



## Complete succession peace of mind

### Your clients deserve a complete business succession plan.

They deserve personalised and methodical analysis of their business structure, needs and goals.

They deserve expert advice to ensure commercial, legal, tax and compliance needs are met.

Succession advice is more than selling insurance.

It's more than just filling in forms.

### You can be a vital part of a team of specialists.

You can stand out from the crowd by engaging clients and accountants confidently and effectively.

You can manage and drive client expectations.

You can deliver the solution to their succession planning needs.

## Choose how to work together

### Licenced Adviser (Platinum or Gold)

- Free one-on-one client meetings and teleconferences
- Free fact finding assistance
- Fixed legal fees for all client agreements
- Discounted legal fee for Complete Succession Agreements
- Online legal agreements delivered within two business days of supply of complete instructions
- Unlimited access to technical materials in the Knowledge Centre

### Registered User

- Fixed legal fees for all client agreements
- Online agreement solutions delivered within two business days of supply of complete instructions
- Unlimited access to technical materials in the Knowledge Centre

	Platinum Adviser	Gold Adviser	Registered User
General Advice (up to two hours per client)	Unlimited	Unlimited	\$440 per hour
Free client or centre of influence meetings or teleconferences	Unlimited	Two	Nil
Discount on Complete Succession Agreement fee	\$990 discount	\$990 discount	Nil
Fact finding assistance	Free	Free	\$440 per hour
Two hour training session	Free	Free	\$660 (optional)
<b>Licence Fee (if paid upfront)</b>	<b>\$1,650</b>	<b>\$1,320</b>	<b>\$Nil</b>
<b>Licence Fee (if paid monthly)</b>	<b>\$165 per month</b>	<b>Not Applicable</b>	<b>\$Nil</b>

## What we do in a client meeting or teleconference

- Use a unique fact-finding system that helps you address compliance, technical, marketing and underwriting issues;
- Analyse the equity and debt structure of the client's 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 adverse capital gains tax and income tax consequences of inappropriately owned 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 clients asset, liability and personal needs;
- Determine the premium cost of insurance required to address the client's needs;
- Prioritise what needs should be addressed within an acceptable premium cost;
- Explain the basic content of a business succession agreement; and
- Obtain instructions to prepare a business succession agreement.

## What it costs your client

Service or Agreement	Description	Licensed Adviser Client	Standard Fee
<b>Initial meeting or teleconference</b>	One-on-one meeting with existing or prospective client Any fee credited against Complete Succession Agreement fee	<b>\$Nil</b>	<b>\$990</b>
<b>Complete Succession Agreement</b>	Documents a "one page, one policy strategy" or insurance facility. Aggregates any combination of business buy/sell, debt reduction, key person and personal needs on one (or more if required) insurance policies for each life insured. Contains both trust and self ownership options for buy/sell insurance. Uses an innovative trust structure approved by the ATO and embedded in the Tax Legislation. Uses a tax effective structure for debt reduction and key person (capital) cover. Includes retirement and vendor finance provisions, if insurance is unavailable	<b>\$2,970</b>	<b>\$3,960</b>
<b>Simple Succession Agreement</b>	A self ownership buy/sell agreement that includes retirement or vendor finance provisions, if insurance is unavailable. Meeting not included (\$990 extra)	<b>\$2,200</b>	<b>\$2,200</b>
<b>Buy Sell Insurance Agreement</b>	A self ownership buy/sell insurance agreement that <b>does not include</b> retirement or vendor finance provisions (\$550 extra). Meeting not included (\$990 extra).	<b>\$1,650</b>	<b>\$1,650</b>
<b>Proprietors Agreement</b>	Shareholder, Unitholder and Partnership (or a combination of all in one agreement).	<b>As quoted (from \$3,300)</b>	<b>As quoted (from \$3,300)</b>