

## **IFA Incentive Conference and Recognition Awards General Rules 2011/12**

1. The qualifying period will be calculated as from and including Earnings Payment Date 20 March 2011, up to and including Earnings Payment Date 20 January 2012. Therefore, the final Date of Commencement (DOC) of 01 January 2012 and a debit day of the 1<sup>st</sup> will be considered.
2. Premiums may not be paid on behalf of appointments; therefore cash premiums made for Unmet Policies will not qualify for points and will therefore not count towards the competition.
3. An IFA Presenter who qualifies for the IFA Incentive Conference must still be a presenter at the time the IFA Incentive Conference takes place.
4. IFAs can compete in ONE Incentive Conference Award category only.
5. Qualification criteria specified for each Recognition Award category must be met in order to compete in the specified category.
6. The specified conditions and criteria for each recognition award category must be adhered to and are non-negotiable.
7. IFAs may not pay premiums on behalf of their appointments; therefore cash premiums made for policies will not qualify for points and will therefore not count towards clubs, bonuses, the IFA Incentive Conference and IFA Mass Rally awards effective payment date 20 April 2011.
8. A business acquired by means of a cession will not be eligible for any Provincial or National Mass Rally/Incentive Conference Awards in the same year that the cession was approved.
9. Any IFA found to be involved in or actively marketing any other network marketing company will not qualify for any recognition awards, Incentive Conferences, competitions, clubs, loyalty bonuses or bonuses.
10. At the time of the Provincial and/or National Mass Rally, the qualifying IFA must still be contracted to Clientèle Life or any of its subsidiaries as an active IFA. Any IFA who has had his/her IFA contract suspended or cancelled will not be eligible to participate in the Provincial or National Mass Rallies.
11. IFAs, including IFAs Only, must pay the business fee in order to be considered for any recognition awards.
12. Clientèle reserves the right to amend the terms and conditions of the IFA Incentive Conference and Recognition Awards at any time.
13. The names of all award winners will be published on the IFA website.
14. All qualifying IFAs will be subject to review by the Risk & Compliance and Group Internal Audit Departments before any official announcements are made at the Provincial or National Rallies.
15. IFA re-introductions (not policy re-introductions) who have complied with the rules of the IFA contract will be considered for the IFA Incentive Conference and Mass Rally Awards.
16. In terms of the IFA Contract, management reserves the right to suspend any IFA who is under investigation from attending the IFA Incentive Conference or receiving any recognition awards.