SHARECROPPPER Advisor Guidelines

SHARECROPPER
Planting Opportunities, Harvesting Dreams

These guidelines are established to uphold the highest standards of professionalism, compliance, and ethical conduct for SHARECROPPER advisors. They aim to ensure that advisors not only meet regulatory requirements but also serve clients with integrity, transparency, and dedication. By adhering to these principles, advisors will contribute to the overall success of SHARECROPPER while fostering trust and long-lasting relationships with clients.

01 Eligibility Requirements

Age

State what your brand is targeting and the processes being done to achieve it. The mission should incorporate your brand's products and services.

Education

Applicants are required to have a minimum qualification equivalent to successful completion of higher secondary education (12th grade).

Training

Completion of the SHARECROPPER pre-recruitment training program (duration as per company norms).

Certification

Successfully clear the SHARECROPPER Advisor Interview/Exam to obtain a valid company ID code.

02 Compliance with Regulations of Sharecropper

Adhering to Ethical Standards and Regulatory Guidelines.

Basis	To Follow	To Avoid
Regulatory Compliance	**Operate strictly within the rules set by SHARECROPPER's regulatory authority.**	**Avoid violating any regulatory guidelines or acting outside the established framework.**
Identification	**Maintain an active and valid advisor company ID code issued by SHARECROPPER.**	**Avoid allowing the company ID code to lapse or using an invalid/unauthorized ID code.**
Customer Verification	**Comply with Know Your Customer (KYC) norms and anti-money laundering guidelines.**	**Avoid neglecting KYC and AML requirements or engaging in transactions with insufficient verification.**
Product Representation	**Ensure accurate representation of product benefits, features, and functionalities.**	**Avoid misrepresentation, exaggeration, or providing false or misleading information about products.**

Advisors are required to strictly adhere to all regulations set forth by SHARECROPPER's regulatory authority. This includes maintaining an active and valid advisor company ID code, complying with Know Your Customer (KYC) norms, and following anti-money laundering guidelines. Additionally, advisors must accurately represent SHARECROPPER's products and avoid misrepresenting their features or benefits. By staying compliant, advisors help protect both their clients and the company while ensuring a high standard of professionalism and ethical conduct in every transaction.

03 Client Interaction Guidelines

Understand key expectations for advisors in maintaining strong client relationships.

Aspect	Description
Transparency	**Advisors must clearly explain all product features, costs, and terms to clients, ensuring they have a full understanding before making decisions.**
Needs-Based Selling	**Products should be recommended based on the client's specific goals, preferences, and financial capacity, ensuring the right fit for their needs.**
Confidentiality	**Protecting the client's personal and financial information is essential. Advisors must ensure all data is handled securely and confidentially.**
Follow Ups	**Advisors should provide timely assistance with renewals, claims, and inquiries, building a supportive, long-term partnership with clients over the next 20 years.**

Effective client interaction is the cornerstone of building long-lasting and trusted relationships. Advisors must ensure complete transparency by clearly explaining product features, costs, and terms, helping clients make informed decisions. A needs-based selling approach should guide all recommendations, focusing on solutions that align with the client's financial goals, preferences, and capacity. Confidentiality is paramount, and advisors must protect clients' personal and financial information, ensuring it remains secure at all times. Additionally, providing timely follow-ups is essential to assist with renewals, claims, and any queries, solidifying the advisor's role as a long-term, supportive partner in the client's journey. By adhering to these guidelines, advisors can foster positive, trust-based relationships that drive client satisfaction and loyalty.

04 Professional Conduct

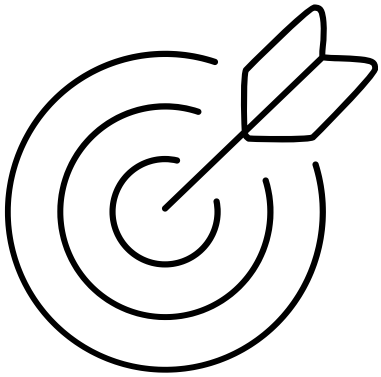
Professional Conduct Clauses

1. **Representation with Honesty, Professionalism, and Integrity**
   The advisor shall at all times represent SHARECROPPER with the utmost honesty, professionalism, and integrity. This includes ensuring that all actions, communications, and advice provided to clients align with the company's ethical standards and values. The advisor must maintain transparency in all dealings and uphold SHARECROPPER's reputation in every interaction with clients, stakeholders, and colleagues.
2. **Avoidance of Unethical Practices**
   The advisor shall refrain from engaging in any form of unethical conduct, particularly when it comes to client product recommendations. This includes refraining from pressuring or coercing clients into switching products unnecessarily or promoting products that do not meet their specific needs. All advice and product recommendations must be driven by the client's best interests, preferences, and financial situation, ensuring that no client is influenced by personal or unethical motives.
3. **Prohibition of False Guarantees and Misleading Claims**
   The advisor shall not make any false guarantees regarding the returns or outcomes of SHARECROPPER's products. Advisors are prohibited from providing misleading information or making promises that cannot be substantiated by the actual performance or features of the products. It is the advisor's responsibility to ensure that clients have realistic expectations based on accurate and truthful information about the products and services offered by SHARECROPPER. Any claims or assurances must align with the company's product policies and regulatory standards.

These detailed clauses emphasize the importance of maintaining high ethical standards, avoiding deceptive practices, and ensuring that all actions as a representative of SHARECROPPER are conducted with professionalism and integrity.

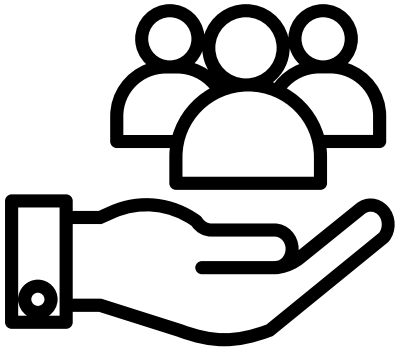
05 Performance Expectations

Excellence in Sales, Retention, and Customer Engagement.



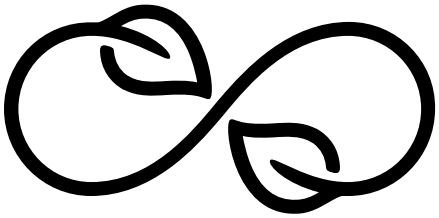
Sales Targets

Advisors are expected to meet or exceed the minimum sales targets set by SHARECROPPER. These targets are reviewed periodically to align with business goals and market conditions.



Customer Retention

Advisors must focus on maintaining high customer retention by providing regular updates on policies, ensuring clients are informed about any changes, and offering continuous servicing. This includes proactive communication and addressing any concerns promptly.



Policy Persistency and Renewals

Advisors should actively work towards maintaining policy persistency by ensuring clients continue with their policies and renew them on time. This includes reminding clients about upcoming renewals, addressing queries, and reinforcing the benefits of maintaining coverage.

06 Compensation and Benefits

Advisors can earn commissions based on new product sales as well as renewals, in accordance with SHARECROPPER's established commission structure. This incentivizes advisors to not only acquire new clients but also to ensure existing clients continue their coverage by successfully facilitating renewals. The commission structure is designed to reward performance and encourage long-term customer relationships.

In addition to commissions, advisors have access to performance-based incentives, rewards, and recognition programs. These programs are tailored to acknowledge and reward outstanding performance, providing advisors with opportunities to earn extra benefits and recognition for their achievements. This further motivates advisors to consistently deliver high-quality service and exceed sales targets.

Based on their performance, advisors also have the opportunity to qualify for higher designations and special privileges within SHARECROPPER. As advisors progress in their roles and demonstrate sustained success, they may be considered for promotions, which come with additional responsibilities and exclusive perks. This offers advisors a clear path for career growth and development within the company.

Monthly Commission Structure

Acre(s)	Commission (₹)
1st Acre	**25,000**
2nd & 3rd Acre	**35,000**
4th & 5th Acre	**55,000**
6th & 7th Acre	**75,000**
8th & 9th Acre	**1,10,000**
10th & 11th Acre	**1,25,000**
12th & 13th Acre	**1,50,000**
15th Acre	**2,00,000**

Renewal Commission: Advisors will receive a 5% renewal commission on the total amount for the duration of the client's 20-year engagement, providing ongoing income as long as the client continues with the policy.

Projected Commissions and Income.

Year	Australian Teak	Black Paper	Haldi	Total	50 % Land Owner	50 % Company	Projected Advisor's incentive	Projected Amount
1	0	0	75000	75000	37500	37500	5%	1875
2	0	0	75000	75000	37500	37500	5%	1875
3	0	150000	75000	225000	112500	112500	5%	5625
4	0	225000	75000	300000	150000	150000	5%	7500
5	0	450000	75000	525000	262500	262500	5%	13125
6	0	750000	75000	825000	412500	412500	5%	20625
7	0	1500000	75000	1575000	787500	787500	5%	39375
8	0	1500000	75000	1575000	787500	787500	5%	39375
9	0	1500000	75000	1575000	787500	787500	5%	39375
10	0	1500000	75000	1575000	787500	787500	5%	39375
11	0	1500000	75000	1575000	787500	787500	5%	39375
12	0	1500000	75000	1575000	787500	787500	5%	39375
13	0	1500000	75000	1575000	787500	787500	5%	39375
14	0	1500000	75000	1575000	787500	787500	5%	39375
15	0	1500000	75000	1575000	787500	787500	5%	39375
16	0	1500000	75000	1575000	787500	787500	5%	39375
17	0	1500000	75000	1575000	787500	787500	5%	39375
18	0	1500000	75000	1575000	787500	787500	5%	39375
19	0	1500000	75000	1575000	787500	787500	5%	39375
20	67500000	1500000	75000	69075000	34537500	34537500	5%	1726875
total	67500000	22575000	1500000	91575000	45787500	45787500	5%	2289375

07 Training and Development Guidelines

Learning for Professional Growth and Excellence.

1. **Ongoing Training Programs**
   Advisors are encouraged to actively participate in the training programs organized by SHARECROPPER. These sessions are designed to enhance their skills, improve their understanding of the industry, and deepen their product knowledge. Continuous learning ensures that advisors remain effective in serving clients and meeting company objectives.
2. **Staying Updated**
   Advisors must stay informed about the latest products, services, and policy updates introduced by SHARECROPPER. This knowledge is essential to provide clients with accurate information and recommend solutions that align with their needs.
3. **Mandatory Refresher Sessions**
   Attendance at mandatory refresher sessions and workshops is required. These sessions reinforce critical concepts, introduce updates to company protocols, and provide advisors with the tools they need to maintain compliance and deliver exceptional service.

By adhering to these comprehensive guidelines, SHARECROPPER advisors can build a foundation of trust, professionalism, and excellence, ensuring lasting success for both themselves and their clients.

08 Ethics and Anti-Competition Guidelines

Upholding Integrity and Loyalty in Advisory Practices

1. **Exclusivity in Offerings**
   Advisors must avoid selling or promoting competing products while representing SHARECROPPER. This exclusivity ensures undivided focus on SHARECROPPER's offerings and maintains the integrity of the advisor's role within the company.
2. **Client-Centered Approach**
   Advisors are required to act in the best interests of their clients, prioritizing the client's financial security, goals, and needs above personal gain. Ethical decision-making and transparency are essential in building trust and fostering long-term client relationships.
3. **Loyalty to SHARECROPPER**
   Maintaining loyalty to SHARECROPPER is a fundamental expectation for all advisors. This includes upholding the company's reputation, adhering to its values, and ensuring that all actions reflect positively on the organization. Loyalty and integrity are the cornerstones of a successful and sustainable career with SHARECROPPER.

By upholding these ethical standards and fostering client trust, advisors reinforce SHARECROPPER's values, ensuring a strong, reputable, and enduring relationship with both the company and its clients.

09 Termination of Advisorship

Ensuring Accountability and Upholding Professional Standards

1. **Performance-Based Termination**
   An advisor's ID may be revoked if they consistently fail to meet the minimum sales or performance targets set by SHARECROPPER. Regular reviews ensure that performance standards align with the company's expectations and goals.
2. **Unethical Practices and Non-Compliance**
   Engaging in unethical behavior or failing to comply with SHARECROPPER's policies and regulations can lead to termination. Advisors are expected to uphold the highest ethical standards and operate within the company's established framework at all times.
3. **Misrepresentation of Products or Services**
   Providing false or misleading information about SHARECROPPER's products or services to clients is strictly prohibited. Any instance of misrepresentation that compromises client trust or damages the company's reputation may result in immediate termination of the advisor's license.

These termination policies ensure that SHARECROPPER maintains a team of ethical, high-performing advisors dedicated to upholding the company's values and delivering exceptional service to clients.

10 Advisor Tools and Technology

Harnessing Technology to Deliver Exceptional Client Support

1. **Utilization of Digital Tools and Portals**
   Advisors are encouraged to actively use SHARECROPPER's advanced digital tools and portals to assist clients effectively. These tools are designed to streamline operations, enhance communication, and provide seamless service to clients.

2. **Leveraging Company Resources**
   Advisors should make full use of the resources provided by SHARECROPPER, including mobile apps, online platforms, and other technological solutions. These resources enable advisors to improve service efficiency, offer personalized support, and ensure a more convenient experience for clients.

By embracing SHARECROPPER's digital tools and resources, advisors can enhance their productivity, provide superior client service, and stay ahead in a competitive market.

11 Customer-Centric Approach

Fostering Long-Term Client Relationships Through Personalized Care

1. **Building Trust Through Tailored Solutions**
   Advisors must prioritize understanding each client's unique needs, goals, and financial circumstances to provide personalized solutions. Offering tailored advice helps establish trust and demonstrates a commitment to the client's well-being.
2. **After-Sales Support**
   Providing excellent after-sales support is essential to maintaining strong client relationships. Advisors should ensure a positive customer experience by addressing concerns, assisting with policy updates, and guiding clients through any challenges they face after purchasing a product.
3. **Proactive Client Updates**
   Advisors are expected to keep clients informed about new products, services, and opportunities that align with their needs. Regular updates demonstrate the advisor's ongoing commitment to the client's financial growth and security.

A customer-centric approach not only strengthens trust and loyalty but also positions advisors as reliable partners in their clients' financial journeys.

12 Conclusion

By adhering to the outlined guidelines, advisors can build a strong foundation for success within SHARECROPPER. These principles foster professionalism, ethical conduct, and client trust, ensuring that both the advisor and SHARECROPPER can thrive in a competitive market. Advisors who follow these standards will not only contribute to the company's growth but also establish lasting relationships with clients, built on integrity and reliability.

13 Disclaimer

The guidelines provided in this document are for informational purposes only and are subject to change in accordance with SHARECROPPER's policies and regulatory updates. Advisors must regularly review and comply with all current guidelines, rules, and regulations to maintain their standing with the company. SHARECROPPER reserves the right to modify, amend, or terminate any of the provisions herein as deemed necessary.