



Rules Manual

2020 - 2021



IFA Credo...

I hold my future in my hands – rich in opportunity.
I have what it takes – to better my life,
earn respect and help others do the same.

I make the most of opportunities through hard work
and determination.
I will not be held back but conquer mountains with
passion and knowledge.
I am driven by the spirit of sharing success.
Success for me means success for others.

I will not let you down.
My honesty is my strength – giving me the power to
deliver on promises.
I do what I say. I say what I do.
I am on your side – as you are on mine.

I am your equal, your partner and your
greatest supporter.
What is good for you is good for me.
Because I believe that knowledge is power,

I will share my skills, lessons and success that come
with experience,
as you will do the same for me.

I empower you and you empower me.
Umuntu ngumuntu ngabantu.
Motho ke motho ka batho.
I am, because we are. I lift as I rise.

Together, we hold the key to a fortune
that will not dry up.
Success comes not at the expense of one another,
but through each other.
I am an IFA. You are an IFA.

I hold my future in my hands.
I invest in today for a greater tomorrow.
Together we can make a difference, change lives
and live the dream.

I am a proud IFA



YOUR PERSONAL HANDBOOK

**TO RUNNING A
SUCCESSFUL BUSINESS**

I HOLD MY
FUTURE IN
MY HANDS,
RICH IN
OPPORTUNITY.

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Note: Whilst all care has been taken to ensure the accuracy of information contained in this manual, IFA and Clientèle cannot be held liable for any misprints, typos or factual errors. Clientèle reserves the right to change any items in this manual at their sole discretion should the need arise.



Welcome to IFA

IFA signifies hope, aspiration and dreams for all those who are introduced to IFA. Shortly after the introduction phase, for those who work hard, it translates into a serious business opportunity that makes a significant difference in IFAs' lives. IFAs reap the rewards of their hard work, earning extra income through earnings, bonuses and clubs, as well as qualifying for our annual competitions. The details of how you benefit by becoming an IFA are explained in this IFA Rules Manual.



The IFA Rules Manual contains all the information that an IFA needs to maximise the rewards at the various stages of the IFA Business Opportunity. It is an excellent guide for IFAs in terms of how to grow their businesses and build quality downlines. The ultimate goal of this manual is to provide IFAs with clear and easy to understand guidelines, so that they are able to put together a plan of action to achieve business goals that they have set for themselves. The manual will help avoid any misunderstandings by clearly defining the criteria and rules for each award, bonus, competition or business structure.

This manual is an excellent way for new and existing IFAs to familiarise themselves with IFA competitions and various award categories. This,

along with your IFA contract and IFA starter manual, is your roadmap. The details are mapped out in a specific order so that you can follow a logical path to building your business. We trust that you will find the manual useful and easy to follow.

In 2021, with the objective of a more value driven event which focuses on training, motivation, new announcements and recognition, we will be hosting our first IFA National Conference and Awards. Forums, qualifying Presenters, and the Top 3 IFAs in each category in each Province will automatically qualify to attend at no cost.

We look forward to partnering with you as you work towards each milestone and grow your business.

The IFA Annual Awards will be presented at the 2021 IFA National Conference. During the competition period IFAs can qualify for various awards, categorised as follows:

General Awards

- Presenter of the Year Award
- Clientèle Mobile Distributor of the Year Award
- Distributor of the Year Award
- DebiCheck Champion Award
- Top Earner Creator Award
- Club Points Growth Award
- New Business Quality Award

Incentive Points Awards

- Couple of the Year Award
- Fast Starter Award
- Mover and Shaker Award
- High Flyer Award
- Top Points Award

Prestige Awards

- Forum Awards
 - Chairman's Circle Award
 - Forum Circle Award
- Top Earner Award
- IFA #1 Award



For each category, the rules manual sets out details of the competition period, who can qualify for the awards, the objective of the award and any specific qualification criteria. Please note that all awards

are subject to general rules as outlined in the General Rules section detailed on page 39 and 40 of this manual, and are subject to the IFA contract.

WHO QUALIFIES?

All active IFAs are eligible to qualify for the awards, except Forum members who are only eligible to qualify for the following awards:

- **DebiCheck Champion Award**
- **Top Earner Creator Award**
- **New Business Quality Award**
- **Forum Awards**
- **Top Earner Award**
- **IFA #1 Award**

Provinces for Recognition:

1. KwaZulu-Natal
2. Gauteng
3. Eastern Cape
4. Western Cape
5. **Inland** (Free State, Northern Cape, Mpumalanga, Limpopo and North West will be grouped together and recognised as one Inland Province.)

2021 IFA National Awards Competition Period

All New Business that counts towards payment dates 20 February 2020 to 20 January 2021 (inclusive) will be considered for these awards with the exception of:

- Point calculations for the Fast Starter Award which are measured from payment dates 20 June 2020 to 20 January 2021 (inclusive) for new business introduced during this period; and,
- The Distributor of the Year Award and the Clientèle Mobile Distributor of the Year Award which is measured from January 2020 to December 2020 (calendar months).

Who Will Be Recognised?

IFAs in the **TOP 3 NATIONAL POSITIONS** in each award category will be recognised at the IFA National Awards with the exception of:

- The Top 5 positions for the Forum Circle Award
- The Top 3 positions for the Chairman's Circle Award
- The Top position for the IFA #1 Award.

IFAs in the **TOP 10 POSITIONS** per province will be announced before the IFA National Conference and thereafter the **TOP 3 POSITIONS** per province will be invited (at no cost) to the IFA National Conference and Awards provided they meet the national minimum criteria. Positions 4-10 are able to attend but will need to pay their own way.

General Awards



Presenter of The Year Award

Objective

To recognise a role that is critical in IFA, the top performing IFA Presenter.

The winner of this award will be the IFA Presenter who has presented to the highest number of new people during the competition period.

Qualification Criteria

- The IFA must be an active IFA and an accredited Presenter with a minimum Club status of Club 250 in one of the last four months of the competition period.
- The winning IFA will have obtained the highest number of new people presented to, subject to:
 - A minimum presentation assessment average of 85% with zero 'no-shows' recorded during the competition period.
 - An average of at least 50 new attendees per month must have been presented to for at least six months of the competition period.
 - Only new attendees recorded on registers from approved venues or events will be accounted for in the new attendees count per month.
 - The Presenter must, at least, qualify for the SILVER category in the IFA Hitmakers competition to compete in this category.
 - The Presenter must be in good standing in terms of the IFA contract and the Presenter Agreement.
 - The Presenter must have completed all the required training as specified by Clientèle.
 - The Presenter must have captured a minimum of 60 successful in-app applications during the competition period.
 - The Presenter must have facilitated a minimum of 250 DebiCheck swipes during the competition period.

Clientèle Mobile Distributor of The Year Award

Objective

To acknowledge the distributor who is focused on promoting Clientèle Mobile and growing this new opportunity in IFA.

The winner of this award will be the IFA Distributor who has RICA registered the highest number of Clientèle Mobile SIM cards during the competition period.

Qualification Criteria

- The IFA must be a registered Clientèle Mobile Distributor with an account in good standing throughout the competition period.
- The IFA must be a qualified RICA agent and must have correctly performed the RICA process.
- The IFA must qualify for a CLASSIC 5 Bonus during the competition period.
- The winning IFA will have the highest number of Clientèle Mobile SIM cards that have been RICA registered.

Note: Minimum requirement of 50 SIM cards for provincial recognition.

Distributor of The Year Award

Objective

To acknowledge the distributor who is focused on promoting the IFA brand whilst conducting their account in a responsible manner.

The winner of this award will be the IFA Distributor who has purchased and onsold the most IFA Marketing Materials during the competition period.

Qualification Criteria

- The IFA must be a registered IFA Distributor with an account in good standing throughout the competition period.
- No returns of any purchases that counted towards qualification will be accepted after the closing date.
- The winning IFA will have the highest Rand amount of IFA Marketing Materials purchased (excluding Clientèle Mobile SIM cards) subject to all accounts must have been settled within 60 days.
- The IFA must qualify for a CLASSIC 5 Bonus during the competition period.

Note: Minimum requirement of R1,000 distributed for provincial recognition.

DebiCheck Champion Award

Objective

To recognise the IFA who has led by example and focused on quality by leading the DebiCheck process in IFA.

The winner of this award will be the IFA who has successfully authenticated the highest number of IFAs on Levels 1-3 via DebiCheck in the competition period.

Qualification Criteria

- All IFAs who are considered for payment on 20 January 2021 will be eligible to qualify.
- The IFA must qualify for a CLASSIC 5 Bonus during the competition period.

- A minimum of 50 IFAs on Levels 1-3, within the qualifier's downline, must authenticate their debit orders via DebiCheck during the competition period.

Top Earner Creator Award

Objective

To recognise true network marketing leadership and teamwork.

The winner of this award will be the IFA with the highest total new Earners created on Levels 1-2 during the competition period.

Qualification Criteria

- All IFAs who are considered for payment on 20 January 2021 will be eligible to qualify.
- The IFA must qualify for a CLASSIC 5 Bonus during the competition period.

- A minimum of 30 new IFA Earners created on Levels 1-2 will be required at the end of the competition period.

Club Points Growth Award

Objective

To recognise excellence in building a sustainable business by increasing Club points in their IFA business.

The winner of this award will be the IFA with the highest growth in Club points over the competition period.

Qualification Criteria

- All IFAs who are considered for payment on 20 January 2021 will be eligible to qualify.
- The IFA must qualify for a CLASSIC 5 Bonus during the competition period.

- Club points on 20 January 2021 will be compared to Club points on 20 February 2020 (zero for new IFAs).
- Forum members are excluded from this award.

New Business Quality Award

Objective

To recognise consistent high quality of new business.

The winner of this award will be the IFA who has the lowest 1st premium unmet percentage on new business introduced on Levels 1-3 during the competition period.

Qualification Criteria

- All IFAs who are considered for payment on 20 January 2021 will be eligible to qualify.
- The IFA must at least qualify for the SILVER category in the IFA Hitmakers competition to compete in this award category.
- The 1st premium unmet percentage will be calculated on the total number of new business policies introduced and billed during the competition period.
- A 1st premium unmet percentage of 45% or lower must have been achieved over the period on Levels 1-3.

1st premium unmet percentage is calculated net of refunds (for any reason) as:

$$1 - \frac{\text{New business (first) premiums received and not disputed (Levels 1-3)}}{\text{New business (first) premiums billed (Levels 1-3)}}$$



Incentive points



Incentive points apply to a number of award qualification criteria. Points are awarded every month for monthly payments on new introductions and for creating Earners during the competition period. These points are calculated as follows:

Incentive Points For New Introductions

- Monthly payments on new introductions (standard points), as well as new introductions on IFA GOLD, during the competition period will earn you points. These points are awarded every month that the monthly payments are met.
- Points are awarded on Levels 1 – 3

- All introductions made via IFA Database are excluded from the point calculation.
- Where a debit order is authenticated using DebiCheck, extra points (as per the table below) will be awarded each month that the monthly payments are collected via DebiCheck.
- IFA GOLD must be DebiChecked and these monthly payments must be paid in order to earn incentive points as per the table below. No IFA GOLD points will be awarded if there is not a valid DebiCheck mandate in place.

Level	Standard Points	Standard Points for all DebiCheck Business	IFA GOLD Points
Introduced on LEVEL 1	20 points	22 points	10 points
Introduced on LEVEL 2	30 points	33 points	15 points
Introduced on LEVEL 3	10 points	11 points	5 points

Note: Where monthly payments are disputed incentive points will be reversed.

Incentive Points For Earners Created

- Points will be awarded for creating new Earners or reinstated Earners on Levels 1-3 for every month that the Earner continues to earn during the competition period.
- New Earners are IFAs that earned Earnings for the first time in the competition period.
- Reinstated Earners are IFAs that did not earn Earnings on 20 December 2019 and 20 January 2020 but earned Earnings prior to this date and start to earn again in the competition period.
- Each new or reinstated Earner will earn points for every month that they still earn, depending on the Level at which they are introduced.

Earners on LEVEL 1	50 points
Earners on LEVEL 2	27 points
Earners on LEVEL 3	9 points

Couple of The Year Award

Objective

To recognise the IFA couple who work as a team to grow their business.

The winner of this award will be the couple who earn the highest number of combined incentive points during the competition period.

Qualification Criteria

- Both IFAs must qualify within the Top 300 incentive points' positions.
- Both IFAs must qualify for a CLASSIC 5 Bonus during the competition period.

Special Conditions

- Civil law and customary marriages, and universal partnerships (common law) will be recognised.
- Couples must have previously received recognition or follow a formal registration process and be approved for recognition as a couple by payment date 20 July 2020.

Fast Starter Award

Objective

To recognise new IFAs who have excelled in their first year of joining IFA.

The winner of this award has earned the most incentive points over an 8 month period, 20 June 2020 to 20 January 2021 (inclusive) in their first year of entry as part of the IFA Business Opportunity (Year 1).

Qualification Criteria

- IFAs who joined the IFA business and whose date of capture resulted in them being considered for the first time for payment between 20 February 2020 and 20 January 2021 (inclusive), and whose first application must have been captured on or after 1 December 2019.
- A minimum of 15,000 incentive points.
- The IFA must qualify for a CLASSIC 5 Bonus during the competition period.
- IFA re-introductions are excluded from this award.

Mover and Shaker Award

Objective

To recognise top performing IFAs in their second or third year.

The winner of this award has earned the most incentive points during the competition period, in the two years following their year of joining the IFA Business Opportunity (Year 2 and Year 3).

Qualification Criteria

- IFAs who joined the IFA business and whose date of capture resulted in them being considered for the 1st time for payment between 20 February 2018 and 20 January 2020 (inclusive).

- A minimum of 40,000 incentive points.
- The IFA must qualify for a CLASSIC 5 Bonus during the competition period.

High Flyer Award

Objective

To recognise outstanding IFAs in their fourth year.

The winner of this award has earned the most incentive points during the competition period, in their fourth year of the IFA Business Opportunity.

Qualification Criteria

- IFAs who joined the IFA business and whose date of capture resulted in them being considered for the first time for payment between 20 February 2017 and 20 January 2018 (inclusive).

- A minimum of 40,000 incentive points.
- The IFA must qualify for a CLASSIC 5 Bonus during the competition period.

Top Points Award

Objective

To recognise top performing IFAs whose hard work is evident in the number of incentive points achieved.

The winner of this award will be the IFA who has earned the highest number of incentive points during the competition period.

Qualification Criteria

- A minimum of 40,000 incentive points.

- The IFA must qualify for a CLASSIC 5 Bonus during the competition period.



Prestige Awards

Forum Awards

Objective

To recognise the top performing Forum members in each of the Forum categories.

The winners will be the Forum members with the highest positive growth in Club points over the competition period. IFA recognises that these IFAs are looked up to as the leaders of the network. The top 3 Chairman's Circle members and the top 5 Forum Circle members will be recognised.

**There are two award categories:
Chairman's Circle Award and Forum Circle Award**

Qualification Criteria

- Growth in Club Points will be determined by comparing Club Points on 20 January 2021 to Club points on 20 February 2020.
- The Forum position and contract must still be in good standing up to the 2021 IFA National Conference.
- The Forum member may not have dropped from Chairman's Circle to Forum Circle, or from Forum Circle out of the Forums at the 2021 IFA National Conference.
- The Forum Member must qualify for a CLASSIC 5 Bonus during the competition period.

Top Earner Award

Objective

To recognise true network marketing success, over time, in the IFA Business Opportunity.

The winner of this award will be the IFA with the highest Total Earnings earned during the competition period.

Qualification Criteria

All IFAs who are considered for payment on 20 January 2021 will be eligible to qualify.

Note: Total Earnings is defined as Net Earnings plus Bonuses and Club payments.

IFA #1 Award

Objective

To recognise the highest level of success in network marketing, building a sustainable business which embodies all the right elements and structures.

The winner of this award will be the IFA who ends the competition period with the highest Club points in the entire IFA network.

Qualification Criteria

- All IFAs who are considered for payment on 20 January 2021 will be eligible to qualify.
- The IFA must at least qualify for the Silver category in the IFA Hitmakers competition to compete in this award category.
- Club status and Club points are determined as at payment date 20 January 2021.

“Don’t limit your challenges. Challenge your limits.”





2021 IFA Presenter Qualification For The IFA National Conference

All accredited IFA Presenters will be required to attend the IFA National Conference in Johannesburg in 2021, to ensure re-accreditation in the following year. The cost of the conference will be covered for those Presenters that meet all the following criteria:

- The IFA must be an active IFA and an accredited Presenter with a minimum Club status of Club 100 in one of the last four months of the competition period.
- An average of at least 50 new attendees per month must have been presented to from June 2020 to December 2020.
- Only new attendees recorded on registers from approved venues or events will be accounted for in the new attendees count per month.
- New Presenters appointed after 1 July 2020 must have an average of at least 50 new attendees per month presented to for any 3 months of the competition period.

Presenters are the face of IFA and their role is to present the IFA Business Opportunity to prospective IFAs. The aim of the IFA National Conference is to inform and educate IFAs, and ensure consistent messaging and a clear understanding of the objectives for the year ahead. This is a critical contributor to an IFA Presenters' success for the year ahead.

- The Presenter must, at least, qualify for the SILVER category in the IFA Hitmakers competition at the end of the competition period.
- The IFA Presenter must complete the IFA official training during 2020.

Note: IFA Presenters that do not meet the criteria are required to attend should they wish to be re-accredited as a Presenter in the following year. They will be liable for covering their own cost of attending the IFA National Conference.

2021 Forum Membership



Forum qualification rewards top IFAs by awarding membership status to the Chairman's Circle or the Forum Circle. It promotes sustainable business development in the Network through leadership, mentorship and coaching. The qualification for

Forum membership is measured from payment dates 20 February 2020 to 20 January 2021 (inclusive) and the 2021 Forum members will be announced at the 2021 IFA National Conference.



Qualification Criteria

A maximum of the Top 5 IFAs with the highest Total Earnings during the competition period will be appointed to the Chairman's Circle. These IFAs must have:

- Attained a minimum Club 10,000 status at least once in the last four months of the competition period.
- 15 Earning Key Appointments attained at least once in the last four months of the competition period.
- 90 Earners on Levels 1-3 at least once in the last four months of the competition period.
- 10 Paid new introductions on Level 1 during the competition period .
- Been a Forum Circle or Chairman's Circle member in the previous competition period.

Special Conditions

A Chairman's Circle Member who does not meet the minimum criteria for a Forum Qualification in that year will remain a Forum Circle Member in the following year.



Qualification Criteria

Up to the next 30 IFAs, after the Chairman's Circle members, with the highest Total Earnings during the competition period can qualify for the Forum Circle. These IFAs must have:

- Attained a minimum Club 3,750 status at least once in the last four months of the competition period.
- 5 Earning Key Appointments attained at least once in the last four months of the competition period.
- 50 Earners on Levels 1-3 at least once in the last four months of the competition period.
- 24 Paid new introductions on Level 1 during the competition period.

Note: The Forum Circle allows for three payment tiers within the Forum allowance. These tiers are detailed in the Forum Circle contracts. The base retainer payment tier is determined by the highest Club status in the last four months of the competition period.

Honorary Chairman

An IFA who has qualified and served 5 or more terms (these do not need to be consecutive) as a Forum Member on the IFA Board or in the Chairman's Circle will receive the status of Honorary Chairman.

Qualification Criteria

The qualifier will remain an Honorary Chairman provided he/she meets the contractual requirements for this honorary position and remains an active and committed IFA.

Note: This honorary status does not affect the Chairman's Circle in any way, and the qualifier will only be eligible for the Chairman's Circle Award and to attend IFA Board meetings if he/she is a Chairman's Circle member. It is possible to be a Chairman's Circle member or a Forum Circle member and also be recognised as an Honorary Chairman. Only Chairman's Circle members will attend IFA Board meetings.



How to Earn

THERE ARE THREE MAIN WAYS
TO EARN WITH IFA

01 Monthly Earnings

02 Bonuses

03 Clubs

Monthly Earnings

Where an IFA has 5 or more paid Key Appointments and has an active DebiCheck mandate in place for his/her own product, the IFA becomes an IFA Earner. The 5 paid Key Appointments must include a minimum of 3 Key Appointments who qualify based on paying a monthly payment for an insurance product. Monthly earnings are based on payments received from various products in the IFA's downline. The calculation of monthly earnings depends on the products bought by the IFA's downline.

Monthly earnings are calculated according to the year mode of each product, payment or premium and all annual increases. Each component of the premium (i.e. the base premium and each increase separately) has its own date of commencement that determines the year mode, i.e. the year of payment for that component. Monthly earnings are also calculated for IFA GOLD and Clientèle Mobile.



In order to qualify as an IFA Earner and to be paid earnings, the IFA must have an active DebiCheck mandate in place on their own monthly payment.



Life Product Earnings Table:

Life, Ultimate Dignity, Funeral, Ultimate Foundation (Life Component), Foundation (Life Component) plans and Health policies (pre 1 April 2017).

Level	Percentage Paid of Premium		
	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 years and greater.

Savings Product Earnings Table:

Saver And Protector Plan, Wealth Plan, Ultimate Foundation (Savings Component) And Foundation Plan (Savings Component)

For these products where the DOC is 1 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 for the Saver and Protector Plan, capped at the first R200 for the Saver and Protector Plan and 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, capped at the first R500 for the Foundation Plan and the Ultimate Foundation Plan.

Level	Percentage Paid of Premium
1	0.75%
2	1.50%
3	1.50%
4	0.70%
5	0.40%
6	0.15%

Note: For Saver and Protector products where DOC is before 1 January 2009 the earnings paid are subject to year modes and the same percentage as outlined in the Life products earnings table on the previous page.

Other Product Earnings Table:

Clientèle Legal Plans (excl VAT), H.E.L.P Plans and IFA Europ Assistance Rider

Monthly earnings are paid for the full duration of the contract and are not subject to year modes.

Level	Percentage Paid of Premium
1	3%
2	6%
3	6%
4	2.5%
5	1.5%
6	1%

IFA GOLD

Monthly earnings are paid on IFA GOLD net of VAT for the full duration of the contract as below:

Level	Percentage Paid	
	1 st Year Mode	2 nd Year Mode (onwards)
1	1.5%	0.75%
2	3%	1.5%
3	3%	1.5%
4	1.4%	0.7%
5	0.8%	0.4%
6	0.3%	0.15%

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. IFAs earn at the following percentages per level:

Level	Percentage Paid of Spend
1	0.15%
2	0.30%
3	0.30%
4	0.14%
5	0.08%
6	0.03%

Monthly Earnings







These monthly earning calculations are illustrated based on a perfect structure.

EXAMPLE 1

Level	Count on Levels	Ultimate Dignity R300	Earnings per month
			
1	5	12%	R180.00
			
2	25	24%	R1,800.00
			
3	125	24%	R9,000.00

R10,980.00
per month
for Levels 1-3

EXAMPLE 2

Level	Count on Levels	Ultimate Dignity R300	IFA GOLD R173.04 (excl VAT)	Earnings per month
				
1	10	R180.00 (12%)	R12.98 (1.50%)	R192.98
				
2	100	R3,600.00 (24%)	R259.57 (3%)	R3,859.57
				
3	1000	R36,000.00 (24%)	R2,595.65 (3%)	R38,595.65

R42,648.20
per month for
Levels 1-3

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.

How to Earn Bonuses...

THE BONUSES REWARD YOU FOR EVERY STEP YOU TAKE WITH IFA.

IFA bonuses are an essential motivator to encourage IFAs to build their businesses.

IFAs can qualify for various bonuses with IFA for the first time on payment date 20 March 2020 and the last qualification date will be on payment date 20 February 2021.

Starting out, all IFAs are taught the principle of building their business step by step; first by referring 2 people to join their team, then 5, then 10 - then teach each of these people to do the same.

This is the 2-5-10 principle.

For all bonus calculation purposes 2 new IFA GOLD DebiCheck payments will count as 1 monthly payment.

EXAMPLE:



2 New IFA GOLD Key Appointments (DebiCheck)



1 Key Appointment

YOU CAN BONUS

This bonus rewards new IFAs for their initial effort. IFAs who have never been eligible for monthly earnings, a You Can or a Now You Can Bonus, can qualify for a R250 once-off bonus. The You Can Bonus will be paid when an IFA introduces 2 or more paying Key Appointments, provided that these Key Appointments pay their first monthly payments in the same earnings period. These two Key Appointments will also count towards your first CLASSIC 5 Bonus.

R250

ONCE-OFF

STEP-UP 10 BONUS

An IFA can earn a R1,500 once-off bonus when introducing 10 new paying Key Appointments on Level 1. All Key Appointments must pay their monthly payments in the same IFA earnings period within 3 months of the capture date of the first Key Appointment introduced. These 10 Key Appointments could also count towards a CLASSIC 5 Bonus.

R1,500

ONCE-OFF

INTRODUCER BONUSES

The following bonuses are paid to the Introducer on their Earning Key Appointments achieving certain milestones.

Introducer Bonus 15:	A R250 bonus will be paid to the Introducer for every new first-time Club 15 qualifier created on Level 1.	R250
Introducer Bonus 30:	A R500 bonus will be paid to the Introducer for every new first-time Club 30 qualifier created on Level 1.	R500
Introducer Bonus 60:	A R700 bonus will be paid to the Introducer for every new first-time Club 60 qualifier created on Level 1.	R700
Introducer Bonus 100:	A R1,000 bonus will be paid to the Introducer for every new first-time Club 100 qualifier created on Level 1.	R1,000

Note: These bonuses are NOT payable to Introducers whose Key Appointments drop a Club status and are re-instated to their Club thereafter.

13th CHEQUE BONUS

The 13th Cheque Bonus will be paid to IFAs who have worked hard during the year to maintain or increase their Club status.

To determine if an IFA qualifies for this bonus, the Club status on payment date 20 December 2020 will be compared to the Club status on payment date 20 March 2020. If the IFA has increased his/her Club points or Club status they will earn this bonus as per the table below. Any IFA who did not earn a Club payment in March 2020, or joined during the competition period, but who receives a Club payment in December 2020, will automatically be deemed to have increased their Club status.

To earn the 13th Cheque Bonus an IFA must do the following:

- Remain on the same Club status but increase their Club points or their Club status during the bonus competition period.
- Introduce at least 10 new paying Key Appointments during the competition period.
- Qualify for Club 30 or higher for payment date 20 December 2020.



Qualifying Criteria	Bonus Amount
Maintain Club Status but Club points increase or stay the same	75% of Club payment achieved on 20 December 2020
Increase Club	100% of Club payment achieved on 20 December 2020



Within the bonus period, introducers will earn a **CLASSIC 5 BONUS** on every 5 or more new paying Key Appointments on Level 1, who pay their first monthly payments in the same IFA earnings period.

The CLASSIC 5 Bonus amount will depend on the number of new paying Key Appointments introduced in the same earnings period. Similarly, the number of new Key Appointments on Level 1 that pay their second monthly payments in the same earnings period, will result in a second bonus payment.

If 5 or more new Key Appointments pay their first monthly payment in the same IFA earnings period, the introducer will receive a bonus of up to R200

per paid Key Appointment. The bonus amount per paid Key Appointment will be higher if the payment is via a DebiCheck mandate.

When 5 or more new Key Appointments pay their second monthly payment in the same IFA earnings period the introducer will receive a bonus of up to R150 per paid Key Appointment. The bonus amount per paid Key Appointment will be higher if the payment is via a DebiCheck mandate.

Note: For all bonus calculations 2 new IFA GOLD paid and DebiChecked Key Appointments on Level 1 will count as 1 paid Key Appointment with a DebiCheck mandate on Level 1.

CLASSIC 5 BONUS PAYOUT				
Number of New Key Appointments	Bonus Amount Per Paid Key Appointment in Month 1		Bonus Amount Per Paid Key Appointment in Month 2	
	With a DebiCheck Mandate	Without a DebiCheck Mandate*	With a DebiCheck Mandate	Without a DebiCheck Mandate*
5 or more	R200 each	R175 each	R150 each	R125 each

**Excludes IFA GOLD Key Appointments which must have a DebiCheck mandate.*

The following important points apply to the CLASSIC 5 Bonus:

- Should a CLASSIC 5 Bonus be paid, and the monthly payment then be refunded to the IFA (for whatever reason) after the payment of such bonus to the introducer, this bonus payment will be recovered from the introducer's earnings in the next month that earnings are paid.
- CLASSIC 5 Bonuses are paid to the Introducer.
- New Key Appointments that count towards a You Can Bonus will also count towards the first CLASSIC 5 Bonus earned.

The following important points apply to all bonus payments:

- For all bonus calculations 2 new IFA GOLD paid and DebiChecked Key Appointments on Level 1 will count as 1 paid Key Appointment with a DebiCheck mandate on Level 1.
- Clientèle Mobile payments do not count towards any bonuses.
- Cash payments of monthly payments do not count towards any bonuses.
- An Introducer who qualifies to earn for the first time from 20 March 2020 must have an active DebiCheck mandate in order to earn any Bonuses, Clubs or Earnings.
- The Introducer must pay his/her Business Fee in order to qualify for any bonus payment.
- Key Appointments must pay their Business Fee in order to contribute towards the qualifying introducer's bonus and in the instance of IFA GOLD, the IFA must have paid and DebiChecked in order to contribute to the Introducer's bonus.
- The last payment date of bonuses may coincide with (or even be after) the announcement of new bonuses.
- IFA Database introductions and sales do not count towards bonuses.
- Replacements are excluded for bonus qualifications.
- Where an IFA's contract has been suspended, this introduction will not count towards bonuses.
- Should a bonus be paid, and the monthly payment is then refunded or reversed (for whatever reason) on the qualifying payment of such bonus, then the full bonus payment applicable to that specific monthly payment will be recovered from the introducer's earnings in the next month that earnings are paid. If this refunded payment is part of a group of payments that qualify for a bonus the bonus will be paid on the revised qualification only.

How to Earn CLUBS...

JOIN THE CLUB AND EARN EVEN MORE!

The IFA business has a number of steps to success, with the appropriate status, and reward associated with each step. After building a first level that is at least 5 paid Key Appointments strong, the next motivator and reward is IFA's Clubs which are paid monthly if the qualifying criteria are met.

Monthly payments count as 1 Club point, a DebiCheck payment collected on a DebiCheck authenticated mandate will earn you 1.5 Club points, and an IFA GOLD payment paid via a DebiCheck mandate will earn you 0.5 Club points.



Monthly Club Payments and Criteria

Clubs	Bonus Per Month	Club Points*	Paid Key Appointments	Min Earners To Level 3	Year Mode	Level
CLUB 15	R340	15	5	0	6 months or less	1-2
CLUB 30	R760	30	10	0	1 st year	1-3
CLUB 60	R1,080	60	10	1	1 st year	1-4
CLUB 100	R1,520	100	10	2	18 months or less	All
CLUB 175	R1,930	175	10	4	2 nd year or less	All
CLUB 250	R2,410	250	10	4	2 nd year or less	All
CLUB 375	R2,830	375	12	4	2 nd year or less	All
CLUB 500	R3,360	500	15	5	3 rd year or less	All
CLUB 750	R4,790	750	15	6	4 th year or less	All
CLUB 1,000	R6,150	1,000	20	7	5 th year or less	All
CLUB 1,375	R7,110	1,375	20	8	5 th year or less	All
CLUB 1,750	R8,420	1,750	20	8	5 th year or less	All
CLUB 2,000	R9,310	2,000	20	10	5 th year or less	All
CLUB 2,500	R10,980	2,500	20	10	5 th year or less	All
CLUB 3,000	R12,730	3,000	20	12	5 th year or less	All
CLUB 3,750	R14,780	3,750	20	15	All years	All
CLUB 4,500	R16,850	4,500	20	17	All years	All
CLUB 5,000	R19,280	5,000	20	20	All years	All
CLUB 6,250	R23,870	6,250	22	22	All years	All
CLUB 7,500	R30,280	7,500	25	25	All years	All
CLUB 8,750	R36,220	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

Monthly Platinum Club Payments And Criteria

Platinum Clubs	Bonus Per Month	Club Points*	Paid Key Appointments	Earning Key Appointments	Min Earners Up To Level 3	Year Mode	Level
Platinum Club 250	R2,525	250	10	8	24	2 nd year or less	All
Platinum Club 375	R2,975	375	12	8	24	2 nd year or less	All
Platinum Club 500	R3,575	500	15	9	27	3 rd year or less	All
Platinum Club 750	R5,200	750	15	11	33	4 th year or less	All
Platinum Club 1,000	R6,625	1,000	20	13	39	5 th year or less	All
Platinum Club 1,375	R7,775	1,375	20	14	42	5 th year or less	All
Platinum Club 1,750	R8,875	1,750	20	15	45	5 th year or less	All
Platinum Club 2,000	R10,150	2,000	20	15	45	5 th year or less	All
Platinum Club 2,500	R11,850	2,500	20	15	45	5 th year or less	All
Platinum Club 3,000	R13,750	3,000	20	15	45	5 th year or less	All
Platinum Club 3,750	R15,825	3,750	20	15	45	All years	All
Platinum Club 4,500	R18,075	4,500	20	15	45	All years	All
Platinum Club 5,000	R21,575	5,000	20	15	45	All years	All
Platinum Club 6,250	R26,125	6,250	22	17	51	All years	All
Platinum Club 7,500	R33,250	7,500	25	19	57	All years	All
Platinum Club 8,750	R39,225	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 Year Mode Description

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

As per the IFA Clubs and IFA Platinum Clubs tables, different year modes will influence different Clubs and there are some Clubs (the later ones) where all year modes are taken into account.

The following important points apply to all Club payments:

- Clientèle Mobile payments will not count towards Club points.
- All cash payments are excluded in the calculation of a Club, which includes cash payments made by a Key Appointment that would deem them paid as a qualifying Key Appointment in the paid Key Appointment criteria or where cash has been paid in order to qualify an Earning Key Appointment.
- The Introducer's Business Fee must be paid in order to qualify for a Club.
- An Introducer who qualifies to earn for the first time from 20 March 2020 onwards must have

an active DebiCheck mandate in order to earn any Bonuses, Clubs or Earnings.

- All qualifying Key Appointments' and Earners' Business Fees must be paid to count towards minimum criteria. In the case of IFA GOLD the qualifying Key Appointment must have an active DebiCheck mandate in place.
- For Club 1,000 and above a one month grace period is given for a drop in Club status of 2 or more Clubs by adjusting the Club payment to only one Level lower for that earning period. This is only allowed once during the competition period. This excludes Platinum Club drops.
- IFAs who have left the business and are subsequently reinstated forfeit Club qualification and payment until they increase their Club status to a higher Club than the one theoretically obtained at the date of reinstatement except if specifically allowed for as part of another bonus or by written approval by IFA Management.
- Paid IFA Database introductions count towards Club points.

Club Payments:

Monthly payment received	Number of Club points
IFA GOLD (with DebiCheck mandate)	0.5
Insurance product	1
Insurance product (with DebiCheck mandate)	1.5



IFA HITMAKERS



Work your way to the
TOP OF THE CHARTS



IFA Hitmakers COMPETITION

Qualification For The IFA Hitmakers Competition

- New and existing IFAs who qualify for a **CLASSIC 5 Bonus** in the competition period qualify for entry into the IFA Hitmakers competition.
- New introductions that count towards payment dates 20 February 2020 to 20 January 2021 (inclusive) will count towards the competition.
- Categories and minimums are based on new introductions during the competition period.
- One competition point is earned for every monthly payment received on new introductions during the competition period (i.e. payment date 20 February 2020 to payment date 20 January 2021).
- In the case of IFA GOLD, half a competition point is earned for every monthly payment made via a DebiCheck mandate during the competition period.

CATEGORIES

There are 4 Categories...



To qualify you must earn a minimum of 500 POINTS.

Qualifiers go into a lucky draw where 10 x R5,000 cash prizes will be given away.



Rising Stars

ALL QUALIFIERS GO INTO THE RISING STARS LUCKY DRAW



To qualify you must earn a minimum of 2,000 POINTS.

Qualifiers in the TOP 10 positions in this category receive the following:

CASH PRIZES:

Position 1	R17,000
Position 2	R14,000
Position 3	R13,000
Position 4	R12,000
Position 5	R11,000
Position 6 to 10	R7,500



Rising Stars

ALL QUALIFIERS GO INTO THE RISING STARS LUCKY DRAW



Qualifiers win a
guaranteed
R23,500 EACH

To qualify you must earn a
minimum of 5,000 POINTS.



**ALL QUALIFIERS GO INTO THE
CHART TOPPERS LUCKY DRAW**



Qualifiers win a
guaranteed **R32,500 each**

To qualify you must earn a
minimum of 8,000 POINTS.

Position	Minimum cash prize	Maximum cash prize
1	R150,000	R200,000
2	R125,000	R175,000
3	R100,000	R150,000
4	R75,000	R125,000
5	R50,000	R100,000
6+	R32,500	R32,500

Every competition point above 8,000 will earn Position 1 to 5 an **EXTRA R10** per competition point up to the maximum for each position.



**ALL QUALIFIERS GO INTO THE
CHART TOPPERS LUCKY DRAW**



Achieve 25,000 competition points or more and qualify for **DOUBLE PLATINUM!**



R400,000 DEPOSIT ON A CAR OF YOUR CHOICE

The Top 3 IFAs who achieve 25,000 or more competition points as at payment date 20 January 2021, will qualify to win a **R400,000** deposit on a black branded car of their choice!

These IFAs counting towards qualification must be introduced on Levels 1 – 3 during the competition period. The 3 winners will be the IFAs with the highest number of Competition Points achieved.

LUCKY DRAWS

All qualifiers in the Silver and Gold categories will be entered into the **IFA Rising Stars Lucky Draw** for a **Haval H2**.



All qualifiers in the Diamond and Platinum categories will be entered into the **IFA Chart Toppers Lucky Draw** for a **Haval H6 C**.



HITMAKER CHARTS

QUARTERLY CHARTS

QUARTER 1: 20 February - 20 April 2020 *Earnings payment date*

QUARTER 2: 20 May - 20 July 2020 *Earnings payment date*

QUARTER 3: 20 August - 20 October 2020 *Earnings payment date*

All **CLASSIC 5 BONUS** qualifiers in the period will be eligible. Each quarter resets. The **TOP 3** qualifiers in the defined competition areas will receive cash prizes/vouchers as per the table below (subject to a minimum 120 competition points in the quarter.)

Position 1 - R6,500

Position 2 - R5,000

Position 3 - R3,500

*Each
quarter
resets.*

Competition areas include:

1. KwaZulu-Natal
2. Gauteng
3. Eastern Cape
4. Western Cape
5. Inland (Free State, Northern Cape, Mpumalanga, Limpopo and North West will be grouped together and recognised as one Inland Province.)

THE NATIONAL CHART

20 February - 20 October 2020
(Earnings payment date)

The **TOP 5** National qualifiers will receive cash prizes as per the table below (subject to a minimum 250 competition points in the year.) The National Chart cash prizes will only be awarded once in the competition period.

Position 1 - R20,000

Position 2 - R15,000

Position 3 - R10,000

Position 4 - R7,500

Position 5 - R6,500



EARN EXTRA POINTS

Additional competition points can be earned for creating earners and for all SIM cards sold:



+10 points

CREATING EARNERS

10 Points once-off per New Earner on Level 1
(excluding re-instated Earners)



+1 point

CLIENTÈLE MOBILE

1 Point for each RICA registered SIM card introduced on Levels 1 – 3

2020 / 2021 COMPETITION DATES

- The competition period for the IFA Hitmakers Competition will run for 12 months, covering IFA introductions counting toward payment date 20 February 2020 to payment date 20 January 2021 (inclusive).
- Final calculations for the competition will be done as at 20 January 2021.
- The final draws and announcement of winners will take place at the 2021 IFA National Conference and Awards.
- A pre-draw for the IFA Rising Stars Lucky Draw will take place shortly before the 2021 IFA National Conference to determine the 10 finalists. The 10 finalists will be notified and must be at the 2021 IFA National Conference and Awards to qualify for the prize (and must provide identification).
- All new IFAs that count toward qualification must be introduced within the competition period.
- All replacements will be excluded.

COMPETITION RULES

- The competition will be subject to internal audit and compliance checks.
- Forum Members are not eligible to compete in Silver or Gold categories.
- Draw qualifiers must be at the 2021 IFA National Conference and Awards to qualify for the prize and must provide identification.
- Cash payments of monthly payments do not count towards the competition.
- Products sold via IFA Database are excluded from the competition.
- In the case of a tie, the prize money for the relevant positions will be added and distributed equally amongst the relevant IFAs.
- Clientèle's decision is final and binding.



Mauritius

A Tropical Playground

QUALIFICATION

The qualifying period for the IFA Incentive Conference will include new introductions counting towards payment dates 20 February 2020 to 20 January 2021 (inclusive).

2021 IFA Incentive Conference

ATTENDANCE

This conference offers additional reward and recognition for IFAs in the following award categories and positions who have met the relevant minimum qualification criteria (outlined in the previous sections).

Awards	Positions	Minimum Points
Top Points Award	Positions 1 – 20	40,000
Fast Starter Award	Positions 1 – 3	15,000
Mover and Shaker	Position 1	40,000
High Flyer	Position 1	40,000
Presenter of the Year Award	Positions 1 – 3	As per criteria

Incentive Points

Each monthly payment on new introductions will earn you points in accordance with the point allocation table detailed on page 8 of this manual.

BOOSTER:

Qualifiers whose first premium unmet % on Levels 1-3 for the competition period is 30% or less will receive R5,000 worth of spending money in the destination's local currency.

NOTE:

The Forum Circle has three payment tiers within the Forum allowance. These tiers are detailed in the Forum Circle contracts.

Qualification Criteria For Chairman's Circle And Forum Circle Members

- All Chairman's Circle members automatically qualify for the Incentive Conference.
- All Forum Circle members must qualify for a CLASSIC 5 Bonus during the competition period.
- Forum Circle members must achieve a minimum number of full Individual Incentive payments of the Forum allowance during the competition period (20 April 2020 to 20 January 2021):
 - Tier 1: A minimum of 4 full Individual Incentive payments is required.
 - Tier 2: A minimum of 6 full Individual Incentive payments is required (a combination of Tier 1 and Tier 2 payments is allowed as long as a total of 6 full payments are earned).

All Forum Circle members who do not achieve the minimum criteria need to qualify for the Incentive Conference via the incentive points qualification.



Guaranteed Qualification

The qualifying criteria for each of the categories and respective rules apply. In addition, IFAs who earn 100,000 points or higher are guaranteed a place on the IFA Incentive Conference and will not take up any of the spaces allocated to the Top 20 Point Earners.

EXAMPLE:

If there are 5 IFAs who earn 100,000 points (or more) and there are 20 IFAs (in addition to the other 5), who meet all other criteria with 40,000 points or more. ALL 25 IFAs will be invited to attend the Incentive Conference.

Multiple Qualification

An IFA can only qualify in a single category.

EXAMPLE:

If an IFA qualifies for position 18 in the Top 20 Points Earners and is also the Top High Flyer, the IFA will qualify based on their Top Points position and there will not be a High Flyer qualifier in this case.

TRANSFER OF RIGHTS

An IFA can transfer the right to attend the IFA Incentive Conference to another IFA provided that the receiving IFA is at least on Club 100 and is in the same downline as the IFA giving the IFA Incentive Conference right away. The receiving IFA will be subject to Clientèle approving this and all the rules and conditions of the 2020/2021 IFA Incentive Conference. If the receiving IFA is on a lower Club than Club 100 a written motivation for the transfer of rights must be provided and will be submitted for approval by IFA Management. The right to the IFA Incentive Conference may not be sold or exchanged for cash.

TRAVEL RESTRICTIONS

Pregnant attendees who are in their third trimester (more than 6 months pregnant) at the time of the conference will not be allowed to travel and the qualifying IFA will be responsible for any cancellation fee where applicable. If the traveler falls ill within a month of the travel date, a doctor's letter stating permission to travel is required. Travel restrictions imposed by the airline or chosen travel partner will be applicable.

E.g. Travelers with a criminal record may not be allowed to travel.

SPECIAL REQUESTS

If you have special requests you must address such requests to the IFA Division of Clientèle Life well before the departure date. Whilst Clientèle Life will endeavour to accommodate such requests, the company cannot guarantee that all requests will be accommodated.

CHANGES

Clientèle reserves the right to change, at any time, the selected venue or destination as well as the dates of travel originally advertised. Once the air tickets have been issued, additional charges for any changes that are made by the attendee thereafter will be for the account of the IFA attending the conference.

Incentive Conference Terms and Conditions Attendance

- Any IFA that has had their IFA contract terminated or is in breach of their contract will not be eligible to attend the IFA Incentive Conference, even if this happens after qualifying.
- No one under the age of 18 will be allowed to attend the IFA Incentive Conference as this is a business conference.
- An IFA Presenter who qualifies for the IFA Incentive Conference within the Presenter of the Year award category must still be an active presenter at the time that the IFA Incentive Conference takes place in order to attend.
- In the event of an error being made resulting in an IFA being advised that they will attend the IFA Incentive Conference when they should not, Clientèle reserves the right to change the decision and not allow the IFA to attend the conference.
- Attendees will be asked to sign indemnity forms before travelling.
- It is the responsibility of the IFAs who are in the running for the Incentive Conference to apply for passports and prepare visa documentation (if necessary) in December 2020.
- All Delegates in the running are to bring valid passports and necessary visa documentation to the National Conference 2021. Passports must be valid for at least six months AFTER travel date (i.e. valid until December 2021).
- If the destination requires a visa, all visas are to be applied for at least 3 months in advance of travel.
- Any delay whatsoever in submitting the necessary documentation by the specified date will risk the qualifier not attending the conference.

PARTNERS/SPOUSES

Should an IFA qualify, and his/her spouse also qualify in his/her own right for the IFA Incentive Conference then the IFA will be allowed to bring another IFA along as a partner, provided the nominated IFA is an existing active IFA in the qualifier's downline and has at least a Club 100 status. If the receiving IFA does not meet the criteria a written motivation must be provided and will be submitted for approval by IFA Management. The guest accompanying the qualifying IFA must be confirmed one week after the National Conference date. At the time of the IFA Incentive Conference and/or the 2021 IFA National Conference, the qualifying IFA and his/her partner (if an IFA) must still be contracted to Clientèle Life as active IFAs.

EXPENSES

Certain costs of the Incentive Conference will be covered by the company and some need to be covered by the attendees personally. All costs related to breakaways from the standard conference will be for the account of the individuals attending the conference, e.g. additional airfares, extended visas, etc. All breakaway arrangements must be made by the qualifier through the officially nominated travel agent.

FOREIGN CURRENCY

This may be purchased once group tickets are booked and confirmed. Compliance with foreign exchange regulation is the responsibility of each person attending the IFA Incentive Conference.

TAX

Any tax obligations as a result of the IFA Incentive Conference will be the sole responsibility of the IFA attending the conference.

INSURANCE

Comprehensive travel insurance will be purchased by Clientèle.

CONDUCT

Attendees must at all times comply with all IFA requirements with regards to conduct and must not in any way constitute a nuisance or danger to any other person including other people attending the IFA Incentive Conference.

CANCELLATIONS

IFA Division of Clientèle Life will not be liable for cancellations due to external factors beyond our control e.g. delays with the issue of passport or visa documentation, natural disaster or weather phenomenon, strike action or delays related to embassies, airlines, etc. Should a qualifying IFA be unable to attend the Incentive Conference for any reason whatsoever, no monetary payment in lieu thereof will be considered. Should the IFA who qualified to attend the conference cancel after having accepted to attend the conference, cancellation costs as per the nominated travel agent's cancellation schedule will be incurred and will be for the account of the IFA.

The items below are included in the IFA Incentive Conference:

- Airfares as confirmed by Clientèle;
- Domestic travel will only be provided from the qualifiers province, which also applies to partners/spouses or where rights are transferred. The differential of cost will be for the guest's account
- Return transfers to and from hotels as confirmed by Clientèle
- All accommodation and land arrangements as confirmed by Clientèle
- Meals and tours as specified in the itinerary
- Travel insurance.

The items below are NOT included in the IFA Incentive Conference and are for the attendee's own account:

- Obtaining a valid passport / travel documentation;
- Insurance of personal items
- Excess on medical insurance (which is compulsory) or medical expenses incurred while on the IFA Incentive Conference
- Meals or drinks not specified in the itinerary
- Room service, laundry, telephone, minibar or extra costs of any nature
- Transport not specified in the itinerary
- Extra requirements and costs surrounding visas.

2021 IFA Bursary Scheme



**APPLY
NOW
DEADLINE:
30 APRIL
2020**

INTRODUCTION

Each year the IFA Bursary Scheme awards up to ten bursaries. These bursaries are awarded to children of active IFAs who demonstrate ongoing commitment to the IFA Network. The IFA Bursary covers tuition fees, a book allowance and residence costs at a South African tertiary institution, for their first undergraduate qualification. Since 2009, Clientèle has invested over R13 million in the IFA Bursary Scheme giving deserving children of IFAs an opportunity to study at some of South Africa's top tertiary institutions. To date over 115 bursaries have been awarded to bright young minds. We are proud to be able to make a difference in South African communities.

APPLICANT CRITERIA

1. Applicants must be the biological child or under the legal guardianship of an active IFA who has paid the monthly Business Fee for 12 or more months prior to 30 April 2020.
2. Applicants must be a South African citizen.
3. Applicants must be under the age of 21 at 30 April 2020.
4. Applicants must have a minimum aggregate of 60% with all subjects being a minimum of 50% in Grade 11 and 12 and if already at university, must have passed all their subjects with a minimum of 50%.



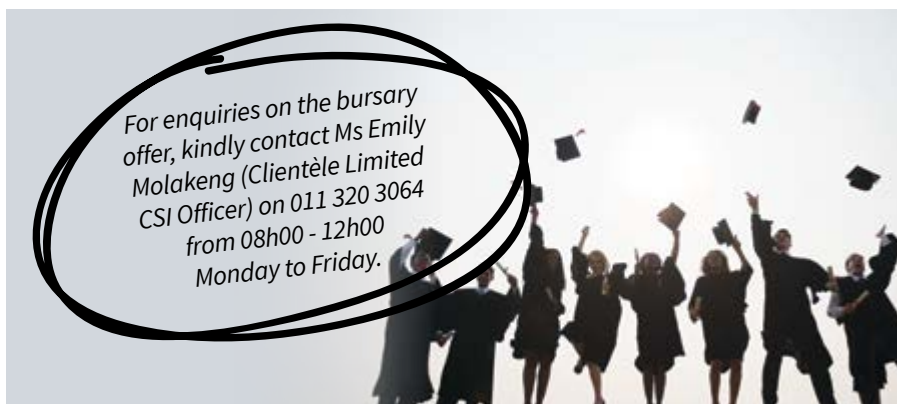
APPLICATION PROCESS

1. The closing date for applications is 30 April 2020.
2. All applicants will be notified via SMS of the status of their application by 30 June 2020.
3. Please apply timeously for admission to the University of your choice. A useful link for application information on all South African universities is www.educonnect.co.za. To stand the best chance of being accepted at the University of your choice, it is important to start your research and applications by March / April of the year prior to going to university.
4. Short-listed applicants will be required to attend an interview conducted by a member of the Bursary Committee and if not already at university will also be required to complete an on-line career assessment, which will be arranged by the company.
5. The final list of successful applicants will be published by 18 January 2021 and confirmed via SMS.
6. All successful applicants must send confirmation of their acceptance to University by no later than 20 January 2021.
7. At this time, the successful applicants will enter into a contract with the company. A copy of the signed contract must be returned to the Bursary Office by 31 January 2021.
8. Recipients must also liaise with the Bursary Office to finalise the details of costs to be covered by the bursary fund.
9. The Bursary Committee determines which applicants are successful through a comprehensive review process. Only a select few will be shortlisted and meeting the minimum selection criteria does not imply that an application will automatically be successful. The Committee's decision is final and no correspondence will be entered into.



Bursary Rules And Conditions

- Only applicants eligible for first or second year tertiary studies in the relevant selection year may apply for a bursary.
- A bursary will not be awarded to an applicant already in possession of a bursary from another institution.
- Bursaries are only awarded for full-time undergraduate qualifications and do not cover postgraduate courses.
- Recipients are required to complete their studies in the minimum number of years as prescribed by the relevant tertiary institution.
- No more than two subjects may be repeated the following year and all fees relating to repeat subjects will be for the recipient's own account.
- Should the recipient fail more than two subjects in any year, the bursary will be withdrawn.
- Changing your degree after signing your bursary contract without written permission from the Bursary Committee may lead to the cancellation of the bursary funding.
- Costs of up to R60,000 per annum will be covered by the bursary. Recipients will receive funding for fees, books, equipment and accommodation. Should these costs be less than R60,000 the recipient will not be entitled to the difference.
- Funds are paid directly to the relevant institution and/or service provider upon presentation of an invoice. Invoices must reach the CSI Officer by no later than 31 March 2021.
- No payments will be made in respect of studies already completed.
- Any accommodation deposits paid to the lessee by the company on behalf of the bursary recipient will be deducted from the final year study allowance if not recovered and refunded to the company by the bursary recipient at the end of each year.
- Any exceptional costs necessary to successfully complete the chosen and approved degree will not be paid unless there is written submission by the recipient, consideration and formal approval by the Bursary Committee.
- Recipients must study at institutions accredited by the SA Department of Education, within SA borders.
- Only 1 bursary per family will be awarded.
- The parent or legal guardian is required to remain an active IFA for the duration of the recipient's studies.
- Examination results at both mid-year and year-end must be sent to the Bursary Office immediately upon release by the institution. Failure to do so may result in the withdrawal of the bursary.
- Should the student be absent from any examination during the year without prior written approval from the Bursary Committee, the bursary will be withdrawn. Permission will only be granted under exceptional circumstances.
- The company reserves the right to withdraw the bursary should a recipient fail to adhere to any of the above rules.





General Rules

1. These General Rules are supplementary to the IFA Contract and the Rules Manual. In the event of any contradiction between these rules and any provisions of the IFA Contract, the provisions of the IFA Contract will apply.
2. These Rules (including all terms, conditions and/or qualifying criteria for any Earnings, awards, incentives, competitions or prizes) may be updated, added to and/or amended from time to time by Clientèle in its sole discretion.
3. An IFA will only qualify as an Earner once he/she has paid his/her monthly Business Fee and has introduced 5 or more Key Appointments to the IFA Business Opportunity. The 5 Key Appointments must include at least 3 Key Appointments who qualify based on their payment to Clientèle of a monthly premium for an insurance product.
4. In order to be paid Earnings, an IFA must have an active DebiCheck mandate in place on his/her own monthly payment.
5. Once an IFA has qualified as an Earner he/she will be eligible to Earn Earnings in relation to each person that is introduced by him or her to the IFA Business Opportunity and who is subsequently approved and appointed by Clientèle.
6. An IFA can receive Earnings for Levels 1 to 6 of his/her Downline in accordance with the standard Earnings per product, as published on pages 16-18 of this Rules Manual.
7. Quartering, as explained on page 18, may apply to IFA Earnings if an IFA's Downline does not have at least one leg with an Earner at each level.
8. Subject to Rule 9 below, all Key Appointments will remain the appointments of the IFA who initially introduced them to the IFA Business Opportunity, regardless of whether or not the original introducing IFA is active or not.
9. If an IFA wishes to apply as an IFA but under a different Introducer, he/she will make a written application to Clientèle who will consider such application by taking into account the following:
 - 9.1. The applicant IFA must not be an Earner under his/her original IFA Contract for a period of 12 months prior to the date of his/her reapplication;
 - 9.2. The applicant IFA must not have paid a Business Fee for 12 months prior to the reapplication; and
 - 9.3. The applicant IFA must relinquish any and all rights he/she may be entitled to in terms of his/her original IFA Contract, including any Earnings from Downlines whether active or not.
10. All applications submitted by an IFA, to Clientèle in terms of rule 9 above shall be subject to Clientèle's sole discretion.
11. All bonuses are paid at the discretion of Clientèle as incentives for the continued support and growth of an IFA's business.

General Rules

12. Multiple IFA memberships from a single person is not allowed, unless approved by Clientèle in writing.
13. Any and all rights of an IFA in terms of these Rules are subject to the IFA being an Active IFA at the date of the relevant right/s applying and the IFA not being in breach of his/her IFA Contract or these Rules at that time.
14. Clientèle reserves the right to:
 - 14.1. request from an IFA any form of information or documentation which may be necessary to assess an IFA's eligibility to receive any award, incentive, competition and/or prizes; or
 - 14.2. disqualify an IFA from eligibility to receive any award, incentive and/or prize if he/she:
 - 14.2.1. has not taken Downlines to IFA presentations prior to having signed them up;
 - 14.2.2. has breached the IFA Contract or any of these Rules;
15. Only natural persons will be eligible to receive awards, incentives and/or prizes.
16. Any products sold to an IFA by a Clientèle employee will be excluded from all recognition categories and competition calculations except for "Club Points" and "Total Earnings" in the Top Earner Award.
17. No awards, incentives and/or prizes are taxed and it remains the recipient IFA's responsibility to declare and account thereof to the South African Revenue Services.
18. Non-SA resident IFAs will only become eligible to earn Earnings and or qualify for any awards, incentives, competitions and/or prizes once they have met and complied with all relevant criteria stipulated by Clientèle.
19. All payments made in cash (defined as a cash payment, a bank deposit, an electronic direct payment shall be disregarded by Clientèle when (i) determining any Key Earning Appointments and/or Earners, (ii) calculating points for any awards, incentives, competitions and/or prizes, and (iii) determining qualification for recognition including Forums and Presenters as well as in the calculation of any associated allowances.
20. Should Clientèle determine that any new product replaced a former product, this new product shall be excluded from awards, incentives, competitions and/or prizes for a period of 12 months from the date of such replacement.
21. All award, incentive, competition and/or prize winners consent to being photographed and interviewed as well as having their names published on the IFA website, in the IFA newsletter as well as any other relevant IFA publication/s.
22. No IFA shall be entitled to partake in any recognition or the IFA National Conference, or any benefits arising from relevant IFA awards, if he/she is not an Active IFA at the date of the relevant event.
23. No IFA business acquired by means of a cession will, for a period of 3 years calculated from date of the relevant cession having been approved, in writing, by Clientèle, be eligible for and/or count towards any awards, incentives, competitions and/or prizes.
24. No IFA may be re-introduced under a new IFA number unless he/she has complied with all of Clientèle's terms and conditions relating to re-introduced IFAs.
25. An IFA's physical address as recorded by Clientèle on the 20th of February of each year, or the date of his/her initial appointment as an IFA, whichever is the earliest, will determine the province within which he/she falls for purposes of recognition for IFA awards unless a change in address is made and approved by Clientèle management.
26. Clientèle's decision/s in all matters pertaining to any aspect of any awards, incentives, competitions and/or prizes shall be final and binding.

Definitions

Term	Definition
Active IFA	Means an IFA whose IFA Contract has not been cancelled or terminated and who pays his/her monthly IFA Business Fee or IFA GOLD product.
Clientèle	Means Clientèle Limited including all of its subsidiaries and associated entities.
DOC	Date of commencement is used when referring to the start date of a policy.
Downline	Means each of an IFA's Key Appointments and Appointments at each of the 6 Earning levels.
Earner	Means an IFA who has introduced a minimum of 5 Key Appointments to the IFA Business Opportunity. The IFA must have paid the IFA Business Fee and have an active DebiCheck mandate in place in order to earn Earnings. The 5 Key Appointments must include a minimum of 3 Key Appointments who qualify based on paying a monthly payment for an insurance product.
Earning Key Appointment	An IFA who is on an introducer's 1 st Level and has introduced 5 or more Key Appointments, a minimum of 3 Key Appointments who qualified based on payment for an insurance product and a paid monthly Business Fee. All Cash payments, which could result in meeting this criteria will be excluded from this calculation.
Earnings / Net Earnings	Earnings received from various products, excluding Unmet Earnings and disputes.
IFA Contract	This means the IFA Network Marketing agreement as contained in the Rules Manual
IFA GOLD	This refers to the IFA GOLD Product offered by Clientèle Benefits Company (PTY) Limited and includes the IFA Business Fee, in the total monthly payment.
IFA Only	Means a person, or entity, that joined the IFA Business Opportunity, pays the monthly Business Fee but does not have an active product with Clientèle.
Introducer	Means the IFA that is responsible for introducing a person to the IFA Business Opportunity and to whom that person is a Key Appointment.
Key Appointment	An introduction on an IFA's Level 1 who pays a monthly Business Fee.
Non-Earner	An IFA Introducer who does not have a minimum of 5 Key Appointments and/or an IFA who has not paid their monthly Business Fee and/or does not have an active DebiCheck mandate in place.
No-Show	When a Presenter does not turn up for a presentation on the date and time and at the venue as scheduled and advertised
Paying Key Appointment	A Key Appointment on Level 1 who has a product for which a payment and Business Fee has been received by Clientèle.
Re-introduction	Means an IFA, whose IFA Contract is no longer active, and who wishes to reapply as an IFA but under a different Introducer.
Suspended IFA Agreement	An IFA contract which has been breached and as a result, is under investigation.
Total Earnings	Net Earnings plus Bonuses and Club payments. No other payments are considered in the calculation of Total Earnings for awards or recognition purposes, i.e. loyalty bonuses and Presenters' and Forum allowances.
Unmet Earnings	Should the monthly payments due not be paid, or where there are arrears (resubmissions or other), the relevant Earnings will not be paid and will be referred to as Unmet Earnings.
Unmets	Products for which payments have not been paid on the due date.
Upline	The 6 IFAs directly above an IFA in their hierarchy.

IFA Network Marketing Agreement

1. Interpretation And Preliminary

- 1.1. The headings of the clauses in this Agreement are for the purpose of convenience and reference only and shall not be used in the interpretation of, nor modify, nor amplify the terms of this Agreement nor any clause hereof.
- 1.2. Unless a contrary intention clearly appears:
 - 1.2.1. words importing:
 - 1.2.1.1. the masculine include the feminine and vice versa; and
 - 1.2.1.2. the singular include the plural and vice versa.
 - 1.2.2. The following terms shall have the meanings assigned to them hereunder and similar expressions shall have corresponding meanings, namely:
 - 1.2.2.1. "Agreement" means this IFA Network Marketing Agreement and shall include the IFA Application Form and the IFA Rules Manual;
 - 1.2.2.2. "Appointment Date" means the first date, post any relevant person having submitted his/her IFA Application Form to Clientèle Life for consideration, upon which Clientèle Life confirms a person's appointment as an IFA;
 - 1.2.2.3. "Business Day" means a day that is not a Saturday, Sunday or a public holiday in South-Africa;
 - 1.2.2.4. "Business Fee" means the monthly fee payable by an IFA, to Clientèle Life, for purposes of being and remaining part of the IFA Business Opportunity (which fee may be adjusted from time to time by Clientèle Life in its sole discretion);
 - 1.2.2.5. "Client" means any person who was initially introduced to Clientèle Life via the IFA Business Opportunity and subsequently subscribed for and/or purchased one or more Products;
 - 1.2.2.6. "Clientèle" means, collectively, Clientèle Limited and all of its subsidiaries and associated entities.
 - 1.2.2.7. "Clientèle General" means Clientèle General Insurance Limited;
 - 1.2.2.8. "Clientèle Life" means Clientèle Life Assurance Company Limited;
 - 1.2.2.9. "IFA" means an IFA network marketer duly appointed as such by Clientèle Life in terms of this Agreement;
 - 1.2.2.10. "IFA Application Form" means the paper based and/or electronic application form to be completed by a person desiring to become an IFA;
 - 1.2.2.11. "IFA App" means Clientèle Life's: IFA mobile application;
 - 1.2.2.12. "IFA Business Opportunity" means the network marketing business opportunity offered by Clientèle Life;
 - 1.2.2.13. "IFA Rules Manual" means the rules manual regulating the overall IFA Business Opportunity, the manner in which the IFA Business Opportunity is to be conducted by IFAs as well as all other operational and/or promotional aspects related to the IFA Business Opportunity, as amended and updated by Clientèle Life, in its sole discretion, from time to time (the in-force

and most current version of which can be found on the IFA Website and/or IFA App);

- 1.2.2.14. "IFA Website" means the website situated at: www.ifa.co.za;
- 1.2.2.15. "Products" means those Clientèle polices of insurance and/or commercial products which are made available from time to time for purposes of the IFA Business Opportunity.
- 1.3. Any reference to written notice or notification by Clientèle Life shall include short message services ("SMS") and publication or posting on the IFA Website and/or IFA App.
- 1.4. Any act requiring the approval of Clientèle Life shall be subject to the sole and unfettered discretion of Clientèle Life.
- 1.5. If any provision in a definition is a substantive provision conferring rights or imposing obligations on any party, notwithstanding that it is only in the definition clause, effect shall be given to it as if it were a substantive provision in the body of the Agreement.
- 1.6. Expressions defined in this Agreement shall bear the same meanings in schedules or annexures to this Agreement which do not themselves contain their own conflicting definitions;
- 1.7. The expiration or termination of this Agreement shall not affect the provisions of this Agreement which expressly provide that they will operate after any such expiration or termination or which of necessity must continue to have effect after such expiration or termination, notwithstanding that the clauses themselves do not expressly provide for this.
- 1.8. The rule of construction that a contract shall be interpreted against the party responsible for the drafting or preparation of the contract, shall not apply.
- 1.9. The words "include", "including" and "in particular" shall be construed as being by way of example or emphasis only and shall not be construed as, nor shall they take effect as, limiting the generality of any preceding word/s.

2. APPOINTMENT AND DURATION

- 2.1. This Agreement regulates the relationship between Clientèle Life and the IFA and shall become effective upon the Appointment Date and shall subsist until expiration and/or termination in accordance with the below terms and conditions.
- 2.2. The IFA is appointed to conduct the business of an IFA throughout South Africa.

3. OBLIGATIONS OF THE IFA

- 3.1. The IFA undertakes to:
 - 3.1.1. strictly comply with the terms of this Agreement as well as any related directions given in relation hereto, in whichever format (e.g. SMS, Website updates, IFA App notifications and/or emails), from time to time by Clientèle Life;
 - 3.1.2. observe and comply with all applicable laws, rules, regulations, codes of conduct and service standards relating in any manner or form to the performance of his/her obligations under this Agreement;
 - 3.1.3. familiarise himself/herself and remain up to date with the most current information published on the IFA Website and IFA App including, but

- not limited to, the prevailing version of this Agreement as well as the IFA Rules Manual;
- 3.1.4. not pay any Product premium, fee or charge on behalf of a Client;
 - 3.1.5. not make any representations or statements on behalf of, or in the name of, Clientèle, Clientèle Life or Clientèle General in relation to any Products or the IFA Business Opportunity, except to the extent expressly authorised in writing by Clientèle Life;
 - 3.1.6. adhere to all marketing guidelines as more fully detailed in clause 10; and
 - 3.1.7. not institute proceedings against any third party in respect of any claim howsoever arising as a result of his/her appointment as an IFA, or in connection with his/her activities as an IFA, without Clientèle Life's prior written approval.

4. MONETARY PROVISIONS

- 4.1. The IFA shall monthly, on or before the last day of each month, pay the relevant Business Fee to Clientèle Life in order to remain an IFA.
- 4.2. Clientèle Life undertakes to pay to the IFA, monthly in arrears, on or before the 20th day of each month, all undisputed earnings, clubs and/or bonuses (if applicable) that may be due and payable to the IFA in terms of the IFA Rules Manual.
- 4.3. All IFA bonuses, earnings and/or fees owing to the IFA shall, prior to payment thereof, first be set-off against any due and payable Business Fees and/or any Product premium, fee or charge, that may be due and owing by the IFA to Clientèle.
- 4.4. Clientèle Life shall not be liable for any expenses, costs or disbursements of whatsoever nature incurred by the IFA in fulfilling his/her obligations under this Agreement.
- 4.5. All earnings and/or payments made by Clientèle Life to an IFA in terms of this Agreement shall be deemed to be inclusive of VAT.

5. PRODUCTS

Clientèle Life may, in its sole discretion and without any prior notice thereof, vary, replace, add to or remove any Products.

6. IFA REPRESENTATIONS AND WARRANTIES

- 6.1. The IFA warrants, undertakes and represents that he/she:
 - 6.1.1. is either a South African citizen in possession of a valid South African identity document or a non-South African citizen whom complies with Clientèle Life's, then in force, rules relating to acceptance of "non-South African citizen IFAs" - both of whom must be 18 (eighteen) years of age or older; and
 - 6.1.2. shall under no circumstances whatsoever give any financial or insurance related advice to any person in his/her capacity as an IFA.
- 6.2. It is expressly recorded that Clientèle Life has appointed the IFA on the basis that the above warranties are correct as at the Appointment Date and that same will continue to be true in all respects throughout the subsistence of this Agreement.

- 6.3. All warranties given by the IFA in terms of this Agreement are material and in the event of a breach of any warranty, Clientèle Life shall, in addition to any remedies provided in this Agreement, be entitled to cancel this Agreement immediately and claim damages suffered from the IFA.

7. STATUS OF THE IFA

- 7.1. It is specifically recorded that the IFA is appointed as an independent contractor of Clientèle Life and nothing herein will be construed as creating an employer-employee relationship, nor a partnership or joint venture between Clientèle and IFA.
- 7.2. In addition to the above, it is recorded that the IFA shall have no authority to:
 - 7.2.1. render any form of financial advice and/or intermediary services on behalf of Clientèle Life and/or Clientèle General;
 - 7.2.2. bind Clientèle in any manner or form whatsoever;
 - 7.2.3. incur any debt or other liability on behalf of Clientèle.
 - 7.2.4. obtain any credit facilities either in the name of, or on behalf of, Clientèle.
 - 7.2.5. make any representations on behalf of Clientèle, in any manner whatsoever; nor
 - 7.2.6. accept, alter, discharge, waive or terminate any Product on behalf of Clientèle.

8. TAXATION

- 8.1. The IFA agrees that he/she shall be solely responsible for any tax liability, levy, charge, withholding or deduction of any kind which may arise as a result of, or pursuant to, this Agreement including, but not limited to, VAT and/or PAYE.
- 8.2. This Agreement will serve as an invoice for tax purposes and all earnings and/or fees payable by Clientèle Life in terms hereof are inclusive of VAT.

9. CONFIDENTIALITY AND PERSONAL INFORMATION

- 9.1. For the purposes of this clause "Confidential Information" shall mean:
 - 9.1.1. any techniques, methods and processes, trade secrets, information technology, business associates, Products, Clients (past, current or prospective) and all other private, sensitive and confidential information of Clientèle, Clientèle Life and/or Clientèle General; as well as
 - 9.1.2. any information provided by a prospective IFA or Client or collected by an IFA in connection with this Agreement (i) that identifies or can be used to identify, contact, or locate the person to whom such information pertains, or (ii) from which identification or contact information of an individual person can be derived which shall include, but is not limited to, name, address, phone number, fax number, email address, identity number and credit card or banking information.
- 9.2. The IFA warrants that he/she:
 - 9.2.1. will treat as strictly confidential and keep private all Confidential Information which he/she may obtain pursuant to this Agreement or which he/

she may become privy to as a result of his/her appointment as an IFA;

- 9.2.2. will not disclose the Confidential Information to any person other than as may be approved in writing by Clientèle Life or as may be required by law;
 - 9.2.3. will take all necessary security precautions to safeguard the Confidential Information;
 - 9.2.4. will not directly or indirectly use for his/her benefit or the benefit of any other person any of the Confidential Information other than for the purposes contemplated under this Agreement; and
 - 9.2.5. will not use, copy, reproduce or modify any Confidential Information in any way except for the purposes of performing his/her obligations under this Agreement or on the specific written instructions of Clientèle Life.
- 9.3. On expiration or termination of this Agreement, the IFA shall immediately cease making use of any and all Confidential Information and shall return the same to Clientèle Life upon request.
 - 9.4. The provisions of this clause shall survive termination and/or expiration of this Agreement.

10. INTELLECTUAL PROPERTY RIGHTS AND MARKETING MATERIALS

- 10.1. All copyright, trademarks, trade names, logos, designs, devices, patents, know-how and other intellectual property rights in any document, drawings, data, marketing, Product or training material supplied by Clientèle to the IFA in within the course and scope of this Agreement shall remain vested in Clientèle.
- 10.2. The IFA shall not publish, sell or distribute any advertising, training or Product marketing material, or conduct any marketing activities relating to or in connection with Clientèle or its Products, save to the extent authorised by Clientèle Life in writing.
- 10.3. The IFA shall not use any Product marketing materials or documents for any purpose other than as directed in terms of this Agreement.
- 10.4. The IFA shall refrain from sending, in whatsoever format, to any person any unsolicited IFA Business Opportunity or Product related advertising material, unless the same was pre-approved in writing by Clientèle Life.
- 10.5. It is expressly recorded that the IFA shall personally be responsible for all costs associated with any and all advertisements or other Product materials which he/she publishes and/or distributes in the course and scope of this Agreement.
- 10.6. The IFA agrees that he/she shall not:
 - 10.6.1. use the name "Clientèle", "Independent Field Advertiser", "IFA" or any other trademark, trade name or logo of Clientèle otherwise than strictly in accordance with this Agreement; nor
 - 10.6.2. form a company, firm or other entity incorporating as part of its name the word "Clientèle", "IFA" or any derivatives thereof.
- 10.7. On expiration or termination of this Agreement, the IFA shall immediately cease making use of any and all of Clientèle's intellectual property and shall immediately return to Clientèle Life all documents, data, Product marketing and/or training material supplied to him/her

in the course and scope of this Agreement.

- 10.8. In addition to clause 10.7 above, the IFA undertakes to, upon termination and/or expiration of this Agreement for any reason whatsoever, immediately return to Clientèle Life any and all materials (which have not yet been paid for in full by the IFA) provided and/or supplied to him/her under this Agreement including, but not limited to, gazebos, computers, vehicles, projectors etc.
- 10.9 The provisions of this clause shall survive termination and/or expiration of this Agreement.

11. INDEMNITY

The IFA indemnifies and agrees to defend and hold Clientèle, its affiliates, officers, directors, employees, suppliers and consultants harmless against all claims, demands, fines, penalties, actions, proceedings, judgments, damages, losses, costs, expenses or other liabilities caused or arising out of or in connection with any claim directly or indirectly relating to a wrongful act or omission by the IFA under this Agreement, or any other wrongful or negligent act or breach of any of the IFA's obligations under this Agreement.

12. NON-SOLICITATION

- 12.1. The IFA undertakes, for the duration of this Agreement as well as a period of 12 (twelve) months from the date of termination of this Agreement, not to directly or indirectly procure, persuade, induce or encourage any:
 - 12.1.1. employee of Clientèle to terminate their employment;
 - 12.1.2. other IFA to terminate his/her appointment as an IFA;
 - 12.1.3. person to join another network marketing business opportunity; nor
 - 12.1.4. person to breach, in any manner or form, this Agreement.
- 12.2. The IFA undertakes to never, directly or indirectly, persuade, induce or encourage any Client to cancel or terminate a Product.

13. MOONLIGHTING

The IFA undertakes, for the duration of this Agreement, not to be involved, in any manner or form whatsoever, in the provision of services or the sale of products which are in any way competing with and/or similar to those offered in terms of the IFA Business Opportunity.

14. TERMINATION AND BREACH

- 14.1. Both Clientèle Life and the IFA are entitled to terminate this Agreement, for any reason whatsoever, upon 30 (thirty) days' prior written notice thereof to other, subject thereto that Clientèle Life reserves the right to, at any stage post termination of this Agreement, indefinitely suspend any and all payments and/or earnings to the IFA in the event that he/she is found to have breached any of the provisions of clauses 14.2.2 to 14.2.10 below, at any stage, during the subsistence of this Agreement.
- 14.2. Notwithstanding anything to the contrary contained herein, Clientèle Life shall be entitled, without prejudice to any rights that it may have, including the right to claim damages from the IFA, summarily to terminate this Agreement if the IFA:
 - 14.2.1. breaches any of the provisions of this Agreement,

other than a breach contemplated in clauses 14.2.2 to 14.2.10, and, provided same is remediable, fails to remedy such breach within 7 (seven) days of written notice requiring him/her to do so;

- 14.2.2. breaches any provision of this Agreement in circumstances where he/she has on a previous occasion committed a breach requiring notice contemplated in clause 14.2.1;
 - 14.2.3. in Clientèle Life's sole opinion, has falsified any documents or records or committed any other act of dishonesty;
 - 14.2.4. acts or omits to act in any way which, in Clientèle Life's sole discretion, adversely affects or is reasonably likely to adversely affect the goodwill or reputation of Clientèle or the IFA Business Opportunity;
 - 14.2.5. gives any financial, insurance or related advice which he/she is precluded from giving in terms of this Agreement and/or any relevant law;
 - 14.2.6. acts or omits to act in a manner which causes Clientèle to suffer loss or damage or which is likely to cause loss or damage;
 - 14.2.7. misrepresents the IFA Business Opportunity in any manner or form;
 - 14.2.8. fails to pay his/her Business Fee, as per clause 4.1 above, on the due date thereof;
 - 14.2.9. is involved, in any manner or form whatsoever, in the provision of services or the sale of products which are in any way competing with the IFA Business Opportunity (i.e. breaching clause 13 above); or
 - 14.2.10. Introduces a person to the IFA Business Opportunity and subsequently signs such person up as an IFA under the false pretence that such person was introduced to the IFA Business Opportunity by a different IFA, under a different downline, as opposed to himself/herself.
- 14.3. Should this Agreement be terminated by Clientèle Life for any reason specified in clauses 14.2.1 to 14.2.10, the IFA shall forfeit any and all of his/her rights to any past or future earnings, bonuses, fees or prizes.
- 14.4. Notwithstanding any other provision to the contrary contained herein, in the event of the IFA breaching the provisions of clause 14.2 above, Clientèle Life reserves the right to, in its sole discretion, either (i) terminate the IFA's appointment immediately, or (ii) impose a monetary penalty on the IFA which it deems to be reasonable in the relevant circumstances.
- 14.5. If this Agreement is terminated by Clientèle Life for no cause (i.e. in accordance with clause 14.1), then the IFA or the IFA's estate as the case may be, shall be entitled to continue to receive from Clientèle Life all earnings which he/she would have been entitled to in terms of this Agreement but specifically excluding:
- 14.5.1. all earnings, bonuses or other benefits earned as a result of an annual increase in any Product premium, fee or charge after the date of termination; and/or
 - 14.5.2. any earnings, bonuses or other benefits resultant from Clients introduced to Clientèle and/or the IFA Business Opportunity post termination of this Agreement.

- 14.6. Payment of a Business Fee and/or product payment by any IFA post cancellation and/or termination of his/her Agreement shall not automatically renew such Agreement but will instead be treated as an application by the relevant individual to be reappointed as an IFA, which application Clientèle Life may accept or decline within its sole discretion.
- 14.7. Notwithstanding any other clause to the contrary contained herein, Clientèle Life reserves the right to withhold and/or suspend an IFA's earnings, clubs and/or bonuses in the event that it reasonably believes that the IFA has breached the Agreement. Moreover, Clientèle Life reserves the right to withhold and/or suspend an IFA's earnings, clubs and/or bonuses as aforesaid for a period of up to 30 days from the date of it having first gained knowledge of the IFA's alleged breach of contract and shall, post finalisation of its investigation into the alleged breach of contract or expiration of the said 30 day period (whichever occurs first), either (i) release all due and payable earnings, clubs and/or bonuses to the IFA, free of interest, in the event of the alleged breach of contract having been found to be without merit, or (ii) indefinitely withhold all unpaid earnings, clubs and/or bonuses which may have become due to the IFA up to and including the date of Clientèle Life's confirmation of breach of contract by the IFA.

15. CESSION AND ASSIGNMENT

The IFA may not cede, delegate or assign any of his/her rights or obligations in terms of this Agreement without the prior written consent of Clientèle Life, which Clientèle Life may grant in its sole and unfettered discretion. Clientèle Life may freely cede, delegate or assign its rights and/or its obligation hereunder.

16. ADDRESS FOR SERVICES

- 16.1. The parties choose as their address for service for all purposes under this Agreement, whether in respect of court process, notices or other documents or communications of whatsoever nature, the following addresses:
- 16.1.1. CLIENTÈLE LIFE:
Reception, Building 7
Clientèle Office Park
C/O Alon & Rivonia Roads
Morningside
Attention: Group Legal
 - 16.1.2. IFA:
The physical address detailed in his/her relevant IFA Application Form
- 16.2. Any notice or communication required or permitted to be given by the IFA in terms of this Agreement shall be valid and effective only if in writing, however Clientèle Life shall be competent to give notices or any other form of communication via SMS, email or publication on the IFA Website and/or IFA App.
- 16.3. Either party may by notice to the other party change the physical address chosen as his/her/its address for service to another physical address where postal delivery occurs in South-Africa or its postal address or its telefax number or email address, provided that the change shall become effective on the 7th business day from the deemed receipt of the notice by the other party.

- 16.4. Any notice to a party:
- 16.4.1. sent by prepaid registered post (by airmail if appropriate) in a correctly addressed envelope to his/her/its chosen address for service shall be deemed to have been received on the 7th Business Day after posting (unless the contrary is proved);
 - 16.4.2. delivered by hand to a responsible person during ordinary business hours at his/her/its chosen address for service shall be deemed to have been received on the day of delivery;
 - 16.4.3. sent by telefax or sms to his/her/its chosen telefax or cellular telephone number shall be deemed to have been received on the date of despatch (unless the contrary is proved); or
 - 16.4.4. published on the IFA Website shall be deemed to have been received on the 7th Business Day after publication; sent by email to his/her/its chosen email address, shall be deemed to have been received on the date of despatch (unless the contrary is proved).
- 16.5. Notwithstanding anything to the contrary herein contained a written notice or communication actually received by a party shall be an adequate written notice or communication to him/her/it notwithstanding that same was not sent to or delivered at his/her/its chosen address for service.

17. DISPUTE RESOLUTION

- 17.1. The procedures set out in this clause 17 must be complied with in respect of any and all disputes or differences arising out of or in connection with this Agreement ("a Dispute"). Unless a party has complied with the provisions of this clause 17, that party may not commence proceedings relating to the Dispute except where that party seeks urgent relief, in which case that party need not comply with this clause 17 in seeking such relief.
- 17.2. If any party alleges any Dispute, that party must issue a notice of the Dispute to the other and in each case the notice must set out in reasonable detail the basis of the Dispute ("Dispute Notice").
- 17.3. After the issue and receipt of a Dispute Notice, the parties must procure that the parties meet and use reasonable endeavours to finally resolve the Dispute within 10 (ten) Business Days from the date of such Dispute Notice.
- 17.4. If the parties are unable to resolve the Dispute through the process detailed above then either party must refer the matter to arbitration.
- 17.5. The arbitration shall be held, with only the parties and their legal representatives present thereat, at a place and venue nominated by Clientèle Life.
- 17.6. The arbitration shall, where possible, be held and concluded in 21 (twenty one) Business Days after it has been demanded. The parties shall use their best endeavours to procure the expeditious completion of the arbitration.
- 17.7. The arbitrator shall be an impartial advocate or admitted attorney of not less than 10 (ten) years' standing appointed by Clientèle Life.
- 17.8. The parties shall keep the evidence in the arbitration

proceedings and any order made by any arbitrator confidential.

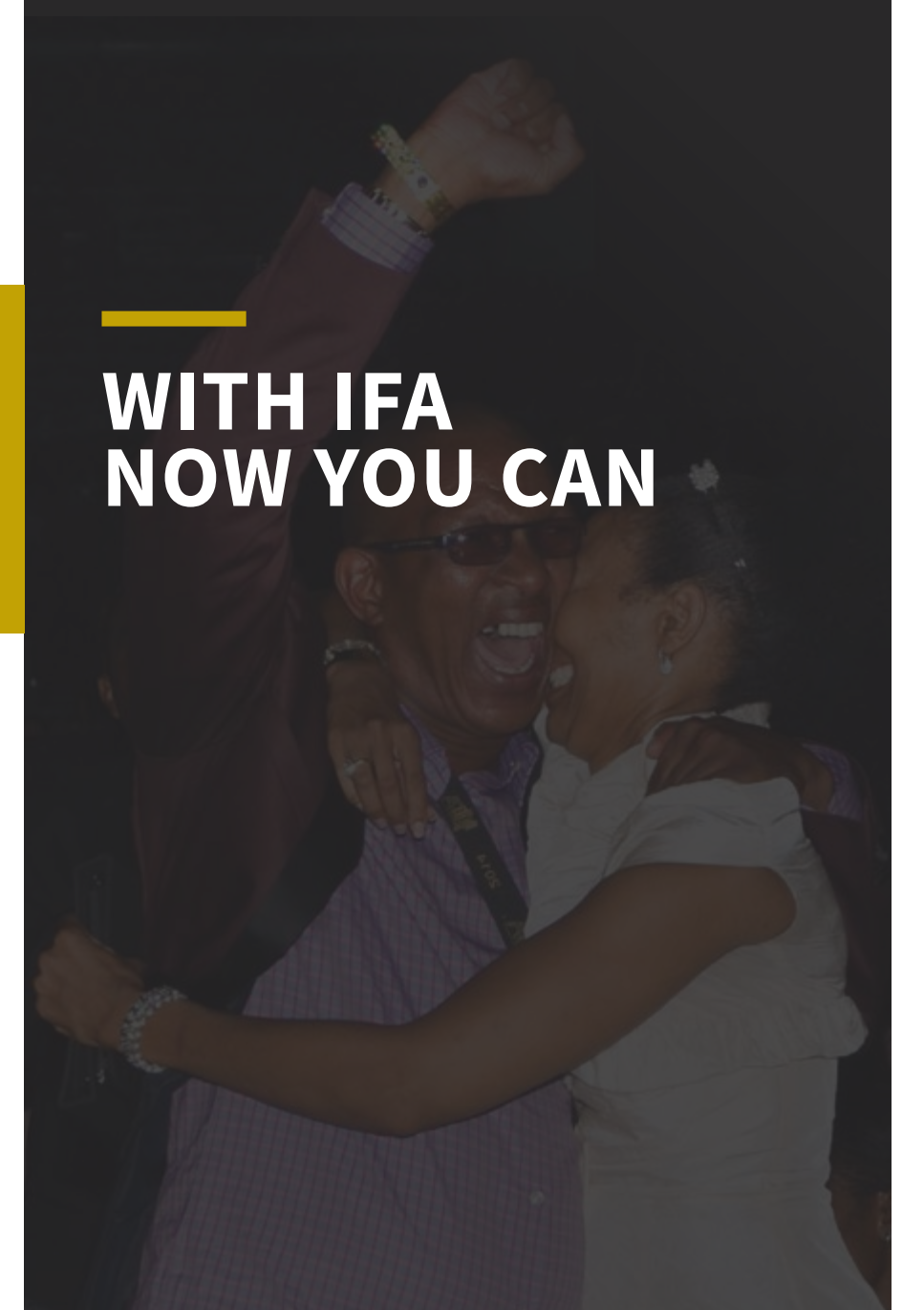
- 17.9. The provisions of this clause are severable from the rest of this agreement and shall remain in effect even if this Agreement is terminated for any reason.
- 17.10. The arbitrator shall have the power to give default judgment if any party fails to make submissions on due date and/or fails to appear at the arbitration.
- 17.11. The decision of the arbitrator will be binding on the parties, without subsequent review and without the right to any appeal.

18. LIMITATION OF LIABILITY

Notwithstanding anything to the contrary contained herein, Clientèle shall not be liable to the IFA for any loss, damage, injury, death or for any indirect or consequential loss of any kind howsoever arising, including but not limited to any damages suffered as a result of a defect in any Product marketing material or loss or injury arising as a result of any defect in equipment, venues or vehicles supplied by Clientèle, or as a result of the IFA attending any IFA meeting, conference or forum, and regardless of whether the same was caused by the negligence of Clientèle, its affiliates, officers, directors, employees, suppliers or consultants.

19. MISCELLANEOUS

- 19.1. This Agreement constitutes the whole Agreement between the parties and supersedes any other discussions, prior agreements and/or understandings regarding the subject matter hereof, including but not limited to any prior IFA Agreements.
- 19.2. Should any applicable legislation, regulations and/or rules of any statutory or regulatory body come into effect, or be amended, at any stage which adversely affects or materially alters, in Clientèle Life's sole discretion, the terms of this Agreement then Clientèle Life may terminate this Agreement immediately upon written notice thereof to the IFA.
- 19.3. This Agreement may be amended, added to, modified and/or altered by Clientèle Life, in its sole discretion and without prior notice thereof to the IFA, by way of updating the prevailing version hereof on the IFA Website, IFA App and/or in the IFA Rules Manual.
- 19.4. No extension of time or waiver or relaxation of any of the provisions or terms of this Agreement shall preclude such party thereafter from exercising its rights strictly in accordance with this Agreement.
- 19.5. To the extent that Clientèle Life grants any indulgence in its sole and unfettered discretion, such indulgence shall not be construed as creating a precedent nor shall it be binding upon other IFAs requesting the same or similar indulgences and shall not preclude Clientèle Life from refusing to grant same without the need to provide reasons therefore.
- 19.6. To the extent permissible by law no party shall be bound by any express or implied term, representation, warranty, promise or the like not recorded herein, whether it induced the contract and/or whether it was negligent or not.



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IFA BUSINESS OPPORTUNITY

IFA is a division of Clientèle Life. IFA is one of South Africa's biggest network marketing companies. To become an IFA, you must attend an IFA Presentation.

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Call our National Contact Centre on 011 320 3000.

Long-term insurance policies are underwritten and administered by Clientèle Life Assurance Company Limited, an authorised financial services provider and registered insurer: FSP 15268. Premiums escalate by 10% and benefits escalate by 6% annually.

Short-term insurance policies are underwritten and administered by Clientèle General Insurance Limited, an authorised financial services provider and registered insurer: FSP 34655. This is a monthly renewable policy with premiums and legal benefits escalating by 10% annually.

For policy terms and conditions visit www.clientele.co.za or contact us on 011 320 3000. Terms and conditions apply.