



IncredibleWealth Employee Referral Program

Board Approved or PO Policy: People Team Policy

Revision/Review Date: October 2023

Next Review Date: Annually

Department/Individual Responsible For Maintaining/Updating Policy: People Operations

IncredibleBank employees are eligible to receive a referral bonus up to 10% of their base salary with a maximum of \$20,000 when they refer a Financial Advisor that meets the program qualifications.

Making a Referral

- Contact the Program Manager (Tim Parks) with your referral information to complete the referral form for candidates that meet program guidelines.

What is a referral?

- A referral is defined as a recommendation to Ameriprise Financial of a producing advisor who has a relationship with the referrer. Examples of acceptable referral relationships are former colleagues, friends, members of professional networks, etc. Examples of unacceptable referral relationships are cold-calls, unknown or no relationship, or an affiliation with Ameriprise.

Program Guidelines

- A referral is only valid if a face-to-face meeting with Ameriprise Financial occurs within 45 days from the submission date of the referral.
- The referral form must be received and accepted by Program Manager (Tim Parks) before a face-to-face appointment date of the referred advisor. The referral will not be accepted if it is submitted after the appointment date. Employee will be notified in the event a referral is not accepted.
- Eligibility to receive the referral bonus is contingent upon the referring advisor joining IncredibleWealth and remaining a producing advisor in good standing for a minimum of 90 days, in addition to meeting all other program criteria.
- Program Manager (Tim Parks) will notify the employee when the referral requirements have been met and payment will be made.
- A Referral Bonus will not be earned if the candidate has already been identified through other sources, such as external recruiting agency, sourcing and engagement team, another employee referral, job fairs, internet searches, resumes submitted through the Ameriprise Financial website, responses to advertisements/direct mailing, etc.



- The date of the executed referral form will be used to determine first referral in the event two employees refer the same candidate.
- A Referral Bonus will not be earned for referring current employees of Ameriprise Financial or any of its subsidiaries, individuals who work or have worked on a contract basis directly with the company or through its temporary agencies, or former employees/advisors associated with Ameriprise Financial or any of its subsidiaries within the last 12 months.

Disclaimer

We reserve the right to make changes in or discontinue company policies and programs as it deems appropriate, and these changes may be implemented even if they have not been communicated in this document or otherwise.