

## 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
<b>Sub-Total</b>	<b>\$1,783,000</b>	<b>\$1,783,000</b>	<b>N/A</b>	<b>N/A</b>	<b>\$1,783,000</b>	<b>\$1,982</b>	<b>\$3,533</b>
Trustee's Fee (Applicable only to One Policy)	N/A	N/A	N/A	N/A	\$17,000	\$20	\$35
<b>TOTAL</b>	<b>\$1,783,000</b>	<b>\$1,783,000</b>	<b>\$2,765</b>	<b>\$4,297</b>	<b>\$1,800,000</b>	<b>\$2,002</b>	<b>\$3,568</b>
<b>\$ SAVING</b>						<b>\$763</b>	<b>\$729</b>
<b>% SAVING</b>						<b>27.59%</b>	<b>16.96%</b>