

12. KEY PERSON INCOME COMPONENT

Purpose	Recipient	Method of Calculation	Amount		
			Death	TPD	Trauma
Salary for replacement	Dixon Small Business Centre	One year's salary	\$100,000	\$100,000	\$100,000

13. KEY PERSON CAPITAL COMPONENT:

Purpose	Recipient	Method of Calculation	Amount		
			Death	TPD	Trauma
Lost goodwill	Dixon Small Business Centre	10% of goodwill (Trauma Cover reduced because Total Trauma Cover limited to \$1.5M for cost reasons)	\$167,000	\$167,000	\$67,000