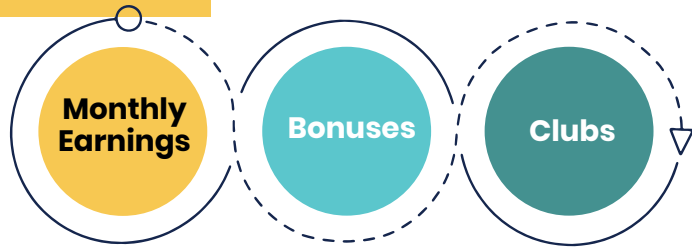


4 Start Earning

There are three main ways to earn with IFA:



EARN A REGULAR EXTRA INCOME

When you have DebiChecked and introduce **5 OR MORE** paid Key Appointments with active DebiCheck mandates, you become an IFA Earner.

Monthly Earnings are based on monthly payments received from your downline (your team) and calculated according to each product type and the year mode of each product. **See page 25 for more details on Earnings by product type, Level and Year mode.**

EXAMPLE 1:

Using an Ultimate Dignity Plan (Member only) with R35,000 cover for R390 per month.

Level	Total Count on Levels	Ultimate Dignity R390 per month	Earnings per month
1	10	R46.80 x 10 (12%)	R468
2	50	R93.60 x 50 (24%)	R4,680
3	250	R93.60 x 250 (24%)	R23,400
R28,548 Per month for Levels 1-3			

EXAMPLE 2:

Using an IFA PERKS product where Earnings are paid on R260.87 (R300 less VAT)

Level	Total Count on Levels	IFA Perks R300 per month	Earnings per month
1	10	R5.87 x 10 (2.25%)	R58.70
2	100	R11.74 x 100 (4.50%)	R1,173.92
3	1000	R11.74 x 1,000 (4.50%)	R11,739.15
R12,971.77 Per month for Levels 1-3			

Earnings Tables

Life Product

Life, Ultimate Dignity, Funeral Dignity, Ultimate Foundation (Life Component), Foundation (Life Component) plans and Health policies (pre 01 April 2017).

Percentage of paid premium			
Level	1 st Year Mode	2 nd Year Mode	3 rd Year Mode
1	12%	2.4%	2.4%
2	24%	4.8%	4.8%
3	24%	4.8%	4.8%
4	9%	1.8%	1.8%
5	4.5%	0.9%	0.9%
6	2.25%	0.45%	0.45%

Note: No payment is made for year modes of 4 and greater.

Savings Product

Saver and Protector Plan, Wealth Plan, Ultimate Foundation (Savings Component) and Foundation Plan (Savings Component):

Level	Percentage of paid premium
1	0.75%
2	1.50%
3	1.50%
4	0.70%
5	0.40%
6	0.15%

For these products where DOC is 01 January 2009 or later Earnings are paid for the duration of the contract and are not subject to year modes. The Earnings paid are calculated on the full premium and capped at no more than R200 for the Saver and Protector Plan and no more than R500 for the Wealth Plan.

For the Foundation Plan and the Ultimate Foundation Plan the total premium contains a life component (i.e. the Protector Portion, which is calculated per the Life products Earnings table). The savings component Earnings are calculated based on the premium for this component only and capped at no more than R500 for the Foundation Plan and the Ultimate Foundation Plan.

For Saver and Protector products where the DOC is prior to 01 January 2009, the Earnings paid are subject to year modes and at the same percentage as outlined in the Life products Earnings table.

Other Insurance Products Earnings Tables

Clientèle Legal plans (excl. VAT), H.E.L.P plans and IFA Direct Rewards rider Monthly Earnings are paid for the full duration of the contract and are not subject to year modes.

Level	Percentage of paid premium
1	3%
2	6%
3	6%
4	2.5%
5	1.5%
6	1%

Clientèle Mobile

Monthly Earnings on data and airtime purchases for Clientèle Mobile SIM cards in a downline are paid for the full duration of the contract where an IFA is an Earner. You earn at the following percentages per Level:

Level	Percentage of recharge value
1	0.15%
2	0.30%
3	0.30%
4	0.14%
5	0.08%
6	0.03%

IFA Perks

Monthly Earnings are paid on IFA Perks fees excluding VAT for the full duration of the contract.

Level	Percentage of paid premium
1	2.25%
2	4.50%
3	4.50%
4	2.10%
5	1.20%
6	0.45%

Quartering Of Earnings

Ensure that at least one IFA at every Level within one leg of your downline qualifies for IFA Earnings. If this is not achieved, then you will only be paid 25% (one quarter) of IFA Earnings on business at the Levels below the last IFA Earner. In other words full Earnings will only be earned down to the Level where there exists an Earning Key Appointment (on that Level and above), thereafter quartering will apply.