder – 2011-2012 RRSP Campaign

Campaign Dates: November 1st, 2011 to February 29th, 2012

Future Funding Dates

- > Future funding option available from November 1st, 2011 to February 29th, 2012
- > Cut-off date to submit your RRSP application requesting a disbursement at a future date: February 23rd, 2012 Offered only with variable rate loans

Simplified Process

- > RRSP loan amount between \$1,000 and \$22,450; **and**
- > maximum term 24 months; **and**
- > all questions in the “Additional Information Regarding the Applicants” section on the RRSP Loan Credit Application must be answered “No”.

Products Available

- > National Bank Funds
- > Omega Funds™
- > Financial Products Solutions
- > Altamira Funds
- > Meritage Portfolios®
- > Guaranteed Investment Certificates

Advisor Enrolment

Advisor is required to fill out a « Advisor Enrolment Form » prior to submitting the first loan request

Advisor’s Role

Step 1 – Complete the RRSP Credit Application with Applicants

1. Complete the RRSP Credit Application
2. Complete the Cost of borrowing disclosure statement
3. Complete the documents related to the Investment
4. Verify the authenticity of two pieces of ID (original and valid)
5. Obtain Applicants’ signature on the RRSP Credit Application
6. Sign the Credit Application as a Witness
7. Provide the applicants with a copy of the Credit Application and the Cost of borrowing disclosure statement

Step 2 – Required documentation

You will find below the requested documentation in order to submit a Credit Application to the bank. For further information, please see the Advisor Guide.

Documents - RRSP Loan	Documents – Investment
Type 1 – Simplified Process	National Bank Funds and Financial Products Solutions
<ol style="list-style-type: none">1. RRSP Credit Application2. Personalized void cheque	<ul style="list-style-type: none">> Form for National Bank Funds and/or Financial Products Solutions: Cash and RRSP Account Application/ Subsequent Transaction (advisor)
Type 2 – Regular Process	Meritage Portfolios
<ol style="list-style-type: none">1. RRSP Credit Application2. Personalized void cheque3. Balance sheet (Page 2 of the Credit Application)4. Proofs of incomes	<ul style="list-style-type: none">> Form for Meritage Portfolios: Cash and RRSP Account Application/Subsequent Transaction
	GICs
	<ol style="list-style-type: none">1. Application for membership-Retirement savings plan2. Client information and Consent form3. Designation and change of beneficiary (except Quebec)

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Step 3 – Submit your file

1. Fax all the **RRSP loan** documents to the Bank at: **1-888-307-2997**
2. Send all originals **RRSP Loan documentation and Investment Transactional Form** (after receiving the credit decision and the confirmation that the documents are conform) to the following address:

**National Bank Securities /Meritage Portfolios (Mutual funds)
or National Bank (GIC) C/O Dealer Operations
1100 University, 9th floor (transit 5321-1) Montreal, Quebec H3B 2G7**

Bank's Role

- > Verify the conformity of documents and proceed with the credit evaluation
- > Communicate the credit decision to the advisor
- > Disburse the loan and transfer the funds to the Partner's trust account
- > Send a daily funding report to Partner's Head Office