

## WHAT HAPPENS AT A CLIENT MEETING OR TELECONFERENCE

IGS will attend a Client Meeting or Teleconference with a Business and its Adviser, in order to help:

- Analyse the Equity and Debt Structure of the Business;
- Explain the commercial and taxation implications of Business Insurance (including the relationship between Buy/Sell, Key Person and Personal Cover);
- Identify how to avoid the adverse Capital Gains Tax and Income Tax consequences of inappropriately-owned Buy/Sell, Debt Reduction and Key Person Capital Cover;
- Project how Business and Personal Needs can be expected to change as the Business grows;
- Design a comprehensive One Page Succession Plan that addresses the Client's Asset, Liability and Personal Needs;
- Determine the premium cost of Insurance required to address the Client's Needs (*Adviser*);
- Prioritise what Needs should be addressed within an acceptable premium cost (*Adviser and Business*);
- Explain the basic content of a Business Succession Agreement; and
- Obtain instructions with respect to the preparation of a Business Succession Agreement.

### NOTE:

IGS is a Commercial Lawyer, not a Licensed Financial Adviser.

As a result, IGS may not give Financial Product Advice with respect to the Insurance Policies or the premium cost of the Policies.

This advice must be obtained from a Licensed Financial Adviser.