

## MULTIPLE POLICY STRATEGY

1. Normal practice
2. Multiple Policies, Multiple Owners:
  - ✓ Buy/Sell Cover –
    - Life Insured
  - ✓ Debt Reduction/Key Person Capital (subject to gross-up) –
    - Business
  - ✓ Key Person Income –
    - Business
  - ✓ Personal Death and TPD (including CGT) –
    - Life Insured or Public Offer Super Fund
  - ✓ Personal Trauma (Stand alone or with Death Cover?) –
    - Life Insured
3. When Needs change, will need to change policies