



Website: [www.ifs-finance.com](http://www.ifs-finance.com)  
 Brokers Login: [www.ifsmembers.com](http://www.ifsmembers.com)  
 Email: [info@ifs-finance.com](mailto:info@ifs-finance.com)  
 Phone: 902-481-6106  
 Fax: 902-481-6107

# Company Style 9 Payment Plan

**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 25% 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 ÷ 9
- Due Date of first installment cannot exceed 30 days from date of policy.
- Applies to Regular Contract.
- **Due to special rates IFS payment to broker will be made 30 days after policy date.**

**Pre-Authorized Payment or Post Dated Cheques Required.**

Also available to provide quotes and generating IFS contracts are tools online at:  
[www.ifs-finance.com](http://www.ifs-finance.com)

**Finance Rates as follows:**

Premium Range		Finance Rate		
1.00	- 334.00	\$20.00	Flat rate	
335.00	- 6,000.00	6%	of premium	18.85% Annual Rate
6,001.00	- 10,000.00	5%	of premium	15.75% Annual Rate

**Example for \$1000 Premium:**

<b>Total premium</b>	1000.00	
<b>Down payment</b>	250.00	Premium x 0.25
<b>Principal balance</b>	750.00	Premium less down payment
<b>Service charge</b>	60.00	Premium x 0.06
<b>Balance due</b>	810.00	Principal balance + service charge
<b>Payment amount</b>	90.00	Balance due ÷ 9

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