



Website: www.ifs-finance.com
 Brokers Login: www.ifsmembers.com
 Email: info@ifs-finance.com
 Phone: 902-481-6106
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6 Month Policies Motorcycles & Recreational Vehicles

Toll Free: 800-565-1153
Toll Free Fax: 800-453-5736

Instructions to Agent or Broker

- Total Premium includes Tax.
- Down Payment must be a minimum of 50% of Total Premium.
- Down Payment must be greater than Minimum Retained.
- Principal Balance is Premium less Down Payment.
- Service Charge (finance charge) is calculated as a percentage of the Premium.
- Minimum \$20.00 Service Charge will apply.
- Balance Due is Principal Balance + Service Charge.
- Payment Amount is Balance Due ÷ 4
- Due Date of first installment cannot exceed 30 days from date of policy.
- Applies to Regular Contract.

Pre-Authorized Payment reduces cancellations.

Also available to provide quotes and generating IFS contracts are tools online at:
www.ifs-finance.com

Finance Rates as follows:

Premium Range		Finance Rate		
1.00	-	574.00	\$20.00	Flat rate
575.00	-	10,000.00	3.5%	of premium
				33.15% Annual Rate

Example for \$1000 Premium:

Total premium	1000.00	
Down payment	500.00	Premium x 0.5
Principal balance	500.00	Premium less down payment
Service charge	35.00	Premium x 0.35
Balance due	535.00	Principal balance + service charge
Payment amount	133.75	Balance due ÷ 4

Please call IFS toll free at 1-800-565-1153