

Introducing CSV loans for whole life policies

We are pleased to announce the introduction of our CSV (cash surrender value) loan program for whole life policies starting July 12, 2010.

We will lend up to 90% of the CSV on whole life policies provided by Equitable Life of Canada.

Lend our expertise to your clients and ask us how we can help you build your clients' net worth.

Loan details:

- Loans up to \$450,000 (90% of the cash value CSV of an Equitable Life of Canada whole life policy)
- The loan rate is TD Prime + 1.25%
- Loan Repayment Options: 1) Interest only, 2) Blend of interest and principal, amortized up to 30 years
- Minimum beacon score of 650 is required
- A copy of the policy or detailed printout is required
- Policies with an irrevocable beneficiary do not qualify

Please contact TD Canada Trust - Investment Lending Services at 1.800.450.3935 for further information.

TD Canada Trust – Investment Lending Services Tel.: 1.800.450.3935 Website: www.tdcanadatrust.com/investmentlending

Equitable Life of Canada

Marketing material can be found on our website: www.equitable.ca/advisorhome

