



Is an affiliate program designed to allow subscribers the opportunity to benefit from selling Suprime Insurance Brokers Policies and Financial Services.

Our Financial Services are as follows:

Life Cover | Scholar Cover | Cash Loans

We utilize various methods to make sure that our affiliate program will always benefit our members and we have done a lot of research on various working programs around the world and those that failed their members to find out why that was the case, this allowed us to come up with a unique way to structure our Affiliate program in such a way that guarantees maximum benefit to our members.

Underwritten by: Old Mutual

Multi Income Generation Opportunities

SIB Affiliates also allows members to earn an income from various generous income streams to insure maximum profits to all our members, earning an income from us becomes a matter of simply Marketing, Promoting, & Selling:

- ◆ Life Covers
- ◆ Scholar Cover
- ◆ Cash Loans
- ◆ SIB Affiliates Recruitments

SIB Affiliates can work in teams for maximum profits.

We allow SIB Affiliates to work in teams in promoting our financial services to their customers; this insures maximum profit making capability of each and every member of our Affiliates. However if any of our members are willing to work alone then they can. The responsibility for putting together teams rests with the members of our SIB Affiliates program but we make the information needed to put together this teams available within our website and we have also put together various tools meant to make it easy for the management of such teams.

Affiliates Payment Structures

SIB Affiliates payment structure is organized in such a way that maximizes the income that our affiliates can earn at the end of every month for their work promoting our financial services.

In order for us to make it clear to you just how much money you can earn with our Affiliate program refer to an example below.

SIB Affiliates Claim Based Policy Payouts.

Level	Number Recruits		Payouts		SIB Affiliate Memberships			Payouts		
	Min	Max	%	Average	Silver	Gold	Suprime	Silver	Gold	Suprime
7	0	15	0	10,784.72	0	0	0	0	0	0
6	16	40	0.05	10,784.72	2	3	4	1,078.47	1,617.71	2,156.94
5	41	65	0.1	10,784.72	2	3	4	2,156.94	3,235.42	4,313.89
4	66	75	0.15	10,784.72	2	3	4	3,235.42	4,853.13	6,470.83
3	76	90	0.2	10,784.72	4	6	8	8,627.78	12,941.67	17,255.56
2	91	105	0.25	10,784.72	4	6	8	10,784.72	16,177.08	21,569.44
1	106	8	0.3	10,784.72	8	10	12	25,883.33	32,354.17	38,825.00
Average Income								32,354.17		

About The SIB Affiliates Claim Based Policy Payouts.

Our Claim based policy payouts only pays a certain **SIB Affiliate** for those Life Policy he/she sold to their customers, that is once the customer /policy holder lays a successful claim against **Suprime Insurance Brokers Pty LTD** the **SIB Affiliate** who sold that policy will earn an income based on the following options.

In order for one to maximize their income for this income stream it is always better to sell as many **Life Policies** as possible as this increases your overall opportunity to earn a monthly income.

For every thousand policy holders you can expect 7 claims. That means 1,4 claims per month for every two hundred Life Insurance holders that you sold our policy to.

The level such a SIB Affiliate team or member is on.

When a team or certain member starts operating as an **SIB Affiliate** then they are on level 7 and that is based on the number of policies they have already sold to their Customers. That is the more policies a team or member sells then the more they go up the levels and this increases the percentage of the payouts by 5 percent for each level.

Note only the Policy holders a team/member directly sold to will be counted for advancement to the next level. However income generated for three levels deep will be counted for your payouts on this income stream.

SIB Affiliate Membership

There are three membership options for **SIB Affiliates**, and they are as follows.

Supreme SIB Affiliate.

This **Affiliate Membership** option is the highest and comes with a **free Supreme Life Cover Policy** for you and your family, it also insures maximum payouts on our **SIB Payouts Claims Stream**. Meaning a **Supreme SIB Affiliate** will always get the best options compared to other affiliates at the same level.

Monthly Fee for a Supreme SIB Affiliate is R250.00

Gold SIB Affiliate

This is the second **SIB Affiliate Membership** with a **free Gold Life Cover** from **Suprime Insurance Brokers Pty LTD** for you and your family; it also insures a standard payout solution on our **SIB Payout Claims Stream**.

Monthly fees for a Gold SIB Affiliate is R210.00

Silver SIB Affiliate

This is the cheapest and last **SIB Affiliate** Membership option with a **free Silver Life Cover** from Suprime Insurance Brokers for you and your family. It has a modest payout structure from your work as an **Affiliate** and is also upgradeable to either a **Gold SIB Affiliate** option or a Supreme SIB Affiliate Option.

Monthly Fees for a Silver SIB Affiliate is R170.00

SIB Affiliate Limited Recruitment Program.

This program enables SIB Affiliates to earn an income by recruiting a limited number of members in certain areas or online, our Affiliate Program is a limited recruitment opportunity program meaning you cannot keep on recruiting new members to the program as we have put in place limits as to how many affiliates can work in certain areas of operations.

This allows existing members to make profits by selling our Insurance Policies and not by constantly recruiting new members as this will eventually mean that some people could be recruited to the program without any opportunity to make an income, as recruiting new members without limits eventually saturates the market and new members will be left without any customers to sell policies to, meaning they will no opportunity to make an income but only benefit those above them.

Operational Income from SIB Affiliates Limited Recruitment Program.

The income stream that can be generated from a participation in our limited recruitment program is substantial especially when you operate as teams as this allows you to share costs, and expertise in order to maximize every members earning potential.

In order for each individual to earn enough money from our limited SIB Affiliate recruitment program it will take both time and hard-work on the part of our team members, however by making use of modern day technology that is the:

- ◆ *Internet*
- ◆ *Social Networks*
- ◆ *Blogs*
- ◆ *Management Portal on our website.*

Tiers	Network Fee	Actual Payouts		
		%	Num Agents	Total
1	70.00	0.3	30	630.00
2	70.00	0.2		-
3	70.00	0.1		-
Totals	0.6		30	630.00

Tiers	Network Fee	Actual Payouts		
		%	Num Agents	Total
1	70.00	0.3	51	1,071.00
2	70.00	0.2	117	1,638.00
3	70.00	0.1	810	5,670.00
Totals	0.6		978	8,379.00

Tiers	Network Fee	Actual Payouts		
		%	Num Agents	Total
1	70.00	0.3	39	819.00
2	70.00	0.2	90	1,260.00
3	70.00	0.1		-
Totals	0.6		129	2,079.00

Tiers	Network Fee	Actual Payouts		
		%	Num Agents	Total
1	70.00	0.3	66	1,386.00
2	70.00	0.2	152	2,128.00
3	70.00	0.1	1053	7,371.00
Totals	0.6		1271	10,885.00

Months	Amount
1	630.00
2	2,079.00
3	8,379.00
4	10,885.00

The above table details what happens when SIB Affiliates works in teams in specific areas or online, we have estimated that if our program is run accordingly to how we specified the first month of operations can see such a team Recruiting a minimum of 30 SIB Affiliates and be able to raise that number to 39 on the second month leading to 51 on the third month, and at least 66 SIB Affiliates on the fourth month.

Now if at least ten percent of those SIB Affiliates where able to work accordingly again, then the second tier of this row will mean that our original team is able to earn 20% of all membership fees from their second tier and also the same with the third tier of this program thereby building up to nearly 50, 000.00 in revenues on their fourth month of operations, now if say such a team was composed of five SIB Affiliates then that would mean that they will each be able to earn 10,000.00 monthly from this program alone.

Monthly payouts from policy holders

Total Payouts	
Policy	Sub Totals
Scholar	14,040.00
Life Cover	12,690.00
Total	26,730.00

Monthly Commissions payouts from the financial services you sold.

The above mentioned payouts can only be earned from those policies that you sold or that your team sold. You can also earn this income from Policy holders who are also your recruits for SIB Affiliates that means that to increase this revenue you have to sell as many of financial services as you can and also recruit SIB Affiliates to work under you, or you can also work in teams where you can join hands and sell as many of our financial services as you can to your target market, this allows you to increase your revenue substantially.

- ◆ We also make it easy for you to sell as many of our financial services as you can by giving you access to your very own website (Web App) where you can promote and sell our financial services to a larger audience online.
- ◆ You will notice that our web application make it easy for you to promote our financial services on Social Networks, and on other websites.
- ◆ We will also make sure that your web application (Website) stays updated and take advantage of the best technology has to offer to successfully help you make as much income as possible without you having to sell your house to cover marketing costs.

Monthly Payouts from Policy Holders

Policy	Number Holders	Payouts		SIB Affiliate Memberships			Payouts		
		%	Average	Silver	Gold	Suprime	Silver	Gold	Suprime
Scholar	30	0.3	130.00	0.4	0.75	1	468.00	877.50	1,170.00
Life Cover	30	0.3	117.50	0.4	0.75	1	423.00	793.13	1,057.50
Total									2,227.50

Policy	Number Holders	Payouts		SIB Affiliate Memberships			Payouts		
		%	Average	Silver	Gold	Suprime	Silver	Gold	Suprime
Scholar	90	0.2	130.00	0.4	0.75	1	936.00	1,755.00	2,340.00
Life Cover	90	0.2	117.50	0.4	0.75	1	846.00	1,586.25	2,115.00
Total									4,455.00

Policy	Number Holders	Payouts		SIB Affiliate Memberships			Payouts		
		%	Average	Silver	Gold	Suprime	Silver	Gold	Suprime
Scholar	810	0.1	130.00	0.4	0.75	1	4,212.00	7,897.50	10,530.00
Life Cover	810	0.1	117.50	0.4	0.75	1	3,807.00	7,138.13	9,517.50
Total									20,047.50

Total Payouts	
Policy	Sub Totals
Scholar	14,040.00
Life Cover	12,690.00
Total	26,730.00

We have assumed a simple practical growth rate for the above calculations which is that we assumed that at least ten percent of all members on your downline will be able to replicate what you have achieved which means that ten percent of your members can match your hardwork, and such a growth rate gives us the numbers above.

Conclusion

Note that in order for you or your team to reach the level of income depicted above from our Scholar Cover and also our Life Cover policies commissions then it will take you in average of four to six months of hard-work and we will assist you every step of the way.

In order for you to assess how much income a single individual or a team can make within SIB Affiliates programs then we shall refer to the table below.

Source of Income	Total
SIB Recruitment	10,885.00
SIB Policy Payouts	32,354.17
SIB Policy Commissions	26,730.00
Average Revenue	69,969.17
Team Members	5
Total each	13,993.83
Costs @ 15%	2,099.08
Total Payout	11,894.76

What you can see from above is that this is a very lucrative opportunity that can benefit you as an individual or even as a part of a team, we suggest a team of at least 5 members but that's not a restriction and members can increase team sizes depending on their daily work load.

I am Interested what must I do.

Well if you are interested on the above mentioned opportunity then you only have to follow the steps mentioned below. Make a decision as to which membership option you are willing to join our affiliate program under, and to help you make your choice here's is what you get with each membership option.

Supreme Affiliate.

Get a free Supreme Life Cover from Suprime Insurance Brokers for you and your family,
 And also qualify to earn the maximum possible income at each stage of your career with SIB Affiliates.
 Only Supreme Affiliate members can create and lead their own teams.

Gold Affiliate.

Get a free Gold Life Cover from Suprime Insurance Brokers for you and your family.
 Qualify to earn an average income from SIB Affiliates at each stage of your career with SIB Affiliates.
 A Gold Affiliate can only lead a team if he/she upgrades their membership to a Supreme Affiliate Member.

Silver Affiliate.

Get a free Silver Life Cover for you and your family.
 Qualify to earn an income from the SIB Affiliates at each stage of your career with SIB Affiliates.
 A Silver Affiliate can only create an lead a team if he/she upgrades their membership to a Supreme Affiliate Member.

Recruiter Membership

Get an opportunity to start working and building up your independent business and start earning once you:
 Recruit 10 SIB Affiliates.
 Sell 10 Life Covers or Scholar Cover Policies.
 Once you meet the minimum requirements mentioned above you will then qualify for a free SIB Affiliates Silver Membership and start earning an income.
 You can however upgrade your membership at any time using the funds you will be earning from this program.

Second fill in the application form which accompanies this informational pack, and follow the instructions mentioned on the form to submit it to us.

SIB Affiliate Application

1. Personal Information

First name:	[REDACTED]
Second name:	[REDACTED]
Surname:	[REDACTED]
ID Number:	[REDACTED]
Gender:	Male: <input type="checkbox"/> Female: <input type="checkbox"/> Other specify: [REDACTED]
Marital Status:	[REDACTED]
Date of Birth:	[REDACTED] / [REDACTED] / [REDACTED]
Age:	[REDACTED]

2. Contact Information

Cell	[REDACTED]
Tel	[REDACTED]
Fax	[REDACTED]
Email	[REDACTED]
Website	[REDACTED]
Facebook	[REDACTED]
Twitter	[REDACTED]

(<http://www.suprimeinsurance.co.za>)
 (<http://facebook.com/suprimeinsurance/>)
 @blueitserver

3. Address

Postal Address:	[REDACTED]
	[REDACTED]
Code:	[REDACTED]
Physical Address:	[REDACTED]
	[REDACTED]
Code:	[REDACTED]

4.

Select your preferred Affiliate Option to start working with us.
 Mark with an X where applicable.

Fees/Month

Supreme Affiliate	R 250,00	[REDACTED]	[REDACTED]
Gold Affiliate	R 210,00	[REDACTED]	[REDACTED]
Silver Affiliate	R 170,00	[REDACTED]	[REDACTED]

5. Payment Options

Direct Deposit

Suprime Insurance Brokers Pty LTD	
Bank Name	First National Bank (FNB)
Account No:	6252 2806 655

Suprime Insurance Brokers Pty LTD	
Bank Name:	Standard Bank
Account No:	2401 9331 8

Your Banking Details

Account Holder	[REDACTED]
Bank Name	[REDACTED]
Account Number	[REDACTED]
Branch Code	[REDACTED]

I declare that the information provided above is accurate and correct to the best of my knowledge, and that I will report any changes to this information to SIB Affiliates as soon as I become aware of changes henceforth. I also understand that Suprime Insurance Brokers will not be held liable for any loss due to the incorrect information provided above and also that it is my sole responsibility to make sure that the information provided stays updated.

Once you are done filling in this application form you can hand it over to your recruiter, broker, or send it back to us using either one of the following methods: scan and email the form or fax it back to us. Our contact details can be found within this package.

Signature:

SUPRIME FAMILY COVER

For your relief and comfort

FAMILY

PREMIUM

STATUS	AGE BAND	BRONZE	SILVER	GOLD	SUPREME
Principal member	18-64 years	R5 000.00	R10 000.00	R15 000.00	R25 000.00
Spouse	18-64 years	R5 000.00	R10 000.00	R15 000.00	R25 000.00
Child	14-20 years	R5 000.00	R10 000.00	R15 000.00	R25 000.00
Child	06-13 years	R2 500.00	R5 000.00	R7 500.00	R12 500.00
Child	01-05 years	R1 500.00	R2 500.00	R3 750.00	R6 250.00
Child	0-11 months	R1 000.00	R1 500.00	R2 000.00	R3 125.00
Monthly premiums		R50.00	R100.00	R140.00	R180.00

EXTENDED

PREMIUM

AGE BAND	BRONZE	SILVER	GOLD	SUPREME
21-64 years	R5 000.00	R10 000.00	R15 000.00	R25 000.00
Monthly premiums	R80.00	R120.00	R150.00	R250.00
AGE BAND	BRONZE	SILVER	GOLD	SUPREME
65-75 years	R5 000.00	R10 000.00	R15 000.00	R25 000.00
Monthly premiums	R100.00	R150.00	R200.00	R300.00

SINGLE CLIENTS

PREMIUM

AGE BAND	BRONZE	SILVER	GOLD	SUPREME
18-64 years	R5 000.00	R10 000.00	R15 000.00	R25 000.00
Monthly premiums	R40.00	R90.00	R130.00	R170.00
AGE BAND	BRONZE	SILVER	GOLD	SUPREME
65-74 years	R5 000.00	R10 000.00	R15 000.00	R25 000.00
Monthly premiums	R60.00	R110.00	R150.00	R190.00
AGE BAND	BRONZE	SILVER	GOLD	SUPREME
75-84 years	R5 000.00	R10 000.00	R15 000.00	R25 000.00
Monthly premiums	R80.00	R130.00	R190.00	R300.00

Waiting period of 6 months for a member aged 18-74 & 9 months for all members aged 75-84 years.

Only 1 spouse and up to 7 children less than the age of 20 years per principal member is allowed.

If premiums are not paid/ received for 2 consecutive months, the policy will lapse on the 5th of third month.

No claim will be paid for suicidal death before 2 years of the policy being in force.

Business account details

Bank: First National Bank (FNB)
 Account Holder: Suprime Insurance Brokers
 Account no.: 62522806655

Bank: Standard Bank
 Account Holder: Suprime Insurance Brokers
 Account no.: 240193318



Suprime Insurance Brokers Pty LTD
Reg: 2014/ 284816/ 07
Thohoyandou (Stag Village Building)
Opposite Caltex Garage, 2nd Floor,
Office no 5.

Tel : 015 962 2011
Cell: 079 047 1559
Cell: 079 908 2034

Email :Suprime.insurance@gmail.com

SUPRIME FAMILY COVER

Application form

Name	<input type="text"/>
Surname	<input type="text"/>
Id no./ Passport	<input type="text"/>
Address	<input type="text"/>
Marital status	<input type="text"/>

Tell/ Cell	<input type="text"/>
Plan number	<input type="text"/>
Staff number	<input type="text"/>
Occupation	<input type="text"/>
Date joined	<input type="text"/>

Spouse details:

First name	Surname	Id number/ Passport
<input type="text"/>	<input type="text"/>	<input type="text"/>

Children's details:

First name	Surname	Id number/ Passport
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
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Extended family details:

First name	Surname	Id number/ Passport
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
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Bank: Standard Bank
Account Holder: Suprime Insurance Brokers
Account no.: 240193318

SIB Affiliate Program
<http://www.suprimeinsurance.co.za>

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