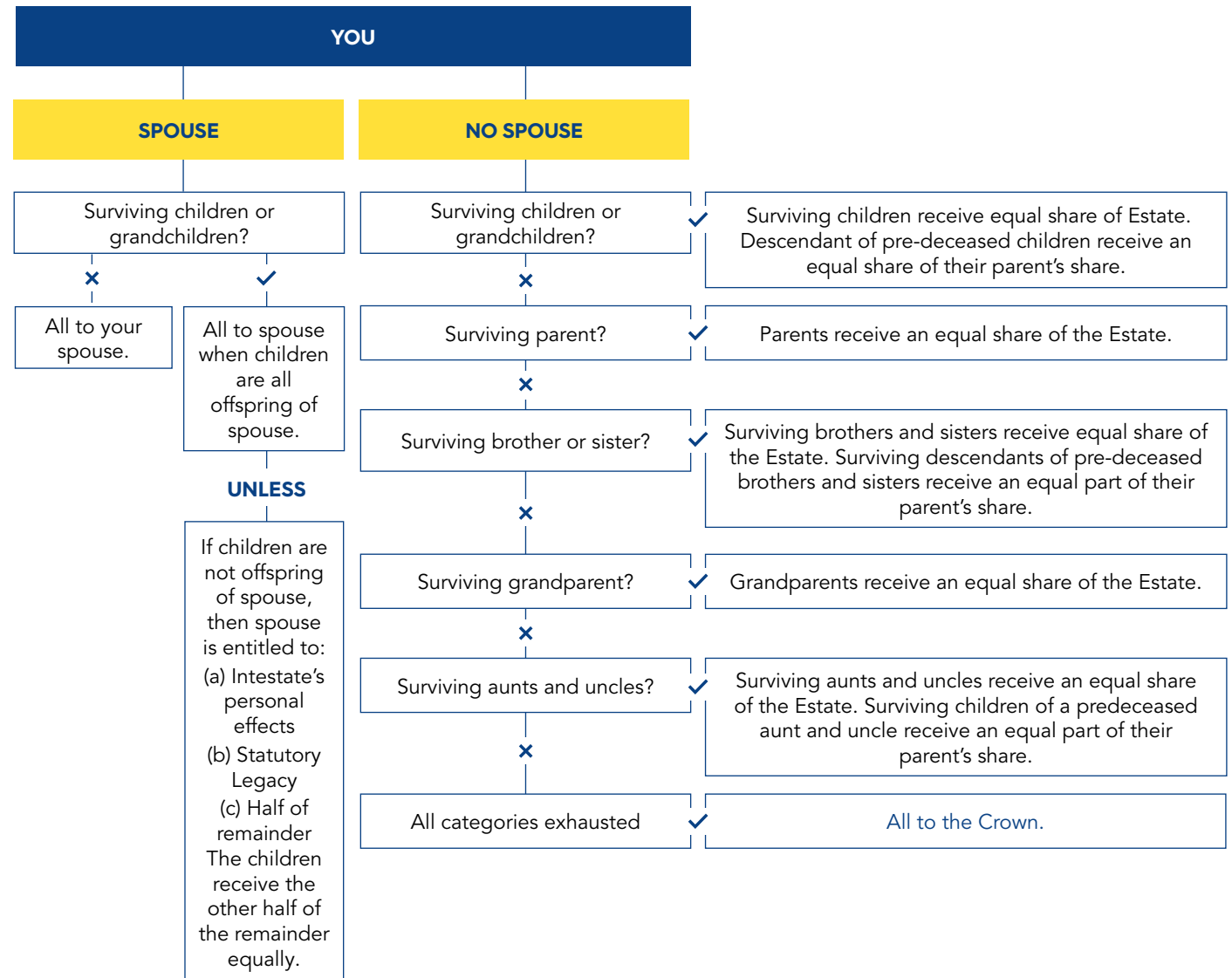


INHERITANCE GUIDE

NEW SOUTH WALES

This is a guide to who will inherit an Estate, under New South Wales law, if a valid Will is not left. It is a guide only and specific advice should be obtained in relation to individual circumstances. See Chapter 4, Succession Act 2006 (NSW).



MULTIPLE SPOUSES

If you leave more than one spouse but no surviving children, the surviving spouses are entitled to whole of estate in shares determined by agreement or court order.

If you leave more than one spouse and surviving children of either surviving spouse, the surviving spouses are entitled to whole of estate in shares determined by agreement or court order.

If you leave more than spouse and surviving children who are not issue of a surviving spouse the spouses are entitled to share the intestates personal effects and the statutory legacy (that would have been payable if the intestate had left only one surviving spouse) and to share one-half of the remainder (if any) of the estate. The surviving children receive the remaining one-half equally.

DEFINITIONS

Spouse means the person to whom you are married at the time of your death or the person who was your "domestic partner" (including same sex relationships at that time).

Domestic partner means the person who, at the time of your death:

- a. Is in a registered relationship with you within the meaning of the Relationships Act 2010
- b. You had been living with in a de facto relationship continuously for a period of at least two years immediately prior to your death
- c. Who is the parent of your child.

INDIGENOUS PERSON

Special provisions apply if the deceased was an indigenous person.