



PRIME TIME

Who is nesto?

A strategic lending solution delivered through your financial advisor and nesto.

Partnership with Financial Advisors

nesto values the integral role financial advisors play in their clients' financial journeys. Through our partnership program, advisors can offer their clients exclusive mortgage solutions, ensuring that mortgage advice aligns holistically with their clients' long-term financial goals. This collaboration keeps advisors at the centre of their clients' financial decisions.

What is Prime Time?

Prime Time is a limited-time mortgage offer designed for clients seeking both stability and flexibility in a market that is fluctuating. It offers a full-featured 3- or 5-year variable-rate mortgage with a unique benefit: for the first 6 months, clients receive a monthly refund that effectively reduces their rate, allowing them to save more than they would with current fixed rates. After this period, clients can choose to:

- **Continue with the variable rate**, benefiting from potential market rate decreases.
- **Convert to a fixed rate at any time**, penalty-free, for stable and predictable payments.

The conversion feature of a variable mortgage allows clients to "time the market," enjoying immediate savings while retaining the flexibility to adapt to future rate changes.

3 Easy Steps to Apply: With Your Financial Advisor

1 Speak with your financial advisor

Start by discussing the Prime Time offer with your financial advisor. They'll help you determine if this flexible mortgage solution fits your financial goals.

2 Your Financial Advisor must refer to nesto

Your financial advisor will submit your referral directly through their dedicated partner portal.

3 Connect with a nesto Mortgage Expert

One of our licensed mortgage experts will contact you to guide you through the application process.

Important: nesto offers exclusive partner benefits that are only available through your financial advisor. To take advantage of these offers, you'll need to apply through your advisor's referral. Be sure to connect with them before starting your application.