

Initial Business Succession Agreements

Agreement	Description	Policy Ownership	Conditions	Concessional Fee	Non-Concessional Fee
Complete Succession Agreement*	"One Page, One Policy" Business Insurance Trust Agreement* or "One Page, Two Policy" Hybrid Insurance Trust Agreement*	Single Policy Owner (as Trustee) or Multiple Policy Owners (Self, Trust and/or Super Fund Ownership)	Standard Fee #	\$3,410*	\$3,850*
			Reduced Fee # (Must be paid <i>before</i> Policy Owners apply for Cover)	\$2,970*	\$3,410*
Simple Succession Agreement*	Self-Ownership Business Succession or Buy/Sell Agreement*	Buy / Sell and Personal Cover owned by Life Insured or Super Fund	Agreement Only	\$1,980*	
			Agreement Plus Initial Meeting, Teleconference or Advice Fee of \$880	\$2,860*	
Debt Reduction Agreement*	Repayment of Debts funded by tax-effective Loan Accounts	Business owns Debt Reduction Cover (as Trustee)	Agreement Only	\$1,320	
Assignment of Policy*	Security for Lender	Lender	Plus Succession Agreement Fee	\$550	
Declaration of Trust or Original Beneficial Ownership Agreement*	Required if apply for Cover <i>before</i> instructions and payment	Single or Multiple Policy Owners (including Trustee)	Required if apply for Cover <i>before</i> instructions and payment	\$550	
Geared Premium Funding Agreement*	Lives Insured borrow Premium from Business		Plus Succession Agreement Fee	\$1,320	
* For each individual exceeding four individuals				\$275	
* Special Conditions and Requirements				Fixed Fee quoted in advance	
# CGT and Stamp Duty issues make Reduced Fee subject to receipt of instructions and payment <i>before</i> Policy Owners apply for Cover					

Variation Agreements

Agreement	Notes	Standard Legal Fee
Multiple or Single Individual Agreements (Assumes no Teleconferences, Meetings or Advice (other than Procedural Advice of up to 30 minutes))	Less than three years since previous invoice (Minimum Fee: \$550)	\$275 per individual
	More than three years since previous invoice (Minimum Fee: \$550)	\$385 per individual
Unfunded Purchase Price Provisions (Any Teleconferences, Meetings and Advice with respect to Strategy and Provisions are additional)	Pre-2005 Agreements (Drafting Fee)	Standard Variation Fee + \$550
	Post 2004 Agreements (Drafting Fee)	Included in Standard Variation Fee
Any Variation of Incomplete Draft Agreement (includes information omitted from Questionnaire)	After 6 months	\$440 (Minimum Fee)
	After 12 months	As per initial Agreement
Post-Claim Variation Agreement and Legal Advice		As quoted at time of claim

Meetings, Advice, Business Structure Analysis and Fact-Finding

Meeting/Advice Type	Notes	Standard Legal Fee
Initial Client Teleconference	Payable before Meeting or Advice (Additional to Fee for Self-Ownership Business Succession Agreement) (up to two hours)	\$440
Initial Client Meeting and Advice		\$880
Second Meeting	After initial Teleconference or Meeting (up to two hours)	\$550
Multiple Policy-Ownership Meeting or Advice	Payable before Meeting or Advice (up to two hours)	\$770
Post-Meeting Business Fact-Finding	Plus Succession Agreement Fee	\$440 (Minimum Fee)
Any additional Meetings, Advice or Travel Time		\$330 per hour
Travel and Accommodation (outside scheduled trips and/or cities)		As quoted