



# **Agency Emergency FUND**

We know this is a difficult time for agents, & therefore, CLLC wants to help.

As part of our efforts to support agents impacted by COVID-19 we recently introduced the Agency Emergency Fund with a total of **\$200,000 CAD** in tuition payments to be deferred until 2021.

### Who's eligible for CLLC's Agency Emergency Fund Deferral?

To qualify, *Super Active Agents* must:

- Have an office, pay rent & wages to more than 5 employees
- Have a signed contract with CLLC
- Have sold at least 300 weeks in 2019

To qualify, *Active Agents* must:

- Have a signed contract with CLLC
- Have sold at least 100 weeks in the last 3 years

### Do I have to be a CLLC current agent?

Yes. To qualify for the fund, you must be a current agent & have a signed contract.

### What is the difference between Super Active Agents & Active Agents?

Super active agents are those who work closely with CLLC & have sold at least 300 weeks in 2019. Active agents are those who have sold 100 weeks in total during the last 3 years - between January, 2017 & December, 2019.

How much is CLLC's emergency fund per agency?

Super Active Agents are entitled to receive up to \$4,000 CAD in tuition deferrals while Active Agents are entitled to receive up to \$1,000 CAD in tuition deferrals.

What does a payment deferral mean?

Eligible agents can keep 100% of their approved student tuition fees for 12 months. This is to slightly help their cash flow during the recovery from COVID-19.

Why are there varying amounts?

Super Active Agents send CLLC more students, therefore, we are offering more funds to support their students. While Active Agents have lower overhead cost to operate their businesses.

Why is CLLC doing this?

If you check [www.ALYRAJAB.com](http://www.ALYRAJAB.com) you will appreciate the innovative and ethical leadership of CLLC, and giving back to the industry has always been one of CLLC's core values.

What does CLLC benefit from this program?

Many of our agency partners highlighted their cash flow difficulties, while CLLC is dealing with its own challenges of recruiting students in 2020. Therefore, this program was designed to help both CLLC and its partners overcome these obstacles.

What does it mean to have an office, pay rent & wages, & why did CLLC make that decision?

We're focusing not only on agents who have suffered financially due to their high rent and wages, as we also understand there are many ways agents approach their businesses & having high overhead isn't a representation of the care they give their students.

The spirit of the program is to support our active agents by deferring their payments.

That said, choosing to invite these two categories is one way for CLLC to keep the program focused & ensure we're providing meaningful support.

### What type of tuition payments does CLLC's emergency fund cover?

CLLC has been impacted by COVID-19 like everyone else in our industry. However, in the spirit of innovation & helping each other, we created this program to help you without harming CLLC.

Therefore, we are happy to allow you to keep 100% of the tuition of any **Online Live Classes**, or **in-person** sold weeks, for 12 months from the student start date to help you out during this difficult time.

### When does this program begin & end?

CLLC will accept any application with a start date of June 01, 2020 until Dec. 31, 2020.

Example: If a student starts on Dec. 1, 2020, you can keep 100% of the tuition until Dec. 1, 2021.

### Can I pay CLLC back through future commission?

Yes. However, the payment deadline must be respected.

### How does CLLC calculate the emergency fund?

Based on the net tuition in the invoice & after the commission & discounts are deducted.

### What if I can't pay CLLC back?

By creating this program CLLC has accepted the risk. No legal action will be taken if you can't pay CLLC back. The spirit of this program is to help you keep your business.

### How does the invitation process work?

Starting on May 20, 2020, CLLC's team will be inviting eligible agents via email to apply for the emergency fund. All invitations will be sent out by May 22, 2020.

### How does the application process work?

Those who receive an invitation will have to reply by May 29, 2020.

A final email will be sent from CLLC which will include a confirmation letter to outline the emergency fund deferral.

## What if a student wants to pay CLLC directly?

Those agents who prefer that students pay CLLC directly are not eligible for the emergency fund.

## How does CLLC's refund policy work with no upfront payment for the entire invoice?

CLLC's refund policy will be respected.

Any tuition amounts kept by agents as part of this program, and not received by CLLC, should be refunded to the students directly by their agent.

## If I accept the invitation, how long will it take to receive your final confirmation?

If CLLC invites you, and you accept it, then the final confirmation will be sent by June 5, 2020.

## If I delay my payment back to CLLC will interest be charged?

No. In the spirit of the program interest will not be charged in any repayments.

## Can I be eligible for these three programs combined?:

- The Emergency Fund
- The \$1,000,000 CAD In Savings
- The \$1,000,000 CAD Healthcare Heroes program?

Yes. These programs have been set aside to support all our agents, even the non-active ones, who were impacted by COVID-19.

Learn more about:

- [The \\$1,000,000 CAD In Savings](#)
- [The \\$1,000,000 CAD Healthcare Heroes program](#)

## Why aren't all agents eligible?

CLLC wants to support as many agents as possible in a meaningful way. As listed below, we have other programs to help our agents:

- [The \\$1,000,000 CAD In Savings](#)
- [The \\$1,000,000 CAD Healthcare Heroes program](#)

## What if I am eligible but decide not to participate?

We appreciate your concern for others & we thank you for thinking of others.