



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

# Standard Continuous 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.
- Total Balance is Total Premium + Service Charge.
- Payment Amount is Total Balance ÷ 12
- Due Date of first installment cannot exceed 30 days from date of policy.
- Applies to Continuous Contract.
- **Due to special rates IFS payment to broker will be made 30 days after policy date.**

**Pre-Authorized Payment 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>Total balance</b>	1060.00	Premium + service charge
<b>Payment amount</b>	88.33	Total balance ÷ 12

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