

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* | |
| * 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 | | | | | |