

# BMO Segregated Fund Loans

You help your clients see the advantages of incorporating an investment loan into their financial plan.\*



## A BMO Lending Specialist can take care of the rest.

Equitable Life® and BMO have partnered to make the lending process simpler than ever for you and your clients. If you have a client that is interested in borrowing \$5,000+ to invest in an Equitable Life RRSP policy, or \$10,000+ to invest in an Equitable Life Non-registered or TFSA policy, complete the following steps:

- Step 1:** If your client does not have an existing Equitable Life policy, have them complete a Pivotal Select segregated funds application. Submit the application to Equitable Life.
- Step 2:** Go to [www.bmo.com/specializedlending](http://www.bmo.com/specializedlending). Use the Lending Specialist Locator tool to find a BMO Lending Specialist in your client's area.
- Step 3:** Call the BMO Lending Specialist and provide them with the contact information for you and your client.

The BMO Lending Specialist will contact the client within 24 hours of receiving your call. They review the possible loan options with the client and help them determine the best lending option for their situation. The BMO Lending Specialist will adjudicate the loan, and once approved, will meet with your client to complete the loan paperwork. Throughout the process, you are provided with updates on the loan status and funding.

The BMO Lending Specialist takes care of the entire loan process from beginning to end, leaving you more time to focus on your clients.

\*There are advantages and risks associated with leveraged lending. As an advisor, you are required to communicate these risks and ensure client suitability. For more information regarding client suitability, we encourage you to review "Leveraged Lending – Is your client a suitable candidate?"

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