

## “ONE PAGE, TWO POLICY” VERSION

1. One Agreement is a roof over any combination of:
  - Buy/Sell Cover;
  - Debt Reduction Cover;
  - Key Person Cover;
  - Personal Cover
2. Uses different Policies and Policy Ownership for:
  - Buy/Sell Cover;
  - Debt Reduction Cover;
  - Key Person Cover;
  - Personal Cover
3. Different parties might be “original beneficial owner” of each Policy
4. Less ability to “change mix or colour” with no adverse CGT implications