

Competition Rules

*you need the
right tools*

*build a strong
foundation
today*

*back by popular
demand*

*back by popular
demand*

*you need the
right tools*

FOUNDERS 2010



*Back by
popular demand!*

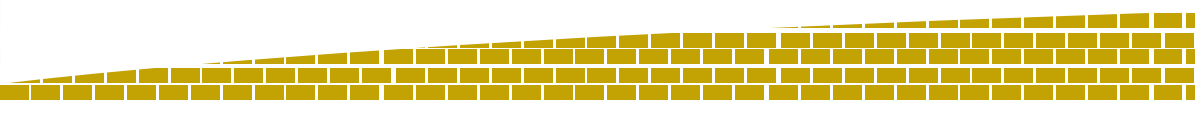


Clientèle
LIFE

Clientèle Life is an authorised Financial Services Provider FSP No 15268



INTRODUCTION.....	1
HOW TO BECOME A FOUNDERS 2010 MEMBER.....	1
FOUNDERS 5 RULES	2
FOUNDERS 5 PLUS RULES	3
FOUNDERS 100	4
FOUNDERS 200	5
FOUNDERS 300	6
FOUNDERS 400	7
QUESTIONS AND ANSWERS	8
FOUNDERS COMPETITION DATES AND RULES	9



Back by popular demandIFA is proud to re-launch the Founders competition, Founders 2010. The next 6 months mark a very exciting period for IFA as we introduce an opportunity for IFAs to build strong foundations for their businesses.

In the words of Basil Reekie, Managing Director of Clientèle Life, **“It’s time to roll up your sleeves and start building a strong foundation for your future, one step at a time, one brick at a time”**. Before you put on your ‘makarapa and work overall’, it is important that you understand how this new competition works. This booklet contains all the information on how to become a **FOUNDER** and what you need to do to build strong **FOUNDATIONS**.

So don’t delay any further, study this information booklet, draw up a plan for building your foundation over the next 6 months and get talking to your downline and other IFAs on how you are going to **BUILD** your business.

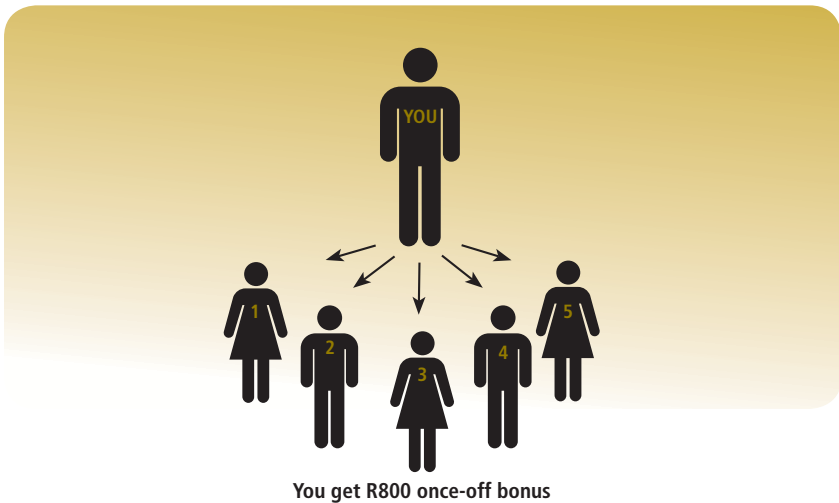
Good Luck!

HOW TO BECOME A FOUNDERS 2010 MEMBER:

- Existing Founders 2006 Members, who are still active IFAs, automatically qualify as Founders 2010 Members.
- New IFAs can become Founders 2010 Members by introducing 5 new Key Appointments within the competition period (all 5 new Key Appointments must have an active premium paying policy, but do not need to have the same DOC. In the event of the IFA being an IFA only and indicated as such on the application form, he or she must have paid the monthly IFA Business Fee). The IFA will become a Founder once all 5 new Key Appointments have each paid a premium.
- Existing IFAs who are not Founders 2006 Members can become Founders 2010 Members by introducing 5 new Key Appointments. The fifth Key Appointment must be introduced within the competition period and the first Key Appointment must have been introduced after 1 November 2009. All 5 new Key Appointments must have active premium paying policies but they do need to have the same DOC. The IFA will become a Founders 2010 Member once all 5 new Key Appointments have paid a premium.
- Every new Founders 2010 Member receives a Founders badge on meeting the qualification criteria.
- Existing Founders 2006 Members automatically qualify for Founders 2010; but they will only receive a new badge if they introduce 5 new Key Appointments within the competition period.
- Any IFA introduced to the IFA Business Opportunity, Clientèle products and Founders Competition must have attended an official IFA Presentation and must have viewed the entire presentation.
- IFAs must pay the monthly IFA Business Fee in order to qualify as Founders 2010 Members.
- All Clientèle products are applicable in the Founders 2010 Competition and will qualify the Introducer for draws in various categories of the Founders 2010 Competition.
- IFAs introduced to the IFA Business Opportunity and policies taken up during this competition period will not be excluded from qualifying for other rewards such as bonuses and the Annual Incentive Conference.

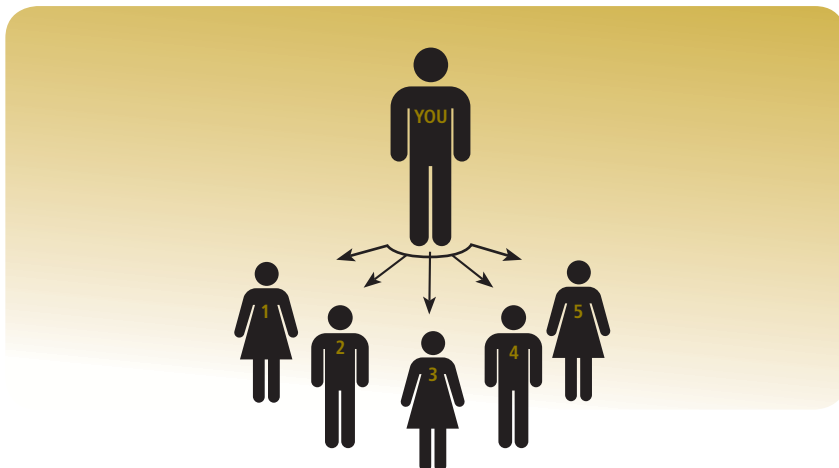
Once an IFA becomes a Founders 2010 Member, he or she qualifies for Founders 5, Founders 5 Plus and the Founders Competition.

- The IFA Introducer must refer 5 new Key Appointments (Level 1), each with a premium paying policy.
- The 5 new Key Appointments do not need to have the same DOCs but the fifth Key Appointment's DOC must be within the competition period.
- The IFA Introducer receives a once-off bonus amount of R800, the first time all 5 premium paying Key Appointments pay their premiums in the same IFA Earnings Period.
- The IFA Introducer may refer more than 5 new Key Appointments and will be paid for each set of 5 new Key Appointments. For example, R1 600 will be paid for a net increment of 10 New Key Appointments, R2 400 for a net increment of 15 New Key Appointments, and so on.
- IFAs must pay the monthly IFA Business Fee in order to qualify for the Founders 5 Bonus payment.
- The Founders Five Bonus applies to all Clientèle products.
- The last payment date is 20 February 2011.
- All policies on which the IFA Introducer may qualify must have DOCs from 1 November 2009 to 1 February 2011 (with final Debit Day being 1 February 2011).
- The fifth new Key Appointment must fall within the competition period i.e. from 1 August 2010 to 1 February 2011. All Enhanced Club 5 qualifiers for earnings payable on or before 20 August 2010 will automatically qualify for payment on the Founders 5 Bonus, this means that the one replaces the other and the IFA will not be entitled to a payment on both Enhanced Club 5 and Founders 5 Bonus.
- Founders 5 replaces Enhanced Club 5 for the duration of the competition period, whereafter, Enhanced Club 5 will resume. DOCs for Enhanced Club 5 are from 1 November 2009 to 1 April 2011.
- Cash payments will be closely monitored.



- The IFA Introducer may qualify for an additional payment of R500 for each set of 5 Key Appointments that have paid a second premium in the month immediately following the payment of the Founders 5 Bonus.
- These policies should be the same policies on which the IFA qualified for the Founders 5 Bonus.
- IFAs must pay the monthly IFA Business Fee in order to qualify for Founders 5 Plus Bonus.
- The first payment date for this bonus is 20 September 2010.
- The last payment date is 20 March 2011.
- All policies on which the IFA Introducer may qualify must have a DOC of between 1 August 2010 and 1 February 2011 (with final Debit Day being 1 February 2011) and must be paid for the first time during the competition period.
- Founders 5 Plus replaces Enhanced Club 5 Plus for the duration of the competition period. Thereafter Enhanced Club 5 Plus will resume. Enhanced Club 5 Plus DOCs are from 1 November 2009 to 1 April 2011.
- Cash payments will be closely monitored.

An IFA is not allowed to make any payments on behalf of their downline. This includes cash payments.



Earn R500 for each set of 5 Key Appointments who pay their premiums in the second month.

To qualify for the draw, an IFA needs 100 to 199 new paid policies with qualifying DOCs from 1 August 2010 to 1 February 2011 on the first 3 levels of his or her downline.

The number of draws that an IFA is entitled to will be determined by the number of total premiums paid during the competition period. Every 10 premiums paid during the competition period equals one entry into the draw.

For example, if an IFA has 100 paid policies and 50 of the 100 policies are paid for 6 months, then Clientèle would have collected 300 premiums which equal 30 entries. If the remaining 50 policies are paid for 3 months then Clientèle would have collected 150 premiums which equal 15 entries. Therefore, the IFA will qualify for a total of 45 entries into the draw.

TEN Founders 100 qualifiers will each win grocery vouchers to the value of R1 000 a month for 12 months.



To qualify for the draw, an IFA needs 200 to 299 new paid policies with qualifying DOCs from 1 August 2010 to 1 February 2011 on the first 3 levels of his or her downline.

The number of draws that an IFA is entitled to will be determined by the total number of premiums paid during the competition period. Every 10 premiums paid during the competition period equals one entry into the draw.

For example, if an IFA has 200 paid policies and 100 of the 200 policies are paid for 6 months then Clientèle would have collected 600 premiums which equal 60 entries. If the remaining 100 policies are paid for 3 months then Clientèle would have collected 300 premiums which equal 30 entries. Therefore, an IFA will qualify for a total of 90 entries into the draw.

FIVE Founders 200 qualifiers will each win a cash prize of R20 000.



To qualify for the draw, an IFA needs 300 to 399 new paid policies with qualifying DOCs from 1 August 2010 to 1 February 2011 on the first 3 levels of his or her downline.

The number of draws that an IFA is entitled to will be determined by the total number of premiums paid during the competition period. Every 10 premiums paid during the competition period equals one entry into this draw.

For example, if the IFA has 300 paid policies and 100 of the 300 policies are paid for 6 months Clientèle would have collected 600 premiums which equal 60 entries. If the remaining 200 policies are paid for 3 months then Clientèle would have collected 600 premiums which equal 60 entries. Therefore, an IFA will get a total of 120 entries into the draw.

ONE Founders 300 qualifier will win a black IFA branded VW Polo Vivo.



To qualify for the draw, an IFA needs 400 to 499 new paid policies with qualifying DOCs from 1 August 2010 to 1 February 2011 on the first 3 levels of his or her downline.

The number of draws that an IFA is entitled to will be determined by the total number of premiums paid during the competition period. Every 10 premiums paid during the competition period equals one entry into the draw.

For example, if an IFA has 400 paid policies and 200 premiums of the 400 policies are paid for 6 months then Clientèle would have collected 1200 premiums which equal 120 entries. If the remaining 200 policies are paid for 3 months, Clientèle would have collected 600 premiums which equal 60 entries. Therefore an IFA will get a total of 180 entries into the draw.

ONE Founders 400 qualifier will win a black IFA branded Ford Fiesta.



FOUNDERS 2010**How do I qualify for Founders 2010?**

You qualify for Founders 2010 by introducing 5 new key appointments within the competition period. Once all 5 Key Appointments have paid a premium you become a Founder.

Should the 5 new Key Appointments have the same DOC?

No, they don't have to have the same DOC, however the first Key Appointment must have been introduced after 1 November 2009 and the final Key Appointment must be introduced within the competition period.

If I was a Founder in 2006 do I have to re-qualify to become a Founder in 2010?

No, you will automatically qualify to enter the Founders Competition, however you will only receive a new badge if you meet the qualification criteria for Founders 2010.

Will Founders 5 replace Enhanced Club 5?

Yes, Founders 5 replaces Enhanced Club 5 for the duration of the competition (from 1 August 2010 to 1 February 2011).

What happens if I introduced 4 key appointments in July? Do I have to start introducing another 5 new Key Appointments for Founders 5 because of the new competition period?

No, you will only need to get a 5th key appointment within the competition period. The first 4 Key Appointments must have a DOC of between 01 November 2009 and 01 February 2011.

Will Enhanced Club 5 continue after the Founders Competition?

Yes, Enhanced Club 5 will resume on 2 February 2011 and will continue until 1 April 2011.

Will Founders 5 Plus replace Enhanced Club 5 Plus?

Yes, Founders 5 replaces Enhanced Club 5 for the duration of the competition (from 1 August 2010 to 1 February 2011).

How do I qualify for the Founders Competition draws?

You qualify for the draws by bringing in new premium paying policies on the first 3 levels of your downline, with a minimum of 100 new premium paying policies in order to qualify for Founders 100.

When will production for the Founders Competition draws start to accumulate?

Production points are calculated from the date you qualify as a Founder (i.e. after obtaining 5 premium paying Key Appointments).

Do I benefit by bringing in new business early within the competition period?

Yes you will, because every premium paid during the competition period is counted. Every 10 premiums paid will give you one entry into the draw. For example, if you brought in 100 new policies in January 2011 and they all pay their premium, you will have 10 entries into the Founders 100 draw. However, if you had brought in those 100 policies in August 2010, and they all paid their premium every month in the competition period (i.e. 6 months) you will have 60 entries into the draw.

FOUNDERS COMPETITION DATES

- The Founders 2010 Competition launch date is 31 July 2010.
- The **Founders 5 Bonus period** will run with DOCs from 01 November 2009 (in line with the inception of Enhanced Club 5) to DOCs of 1 February 2011 (with Debit Day of 01 February 2011).
- The **Founders 5 Plus Bonus period** will run with DOCs from 1 August 2010 to DOCs of 1 February 2011 (with Debit Day of 1 February 2011).
- The last payment dates are 20 February 2011 for Founders 5 and 20 March 2011 for Founders 5 Plus.
- From 2 February 2011 Enhanced Club 5 and Enhanced Club 5 Plus will resume with dates as previously communicated.
- The first payment date of resumed Enhanced Club 5 is 20 March 2011.
- The **competition period** will run for 6 months with DOCs from 1 August 2010 to 1 February 2011 (with a Debit Day of 1 February 2011).
- Final calculations will be done on 20 February 2011.
- The **draw** will take place during March 2011.

FOUNDERS COMPETITION RULES

- All Clientèle products qualify the IFA Introducer for draws into the Founders Competition.
- All policies used in determining the number of draws into the various Founders categories must be premium paying policies with a DOC from 1 August 2010 to 1 February 2011 (with final Debit Day being 1 February 2011).
- At the end of the competition an IFA must have qualified as a Founder and met the minimum criteria, for example 100 to 199 policies during the competition period that have paid at least one premium, to be entered into the various categories of the competition.
- Total premiums paid during the competition period will then be used to determine how many entries the IFA introducer is entitled to.
- Any IFA and policy application captured with a DOC after 1 February 2011 will not count towards the competition.
- Cash prizes are not taxed. All tax responsibilities are for the IFAs' own declaration and account.
- IFAs may only compete in the highest category draw that they qualify for, in other words, entries into the lower category draws are forfeited.
- If there are more than 10 qualifiers for the Founders 400 draw, an initial draw will take place prior to the final draw in March 2011. This draw will be externally audited and 10 finalists will be in the final Founders 400 draw.
- Any policy with a qualifying DOC which has been taken out as a replacement to an existing Clientèle policy in order to qualify for the Founders bonuses or Founders Competition will be excluded.
- The following terms and conditions are applicable to car prizes:
 - The IFA may not sell the car or transfer ownership of the car within the first 12 months of winning the car.
 - The IFA must remain an active IFA.
 - The car should remain IFA branded for the first 12 months of ownership.



BUILD A STRONG FOUNDATION TODAY.

For more information on the IFA Business Opportunity call 0860 562 141 or visit www.ifa.co.za

Clientèle Life is an authorised Financial Services Provider FSP No 15268