

“I WANT TO KEEP MY EXISTING PERSONAL COVER”

- 1. Do we replace existing Cover?**
 - Do we need it?
 - Do we use it?
 - Do we leave it out of Succession Plan?
- 2. Existing Cover can be “parked” under the roof of an IGS Agreement**
- 3. If not used:**
 - We lose some of the cost savings;
 - how do we deal with future increases in Sale Price?
 - Clients retain relationship with existing Advisers (your rivals)