

HYBRID “ONE PAGE, TWO POLICY” STRATEGY

1. Buy/Sell Cover –

- ✓ Life Insured (or Public Offer Super Fund); or
- ✓ Business (as Trustee of Business Insurance Trust)

2. Debt Reduction/Key Person Capital (subject to gross-up) –

- ✓ Business (as Trustee of Business Insurance Trust)

3. Key Person Income –

- ✓ Business (as Trustee of Business Insurance Trust)

4. Personal Death and TPD (including CGT) –

- ✓ Life Insured (or Public Offer Super Fund); or
- ✓ Business (as Trustee of Business Insurance Trust)

5. Personal Trauma (Stand alone or with Death Cover?) –

- ✓ Life Insured; or
- ✓ Business (as Trustee of Business Insurance Trust)

6. When Needs change, will need to change Sums Insured and Ownership of Policies