



Circle of Rewards Referral Partner CEO & Founding Circle Memberships

At the core of ARF Financial's Circle of Rewards (COR) Membership Program is its ongoing commitment to provide industry-leading loan products and customer service to member clients, while paying top dollar commissions, milestone bonuses, fee revenue, and investment returns that build wealth and steady income for our member partners. Below is a side-by-side comparison of the two COR Memberships available.

COR MEMBERSHIP BENEFITS	CEO CIRCLE	FOUNDING CIRCLE
Annual Network Fee	\$1,000	\$0
Up-Front Commissions Paid on New Loans*	4% + 4% (8% total)	3%
Residual Commissions*	8% - for the life of the client	3% - for 3 years
Commissions on I/O Flex Pay Loans and Rollover Period	4% + 4% (8% total)	3%
Up-Front/Over Time Commissions on BANKROLL Revolving LOC	4% + 4% (8% total)	3%
Access to WINDFALL Loan Investment Program	YES	NO
Circle of Rewards Calendar Year Performance Bonuses	1% Bonus for Every \$500,000 funded up to a \$25,000 annual cap	N/A
Circle of Influence Override on RP's Recruited - 1st Tier Only	1%	N/A
Share of COI Network Fee on RP's Recruited - 1st Tier Only	50% plus \$5,000 Bonus for every 50 CEO level RP's recruited	N/A
Marketing Materials and Customization	Dedicated URL, ARF Landing Page, Co-branded Application, and Co-branded Marketing Materials	Dedicated URL and Co-branded Marketing Materials



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ARF FINANCIAL

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To retain the CEO Circle Member benefits detailed above, RP must maintain an active membership which may require payment of an annual membership fee. ARF Financial LLC is licensed by the California Department of Business Oversight (License No. 6037958). Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and ARF's standard underwriting guidelines.