



Equitable Bank Immediate Financing Arrangement (IFA)

**Build your wealth.
Protect your estate.**

Looking to borrow money to protect your loved ones, while still preserving cash flow for other investment or business opportunities? The latest addition to our Equitable Bank Insurance Lending Solutions may be the answer.

The Equitable Bank IFA offers access to up to a maximum of 100% of the premium of your policy (evaluated on a case-by-case basis), without requiring you to submit additional collateral. Canadian residents that are age of majority and hold (or are in the process of obtaining) a whole life policy with one of Equitable Bank's insurance partners are eligible to apply for this option.

Key features



Access up to 100% of policy premium

You may be eligible to access 100% of the total annual premium of your policy.



No additional collateral required

Borrow back the premium without the requirement for additional collateral.



Tax-free cash

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



Continued growth

You get access to cash without interrupting the growth of your policy.



Widely available

Canadian residents that are the age of majority and have a life insurance policy with a minimum premium of \$100,000 are eligible to apply for this option.



Eligibility

You may be eligible for an Equitable Bank IFA if you:

- Are the age of majority and a resident of Canada
- Have, or are in the process of obtaining, a whole life insurance policy with a minimum annual premium of \$100,000 with one of Equitable Bank's insurance partners
- Meet financial qualifications to ensure interest payments can be made

Application Process

1

Meet with your financial advisor or an accredited insurance broker

They'll work with you to determine if an Equitable Bank IFA is best suited to your needs and will help you prepare a few necessary documents.

Immediate Financing Arrangement Forms

- [Equitable Bank Personal IFA Application](#)
- [Equitable Bank Corporate IFA Application](#)
- [Equitable Bank Guarantor IFA Application](#)
- [Equitable Bank Personal Information Collection Form](#)
- [Equitable Bank Certificate of Incumbency](#)

Your advisor or broker will determine if you require any additional documentation.

2

We'll review your eligibility to determine if you qualify

By working with your financial advisor or insurance broker, we'll determine how much you can qualify for.

3

Getting your Equitable Bank IFA approved

If conditionally approved, we'll notify you of any additional requirements and confirm your credit limit, so you can access your funds.



Ready to apply?

Get in touch with your financial advisor today to discuss how you can do more with the convenience of an Equitable Bank IFA.

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.

equitablebank.ca

¹ Consult with your financial advisor to discuss your unique tax situation and the tax-free benefits of an Equitable Bank IFA.