



**Clubs**

## 5 Join the Club

Each step has an appropriate status and reward.

After building a first Level that is at least 5 paid Key Appointments strong, the next step and reward, is IFA Clubs which are paid to you monthly if the qualifying criteria are met. Every monthly payment from your downline earns you Club points. See page 26 and 27 for more details on Clubs.

### See these examples...

**CLUB 15**  
Pays R340 monthly

5 Key Appointments  
15 Club points on Levels 1 - 2

**CLUB 500**  
Pays R3,560 monthly

15 Key Appointments  
500 Club points on all Levels  
Minimum 5 Earners on all Levels

**CLUB 1,000**  
Pays R6,330 monthly

20 Key Appointments  
1000 Club points on all Levels  
Minimum 7 Earners on all Levels

Every DebiCheck,  
GSD or Earnings  
Deduction Payment  
= 1.5 CLUB POINTS

# Clubs

## Monthly Club Payments and Criteria

Clubs	Bonus per Month	Club points	Paid Key Appointments	Min Earners to Level 3	*Club Year Mode	Level
CLUB 10	R180	10	5	0	6 months or less	1-2
CLUB 15	R340	15	5	0	6 months or less	1-2
CLUB 30	R760	30	10	0	1 <sup>st</sup> year	1-3
CLUB 60	R1,090	60	10	1	1 <sup>st</sup> year	1-4
CLUB 100	R1,550	100	10	2	18 months or less	All
CLUB 175	R2,010	175	10	4	2 <sup>nd</sup> year or less	All
CLUB 250	R2,510	250	10	4	2 <sup>nd</sup> year or less	All
CLUB 375	R2,990	375	12	4	2 <sup>nd</sup> year or less	All
CLUB 500	R3,560	500	15	5	3 <sup>rd</sup> year or less	All
CLUB 750	R5,000	750	15	6	4 <sup>th</sup> year or less	All
CLUB 1,000	R6,330	1,000	20	7	5 <sup>th</sup> year or less	All
CLUB 1,375	R7,300	1,375	20	8	5 <sup>th</sup> year or less	All
CLUB 1,750	R8,730	1,750	20	8	5 <sup>th</sup> year or less	All
CLUB 2,000	R9,680	2,000	20	10	5 <sup>th</sup> year or less	All
CLUB 2,500	R11,500	2,500	20	10	5 <sup>th</sup> year or less	All
CLUB 3,000	R13,400	3,000	20	12	5 <sup>th</sup> year or less	All
CLUB 3,750	R15,700	3,750	20	15	All years	All
CLUB 4,500	R18,010	4,500	20	17	All years	All
CLUB 5,000	R20,530	5,000	20	20	All years	All
CLUB 6,250	R25,460	6,250	22	22	All years	All
CLUB 7,500	R32,060	7,500	25	25	All years	All
CLUB 8,750	R38,230	8,750	27	27	All years	All
CLUB 10,000	R44,790	10,000	30	30	All years	All
CLUB 11,250	R52,890	11,250	32	32	All years	All
CLUB 12,500	R62,670	12,500	35	35	All years	All
CLUB 13,750	R71,560	13,750	38	38	All years	All
CLUB 15,000	R74,520	15,000	40	40	All years	All
CLUB 16,250	R80,020	16,250	43	43	All years	All
CLUB 17,500	R86,370	17,500	45	45	All years	All
CLUB 20,000	R94,790	20,000	50	50	All years	All
CLUB 22,500	R102,310	22,500	55	55	All years	All
CLUB 25,000	R109,790	25,000	60	60	All years	All

### \*Club Year Mode

Club year modes are based on the age of the underlying product in months or years. The age of each product in the IFA's downline is measured at each earning period.

Different year modes apply to different Clubs and there are some Clubs (the later ones) where all year modes are taken into account.

# Platinum Clubs

## Payments and Criteria

Platinum Clubs	Bonus per Month	Club points	Paid Key Appointments	Earning Key Appointments	Min Earners up to Level 3	*Club Year Mode	Level
Platinum Club 250	R2,650	250	10	8	24	2 <sup>nd</sup> year or less	All
Platinum Club 375	R3,125	375	12	8	24	2 <sup>nd</sup> year or less	All
Platinum Club 500	R3,775	500	15	9	27	3 <sup>rd</sup> year or less	All
Platinum Club 750	R5,400	750	15	11	33	4 <sup>th</sup> year or less	All
Platinum Club 1,000	R6,825	1,000	20	13	39	5 <sup>th</sup> year or less	All
Platinum Club 1,375	R8,025	1,375	20	14	42	5 <sup>th</sup> year or less	All
Platinum Club 1,750	R9,200	1,750	20	15	45	5 <sup>th</sup> year or less	All
Platinum Club 2,000	R10,600	2,000	20	15	45	5 <sup>th</sup> year or less	All
Platinum Club 2,500	R12,450	2,500	20	15	45	5 <sup>th</sup> year or less	All
Platinum Club 3,000	R14,550	3,000	20	15	45	5 <sup>th</sup> year or less	All
Platinum Club 3,750	R16,850	3,750	20	15	45	All years	All
Platinum Club 4,500	R19,275	4,500	20	15	45	All years	All
Platinum Club 5,000	R23,000	5,000	20	15	45	All years	All
Platinum Club 6,250	R28,100	6,250	22	17	51	All years	All
Platinum Club 7,500	R35,150	7,500	25	19	57	All years	All
Platinum Club 8,750	R41,675	8,750	27	19	57	All years	All
Platinum Club 10,000	R48,850	10,000	30	20	60	All years	All
Platinum Club 11,250	R57,775	11,250	32	21	63	All years	All
Platinum Club 12,500	R67,125	12,500	35	23	69	All years	All
Platinum Club 13,750	R73,050	13,750	38	25	75	All years	All
Platinum Club 15,000	R77,275	15,000	40	26	78	All years	All
Platinum Club 16,250	R83,200	16,250	43	29	87	All years	All
Platinum Club 17,500	R90,575	17,500	45	30	90	All years	All
Platinum Club 20,000	R98,550	20,000	50	38	100	All years	All
Platinum Club 22,500	R106,050	22,500	55	45	110	All years	All
Platinum Club 25,000	R115,280	25,000	60	53	120	All years	All

### Club point Allocation

PAYMENT TYPE	Club points
Monthly payment without a DebiCheck mandate for business with a DOC before 1 March 2022	1
Monthly payment with a DebiCheck mandate	1.5
Monthly payment by Government Salary Deduction	1.5
Monthly payment by IFA Earnings Deduction	1.5