



## ANOTHER WAY TO ACHIEVE YOUR FINANCIAL GOALS — THE RIGHT BANKING PRODUCTS

Many people don't consider daily banking needs a part of their long-term financial security plan. However, the right banking products integrated into your overall financial security plan can have the potential to get your money working smarter and harder.

*Solutions Banking* is a smart alternative to traditional banks: straightforward and competitive with the convenience of around-the-clock banking.

With *Solutions Banking* products and services, you can continue to rely on your financial security and investment representative to identify your long-term goals and new ways to save money, unlocking powerful wealth-building strategies to help you achieve your financial security goals sooner.

### TALK TO US TODAY

For more information on borrowing to invest, or *Solutions Banking* investment loans, please contact your financial security and investment representative.

Make your investment decisions wisely. Important information about London Life's segregated funds can be found in the Information Folder, available from your Freedom 55 Financial security and investment representative and important information about the Quadrus Group of Funds can be found in the funds' simplified prospectus. Please read these documents carefully before investing.

Mutual funds are not guaranteed. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund and segregated fund investments. Their values change frequently and past performance may not be repeated.

**Any amount that is allocated to a segregated fund is invested at the risk of the policyholder and may increase or decrease in value.**

## SolutionsBanking™

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# BUILD YOUR WEALTH FASTER

*Investment loans*

# BORROWING TO INVEST

More and more investors are discovering the benefits of borrowing to invest.

This wealth-building strategy can provide you with the potential to reach financial goals sooner, and take advantage of income tax deductions.

## WHY CHOOSE A SOLUTIONS BANKING INVESTMENT LOAN?

Whatever your reason for borrowing to invest, *Solutions Banking*<sup>™</sup> investment loans should be your first choice with our competitive interest rates, convenient features and simple application process – it really is as easy as one, two, three. Just meet with your financial security and investment representative to:

STEP 1 Determine if leveraging is right for you

STEP 2 Develop an investment portfolio that meets your financial goals

STEP 3 Complete the application paperwork

## WHAT MAKES SOLUTIONS BANKING INVESTMENT LOANS SO CONVENIENT?

The *Solutions Banking* investment loan program has been built for you and your financial security and investment representative.

### Simple application process

- › You can complete your investment loan application with the help of your financial security and investment representative in the comfort of your home, usually in just one visit.
- › Your privacy is maintained. Only you and your financial security and investment representative are involved. You don't typically need to meet with anyone else to obtain your loan.
- › Once your investment loan is approved, the funds are immediately applied to acquire your chosen investment.

### Customized to investing

- › These investment loans are designed for amounts of \$250,000 or less. Larger amounts will be considered case by case (depending on your specific situation).
- › There is limited underwriting for loan amounts of \$10,000 to \$100,000. The only collateral you require is the investments purchased with your loan. You don't need other personal property as collateral.
- › There are no margin calls for loan amounts of \$10,000 to \$250,000.
- › \$10,000 is the minimum investment loan amount available.

### Flexible payment options

- › Monthly payments
- › Competitive variable interest rates

- › Make additional payments or pay the loan in full with no penalties or fees
- › Choose interest-only payments or interest and principal payments
- › Payment is convenient through pre-authorized automatic funds transfer from your personal bank account

### Easy recordkeeping

- › An easy-to-read, detailed annual loan statement helps you track balances and interest paid.

### Protection available

- › Protect yourself and your family from unforeseen events by choosing to insure your investment against death, disability and critical illness. Ask your financial security and investment representative for more information.

### Investment choice

*Solutions Banking* investment loans provide 100 per cent financing (subject to credit approvals) for the purchase of these eligible non-registered investment products:

- › Freedom Funds segregated fund policies (excluding Marketwatch)
- › Quadrus Group of Funds mutual funds, including any that may be part of a Fusion investment program and excluding D series
- › Great-West Life Managed-Money Program for segregated funds