



Canada's Challenger Bank™

Equitable Bank CSV Line of Credit Suite

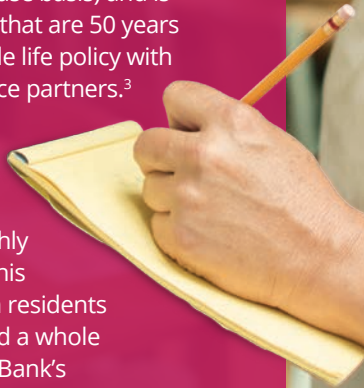
Pursue more of life's opportunities

Make the Most of Your Whole Life Insurance Policy

If you're looking for quick access to tax-free cash¹, Equitable Bank offers line of credit options that are secured against the cash surrender value (CSV) of whole life insurance policies.

The **Equitable Bank CSV FLEX Line of Credit** offers access to tax-free cash¹ while allowing your policy to continue to grow, and does not require principal or interest payments.² This product allows you to access up to a maximum of 90% of the CSV of your policy (evaluated on a case-by-case basis) and is available to Canadian residents that are 50 years of age or older who have a whole life policy with one of Equitable Bank's insurance partners.³

The **Equitable Bank CSV MAX Line of Credit** offers access to tax-free cash¹ totalling 90% of the CSV⁴, provided that monthly interest payments are made.² This product is available to Canadian residents that are age of majority and hold a whole life policy with one of Equitable Bank's insurance partners.



Benefits

► Equitable Bank **CSV FLEX** Line of Credit

Tax-free funds

Take your financial planning to a new level by getting access to cash that's tax-free.¹

No payments required

Principal or interest payments are not required provided your loan remains in good standing.²

Access up to 90% of the CSV value of the policy

You may be eligible to access up to a maximum of 90% of the cash surrender value of your policy.³

Continued growth

Borrowing against your policy's CSV allows you to keep your policy intact. You get access to cash without interrupting the growth of your policy.

Flexible options

With multiple funding options, you get what you want when you need it. Scheduled, ad-hoc or all at once—you decide what works best for you.

Trusted partners

We understand the value of expertise. That's why we've partnered with well-known Canadian insurers.

► Equitable Bank **CSV MAX** Line of Credit

Tax-free funds

Take your financial planning to a new level by getting access to cash that's tax-free.¹

Access 90% of the CSV value of your policy

You may be eligible to access 90% of the cash surrender value of your policy.⁴

Widely available

Canadian residents that are the age of majority are eligible to apply for this option. Equitable Bank provides lines of credits on smaller policies (minimum loan size is only \$15K).

Continued growth

Borrowing against your policy's CSV allows you to keep your policy intact. You get access to cash without interrupting the growth of your policy.

Flexible options

With multiple funding options, you get what you want when you need it. Scheduled, ad-hoc or all at once—you decide what works best for you.

Trusted partners

We understand the value of expertise. That's why we've partnered with well-known Canadian insurers.



With the Equitable Bank CSV Line of Credit Suite, you can:

- Support your family by covering large expenses
- Expand your investment portfolio
- Plan for retirement
- Grow your business with working capital
- Create an emergency fund

Get an Equitable Bank CSV Line of Credit in Three Steps:

1. Eligibility

You may be eligible if you meet our age requirements, are a resident of Canada (for personal applications), and have a whole life insurance policy, with sufficient CSV, with one of Equitable Bank's insurance partners.

2. Application

Meet with your financial advisor or a professional insurance broker to decide which line of credit is right for you, and fill out a simple application.

3. Advances

You can choose between four options that work best for you: a single one-time amount, ad-hoc, scheduled on a monthly basis, or a combination of these.



Talk to your financial advisor today to learn more about
the **Equitable Bank CSV Line of Credit Suite**



Canada's Challenger Bank™

Equitable Bank

We offer a diverse suite of lending and savings solutions so that no matter what your aspirations are, we have options to help you achieve them.

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equitablebank.ca/lines-of-credit/csv

1. Consult your financial advisor to discuss your unique tax situation and the tax-free benefits of an Equitable Bank CSV Line of Credit.
2. The Equitable Bank CSV Line of Credit is a demand credit facility, meaning Equitable Bank can demand payment of all or part of the outstanding balance at any time. The outstanding balance of your loan must remain below 95% of the cash surrender value of your policy.
3. The amount of capital made available depends on the projected growth of the policy and the age of the borrower.
4. Credit limits are subject to deductions based on required premium payments and interest serving criteria.