

AGF TRUST RSP LOAN PROGRAM

What are you doing after work?®



Features

- apply online and receive instant credit decisions 24/7
- simple and fast online appeals
- loan payment deferrals up to 180 days after funding¹
- post-dated funding option of **February 15, 2008**²
- online pre-approved client lists

Benefits

- best-of-class customer support available from 8:00 a.m. to 11:00 p.m. EST
- competitive interest rates
- no income verification required for loans up to \$50,000³
- guaranteed loan approvals of at least \$2,500⁴
- no maximum loan amounts
- next-day funding to your dealer's head office
- flexible terms and amortization options

Investment options

The availability of investment options is dependant on the option(s) that your dealer has chosen to support. To determine the options available to you, contact AGF Trust Client Services or your dealer's head office.

Multi-Fund

- provides clients with the opportunity to invest with many of Canada's top investment companies

Self-Directed RSP (SDRSP)

- provides clients with the opportunity to invest with many of Canada's top investment companies through a self-directed RSP platform provided by Canadian Western Trust Company
- please refer to the AGF Trust RSP Loan Reference Guide or visit www.cwt.ca for more information

¹ Although payments can be deferred for up to 180 days, interest accrues from the date of funding.
² For refinanced loans, the post-dated funding option applies to the new loan amount only. Payments on the existing loan will continue to be required.
³ AGF Trust reserves the right to ask for proof of income based on your client's application details and credit history.
⁴ Only available for new RSP loan applications. Refinance and transfer loans are not eligible for guaranteed loan approvals.

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Program overview

Loan options:	Contribution loan	Top-up loan	Maximizer loan
Payment terms	1, 1.5 or 2 years	3-5 years	6-10 years
Minimum loan	\$1,000	\$2,500	\$5,000
Maximum loan	No maximum	No maximum	No maximum
Loan rates¹			
Multi-Fund	Prime – 0.50%	Prime + 1.50%	Prime + 2.50%
SDRSP ²	Prime – 1.00%	Prime + 1.00%	Prime + 2.50%
Fees	<ul style="list-style-type: none"> • No fee to set up or re-amortize a loan • \$35 charge for: <ul style="list-style-type: none"> – all changes to loan terms or features made after the loan offer is accepted – any returned payments • Annual SDRSP Account Option fees charged by CWT: <ul style="list-style-type: none"> – self-directed annual trustee fee \$125 – additional accounts \$50 		

¹ The AGF Trust prime interest rate is variable; therefore, it is subject to change during the life of the loan. Rates may also vary based on your client's application details and credit history.

For paper/fax applications, add 1.00% to the rates specified above.

² SDRSP loan refers to a self-directed RSP or spousal RSP held at Canadian Western Trust Company. Please visit www.cwt.ca for more information.

It is important that an investor proposing to borrow for the purchase of investment funds be aware that a purchase with borrowed monies involves greater risk than a purchase using cash resources only. To what extent a purchase using borrowed monies involves undue risk is a determination to be made by each purchaser and will vary depending on the circumstances of the purchaser and the investment funds purchased.

For more information on the AGF Trust RSP Loan Program, contact:

AGF Trust Company

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 Email: trust@AGF.com

You can also visit our Advisor Web site at AGFAdvisor.com for more information.



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AGF Trust RSP Loans are subject to clients meeting AGF Trust Company lending criteria. The RSP loans are offered by AGF Trust Company, a wholly owned subsidiary of AGF Management Limited.

The information contained herein is designed to provide you with general information related to investment alternatives and strategies, and is not intended to be comprehensive investment advice applicable to the circumstances of any individual. Before considering such a strategy for your clients, it is imperative that you discuss the inherent risks and complete a thorough evaluation of their risk tolerance and net worth.