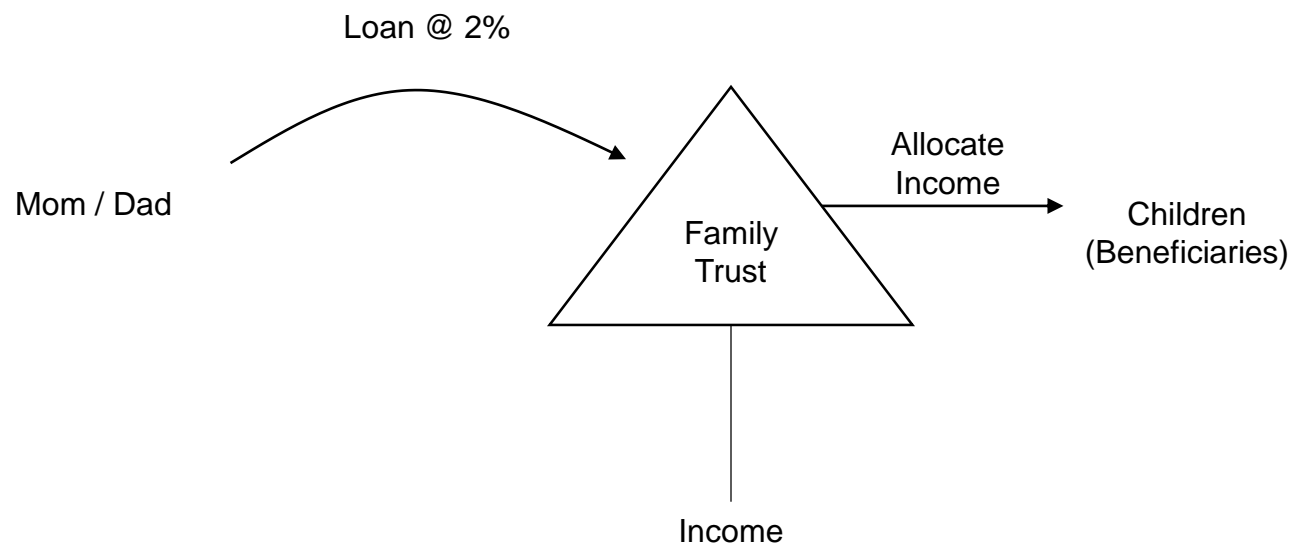


Prescribed Rate Loan



General Comments

- Prescribed rate is currently 2% which is locked in at the time of the loan.
- Income splitting potential on the rate of return above 2%.
- Beneficiaries can be < 18.
- TOSI will apply if income is derived directly / indirectly from a related business.