

Initial Business Succession Agreements

Agreement	Policy Ownership	Notes	Concessional Legal Fee		Non-Concessional Legal Fee	
			(Standard Fee #)	(Reduced Fee #)	(Standard Fee #)	(Reduced Fee #)
Business Insurance Trust Agreement*	Single Policy Owner (as Trustee)	One Page, One Policy Succession Plan	\$2,970*	\$2,530*	\$3,410*	\$2,970*
Hybrid Insurance Trust Agreement*	Multiple Policy Owners for any Life Insured	One Page, Two Policy Succession Plan	\$2,970*	\$2,530*	\$3,410*	\$2,970*
# CGT issues mean Reduced Fee is subject to receipt of complete instructions and payment <i>before</i> Policy Owners apply for cover						
Self-Ownership Business Succession or Buy/Sell Agreement* (Buy / Sell Cover owned by Life Insured or Super Fund)	Assumes no Meeting or Unfunded Purchase Price Provisions (Additional Fees: Meeting Fee \$770; Unfunded Purchase Price Provisions \$550)	Two individuals	\$1,540*		\$1,870*	
		Three individuals	\$2,200*		\$2,420*	
		Four individuals	\$2,640*		\$2,970*	
* Any of the above types of Agreement	For each individual exceeding four individuals		\$275		\$275	
Declaration of Trust or Original Beneficial Ownership Agreement*	Required if Policy Owners apply for Cover <i>before</i> instructions and payment for Trust Agreement	Single or Multiple Policy Owners (including Trustee)	\$550		\$550	
Debt Reduction Agreement*	Debt Reduction Cover only (Insurance Proceeds lent to Borrower through Loan Accounts)	One individual	\$770		\$880	
		Two individuals	\$990		\$1,100	
		Three or more individuals	\$1,100		\$1,320	
Gearing Premium Funding Agreement*	Lives Insured borrow Premium from Business	Plus Succession Agreement Fee	\$1,100		\$1,320	
Assignment of Policy*	Security for Lender	Plus Succession Agreement Fee	\$550		\$550	
* Special Conditions and Requirements			Fixed Fee as quoted at time			

Variation Agreements

Agreement	Notes	Concessional Legal Fee	Non-Concessional Legal Fee
Multiple or Single Individual Agreements (Minimum Fee: \$550)	Assumes no Teleconferences, Meetings or Advice (other than procedural advice of up to 30 minutes)	\$275 per individual (if less than three years since previous invoice)	
		\$385 per individual (if more than three years since previous invoice)	
Unfunded Purchase Price Provisions (pre 2005 Agreements)	Any Drafting Fee is additional to the Variation Fee;	\$550	
Unfunded Purchase Price Provisions (post 2004 Agreements)	Any Teleconferences, Meetings and Advice with respect to the Provisions are additional and will be quoted separately)	No charge	
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	Concessional Legal Fee	Non-Concessional Legal Fee
Initial Client Teleconference	Payable before Meeting or Advice (subject to terms of Concessional Fee); Additional to Fee for Self-Ownership Business Succession Agreement	\$440 (up to two hours)	
Initial Client Meeting and Advice		\$770 (up to two hours)	
Meeting or Advice with respect to Multiple Policy-Owner Strategy	Payable before Meeting or Advice	\$770 (up to two hours)	
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	