



Website: www.ifs-finance.com
 Brokers Login: www.ifsmembers.com
 Email: info@ifs-finance.com
 Phone: 902-481-6106
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Standard Rate Chart

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

Instructions to Agent or Broker

- Down Payment must be a minimum of 25% of Total Premium.
- Due Date of first installment cannot exceed 30 days from date of policy.
- All cheques are to be made payable to IFS Financial Services Inc.
- Policies written for a term of less than one year, non-cancellable policies, where the unearned premium is computed by other than short rate or pro-rata methods are ineligible.
- Down Payment is Total Premium less Principal Balance.

Post dated cheques or pre-authorized payments prevent cancellations.

For quotes not covered on this rate chart give us a call at: 1-800-565-1153

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

ANNUAL RATE 28.00%

Premium Range From Through	Principal Balance	Service Charge	Balance Due	9 Monthly Payments
300 - 309	225.00	27.09	252.09	28.01
310 - 319	232.50	27.96	260.46	28.94
320 - 329	240.00	28.83	268.83	29.87
330 - 339	247.50	29.79	277.29	30.81
340 - 349	255.00	30.66	285.66	31.74
350 - 359	262.50	31.53	294.03	32.67
360 - 369	270.00	32.49	302.49	33.61
370 - 379	277.50	33.36	310.86	34.54
380 - 389	285.00	34.23	319.23	35.47
390 - 399	292.50	35.19	327.69	36.41
400 - 409	300.00	36.06	336.06	37.34
410 - 419	307.50	37.02	344.52	38.28
420 - 429	315.00	37.89	352.89	39.21
430 - 439	322.50	38.76	361.26	40.14
440 - 449	330.00	39.72	369.72	41.08
450 - 459	337.50	40.59	378.09	42.01
460 - 469	345.00	41.46	386.46	42.94
470 - 479	352.50	42.42	394.92	43.88
480 - 489	360.00	43.29	403.29	44.81
490 - 499	367.50	44.16	411.66	45.74
500 - 509	375.00	45.12	420.12	46.68
510 - 519	382.50	45.99	428.49	47.61
520 - 539	390.00	46.86	436.86	48.54

ANNUAL RATE 28.00%

Premium Range From Through	Principal Balance	Service Charge	Balance Due	9 Monthly Payments
540 - 559	405.00	48.69	453.69	50.41
560 - 579	420.00	50.52	470.52	52.28
580 - 599	435.00	52.35	487.35	54.15
600 - 619	450.00	54.09	504.09	56.01
620 - 639	465.00	55.92	520.92	57.88
640 - 659	480.00	57.75	537.75	59.75
660 - 679	495.00	59.49	554.49	61.61
680 - 699	510.00	61.32	571.32	63.48
700 - 719	525.00	63.15	588.15	65.35
720 - 739	540.00	64.98	604.98	67.22
740 - 759	555.00	66.72	621.72	69.08
760 - 779	570.00	68.55	638.55	70.95
780 - 799	585.00	70.38	655.38	72.82
800 - 819	600.00	72.12	672.12	74.68
820 - 839	615.00	73.95	688.95	76.55
840 - 859	630.00	75.78	705.78	78.42
860 - 879	645.00	77.52	722.52	80.28
880 - 899	660.00	79.35	739.35	82.15
900 - 919	675.00	81.18	756.18	84.02
920 - 939	690.00	83.01	773.01	85.89
940 - 959	705.00	84.75	789.75	87.75
960 - 979	720.00	86.58	806.58	89.62
980 - 999	735.00	88.41	823.41	91.49

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

ANNUAL RATE 27.00%

Premium Range From Through	Principal Balance	Service Charge	Balance Due	9 Monthly Payments
1000.00 - 1019.00	750.00	86.91	836.91	92.99
1020.00 - 1039.00	765.00	88.65	853.65	94.85
1040.00 - 1059.00	780.00	90.39	870.39	96.71
1060.00 - 1079.00	795.00	92.13	887.13	98.57
1080.00 - 1099.00	810.00	93.87	903.87	100.43
1100.00 - 1119.00	825.00	95.52	920.52	102.28
1120.00 - 1139.00	840.00	97.26	937.26	104.14
1140.00 - 1159.00	855.00	99.00	954.00	106.00
1160.00 - 1179.00	870.00	100.74	970.74	107.86
1180.00 - 1199.00	885.00	102.48	987.48	109.72
1200.00 - 1219.00	900.00	104.22	1004.22	111.58
1220.00 - 1239.00	915.00	105.96	1020.96	113.44
1240.00 - 1259.00	930.00	107.70	1037.70	115.30
1260.00 - 1279.00	945.00	109.44	1054.44	117.16
1280.00 - 1299.00	960.00	111.18	1071.18	119.02
1300.00 - 1319.00	975.00	112.92	1087.92	120.88
1320.00 - 1339.00	990.00	114.66	1104.66	122.74
1340.00 - 1359.00	1005.00	116.40	1121.40	124.60
1360.00 - 1379.00	1020.00	118.14	1138.14	126.46
1380.00 - 1399.00	1035.00	119.88	1154.88	128.32
1400.00 - 1419.00	1050.00	121.62	1171.62	130.18
1420.00 - 1439.00	1065.00	123.36	1188.36	132.04
1440.00 - 1459.00	1080.00	125.10	1205.10	133.90
1460.00 - 1479.00	1095.00	126.84	1221.84	135.76
1480.00 - 1499.00	1110.00	128.58	1238.58	137.62

ANNUAL RATE 24.00%

Premium Range From Through	Principal Balance	Service Charge	Balance Due	9 Monthly Payments
2000.00 - 2019.00	1500.00	153.93	1653.93	183.77
2020.00 - 2039.00	1515.00	155.49	1670.49	185.61
2040.00 - 2059.00	1530.00	157.05	1687.05	187.45
2060.00 - 2079.00	1545.00	158.61	1703.61	189.29
2080.00 - 2099.00	1560.00	160.08	1720.08	191.12
2100.00 - 2119.00	1575.00	161.64	1736.64	192.96
2120.00 - 2139.00	1590.00	163.20	1753.20	194.80
2140.00 - 2159.00	1605.00	164.76	1769.76	196.64
2160.00 - 2179.00	1620.00	166.32	1786.32	198.48
2180.00 - 2199.00	1635.00	167.79	1802.79	200.31
2200.00 - 2219.00	1650.00	169.35	1819.35	202.15
2220.00 - 2239.00	1665.00	170.91	1835.91	203.99
2240.00 - 2259.00	1680.00	172.47	1852.47	205.83
2260.00 - 2279.00	1695.00	173.94	1868.94	207.66
2280.00 - 2299.00	1710.00	175.50	1885.50	209.50
2300.00 - 2319.00	1725.00	177.06	1902.06	211.34
2320.00 - 2339.00	1740.00	178.62	1918.62	213.18
2340.00 - 2359.00	1755.00	180.09	1935.09	215.01
2360.00 - 2379.00	1770.00	181.65	1951.65	216.85
2380.00 - 2399.00	1785.00	183.21	1968.21	218.69
2400.00 - 2419.00	1800.00	184.77	1984.77	220.53
2420.00 - 2439.00	1815.00	186.33	2001.33	222.37
2440.00 - 2459.00	1830.00	187.80	2017.80	224.20
2460.00 - 2479.00	1845.00	189.36	2034.36	226.04
2480.00 - 2499.00	1860.00	190.92	2050.92	227.88

ANNUAL RATE 25.00%

Premium Range From Through	Principal Balance	Service Charge	Balance Due	9 Monthly Payments
1500.00 - 1519.00	1125.00	120.42	1245.42	138.38
1520.00 - 1539.00	1140.00	121.98	1261.98	140.22
1540.00 - 1559.00	1155.00	123.63	1278.63	142.07
1560.00 - 1579.00	1170.00	125.19	1295.19	143.91
1580.00 - 1599.00	1185.00	126.84	1311.84	145.76
1600.00 - 1619.00	1200.00	128.40	1328.40	147.60
1620.00 - 1639.00	1215.00	130.05	1345.05	149.45
1640.00 - 1659.00	1230.00	131.61	1361.61	151.29
1660.00 - 1679.00	1245.00	133.26	1378.26	153.14
1680.00 - 1699.00	1260.00	134.82	1394.82	154.98
1700.00 - 1719.00	1275.00	136.47	1411.47	156.83
1720.00 - 1739.00	1290.00	138.03	1428.03	158.67
1740.00 - 1759.00	1305.00	139.68	1444.68	160.52
1760.00 - 1779.00	1320.00	141.24	1461.24	162.36
1780.00 - 1799.00	1335.00	142.89	1477.89	164.21
1800.00 - 1819.00	1350.00	144.45	1494.45	166.05
1820.00 - 1839.00	1365.00	146.10	1511.10	167.90
1840.00 - 1859.00	1380.00	147.66	1527.66	169.74
1860.00 - 1879.00	1395.00	149.31	1544.31	171.59
1880.00 - 1899.00	1410.00	150.87	1560.87	173.43
1900.00 - 1919.00	1425.00	152.52	1577.52	175.28
1920.00 - 1939.00	1440.00	154.08	1594.08	177.12
1940.00 - 1959.00	1455.00	155.73	1610.73	178.97
1960.00 - 1979.00	1470.00	157.29	1627.29	180.81
1980.00 - 1999.00	1485.00	158.94	1643.94	182.66

ANNUAL RATE 22.00%

Premium Range From Through	Principal Balance	Service Charge	Balance Due	9 Monthly Payments
2500.00 - 2519.00	1875.00	176.01	2051.01	227.89
2520.00 - 2539.00	1890.00	177.48	2067.48	229.72
2540.00 - 2559.00	1905.00	178.86	2083.86	231.54
2560.00 - 2579.00	1920.00	180.24	2100.24	233.36
2580.00 - 2599.00	1935.00	181.71	2116.71	235.19
2600.00 - 2619.00	1950.00	183.09	2133.09	237.01
2620.00 - 2639.00	1965.00	184.47	2149.47	238.83
2640.00 - 2659.00	1980.00	185.85	2165.85	240.65
2660.00 - 2679.00	1995.00	187.32	2182.32	242.48
2680.00 - 2699.00	2010.00	188.70	2198.70	244.30
2700.00 - 2719.00	2025.00	190.08	2215.08	246.12
2720.00 - 2739.00	2040.00	191.55	2231.55	247.95
2740.00 - 2759.00	2055.00	192.93	2247.93	249.77
2760.00 - 2779.00	2070.00	194.31	2264.31	251.59
2780.00 - 2799.00	2085.00	195.78	2280.78	253.42
2800.00 - 2819.00	2100.00	197.16	2297.16	255.24
2820.00 - 2839.00	2115.00	198.54	2313.54	257.06
2840.00 - 2859.00	2130.00	200.01	2330.01	258.89
2860.00 - 2879.00	2145.00	201.39	2346.39	260.71
2880.00 - 2899.00	2160.00	202.77	2362.77	262.53
2900.00 - 2919.00	2175.00	204.24	2379.24	264.36
2920.00 - 2939.00	2190.00	205.62	2395.62	266.18
2940.00 - 2959.00	2205.00	207.00	2412.00	268.00
2960.00 - 2979.00	2220.00	208.47	2428.47	269.83
2980.00 - 3000.00	2235.00	209.85	2444.85	271.65

**Please call IFS for a Quote on premiums not covered by this chart.
1-800 565-1153**