

IGS BUSINESS INSURANCE TRUST AGREEMENT

1. Agreement is not just a Trust Agreement
2. One document is a roof over any combination of:
 - Self-Ownership;
 - Trust Ownership;
 - Business Ownership;
 - Super Fund Ownership;
3. Can pay Sale Price to actual Owner/Vendor (not just Life Insured)(e.g., Family Trust)
4. Agreement is not just a Buy/Sell Agreement
5. “Swiss Pocket Knife” analogy - One document is a roof over any combination of:
 - Buy/Sell Cover;
 - Debt Reduction Cover;
 - Key Person Cover;
 - Personal Cover