



# Market Guidelines

Presented By:  
Executive Consultant  
Doug Parker



# Launch Timeline and Overview



## Live Launch November 1, 2017

- Open enrollment begins at 8:00 am CT
- \$75.00 CAD Independent Consultant (ICs) fee and \$25.00 CAD monthly website fee will be waived during open enrollment (11/1/2017 until 1/12/2018).
- All Independent Consultants (ICs) who enroll during this period will be designated as Founding Consultants. Each Founding Consultant will receive a pin in the mail after 1/12/2018.
- Website billing information will be taken at enrollment for payment processing beginning January 2018.



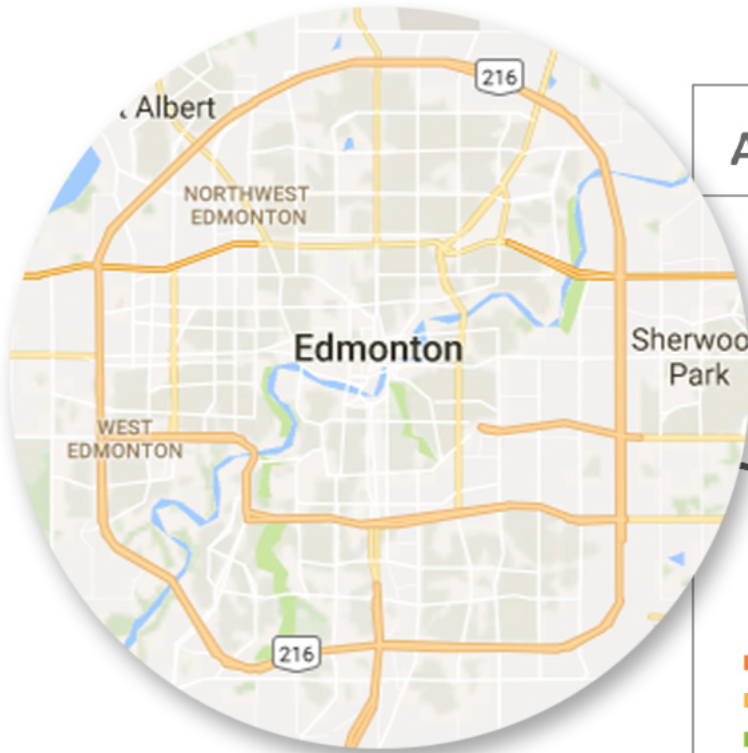


# Market Details

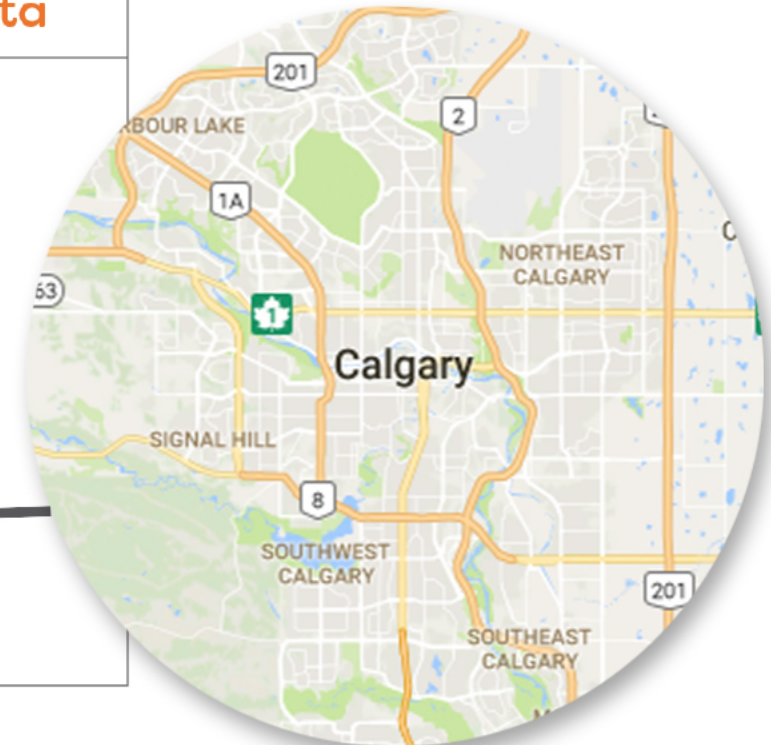
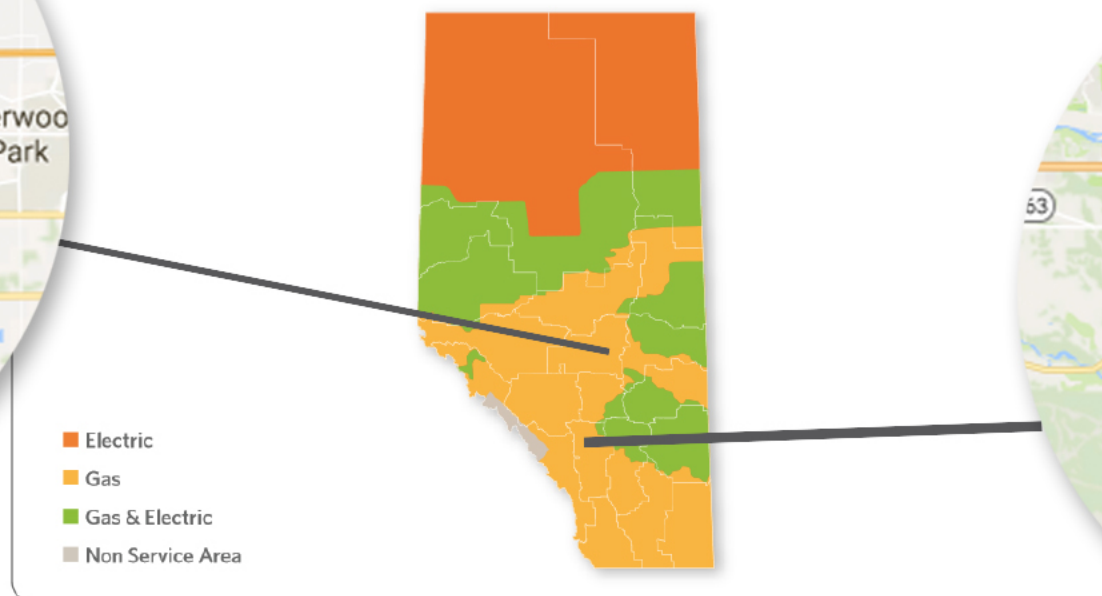




# Alberta Market Overview



## Ambit Energy Canada Service Area: **Alberta**



### 1.4 Million Potential Customers

Ambit Energy Canada is an Independent Retail Electricity and Natural Gas provider, whose rates are not regulated by a provincial or municipal government or agency. We are not affiliated with, or endorsed by, any local utility or the Government of Alberta.

# Alberta Market Overview



Market	Phone No.	SITE ID used for enrollment	Elec/ Gas	Resi/ Comm	Rescission Period	Switch Timeframe	How is Free Energy Paid?
ATCO Electric	Customer Service: (800) 668-2248  Outage: (800) 668-5506	13-digit SITE ID Number begins with '0010'.	E	Both	10 Calendar Days	1-5 Business Days	N/A
ATCO Gas	Customer Service: (888) 511-7550  Outage: For Edmonton Area – (780) 420-5585 For Calgary Area – (403) 24-7222 All other areas – (800) 511-3447	13-digit SITE ID Number begins with: <ul style="list-style-type: none"><li>• ATCO Gas North SITE ID Numbers begin with '0001'.</li><li>• ATCO Gas South SITE ID Numbers begin with '0003'.</li></ul>	G	Both	10 Calendar Days	1-5 Business Days	N/A

# Alberta Market Overview



- Ambit Energy Canada (AEC) is known as:
  - **Electric:** Competitive Marketer or Competitive Retailer
  - **Gas:** Competitive Marketer or Competitive Retailer
- AEC will offer Residential and Small Business services in the following service areas:
  - ATCO Electric
  - ATCO Gas
- Consultants may begin enrolling Customers on November 1, 2017.
- Customers will not switch to AEC until after their 10 calendar day rescission period has expired after November 1, 2017.
- Customer's will not go into 'Pending' status until their TPV and Deposit requirement (if applicable) has been satisfied.

# Alberta Market Overview



## ATCO Electric:

- In the event of an emergency (such as power outages, meter issues, downed power lines, etc.), Customer should contact ATCO Electric at (800) 668-5506.
- For information via web, go to <http://www.atcoelectric.com/>

## ATCO Gas:

- In the event of an emergency (such as power outages, meter issues, downed power lines, etc.), Customer should contact ATCO Gas:
  - Edmonton Area at (780) 420-5585.
  - Calgary Area (403) 245-7222.
  - All other areas (800) 511-3447.
- For information via web, go to <http://www.atcogas.com/>

**\*\*NOTE\*\*** Please contact Ambit Energy Canada for all billing inquiries regarding both Supply and Delivery portion of the invoice before contacting ATCO Electric or ATCO Gas.

# Requirements to Complete IC Enrollment



- To enroll as an IC for Ambit Energy Canada (AEC), individuals must have an address in Canada.
- ICs must be Canadian residents. One of the following must be provided during the enrollment process to verify age and identity:
  - Social Insurance Number (as individual), or
  - Business Number (as an entity)
- To enroll a business entity as an IC for AEC, please consult the Policies & Procedures document provided for download in PowerZone.



# First Steps: Becoming an IC

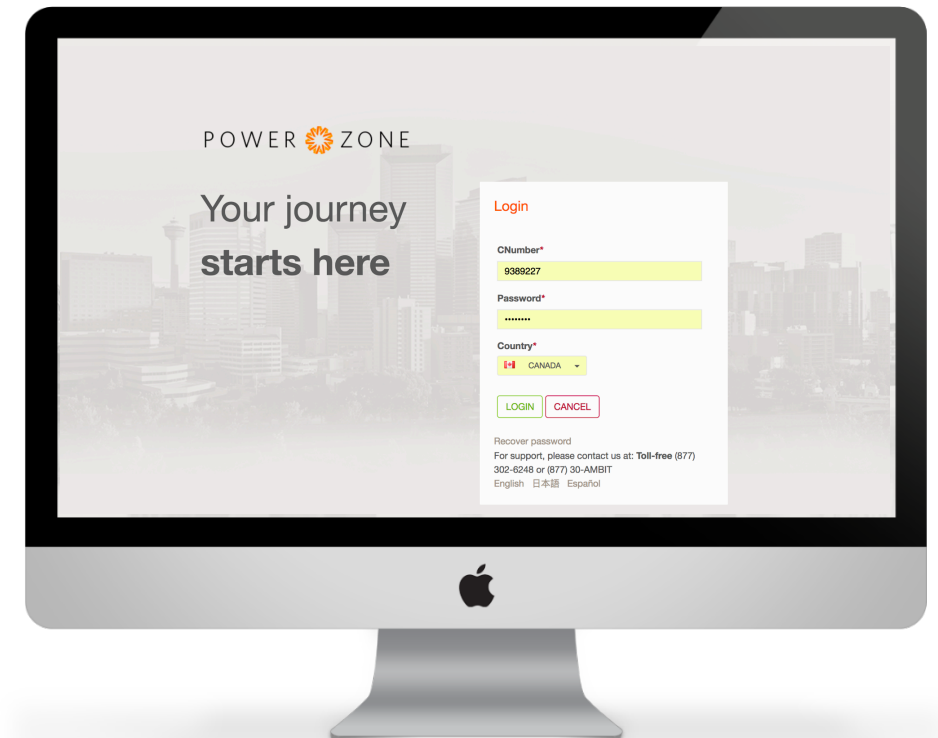


- Visit your Sponsor's website and click "Join Now" to enroll yourself as an IC.
- During enrollment, pick a handle for your Personal Websites:
  - a) For Consultants: [www.yourhandle.myambit.ca](http://www.yourhandle.myambit.ca).
  - b) For Customers: [www.yourhandle.joinambit.ca](http://www.yourhandle.joinambit.ca).
- Visit your new Personal Site for Customers and enroll yourself as your first energy Customer.
- Log in to PowerZone, complete Alberta Certification which includes executing a Joint Network Sellers Agreement and creating your Badge Identification. Congratulations, your sites are now active and ready to use.

# First Steps: How to Log In to PowerZone



- AEC ICs can access PowerZone from two (2) places:
  - a) Directly at [www.powerzone.ambitenergy.ca](http://www.powerzone.ambitenergy.ca).
  - b) From the quick links page at [www.ambitenergycanada.ca](http://www.ambitenergycanada.ca).
- PowerZone contains all the information you will need to facilitate the enrollment of new Personal Customers or to personally sponsor new ICs. This includes the following:
  - a) Paper enrollment checklist forms.
  - b) Customer Product Sheet document.
  - c) Alberta and U.S. Certification process.
  - d) Compensation Plan Summary.
  - e) Approved Business Presentations and scripts (English).
  - f) Badge Identification template.
  - g) Joint Network Sellers form.
  - h) Important reports.



# Next Steps: Traveling to Canada



## Know before you go!

United States (US) based ICs who plan to market to prospective Canadian Customers and/or Consultants and who do not travel to Canada then your income is 100% U.S. sourced and not subject to Canada tax reporting or withholding.

If a US based IC plans to travel to Canada, be proactive and follow these simple steps:

1. Notify AEC of your plans to travel to Canada. There are income tax withholding considerations we can help you with.
2. The IC must apply for a waiver thirty (30) days prior to service beginning or thirty (30) days prior to initial payment for service.
  - a) A copy of the exemption waiver must be given to AEC.
  - b) If no waiver is received, AEC must withhold 10% or 15%, as applicable, of payment related to Canadian business.
3. For more information on how to apply for a waiver, visit <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/r105-regulation-105-waiver-application.html>.



# Next Steps: Traveling to United States



## Know before you go!

If you are a Canada-based IC who plans to market to prospective United States (US) Customers and/or Consultants and who does not travel to US then your income is 100% Canada sourced and not subject to US tax reporting or withholding.

If a Canada based IC plans to travel to the US, be proactive and follow these simple steps:

1. US requires reporting and withholding UNLESS the two exceptions below are met in a calendar year:
  - a) The Canadian Consultant is not present in the US for more than 90 days AND
  - b) The compensation from their US business does not exceed \$3,000.
2. If the above are not met, the Canadian Consultant must complete Form W-8BEN-E to avoid withholding. For more information, visit <https://www.irs.gov/forms-pubs/about-form-w-8ben-e>

# Next Steps: Enrolling Personal Customers Online



**Part of your role as your Customer's Personal Consultant is to make the process of switching hassle-free.**

- You may send your personal Customer a link to your Personal Website for Customers, and they can complete the enrollment process on their own.
- Or you can pull up your Personal Website for Customers at [www.yourhandle.joinambit.ca](http://www.yourhandle.joinambit.ca) and click the “Enroll Now” button.
- Let the Customer know that AEC will begin taking enrollments on November 1 and the Customer will need to complete a short third party verification call before switching their service once their 10 calendar day right to cancel period has expired.
- Thank them for their trust and remind them again of your goal for your new business. Provide them with your personal contact information and encourage them to call you if they have any questions.
- Always remember to wear your AEC badge displaying your identification card to identify yourself as an AEC IC and have your business cards handy. This is a requirement set out by the Province of Alberta.

# Requirements to Complete Customer enrollment



It is highly encouraged to have a copy of the Customer's bill for enrollment.

- A 13 digit numeric SITE ID is required for enrollment. This will identify the Customer's unique point of service delivered to their home or business. You can find the SITE ID number on their utility invoice. It begins with '0010, 001, or 003'.

**Retailer Company**

Your Name  
Your Address  
Your Town AB

Account Number: 123456789-10  
Statement Date: MM/DD/YY

SITE ID	FROM MM/DD	RATE CODE	ENERGY USED (GJ)	CHARGE DATE
0001000000000	TO MM/DD	Residential	Total GJ used	MM/DD/YY

MM/DD to MM/DD Cost of Gas \$ x GJ used = \$  
MM/DD to MM/DD Cost of Gas \$ x GJ used = \$

**ENERGY CHARGES**

Administration Charge	\$
Cost of Gas	\$
<b>Sub Total</b>	\$
GST	\$
<b>CURRENT ENERGY BILLING</b>	\$

**GJ Consumption By Billing Cycle**

**DELIVERY CHARGES**

SITE ID	FROM MM/DD	TO MM/DD	ENERGY USED (GJ)
0001000000000	MM/DD	MM/DD	GJ used



# Requirements to Complete Customer enrollment: Credit Check / Deposit



## **A soft credit check is required before electric and/or natural gas service is established**

- A Customer's Energy Credit Score is obtained through TransUnion (credit reporting agency) and determines if a deposit is necessary.
- Deposit amount must be paid in full when applying for service to avoid cancellation of an application for enrollment. Customer will be given the option of paying their deposit in full by bank draft or online banking payment at one of the five (5) financial institutions during the enrollment process. Split deposit option is not available at this time.
- Deposits from a Residential Customer for the supply of electricity and/or natural gas will be no more than 30% of the Customer's yearly bill, as estimated by the marketer. If it is determined the deposit amount collected is greater than the 30% allowable amount, then Ambit Energy Canada will issue a credit to the Customer's next invoice.
- Customers without a Social Insurance Number (SIN) or whose SIN cannot be verified on the second attempt will be assessed the max deposit.

## **Deposit Refunds are issued after 12 consecutive months of on-time payments**

- The deposit refund will be refunded within 15 days following the end of 12 months or if service cannot be fulfilled or if the Customer cancels their Contract.
- If the Customer cancels service, the deposit will be applied to the account balance and any remaining credit will be applied to the Customer's final invoice due date.

# Requirements to Complete Customer enrollment: Online Banking Payment (Deposit)



**A Customer will have the option to pay their deposit payment In-Person or via Online Bill Payment.**

Customer will need to have their Ambit Energy Canada account number (ACXXXXXXX) and invoice available when making a payment at any of these bank's branch locations:

- Royal Bank of Canada
  - CIBC
  - Toronto Dominion
  - Scotia Bank
  - Bank of Montreal (early 2018)
- If we do not receive the Customer's deposit payment In-Person or via Online Bill Payment within 30 days from the enrollment date, then the enrollment request will be canceled.
  - Customer's will not go into 'Pending' status until the Deposit requirement has been satisfied.

**Customers can call us at (877) 282-6248 to speak to a Customer Care representative for more details.**

# Requirements to Complete Customer enrollment: Deposit Waiver



**Residential Customer's have the option to submit a Utility letter of Credit Reference to replace a deposit requirement, at time of enrollment.**

- The letter must be on the Customer's previous utilities letter head, must clearly indicate invoice has been paid on time for twelve (12) consecutive months and the full name on the letter of credit from the utility company must match the enrollment application Ambit Energy Canada has on file.
- If we do not receive the Customer's Letter of Credit Reference within 30 days from the enrollment date, then the enrollment request will be canceled.
- Customer's will not go into 'Pending' status until the Deposit requirement has been satisfied.

**Customers can fax the letter to (877) 534-7988 or email to [careaction@ambitenergycanada.ca](mailto:careaction@ambitenergycanada.ca). Customers can call us at (877) 282-6248 to speak to a Customer Care representative for more details.**



# Third Party Verification Process



## Third Party Verification:

Third Party Verification (TPV) is a process that confirms the Customer's request to switch their service to Ambit Energy Canada. TPV is required for each SITE ID service address enrolled and must be completed by the primary account holder. Customers can wait to be contacted by a TPV agent or they can call in to (800) 506-3151. TPV must be completed in order for the switch request to generate. Customer's will not go into 'Pending' status until TPV and Deposit (if applicable) requirement is satisfied.

## Verification Process:

The TPV agent (live agent) will verbally verify the following information with the Customer:

- **Caller's Name:** Must be the primary account holder
- **Date and Time:** Verify the current date and time (yes/no)
- **Date of Birth:** The DOB entered during the enrollment
- **Last 4 of Social Insurance Number (SIN) / Business Number (BIN):** The Customer will need to confirm the last 4 of the SIN or BIN on the account
- **SITE ID Service Address:** The location that is switching to Ambit Energy Canada
- **Billing Address:** The location that will receive Ambit Energy Canada correspondence
- **Product Plan:** TPV will confirm the rate, term length and plan selected during the enrollment
- **Rescission Period:** Verify the customer has right to cancel without penalty within 10 calendar days
- **Authorization:** "Do you understand that Ambit Energy will be the supplier of your electric and/or natural gas service?"

# Invoicing & Rescission



## **Invoicing:**

- AEC will generate an invoice for the Customer.
- There will be no changes to the Customer's regular billing cycle or information.
- Upon enrollment, AEC will be responsible for the supply of service, but will invoice the Customer for both supply and delivery charges. The invoice will be divided into three parts:
  - Supply Charge (Ambit Energy Canada)
  - Delivery Charge (ATCO)
  - Taxes
- Dual Commodity Customer's will receive a single bill for each commodity. Ex: Customer enrolled in both Electric and Gas will receive a separate Electric invoice and a separate Gas invoice from Ambit Energy Canada.

## **Rescission or Cancellation:**

- All Customers have the right to cancel their Agreement without penalty within ten (10) calendar days upon receipt of the Marketing Contract (Terms and Conditions and Product Sheet).
- If a Customer cancels service with AEC without choosing a new Retailer, the Customer will be returned to their Regulated Rate Provider.
- Customer's will not go into 'Pending' status during the ten (10) calendar day rescission period.





# Product Offerings



# Alberta Residential Products



Alberta	ATCO Electric	
Electric Product Plan(s)	Rate	Early Exit Fee
Alberta Select Variable Plan	Variable	No
Alberta Select – 12 Month Term Plan*	Term	\$75
Alberta Select – 24 Month Term Plan*	Term	\$100
Alberta Select – 36 Month Term Plan*	Term	\$125

Alberta	ATCO Gas	
Gas Product Plan(s)	Rate	Early Exit Fee
Alberta Select Variable – Natural Gas Plan	Variable	No
Alberta Select – 12 Month Term Natural Gas Plan*	Term	\$75
Alberta Select – 24 Month Term Natural Gas Plan*	Term	\$100
Alberta Select – 36 Month Term Natural Gas Plan*	Term	\$125

\*For Customers on a term plan, the rate will remain the same throughout the term selected. A Term Expiration Notification is mailed out 35 days prior to the term plan expiration date. Unless a new plan is selected prior to the term plan expiring, Customers will automatically roll to a 12-Month Term Plan.

All fees displayed are in Canadian Dollar (CAD)

**Residential Customer Flyers with rates for each incumbent are available in PowerZone:**

For Canada, customer flyers are located in the Business Tools Tab > Advertising Tool Kit > Customer Flyers

# Alberta Residential Products



## Is defined as a Residential Customer whose usage is:

- **Electric:** available for use by a single and separate household through a single-phase service at secondary voltage through a single meter.
- **Gas:** no more than 1,200 gigajoule (GJ) per year. Ex: 1 Therm = 0.1055056 GJ. Therefore, 1200 GJ annually would equal 11,383 Therms annually (949 Therms per month)

## Residential SITE ID rules:

- A Customer can enroll only 1 Residential SITE ID at the time of signing up for both electric and gas at the same SITE ID service address.
- We cannot sign up Customer's in the City of Medicine Hat service area; municipality is not deregulated

## General Information:

- Alberta Residential Customers are not eligible for Free Energy or Travel Rewards at this time
- Alberta Microgeneration Residential Customers are not eligible for Ambit Energy Canada services.
- Alberta REA (Farm/Irrigation) Residential Customers are not eligible for Ambit Energy Canada services.
- Consolidated billing is not available

# Alberta Small Business Products



Alberta	ATCO Electric	
Electric Product Plan(s)	Rate	Early Exit Fee
AB Small Commercial Variable Plan	Variable	No
AB Small Commercial 12 Month Term Plan*	Term	\$250 **

Alberta	ATCO Gas	
Gas Product Plan(s)	Rate	Early Exit Fee
AB Small Commercial Variable – Natural Gas Plan	Variable	No
AB Small Commercial – 12 Month Term Natural Gas Plan*	Term	\$250 **

\*For Customers on a term plan, the rate will remain the same throughout the term selected. A renewal notification is mailed out 35 days prior to the term expiration date. Unless a new plan is selected prior to the term plan expiring, Customers will automatically roll to a 12-Month Term Plan.

\*\*Early Exit Fee is a minimum of \$250 CAD, plus the Customer's contracted rate per kWh/GJ (gigajoule) minus Ambit Energy Canada's current offer rate per kWh/GJ, multiplied by the Customer's average monthly usage to date, multiplied by the remaining months in the Term.

All fees displayed are in Canadian Dollar (CAD)

**Commercial Customer Flyers with rates for each incumbent are available in PowerZone:**

For Canada, customer flyers are located in the Business Tools > Customer Tools > AB Pricing Flyer

# Alberta Small Business Products



## Is defined as a **Commercial Customer** whose usage is:

- **Electric:** service is below 500 kilowatts (kW). Ex: kW x number of hours = kWh
- **Gas:** 1,200 gigajoule (GJ) per year but no more than 8,000 GJ annually. Ex: 1 Therm = 0.1055056 GJ. Therefore, 1201-8000 GJ annually would equal 11,383-75,825 Therms annually (949-6319 Therms per month)

## **Commercial SITE ID rules:**

- A Customer can enroll only 1 Commercial SITE ID at the time of signing up for both electric and gas at the same SITE ID service address.
- If more than 1 Commercial SITE ID needs to be placed on the account, please fill out the Commercial Enrollment Request form in PowerZone and indicate the AC# of the originally enrolled account.
- PowerZone / Customer Tools / Small Commercial Enrollment Request
- We cannot sign up Businesses in the City of Medicine Hat service area; municipality is not deregulated.

## **General Information:**

- Alberta Commercial Customers are not eligible for Free Energy or Travel Rewards, at this time.
- Alberta Microgeneration Commercial Customers are not eligible for Ambit Energy Canada services.
- Alberta REA (Farm/Irrigation) Commercial Customers are not eligible for Ambit Energy Canada services.
- Consolidated billing is not available





# Certification Overview



# IC Certification Requirement



## What is it?

- Created by Ambit Energy Canada (AEC) to ensure our Consultants are aware of AEC policies and procedures as well as province regulatory requirements.
- Consultants must take a quiz covering Ambit Energy Canada products, as well as policy and regulatory information crucial to the Alberta market.
- Consultants must execute the Network Sellers Joint Election form.
- Consultants must execute the Canada Badge ID requirement.
- While the system will allow 1 Customer enrollment through an uncertified Consultant's website, any additional enrollments will be blocked until certification is complete.

The error message below will display when attempting to enroll a new Customer through an uncertified Consultant's website:

The screenshot shows a web form with a light gray background and an orange vertical bar on the left. At the top, there is a link "View the rates for your area" in orange text. Below this is a red-bordered box containing a red error message. Under the box, there are three form fields: "Zip Code \*" with the value "07032", "Customer Type \*" with radio buttons for "Residential" (selected) and "Commercial", and "Are you a current Ambit Energy customer? \*" with radio buttons for "Yes" and "No" (selected). At the bottom is a green button labeled "Show Me My Rates".

View the rates for your area

**We are unable to enroll you as a Customer at this time because your Consultant's website is temporarily inactive pending certification. Please contact your Independent Consultant for more information. We apologize for the inconvenience.**

Zip Code \* 07032

Customer Type \* ☒ Residential ☐ Commercial

Are you a current Ambit Energy customer? \* ☐ Yes ☒ No

Show Me My Rates

# IC Certification Requirement



## How do I get Certified?

- Log in to PowerZone and follow the links to the Certification page within AmbitU.



- Consultants may prepare for the Quiz by:
  - Reviewing the Market Profiles for each market.
  - Watching the “Build Your Business the Right Way!” video.
- Take the Quiz!
- Consultants are allowed as many opportunities as needed to successfully complete the quiz.

# IC Certification Requirement



## Network Sellers Joint Election – What is it?

- The Canada Revenue Agency (CRA) has created the Network Sellers Method for Goods and Services Tax (GST) compliance. Under this method, Independent Consultants do not include their network commissions and revenues in their calculation to determine whether they are small suppliers for GST registration purposes. Consequently, most sales representatives do not need to register for GST purposes.
- Ambit Marketing Canada, ULC is approved by the CRA to use the Network Sellers' Method and is required to have this joint election on file for all Independent Consultants that may earn a commission or residual payment in Canada.
- Consultants must execute the Network Sellers Joint Election form. Don't worry, the form is easy to navigate!
- Please keep a copy of your executed Joint Network Sellers Election form for your records.
- If your information changes (such as Authorized Representative or Business name, etc.) or to submit a new copy, go to PowerZone / Customer Tools / Joint Network Sellers Election Form

**Network Sellers Method (NSM)**  
**Joint Election**

The Canada Revenue Agency (CRA) has created the Network Sellers Method for Goods and Services Tax (GST) compliance. Under this method, Independent Consultants do not include their network commissions and revenues in their calculation to determine whether they are small suppliers for GST registration purposes. Consequently, most sales representatives do not need to register for GST purposes.

Ambit Marketing Canada, ULC is approved by the CRA to use the Network Sellers' Method and is required to have this joint election on file for all Independent Consultants that may earn a commission or residual payment in Canada.

**Information on Network Seller**

Business Number	72475 3124	GST 72475 3124 RT0001
Legal Business Name	Ambit Marketing Canada, ULC	
Contact Person	Molly Butts	
Title	Vice President, Corporate Tax	

**Information on Independent Consultant** \* Indicates Required Field

Business Number	RT
Legal Business Name	
Authorized Representative	
*Independent Consultant Name	
*Telephone Number	

By signing this document, we jointly elect to have the NSM rules apply to network commissions at all times when an approval granted to the network seller is in effect. We understand that this election is not valid if the application by the network seller to use the NSM is refused.

**CERTIFICATION - NETWORK SELLER**

I hereby certify that the information given in this election, and any document attached, is true, correct and complete to the best of my knowledge and that I am authorized to sign on behalf of the Network Seller.

	Chief Executive Officer
Signature of Authorized Representative of Network Seller	Title of Authorized Representative
Jere Thompson, Jr.	2017-11-01
Printed Name	Date (YYYY-MM-DD)

**CERTIFICATION - INDEPENDENT CONSULTANT OR AUTHORIZED REPRESENTATIVE**

I hereby certify that the information given in this election, and any document attached, is true, correct and complete to the best of my knowledge and that I am authorized to sign on behalf of the Independent Consultant.

e-Signature of Independent Consultant or Authorized Representative	Title of Independent Consultant or Authorized Representative
	2017-09-20
Printed Name	Date (YYYY-MM-DD)

**AMBIT ENERGY**  
CANADA

PLEASE KEEP THIS DOCUMENT FOR YOUR RECORDS



# IC Certification Requirement



## Congratulations! You are Certified!

- Upon successful completion of the quiz, Consultants will be Certified!
- Customers can now be enrolled in any Alberta market.
- A certificate can be printed for the Consultant's records.



# IC Certification Requirement



## Important Things to Know:

- As in all markets, telemarketing and door-to-door campaigning are prohibited.
- When speaking to a potential Customer, for the purpose of selling Ambit Energy Canada services, you must always wear your Ambit Energy Canada badge displaying your identification card to identify yourself as an Ambit Energy Canada Independent Consultant and have your business cards handy. This is a requirement set out by the Province of Alberta.
- If asked, Consultants should advise potential Customers that Ambit Energy Canada is an Independent Retail Electricity and Natural Gas provider, whose rates are not regulated by a provincial or municipal government or agency. We are not affiliated with, or endorsed by, any local utility or the Government of Alberta.
- When speaking to potential Customers, Ambit Energy Canada Consultants may only use Ambit Energy Canada approved marketing materials. If you have a marketing idea and would like authorization, send a descriptive E-mail to [marketingteam@ambitenergy.com](mailto:marketingteam@ambitenergy.com).
- Under no circumstances should a Consultant contact the provincial or municipal government or regulatory agency for Consultant or Customer needs. Please direct your questions to Consultant Support for resolution.
- Best advice... When in doubt, contact Consultant Support.





# Compensation Overview



# Eligibility and Payments



- First commission run will be 11/10/17 with your first payment(s) issued on 11/17/17.
- Personal Websites will count as two (2) points in Alberta.
- Only pending or energized Customers count for points toward promotion or eligibility for commissions.\*
- Please review the AEC Compensation Plan in PowerZone for specific requirements for bonuses and commissions.
- Alberta Consultants will be paid in Canadian Dollars.
- US Consultants will be paid in US dollars based on currency conversion at the time of weekly and monthly commission runs.

*\*Customer's will not go into 'Pending' status until their Deposit requirement has been satisfied, if applicable.*





# Thank You for Your Time

Presented By:  
Executive Consultant  
Doug Parker

