

INSURANCE TRUST PREMIUM SAVINGS

(Comminsure 2002)

PURPOSE OF COVER	SUM INSURED	SEPARATE POLICIES			ONE POLICY		
		Sum Insured	Death Premium	Death/TPD Premium	Sum Insured	Death Premium	Death/TPD Premium
Purchase Price	\$400,000	\$500,000	\$751	\$1,186	N/A	N/A	N/A
CGT	\$100,000						
Personal / Self-Managed Super Fund	\$701,000	\$701,000	\$903	\$1,512	N/A	N/A	N/A
Debt Reduction	\$200,000	\$382,000	\$611	\$1,005	N/A	N/A	N/A
Key Person Capital	\$150,000						
Stamp Duty, etc	\$32,000						
Loan Account	\$100,000	\$100,000	\$250	\$297	N/A	N/A	N/A
Key Person Income	\$100,000	\$100,000	\$250	\$260	N/A	N/A	N/A
TOTAL	\$1,783,000	\$1,783,000	\$2,765	\$4,297	\$1,783,000	\$1,982	\$3,533
\$ SAVING	N/A	N/A	N/A	N/A	N/A	\$783	\$764
% SAVING	N/A	N/A	N/A	N/A	N/A	28.31%	17.77%