

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*	One Page, One Policy Succession Plan (Single Policy Owner)	Single or Multiple Policy Owners (including Trustee) (# Reduced Fee requires instructions and payment to be received <i>before</i> Policy Owners apply for cover, because of CGT issues)	\$2,970*	\$2,530*	\$3,410*	\$2,970*
Hybrid Insurance Trust Agreement*	One Page, Two Policy Succession Plan (Multiple Policy Owners for any Life Insured)					
Self-Ownership Business Succession or Buy / Sell Agreement *	Buy / Sell Cover Payable to Life Insured, Estate or Super Fund (No Meeting or Unfunded Purchase Price Provisions included in Fee)	Two individuals	\$1,540*		\$1,870*	
		Three individuals	\$2,200*		\$2,420*	
		Four individuals	\$2,640*		\$2,970*	
* Any of the above Agreements	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	
Geared 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 Individual Agreements	Includes telephone or email advice of up to 20 minutes per individual (if paid within required time)	\$275 per individual	\$275 per individual
Single Individual Agreements		\$440	\$440
Unfunded Purchase Price Provisions (pre 2005 Agreements)	The Drafting Fee (if any) is additional to the Variation Fee (Any Meeting and Advice is additional and will be quoted at the time)	\$550	\$550
Unfunded Purchase Price Provisions (post 2004 Agreements)		No charge	No charge
Any Variation of Incomplete Draft Agreement (includes information omitted from Questionnaire)	After 6 months	\$440	\$440
	After 12 months	As per initial Agreement	As per initial Agreement
Post-Claim Variation Agreement and Legal Advice		As quoted at time of claim	

Meetings and Advice

Meeting/Advice Type	Notes	Concessional Legal Fee	Non-Concessional Legal Fee
Initial Client Teleconference	Payable before Meeting or Advice and credited against Initial Agreement Fee (includes additional one hour for adviser support with respect to Procedure)	No charge (up to two hours)	\$440 (up to one hour)
Initial Client Meeting and Advice		No Charge (up to two hours)	\$770 (up to two hours)
Meeting or Advice with respect to Multiple Policy-Owner Strategy	Payable before Meeting or Advice and credited against Hybrid Agreement Fee)	\$440 (up to two hours)	\$770 (up to two hours)
Any additional meetings, advice or travel time (per hour)		\$330	
Travel and accommodation (outside scheduled trips and/or cities)		As quoted	