

Complete Succession Technical and Marketing Support

IGS provides two principal Succession Planning services for Advisers and Business Clients:

- Client Meetings and Advice; and
- Business Succession Agreements.

IGS uses a unique fact-finding system that assists an Adviser address Technical, Marketing and Underwriting issues.

IGS attends meetings and teleconferences with an Adviser's existing & prospective Clients in order to help:

- ✓ Analyse the Equity and Debt Structure of the Client's Business;
- ✓ Explain the commercial and taxation implications of Business Insurance (including the relationship between Buy/Sell, Key Person and Personal Cover);
- ✓ Identify how to avoid the adverse Capital Gains Tax and Income Tax consequences of inappropriately-owned Buy/Sell, Debt Reduction and Key Person Capital Cover;
- ✓ Project how Business and Personal needs can be expected to change as the Business grows;
- ✓ Design a comprehensive One Page Succession Plan that addresses the Client's Asset, Liability and Personal needs;
- ✓ Determine the premium cost of Insurance required to address the Client's needs;
- ✓ Prioritise what needs should be addressed within an acceptable premium cost;
- ✓ Explain the basic content of a Business Succession Agreement; and
- ✓ Obtain instructions with respect to the preparation of a Business Succession Agreement.

The Meeting and Advice Fee is normally \$770. However, IGS does not charge this Fee if the Adviser has acquired a Platinum or Gold Marketing Licence. Clients also receive a \$550 discount on an Arm's Length Trust Agreement.

A Marketing Licence is designed to help an Adviser market Business Insurance more confidently and effectively throughout the year.

Benefits of Licence	Platinum Licence	Gold Licence	Documentation Licence
Designed for an Adviser who wants to market Business Insurance:	Regularly throughout the year	Regularly throughout the year	On an occasional or one-off basis
General Advice	✓ No charge within the following limits	✗ \$330 per hour	✗ \$330 per hour
Free Client and Centre of Influence Meetings and Advice (Up to two hours)	✓ (No limit to number of Clients and/or Centres of Influence)	✓ (Limited to total of two Clients and/or Centres of Influence)	✗ \$770
Marketing Manual Updates	✓	✓	✗
Marketing Tips	✓	✓	✗
Concessional Fee for Initial Agreement	✓	✓	✗
Annual Licence Fee (Standard)	\$1,100	\$770	No Adviser Fee
Annual Licence Fee (Special Offer)	\$990	\$660	No Adviser Fee
Two-Hour Training Session	\$330	\$330	\$330 (Optional)

Fee	Platinum Licence			Gold Licence		
	Special Offer	Standard Offer	Value (Assume Four Client Meetings at \$770)	Special Offer	Standard Offer	Value (Assume Two Client Meetings at \$770)
Annual Licence Fee	\$990	\$1,100	\$3,080	\$660	\$770	\$1,540
Two Hour Training Session	\$330	\$330	\$660	\$330	\$330	\$660
TOTAL	\$1,320	\$1,430	\$3,740	\$990	\$1,100	\$2,200

The Special Offer must be accepted within **fourteen (14) days** of the date of first receipt of this Offer by email or at a presentation.

The Special Offer is not available if an Adviser has allowed a previous Special Offer or Licence to expire.

If neither Offer is accepted within one month, IGS reserves the right to increase the standard Licence and Training Fees in accordance with any general Variation of the IGS Fee Policy.

Why accept the Special Offer?

The sooner you acquire a Marketing Licence, the sooner you can start making appointments, receiving advice and generating income!

Application for Marketing Licence

Adviser's Name	
Name of Adviser's Business	
Adviser's Business Address	
Adviser's Dealer Group	
Business Phone	
Mobile Phone	
Business Fax	
Email Address	
Projected Clients Per Annum	

- ✓ I apply for the following **Marketing Licence** (tick box below);
- ✓ I wish to arrange a **Two Hour Training Session** (mandatory for new Licences);
- ✓ Please email me a copy of the Business Insurance Manual;
- ✓ Attached is my **business card**; and
- ✓ Attached is a **cheque** payable to "Ian Gray Solicitor" for:

Platinum Marketing Licence (Special Offer: **\$1,320**)

Platinum Marketing Licence (Standard Offer: **\$1,430**)

Gold Marketing Licence (Special Offer: **\$990**)

Gold Marketing Licence (Standard Offer: **\$1,100**)

Please return your completed Application, business card and payment to:

Ian Gray Solicitor

55 Emperor Street

Annerley QLD 4103.