

MONAT Motor Club FAQS For Market Partners

MONAT GLOBAL

MONAT Motor Club EAQS For Market Partners

Q: WHEN DOES THE MONAT MOTOR CLUB BEGIN?

A: Sept. 1, 2016

Q: WHAT VEHICLES ARE PART OF THE MONAT MOTOR CLUB?

A: Qualifying Market Partners can select any model Cadillac as long as it is white and five years old or newer. Leases and purchases are both eligible.

Q: HOW DO I QUALIFY FOR THE MONAT MOTOR CLUB?

A: MONAT Market Partners must maintain the rank and "paid-as" status of Market Mentor or higher for three consecutive months to qualify for the MONAT Motor Club bonus for the white Cadillac of their choice. Once qualified the MONAT Market Mentor must maintain this status or higher each month to receive the monthly MONAT Motor Club bonus.

Q: DOES THE MONTH I ACHIEVE MARKET MENTOR COUNT AS ONE OF THE THREE MONTHS I NEED?

A: Yes. Achieving Market Mentor for the first time in or after September 2016 would be considered the first month. Once you have achieved MM, maintain a paid-as status of MM or higher for two more months, consecutively. For example, if you achieved MM for the first time in September 2016, you would have to maintain a "paid-as" status of MM or higher in October and November to complete qualification and to receive the first payout in December, 2016.

Q: WHAT IF I HAVE TWO CONSECUTIVE MONTHS AT "PAID-AS" STATUS AND THEN MISS THE THIRD MONTH?

A: Your qualification period will reset and you will have to restart the three-month qualification period (note: this is only during the initial club qualification period).

Q: WHY WON'T YOU HONOR THE 2 MONTHS AND GIVE ME A GRACE PERIOD?

A: We want to protect you from getting into a vehicle/financial obligation if you are not in a position to maintain your status that is why three months of consistency are required. MONAT highly recommends that you be completely comfortable financially when making the decision to enter into a lease or purchase agreement. In addition to the monthly lease or vehicle loan payments, there will be other costs associated with your purchase. These include, but are not limited to, registration, licensing, insurance, inspection fees, and maintenance. We want you to be completely comfortable with these costs before participating in the program.

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Q: DO I HAVE TO BUY A NEW CAR?

A: No, you do not need to purchase a new car. The purchase of a car is purely your decision but the car you choose should not be more than 5 years old if you decide to purchase. Before you make a final decision regarding your Cadillac purchase, you should understand the details of the program. You must carefully read and review the program guidelines before signing and returning the Acknowledgement Form. This is required prior to participation in this program.

Q: CAN I LEASE A CAR?

A: Yes, you may lease a car. Before you make a final decision regarding your Cadillac lease, you should understand the details of the program. You are under no obligation to lease or purchase a vehicle. You must carefully read and review the program guidelines before signing and returning the Acknowledgement Form. This is required prior to participation in this program.

Q: DO EXISTING LEASES COUNT?

A: The MONAT Motor Club bonus may not be used for an existing leased or purchased car. The MONAT Motor Club bonus must be used for a white Cadillac leased or purchased after December 1, 2016 or the date the Market Partner achieved the third consecutive month as a Market Mentor.

Q: CAN THE LEASE OR PURCHASE BEGIN ON SEPTEMBER 1, 2016 OR DOES IT NEED TO BE AFTER THE THREE-MONTH QUALIFYING PERIOD?

A: December 1, 2016 would be the earliest that you would be eligible for the MONAT Motor Club bonus. A lease or purchase agreement should be dated Dec. 1, 2016 or later.

Q: HOW LONG CAN I EARN THE MOTOR CLUB BONUS?

A: The term of your participation in the MONAT Motor Club is a maximum of 48 months and MONAT will make no more than 48 monthly MONAT Motor Club bonus payments to you under the program. Following the expiration of such term, you may qualify to re-enter the program by purchasing or leasing another vehicle, subject to the terms and conditions of the program as it exists at that time.



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Q: WHAT IF I DON'T MAINTAIN MY "PAID-AS" STATUS?

A: Should a previously qualified Market Partner not reach a "paid-as" status of Market Mentor or Managing Market Mentor after they have begun receiving the Motor Club bonus, the company will pay the bonus of \$500 USD/ \$600 CAD for one month of grace. Each Market Partner is eligible for two months of grace in a calendar year. They cannot be used in consecutive months. Before the second grace month can be used, the Market Partner must regain a paid-as status of MM or higher. Market Partners receiving \$750 USD/ \$900 CAD per month (ÆDs and EDs) who drop below "paid-as" ÆD to MM or MMM will be paid at the \$500 USD/ \$600 CAD rate. Should they drop below "paid-as" Market Mentor status they will have the same grace opportunity mentioned above (twice in a calendar year, non-consecutive). Market Partners receiving \$1,000 USD/ \$1,200 CAD per month (SEDs) who drop below SED "paid-as" status will be paid at the \$750 USD/ \$900 CAD rate if they are "paid-as" ED or ÆD. Should they drop below "paid-as" ÆD to paid-as MM or MMM, they will be paid at the \$500 USD/ \$600 CAD rate. Should they be drop below a "paid-as" Market Mentor status, they will have the same grace opportunity mentioned above (twice in a calendar year, non-consecutive).

Grace payments will only be paid to Market Partners with a paid-as status of MMB or AMM. If lower than MMB, the grace payment will not be made.

Q: CAN I OPT FOR A CASH OPTION?

A: No cash options are available.